

SAVINGS ACCOUNT OPENING FORM

MANDATORY FIELD (strike off if not applicable)

APPLICATION NO.:

Please complete all details in BLOCK LETTERS, tick (✓) where appropriate and enclose the required documents.

TYPE OF ACCOUNT

Please specify the type of account that you are applying for : ☐ Citibanking ☐ Citigold Savings ☐ Citigold Individual Current

HELP US KNOW YOU BETTER

MAIN APPLICANT DETAILS (Mandatory)

Name (identical to ID proof) ☐ Mr. ☐ Ms. ☐ Mrs.

(Please leave one space between each name)

Nationality ☐ Indian ☐ Foreign National (Please specify) _____

Gender ☐ Male ☐ Female

Date of Birth

D D M M Y Y

Education ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others _____

(Please specify)

Permanent Account Number _____ Form 60 ☐ Yes ☐ Not Applicable

(Please fill form 60 field)

(Yes, if PAN no. is not filled, kindly fill Form 60 on Annexure page 4)

UID (Aadhaar)

_____ (Please fill if Aadhaar card has been submitted as address proof)

☐ Others _____ (Please specify type of document submitted as address proof e.g. Passport)

PRIMARY APPLICANT

Please paste your passport sized colour photograph here. (Mandatory even if you have not applied for a Photocard)

Do not use pins, staples, tape to affix the photograph.

CONTACT DETAILS (Please do not sign before filling up this section)

Mobile Number

Landline Number

STD Code

E-mail ID

Current Residential Address

(Identical to address proof)

City

PIN

Permanent Address

City

PIN

EMPLOYMENT DETAILS

Occupation ☐ Salaried ☐ Student ☐ Retired ☐ Homemaker ☐ Self employed _____

(e.g. Doctor / Accountant)

Company Name

Designation

Gross Annual Income (₹)

Office Address

City

PIN

Landline Number

STD Code

Your mailing address is your ☐ Current Residential Address ☐ Permanent Residential Address ☐ Office Address

Senior Public Figure Declaration: Do you or your immediate family member / Joint Account Holder or their immediate family members currently hold / have held / are being considered for a position as a Senior Public Figure? ☐ Yes ☐ No

e.g. Heads of state of government, senior politicians, senior government, judicial or military officials, and senior executives of state owned corporations and important political party officials. (Refer to the Senior Public Figure Declaration).

Nomination: Do you wish to nominate anyone on your behalf? (If yes, kindly fill in details in Annexure page 1) ☐ Yes ☐ No

Customer Signature

Signature to confirm that all the above mentioned details including the mobile number, choice of mailing address, nomination choice and other details provided are correct.

INITIAL DEPOSIT DETAILS

Initial Deposit Amount (₹)

Cheque No.

Source of Funds

☐ Salary ☐ Business ☐ Inheritance ☐ Investments ☐ Savings ☐ Others

Note: Please do not pay in cash. All cheques are to be made "Account Payee" drawn in the name of the First Applicant

(Please specify)

ACCOUNT OPERATION

Signature Requirements

☐ Single ☐ Joint - Signing Jointly ☐ Either or Survivor ☐ Others

(Please specify)

2nd APPLICANT DETAILS

Name (identical to ID proof)

☐ Mr. ☐ Ms. ☐ Mrs.

Nationality

☐ Indian ☐ Foreign National

Gender

☐ Male ☐ Female

Relationship with Primary Applicant

Education

☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others

Permanent Account Number

Form 60

☐ Yes ☐ Not Applicable

UID (Aadhaar)

Mobile Number

E-mail ID

Current Residential Address (identical to ID proof)

City

Permanent Address

City

Occupation

☐ Salaried ☐ Student ☐ Retired ☐ Homemaker ☐ Self employed

Company Name

Designation

Gross Annual Income (₹)

Source of Funds

☐ Salary ☐ Business ☐ Inheritance ☐ Investments ☐ Savings ☐ Others

(Please specify)

2nd APPLICANT

Please paste your passport sized colour photograph here. (Mandatory even if you have not applied for a Photocard)

Do not use pins, staples, tape to affix the photograph.

Date of Birth

Landline Number

STD Code

PIN

PIN

ATM / DEBIT CARDS

A) Do you need an ATM / Debit Card?

Primary Applicant ☐ Yes ☐ No

Joint Applicant ☐ Yes ☐ No

(If Account Operation mode is 'Joint'- No card ATM/Debit card will be issued)

B) Do you wish your Debit Card to be enabled for international use?

