

Citibank  
Home  
Loans

# Application Form



# Citibank Home Loans

## APPLICATION

(Please mark ✓ where applicable)

Product Type  Own-A-Home  Home Power  Debt Consolidation  
 Home Maker  Land Financing  
Rate Type  Adjustable Rate  Stable Rate  Flexi-Fixed Rate

## Please Tell Us About Yourself

(Please mark ✓ where applicable)

Name: Mr. / Mrs. / Ms. \_\_\_\_\_

As stated in your National Identity Card (N.I.C.)  Male  Female

Current N.I.C. No. \_\_\_\_\_

Previous N.I.C. No. \_\_\_\_\_

Date of Birth:   Day   Month   Year

Married  Single  Widowed  Divorced

No. of Children: \_\_\_\_\_ Other Dependants: \_\_\_\_\_

Educational Qualifications:

Postgraduate  Graduate  Intermediate  
 Matriculation  Other (Please specify)

Father's Name: \_\_\_\_\_

Father's N.I.C. No. \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Mother's N.I.C. No. \_\_\_\_\_

Current Residential Address: (No P.O. Box number please)

\_\_\_\_\_  
\_\_\_\_\_

Telephone (Res.) \_\_\_\_\_ Telephone (Off.) \_\_\_\_\_

Mobile Telephone No. \_\_\_\_\_

Fax No. \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Are you living in:

Your own house  Parents house  
 Wife's / Husband's house  Rented house  
 Company's house

Rent: Rs. \_\_\_\_\_ per month

Permanent Residential Address: (Please fill only if different from the current residential address)

\_\_\_\_\_  
\_\_\_\_\_

Telephone (Res.) \_\_\_\_\_

Emergency Telephone No. \_\_\_\_\_

**Please Tell Us About Your Income (Attach Copies of Income Documents)**

Main Source of Income: \_\_\_\_\_

Net Income: Rs. \_\_\_\_\_ per month.

Other Income: Rs. \_\_\_\_\_ per month.  
(Please specify the source)

Your National Tax No. 

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Income of Wife/Husband: Rs. \_\_\_\_\_ per month.  
(Please specify)

Spouse's NTN 

			-			-													
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Last Assessment Year: \_\_\_\_\_

Please attach a copy of your latest Income/Wealth Tax form with this application.

**Please Tell Us About Your Employment/Occupation**

Please fill all applicable sections. (Please mark ✓ where applicable)

Salaried  Self-employed Professional  Self-employed Businessman

Current Designation: \_\_\_\_\_

Company's Name: \_\_\_\_\_

**Type of Company:**

- Proprietorship       Partnership       Private Ltd.  
 Public Ltd.       Other: \_\_\_\_\_  
(Please specify)

**Nature of Business/Profession:**

Industrial  Commercial  Agricultural  Services  Any Other

Years in Current Business / Profession: \_\_\_\_\_

Total Years in Business / Profession: \_\_\_\_\_

Business Address: \_\_\_\_\_

\_\_\_\_\_

Telephone No: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Mailing Address:  Home  Office

**Self-employed Professionals**

(Please mark ✓ where applicable)

- Doctor       Engineer  
 Architect       Chartered Accountant

Professional Qualifications: \_\_\_\_\_

## Please Tell Us About Your Outstanding Loans/Credit Card

Please mention all outstanding loans with Citibank, N.A. or with any other institution. Non-disclosure of this information may result in rejection of your application.

Type of Loan / Credit Card	Amount	Expiry Date	Status		
			Regular	Amount overdue (if any)	Amount Rescheduled /Restructured (If any)

## References

Kindly identify two references who know you personally (No relatives please).

Name : _____									
N.I.C. No. _____									
NTN									
Residential Address: (No P.O. Box number please): _____									
Telephone (Res.) _____ (Off.) _____									
E-mail: _____ Fax: _____									

Name : _____									
N.I.C. No. _____									
NTN									
Residential Address: (No P.O. Box number please): _____									
Telephone (Res.) _____ (Off.) _____									
E-mail: _____ Fax: _____									

## TERMS & CONDITIONS

I/We wish to apply for financing under the Morabaha/Mark-Up mode and hereby undertake to furnish all required documentation and cheques, made as per the details provided by Citibank, N.A.

I/We hereby confirm that I/we clearly understand and agree to the following:

- That the financing is available for the purpose of purchasing ready built property for my/our personal residence, furnishing or improvement of my/our home, applying funds for my/our children's education, purchase of business assets, construction of a house for residential purpose and purchase of land or any other usage expressly declared by me/us to Citibank, N.A.
- That I/we will inform Citibank, N.A. whenever I/we am/are leaving the city for a period of more than 15 days and Citibank, N.A. will have the right to recall the outstanding amount in such instances
- That Citibank, N.A. at all times, reserves the right to cancel the financing facility provided, or convert such facility into any other facility or adjust/set-off any account or facilities without assigning any reason
- That the house would be occupied by me/us for residential purpose only until repayment of financing. The house will be mortgaged in favour of Citibank, N.A. till the completion of financing and that this property will not be leased/sold/rented until the total repayment of financing

## Please Tell Us About Your Desired Financing

**Home Loan Details:**

Desired Loan Amount Rs. \_\_\_\_\_

Desired Loan Tenure \_\_\_\_\_

Address of the Property \_\_\_\_\_

\_\_\_\_\_

**For Own-a-Home:**

Value of Property \_\_\_\_\_

**For Home Power and Debt Consolidation:**

Value of Property \_\_\_\_\_

End Use \_\_\_\_\_

**For Land Financing:**

Value of the Land \_\_\_\_\_

**For Home Maker:**

Value of the Land \_\_\_\_\_

Cost of Construction \_\_\_\_\_

Please attach details of payment schedule for term loan requested.