Usage across all channels will be allowed only up to USD 10,000 for a financial year for resident customers. Please note that without a specific consent for international activation, you will not be able to use your ATM/Debit card internationally. You may modify these limits at any time through our 24X7 CitiPhone helpline

Channel

Primary Applicant

ATM Only ☐ Yes

All channels (ATM, Purchases at Merchants, Internet Purchases) ☐ Yes

Citibank Photo

☐ Primary Applicant ☐ Joint Applicant

Free for Citibanking & Citigold clients

Channel

Joint Applicant

ATM Only ☐ Yes

All channels (ATM, Purchases at Merchants, Internet Purchases) ☐ Yes

Citibank Grocery

☐ Primary Applicant ☐ Joint Applicant

Fee/applicant: ₹500 p.a.

C) Instant Value-added ATM/Debit Cards

Annual and renewal fees on Debit Cards is applicable only if Net Relationship Value (NRV) is less than ₹3 lakhs. Please note that service tax and applicable education cess will be charged on annual and renewal fee on Debit Cards.

TRANSACTION YOU EXPECT TO PERFORM

Please check for both amount and number of transactions for deposits and withdrawals

Withdrawals (in ₹ Lakhs)

Transaction Type	< 4.5	4.5 to 10	10 to 50	50 to 60
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expected Number of Withdrawals Per Month				
	0-10	11-25	26-50	51-180
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Deposits (in ₹ Lakhs)

Transaction Type	< 4.5	4.5 to 10	10 to 50	50 to 60
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expected Number of Deposits Per Month				
	0-10	11-25	26-50	51-180
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques / Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Note: The information in this section is being collected because of enhancements to Citi's new account on-boarding procedures in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements.

#	Indicia of US Status	Primary Applicant	Joint Applicant
1	Please list all countries for which you hold citizenship / nationality		
2	Please list all countries for which you hold tax residency		
3(a)	What is your country of birth?		
3(b)	What is your city of birth?		
4	Do you have a US Green Card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Do you meet substantial presence test (only for Non US Citizens / Green Card Holders)*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

*Generally, you will meet substantial present test in US if you were physically present in the United States for at least -

- 31 days during the current calendar year, and
- 183 days during current year and preceding two years, counting
 - o All the days you were present in the current year (+)
 - o 1/3rd of the days you were present in the first year before the current year (+)
 - o 1/6th of the days you were present in the second year before the current year

For exemptions, as applicable, kindly refer <http://www.irs.gov/Individuals/International-Taxpayers/Substantial-Presence-Test>.

You will also be required to complete a Form W-9 if you are a US National OR you are a US Green Card Holder OR you are a US Tax resident.

Declaration and Acknowledgement:

I/We declare that: the above information and the information in the submitted documents to be true, complete, correct and updated; and the submitted documents are genuine and duly executed.

SPECIAL OFFERS

Citibank and its affiliates offer a wide range of products and services (such as loans, credit cards, wealth management services, etc.) to meet your financial needs.

Do you wish Citibank and / or its affiliates to inform you from time to time, about products and services that are hand-picked for you? ☐ Yes ☐ No

I understand and accept that I will be receiving information pertaining to products & services that I already have or have applied for (including, but not limited to statements, alerts, product features and benefits / usage communication) even though I may be registered for "Do not Disturb" service of Citibank.

Signature to confirm that all the details provided above including FATCA declaration, consent on special offers, choice of ATM / Debit Card and other details provided are correct.

Date _____ Place _____

Primary Applicant






Secondary Applicant

CREDIT CARDS

Your name as you would like on your Credit Card
(Restrict to 24 characters including spaces)

Do you wish to apply for a Photo Card? (not applicable for Citibank PremierMiles and Citibank Cash Back Credit Card) ☐ Yes ☐ No

Choose your Credit Card

Citibank PremierMiles	Citibank Rewards	Citibank Cash Back	IndianOil Citibank	Citibank Rewards Domestic
				
Yes, I wish to apply <input type="checkbox"/> Master <input type="checkbox"/> Visa First Year Fee : ₹ 3000/- Renewal Fee p.a. : ₹ 3000/-	<input type="checkbox"/> Yes, I wish to apply First Year Fee : Nil Renewal Fee p.a. : Nil	<input type="checkbox"/> Yes, I wish to apply First Year Fee : ₹ 500 Renewal Fee p.a. : ₹ 500* <small>* This fee will be billed in the 1st month statement of card issuance and incrementally every 12 months thereafter.</small>	<input type="checkbox"/> Yes, I wish to apply First Year Fee : Nil Renewal Fee p.a. : Nil*	<input type="checkbox"/> Yes, I wish to apply First Year Fee : Nil Renewal Fee p.a. : Nil <small>* If yearly spend more than ₹ 30,000 else fee is ₹ 1,000 (Valid only in India)</small>

I have read the relevant terms and conditions (including the "Know Your Card" section) and agree to be issued the credit card opted for by me.

☐ International Credit Card ☐ Domestic Credit Card

Do you want an additional Credit Card? ☐ Yes ☐ No

(If yes, kindly fill Additional Credit Card section on Annexure page 3)

Standing instructions for Credit Card payment

This is to authorise you to debit my Citibank Account Number _____ and credit the credit card to be booked under this application every month for ☐ Total Amount Due or ☐ Minimum Amount Due

INVESTMENT SERVICES ACCOUNT FOR CITIGOLD CLIENTS **FREE**

Get more than just a Savings Account. Open your Investment Services Account NOW! It is your opportunity to create wealth the smart way with the CitiChoice advantage.

I want to open a Citibank Investment Services Account ☐ Yes ☐ No

INVESTMENT SERVICES ACCOUNT AND VOICE RECORDING BASED INVESTMENT FOR CITIBANKING CLIENTS **FREE**

I want to open a Citibank Investment Services Account and Voice recording based Investment transactions ☐ Yes ☐ No

Important: We seek to send transactional alerts to our customers on a best effort basis. Therefore, it is critical for the bank to have customer's mobile number and / or e-mail address. Please provide your mobile number and / or e-mail address in the designation space on this form. We strongly discourage opening accounts without mobile number and / or e-mail address and would not be able to process your Investment Services Account opening request in absence of this information.

CITIBANK RECURRING DEPOSIT

Standing instruction : Kindly debit my Account no. _____ on the _____ of every month, for a period of _____ months, for an amount of ₹ _____ (in words) _____ on maturity, credit to my account.

DECLARATION AND TERMS AND CONDITIONS

I/We hereby confirm and accept that I/We have applied for the products, facilities and/or add-on services as indicated by me/us in this Application Form (collectively referred to as Products/Facilities).

I/We accept that the approval of the Add-on Services applied for by me/us shall be subject to the approval of the primary Products/Facilities and that it shall automatically terminate with the primary Products/Facilities. I declare that I am an Indian Citizen/foreign national*(Not applicable in the case of Mortgage) working in India and a person resident in India under the extant FEMA guidelines. I/We authorise Citibank to contact me/us, in-person, by post, telephone, e-mail using short-messaging service (SMS)/text messaging with respect to Products/Facilities hereby applied for.

Acknowledgement and Acceptance: I/We understand, acknowledge, confirm and accept that Citibank N.A. ("Citibank") has absolute discretion to accept or reject this application in entirety or sum of the products/facilities as I/We may have hereby applied for, without assigning any reason for the same. Such rejection/approval may be in part or whole with respect to the products/facilities and that I/We will not dispute any such decisions of Citibank. If the products/facilities are made available to me/us, Citibank has an absolute discretion to withdraw/recall/terminate or suspend all or part of the same, with no liability to me/us for any consequences whatsoever. I/We accept that all the information, personal details, documents, photographs, etc. provided by me/us in and along with this application form and from time to time are and shall be genuine and correct and that I/We shall not, under any circumstances, hold Citibank liable for any losses, damages or difficulties or I/We may be subjected to as a result of Citibank acting or relaying or any such information provided by me/us. I/We accept that Citibank may collect, store, use, transfer or disclose any information including sensitive personal data provided by me to any branches subsidiary, service providers, affiliates, group companies/entities, third parties whatsoever (including current employer/family members of the customer). So far as is deemed to be necessary at the sole discretion of the bank, or associated or affiliated corporations of the bank whenever located or to any government or regulatory agencies or authorities in India or elsewhere or any agents or contractors or third parties, which have entered in to an agreement to perform any service(s) to/for the bank, and any other person(s) whatsoever (including employers/family members of the Customer) or where the disclosure is required by law or otherwise and to whom the bank deems fit at its sole discretion to make such disclosure including, to any or all of the following purposes: (a) For provision, operation, processing or administration of any services provided to me; (b) For data processing, statistical or risk analysis; (c) For conducting credit or anti-money laundering checks; (d) For purposes of credit reporting, verification and risk management; (e) For assisting other financial institutions to conduct credit checks and collect debts; (f) To ensure my ongoing credit worthiness; (g) For determining the amount of indebtedness owed by me or to me; (h) To design financial services or related products for my use; (i) For marketing financial services or related products or opportunities from Citibank and its affiliates; (j) To collect the amounts outstanding from me for providing security for my obligations; (k) To meet the disclosure requirements of any law binding on Citibank; (l) To meet an obligation to disclose information to the public; (m) To enable an actual or proposed assignee of Citibank or transferee of Citibank's rights to evaluate the transactions intended to be the subject of assignment or transfer; (n) To manage Citibank's business and to offer an enhanced, personalised online experience on their website and third - party websites; (o) For recognising me when I return to their site to that they can personalise my experience; (p) For processing applications and transactions and respond to my requests; (q) For providing the relevant product and service offers; or (r) For all other incidental and associated purposes relating to the provision of services.

• Citibank's affiliates are the family of companies controlled by Citi Group INC. Citibank may share my information with affiliates in several different lines of business including banking, credit cards, customer finance, securities & insurance - Non-affiliated 3rd parties are those not part of the family of companies controlled by Citi Group INC. Citibank may disclose my information to the following types of non-affiliated 3rd parties: Financial service providers, such as companies engaged in banking, credit cards, customer finance, securities and insurance; and • Non-financial organisations, such as companies engaged in direct marketing and the selling of consumer products and services • Any withdrawal of my consent in relation to usage, sharing, transfer and disclosure of personal or sensitive data/information may result in Citibank being unable to provide the products/facilities to me and that Citibank shall have the right to not provide or discontinue provision of such Products/Facilities to me • I have read and understood Citibank's privacy policy as available on www.citibank.co.in. such privacy policy may be amended from time to time at its sole discretion and shall be made available on the above-mentioned website for my view • I/We will keep Citibank promptly informed at all times about, and authorise Citibank, update in my/our address, communication address, e-mail address, telephone number including mobile phone number Citibank and/or its subsidiaries/affiliates/associates/service providers may verify any information provided by me/us at my office/residence and/or my family members and/or my Employer/Banker and/or any 3rd party as deemed necessary and/or to do any such acts towards dealing with my/our application and/or providing or continuing to provide banking products/facilities to me/us • The detailed terms & conditions and applicable MITC (along-with any amendments/provisions thereto as may be in force from time to time) for the products/facilities that I have hereby applied for, shall be provided to me/us and at the time of account opening and initial availing or the products/facilities and will also be available at www.citibank.co.in and Citibank branches. I/We understand and acknowledge that my/our availing and/or use of the Products/Facilities, shall be deemed to be my/our express, unconditional and firm acceptance of the said Terms and Conditions and MITC. I/We further understand that Citibank may debit my/our account for service and other applicable charges and levies for the Products/Facilities.

*Citibank may verify, share and disclose all or any information and date of relating to me/us and the Product/Facilities and my/our transactions, including but not limited to information relating to default, if any committed by me/us in relation to the Products/Facilities or transactions, as Citibank may deem appropriate and necessary from/to Reserve Bank of India ("RBI"), credit bureaux and/or to any other agency or body as authorised in this behalf by RBI. Citibank may also disclose and share information and data relating to me/us and the Products/Facilities and my/our transactions with other banks, financial institutions, lenders including assignees and potential assignees, to Citibank's professional advisors, consultants and service providers and/or as required under law or any applicable regulation, at the order of the court of law, or at the request or order of any statutory, regulatory, executive or supervisor authority with whom it customarily complies. I/We shall not hold Citibank liable for usage, processing and/or dissemination of my/our date/information by the RBI or any credit bureau and any other agency so authorised, any statutory, regulatory or supervisor authority or other banks, financial institutions and/or the lenders.

Senior Public Declaration: I/We have read the Terms and Condition governing Public Figure and declare that I/we, am/are not Senior Public Figure(s) (SPF) which is defined as

An SPF is a current or former:

- senior official in the executive, legislative, administrative, military or judicial branches of a government, whether elected or appointed, or paid or not; or
- a senior official of a major political party; or
- a senior executive of a government-owned or government-funded corporation, institution or charity.

An SPF also includes an entity that has been informed by or on behalf of a senior public figure, in which the senior public figure is a beneficial owner of at least 25% of the entity. In addition, an SPF also includes the "close associates" and "immediate family members" of an SPF. A close associate is a person (i) who is widely and publicly known to have a close association with an SPF, or (ii) who is actually known by the business to be a close associate of the SPF, even if the association is not widely known. The immediate family members of an SPF include, for example, spouses, domestic partners, parents, siblings, children, step-children, the spouses of children, and a spouse's parents and siblings."

FEMA declaration : I/We hereby declare that any transaction hereunder will not involve, and will not be designed for the purpose of any contravention or evasion of the previous of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made thereunder. The customer also hereby agrees and undertakes to give such information/documents as will satisfy the Bank with regards to any transaction in terms of the above declaration. The customer also understands that if the customer refuses to comply with any such requirement or makes only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake any transaction on the account and shall, if it has reason to believe that any contravention is contemplated by the customer, report the matter to Reserve Bank of India and/or such other authority as the Bank deems fit.

Photos: I/We agree that the attached photographs are the present true identity of myself/ourselves, which I/We authorise Citibank to use in any manner Citibank deems necessary for the purposes of the facilities availed by me herein and agree not to make any claim against Citibank in respect thereto. I/We declare that the Products/Facilities shall be used by me/us only for the declared purpose, strictly in accordance with the applicable laws (including without limitations, any orders, decrees, judgments, guidelines, rules and regulations and shall not be used for unlawful/speculative activities. In the event I/We do not comply with the above, I/We shall be liable for any action/prosecution or penalty as prescribed. I/We hereby voluntarily requisition, accept and expressly authorise Citibank N.A. and/or any of its affiliates and subsidiaries and their authorised service providers/subcontractors and agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein including but not limited to e-mail address, telephone number, mobile number and address that Citibank N.A. maybe informed of or as may be available with Citibank N.A. to offer and/or any of its affiliates or subsidiaries and their authorised service providers/subcontractors and agents. I expressly authorise Citibank N.A. to offer and/or sell to me/us any of their products or services or any enhancements/up graduation offered from time to time by Citibank N.A. and/or any of its affiliates and subsidiaries.

Statements: Citibank would be deemed to have delivered the Statement(s) to me/us, immediately on my/our receiving the e-mail containing the Statement(s) as an attachment. I/We will be obliged to open/print the Statement(s) after receiving the e-mails from Citibank. Should I/We experience any difficulty in accessing the electronically delivered Statement, I/We shall promptly advise Citibank to enable Citibank to make the delivery through alternate means. Failure to advise Citibank of any such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me/our Statement.

Citibank's service providers: Without prejudice to any rights of Citibank, all acts/steps as are necessary for Citibank to take in order to monitor Products/Facilities and/or my/our obligations and/or to recover amounts due to Citibank or any part or portion thereof, shall and/or may be carried out by and/or through such other person (including a company/body corporate) as may be appointed by Citibank. Further, I/We expressly accept that Citibank shall, without prejudice to its rights to perform such activities either by itself or through its officers or servants, be absolutely entitled and have full power and authority to appoint one or more third parties of Citibank's choice and to transfer or delegate to such third parties the right and authority to collect on behalf of Citibank all unpaid amounts and to perform and execute all acts, deeds, matters and things connected therewith or incidental thereto.

ACKNOWLEDGEMENT SLIP

Place

Application Number

Received an application from Mr./Ms./Mrs. for the following Citibank products.

☐ Salary Account

☐ Credit Card

I have shared all the necessary Terms and Conditions pertaining to the product(s) that the customer(s) has / have applied for.

Date

Signature

Your Citi credit card application decision process may take upto 7 working days. This will start 7 working days from the time first full month salary is credited

(d) I/We hereby agree and undertake to hold Citibank harmless and indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Citibank may at anytime incur, sustain, suffer or be put to as a consequence of or by reason of or by arising out of: a) Credit Card: Non-execution or delays in execution of my Standing Instruction either on account of non-availability of sufficient funds in my account or due to delays in the mail/courier services or for any other reason beyond the control of the bank.

b) Banking: Reversal of any erroneous salary/reimbursement credits into the Account whether or not Citibank acts on such request from the authorised signatory (ies) of my employer. I/We not abiding with FEMA, the exchange control regulation or the RBI and/or any and all other applicable laws and regulations in force from time to time. c) My/our act/omission such as not protecting my/our e-mail ID, password sharing or any such other problems arising with or without my/our knowledge.

I agree to the below mentioned additional Terms and Conditions pertaining to specific products and services, if I have applied for the same.

Banking Account: I expressly authorise Citibank and give my unconditional and irrevocable consent to convert my Citibank Suvidha Account to a Citibanking Account and the relevant schedule of charges will be applicable in the event my Citibank Suvidha Salary Account is not credited with my salary for any consecutive period of three months. I/We agree that in any case I/We already have an existing Citibank Account in the same city, Citibank will update the existing account with the details mentioned in this form. I/We hereby apply for the Citibank Account ("Account") and declare that the information contained in this application is true and correct and that I and my Joint Applicants are residents of India. I/We accept that Citibank, N.A. ("Citibank") is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever. I/We hereby agree and undertake that I/We have obtained, read, understood and agreed to be bound by the account Terms and Conditions available on www.citibank.co.in and at the bank (as maybe in force from time to time) as applicable to the Account and provided at the time of account opening ("Account Terms and Conditions"), if the application is accepted. My/our use of the account and Citibank ATM/Debit Card shall be deemed to be my/our express and unconditional acceptance of the account Terms and Conditions and such Terms and Conditions and stipulations as laid down by Citibank for use of ATM/Debit Card. I/We agree that Citibank may debit my/our Account for Service charges as applicable from time to time. I/We the Account Holder(s) understand that I/We can get an additional Citibank "Family" ATM/Debit Card ("Add-on Debit Card") for my/our resident Indian parent/spouse/brother/sister Or child over 18 years of age ("Mandate"). I/We have read and understand and are expressly bound by the Account Terms and Conditions and/or such other Terms and Conditions or which a mandatee will be permitted to use the Add-on Debit Card. I/We confirm that the Mandatee may avail of all the facilities (up to the specific limits set by me/us and as advised to Citibank). As provided/will be provided to me/us by Citibank and I/We authorise the mandatee to conduct all such transactions/receive information on my/our behalf. I/We accept that use of the Add-on Debit Card by the Mandatee is deemed acceptance of the Terms and Conditions as amended from time to time. I/We acknowledge that all charges incurred by Mandatee on the Add-on Debit Card will be deemed to be charges incurred by me/us and I/We acknowledge that I/We will be fully liable for discharge of all obligations in respect of all transactions performed by the Mandatee. I/We accept that the use of the Add-on Debit Card is subject to there being a minimum applicable credit balance in the account and use of the Add-on Debit Card will stand automatically terminated in case of I/We ceasing to be Account Holder(s) of my/our account being rendered temporarily or permanently non-operational. I/We understand that, in the event of my/our death, the Bank shall not levy any penal interest for pre-mature withdrawal of Deposit (as defined in the Account Terms and Conditions) maintained by me/us. The Citigold status can be experienced by maintaining a Net Relationship Value (NRV) of ₹ 30 lakhs for Savings account holders and ₹ 15 lakhs for Current account holders. The account will be converted to Citibanking in case the NRV is not maintained for 12 consecutive months and the Citibanking Schedule of Charges will apply thereafter.

For non-US residents: For purposes of US Federal income tax, I represent and warrant that I/We are not a/acting on behalf of a US Person. If my/our tax status changes or I/We become a US citizen or a resident, I/We shall notify Citibank within 30 days from the date of such change. For new salary account/corporate movement applicants: If the Savings Account that I have applied for is under the Citibank Suvidha Corporate Salary Program, I expressly agree and understand that Citibank may disclose my Citibank Suvidha Salary Account number to my employer (or to such person as authorised by my employer) for facilitating banking transactions. I also understand that it may take up to 14 days from the date of salary credit for processing my Credit Card Application. If I have opted for a Corporate Movement, then I hereby authorise Citibank to transfer my existing Citibank Suvidha Salary Account under the corporate code of my current employer as indicated in the application form. For all applicants: I/We have read and understood the schedule of charges as applicable to the Banking Products applied by me/us in this application form and I/We agree to be bound by the same. I understand that a T-PIN would be issued by the bank, which would be required to transact with CitiPhone services. I also understand that the T-PIN may be obtained by calling CitiPhone services. For accounts with signature rule Either or Survivor: I/We hereby confirm that premature withdrawals of fixed/term & Multi deposits placed and/or proposed to be placed shall be paid by Citibank under the operation rule of 'Either or Survivor'. "I/We have read and understood the Terms and Conditions (a copy of which is in my possession) and also available at www.citibank.co.in, governing the opening of an account with the Bank and those relating to various services, including but not limited to [Nature of services provided to be written here]. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability, which may be amended by the Bank from time to time. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I agree, understand and accept that the Bank may debit my/our account for service charges as applicable from time to time."

ATM/Debit Cards: For customers who do not want a ATM/Debit Card : I/We are aware that without an ATM/Debit card, I/We will not have access to the ATM or Internet/Mobile Banking facilities provided by the bank. I/We acknowledge that I/We do not wish to avail of this facility. For customers who wish to activate ATM/Debit cards for international use: I/We accept that Citibank has enabled my card for international transactions upon my/our specific request and the Bank shall not be held responsible under any circumstances for the same. I/We are aware that my/our international limit will be USD 10,000 for a financial year which is the current limit set under FEMA regulations, for usage of the debit card for personal purposes abroad. I/We undertake not to exceed the limits set forth under FEMA regulations for international use of ATM/Debit Cards. For customers who do not want an ATM/Debit Card: I/We are aware that without an ATM/Debit Card. I/We will not have access to the ATM or Internet/Mobile Banking facilities provided by the bank. I/We acknowledge that I/We do not wish to avail of this facility. For customers who wish to activate ATM/Debit cards for International use: I/We accept that Citibank has enabled my debit card for international transactions upon my/our specific request and the bank shall not be held responsible under any circumstances for the same. I/We are aware that my international limit will be \$10,000 for a financial year, which is the limit set by the RBI, for the debit card for personal use, for resident Indians and I/We undertake not to exceed the limits set forth by the RBI from time to time for international use of ATM/Debit cards. I/We accept that Citibank is permitting me/us to choose my/our ATM/Debit Card type and limits thereof, solely for my/our convenience. I/We understand the usage of my ATM/Debit card is subject to availability of a minimum applicable credit balance in my Savings/Current Account(s) or any other specific criteria/terms that may be imposed by Citibank in this regard from time to time. I/We understand that a maximum of 500 reward points can be earned per month per Debit card and that I/We must redeem all such accrued points within a maximum of one month from the closure of the card. I/We accept that Citibank shall not be liable under any circumstances whatsoever for implementing the above choices as indicated by me/us.

Investment Services Account: Investment Product including those invested under the Citibank Systematic Investment Plan are third party mutual funds not bank deposits or obligations of or guaranteed by Citibank, N.A. Citigroup, INC or any of its affiliates or subsidiaries, are not insured by any Governmental agency and are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future result, prices can go up or down. Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuation that may cause a loss of principal. This document does not constitute the distribution of any information or the making of any offer or solicitation by any one in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Investment products are not available to US persons and may not be available in jurisdictions. Mutual Funds are subject to market risk. Please read KIMs/SIDs carefully before investing.

Credit Card: I hereby undertake to be bound by the detailed Citibank Cardmember Terms and Conditions and the Most Important Terms and Conditions ("Credit Cards MITC") (which is in my possession) along-with any amendments/revisions thereto as may be in force from time to time and that my usage of the Credit Card shall also confirm such acceptance.




Standing instructions for credit card payment: I authorise the debit of my Citibank Account towards minimum/total amount due. Citibank shall have a lien on all credit balances in my Citibank Account and shall be entitled to adjust/appropriate all such credit balances towards setting off the balances outstanding in my Credit Card Account by debiting my Citibank Account. In case I desire to close my Citibank Account, Citibank may at its discretion close the Card Account, unless I provide to Citibank, adequate alternate security/other bank account (that shall be adequately funded) to secure the balance in my Card Account.

Recurring Deposit: a) For Domestic Term Deposits, the Interest calculation logic will be actual by 365 days. The interest rate applicable shall be the rate prevailing as on the date of the booking of the first installment. The said rate will apply for each installment during the tenure of the Recurring Deposit. b) Interest on deposits shall be rounded off to the nearest rupee. There will be no TDS applicable on the interest earned on Recurring Deposit. c) The Tenure for a Recurring Deposit can range between 12 to 24 months. d) The minimum monthly installment amount in a Recurring Deposit is ₹1000 per month and the maximum ₹ 20,000 per month.

I/We understand and acknowledge that part-withdrawal is not allowed for a Recurring Deposit and that on premature of Recurring Deposit, the interest rate applicable on the withdrawn amount shall be either original interest rate or the interest rate corresponding to the period for which the withdrawn amount has been maintained, which is lower, less penal rate of 1%. I/We understand that this penal rate is subject to change from time to time.

Contact Particulars: You can contact Citibank in any of the following ways:

24-Hour CitiPhone Services: Bengaluru: 2227 2484, Chennai: 2852 2484, Delhi* (Gurgaon): 254 2484, Hyderabad: 6666 2484, Kolkata: 2283 2484 and Mumbai: 2823 2484

<div>Personal Loans</div>  <ul style="list-style-type: none">• Avail Loan of up to ` 30,00,000 credited in 48 hours• Interest rates starting from 14% p.a.• Part pre-payment and balance transfer options	<div>Home Loans</div>  <ul style="list-style-type: none">• Home Loans up to ` 10 crores with repayment loan tenor as high as 25 years.• Loans against residential / commercial properties up to ` 5 crores for business / personal use.• Save interest and reduce loan tenure with Citibank Home Credit facility.• Option to transfer your existing loan and avail enhancement to pay off other high cost debt.	<div>Citibanking® Savings Account</div>  <ul style="list-style-type: none">• Unlimited free cash withdrawals at any ATM in India• Zero fees on a host of banking services• Never-expiring Reward Points redeemable for cash and airmiles on the Citibank Platinum Debit Card
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CITIALERT AND STATEMENT ON E-mail (SOE)

Yes! I wish to sign-up for the Statement on e-mail (SOE)* and Go Green for ☐ Banking Account ☐ Credit Card ☐ None

*In lieu of physical statement / advice for Credit Card and Banking Products. *You will receive mandatory alerts pertaining to your product.

DECLARATION AND TERMS AND CONDITIONS

I/We have read and understood the Terms and Conditions (a copy of which is received by me from the Bank and is in my possession) and also available at www.citibank.co.in governing the opening of an account with the Bank and those relating to various services, including but not limited to (Nature of services provided to be written here). I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability, which may be amended by the Bank from time to time. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without notice to me/us. I agree, understand and accept that the Bank may debit my/our account for service charges as applicable from time to time.

Mobile Declaration: I hereby confirm that my present mobile number is as mentioned in the contact details section of this application form and that the same may be updated in the bank's records for sending any alerts, transaction advices etc. pertaining to operations of my Bank account. I also authorise the Bank to contact me on the same number for doing verification call backs or checks to confirm the veracity of any transaction. I confirm that the said mobile number is held by me and is not in use by any other third party and I undertake that I shall duly and promptly inform the Bank if and when my mobile number changes.

Declaration on Bank director/ senior officer position or relative of such position holders

I do hereby solemnly declare and state I am not

- Directors/Senior officers of Citibank and/or their Relatives and
- Directors of other banks and/or their Relatives

If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc below:

Name of the Director of Citibank NA or other bank / Senior officer of Citibank NA	Name of the other bank / Position with other bank	Relationship

"I declare that I am making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above I shall immediately inform the Bank of such change".

Note:

- "Director"** would include Director on Citibank NA's Board abroad or Member of Local Operations Management Committee (LOMC) of Citibank NA, India. (includes 'Nominee directors' and 'Chairman/Managing Director'). This would also include directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by Citibank or any other bank.
- "Senior Officer"** would include any officer in senior management level (Title 'Managing Director' and above).
- "Relative"** includes: (a) Spouse (b) Father (c) Mother (including step-mother) (d) Son (including step-son) (e) Son's Wife (f) Daughter (including step-daughter) (g) Daughter's Husband (h) Brother (including step-brother) (i) Brother's wife (j) Sister (including step-sister) (k) Sister's husband (l) Brother (including step-brother) of the spouse (m) Sister (including step-sister) of the spouse.

Signature to confirm that all the above mentioned details including choice of products and other details provided are correct and I have read all Terms and Conditions and agree to the same.

Date _____ Place _____

Primary Applicant

Secondary Applicant

Third Applicant

FOR OFFICE USE ONLY

Name of the Citibanker _____ Application Number _____

Employee Code

Referral Employee Code

City

DSR Code

Credit Card:

Source Acquisition Code

DSA Code

Banking Account:

Product Code

DMC

PAM Code

Company Code

Branch Code

Sub-branch Code

Sourcing Channel

☐ Branch

☐ Sales and Distribution

☐ Others

This is to certify that I have personally met the customer. (At his / her ☐ Home ☐ Office ☐ Others

and have spoken to him / her through the following telephone numbers ☐ Home ☐ Office ☐ Mobile phone)

He/She has filled up the application form and has provided the necessary documents for the product(s) he / she has taken.

Type of Account:

☐ Citigold Account

☐ Citibanking Account

☐ Senior Citizen

☐ Expat Account

Sourcing Officer

Relationship Manager

Branch Manager/Sourcing Manager