**ANY WRITE-OFF, RESCHEDULING, RESTRUCTURING  
AVALIED DURING THE LAST THREE YEARS:**

Name of Financial Institution	Amount during 1 <sup>st</sup> Year		Amount during 2 <sup>nd</sup> Year		Amount during 3 <sup>rd</sup> Year	
	Write-off	Rescheduled / Restructured	Write-off	Rescheduled / Restructured	Write-off	Rescheduled / Restructured

**DETAILS OF ALL OVERDUES (IF OVER 90 DAYS):**

Name of Financial Institution	Amount

## Application To Open Home Financing Account

I/We wish to apply for an account maintained at Citibank, N.A. branch situated at Karachi / Lahore / Islamabad / Rawalpindi / Faisalabad in Pakistan, in relation to the Agreement for Long Term Financing on Mark-up Basis (Agreement) to be entered into between myself/ourselves and Citibank, N.A., Pakistan subject to approval of my/our application. I/We agree to provide any document which you may request pursuant to my/our application to open the Account. By signing this Application Form, I/we confirm that I/we shall read and be subject to the Terms and Conditions governing the Account, a copy of which will be supplied to me/us if you accept my/our application to open the Account and I/we agree to be bound by the same in so far as they are applicable to the Account (for instance without limitation, no cheque books or no profit will be paid) which Account shall only be utilized by me/us with you for the purpose of repaying my obligations under the Agreement and any amendments or changes which Citibank Pakistan may unilaterally deem fit in respect thereto or in respect of any features and services under the Account.

Please provide me/us with the CitiPhone Banking facility for the purpose only of making enquiries in connection with the Account.

I/We agree that you may at anytime, and from time to time, at your absolute discretion without assigning reasons and without notice to me/us, consolidate all Accounts in which I am/we are beneficially entitled and set off the amounts available in any such Account against the liability of a corresponding amount in any other Account.

I/We agree that you may decline my/our application to open the Account in your absolute discretion without assigning reasons.

I/We hereby irrevocably authorize Citibank to verify any information given in this application from third parties by using any agency and also authorize to disclose any information pertaining to myself/ourselves, including but not limited to the financial affairs, employment or business etc. of the applicant(s) to any third party as Citibank may deem appropriate in its sole discretion including without prejudice to the generality of the foregoing to any bank, financial institution or any other entity or authority or person as the case may be.

## Repayment

(Please tick in the appropriate box)

**a. Payment through automatic deduction from my/our Home Financing Account with you.**

i. To deduct forthwith as an initial one-off payment from my/our Account an amount constituting the up-front payment for Processing Charges and the Total Monthly Payment (TMP). This deduction shall take priority over any other deduction(s).

ii. To deduct thereafter every month regularly one TMP as set out in my/our Agreement from my/our Home Financing Account and pay the same to you. This deduction shall take priority over any other deduction(s).

iii. On my/our death to deduct any amount due from me/us under the Agreement, from any of my/our accounts held by you and pay the same to you unless the entire amount payable by me/us under the Agreement has been liquidated.

iv. To deduct every month any increased amount that you may determine in your absolute discretion in connection with the Agreement.

## Irrevocable Standing Instructions

In the event that you accept my/our application to open an Account in my/our names (the Home Financing Account) for the purpose of repaying a Finance Facility which I/we have entered into with you under the Agreement. I/We hereby instruct you to comply with the following Irrevocable Standing Instructions which shall not be revoked by any subsequent instructions unless either you consent to carry out such subsequent instructions or the entire amount of my/our Finance Facility has been repaid to you in full.

The above instructions and authority shall be binding on my/our heirs executors and administrators until Citibank has certified that there is no amount outstanding under the Agreement.

The first deductions will be for the first calendar month and that my/our account will be debited on the 1st day of each calendar month starting from the month following the execution of the Agreement.

## Applicant's Certification

### DECLARATION:

I/We hereby declare and undertake that all information stated in this application and in attachment hereto or otherwise provided to you by me/us or at your request is true/correct and accurate in all respects. I/We confirm that in the event my/our signature herein below differs materially from the signature on my/our National Identity card(s), you are authorised and instructed to rely on the signatures affixed on the legal agreement which I/we may enter into with you for my/our finance facility and/or other communications signed or proposed to be signed by me/us in the manner specified herein below.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

Remember to attach a photocopy of your National Identity Card.  
N.B. Citibank reserves the right to reject a financing application without assigning any reason.

APPLICATION

Co-Applicant

Please Tell Us About Yourself

(Please mark ✓ where applicable)

Name: Mr. / Mrs. / Ms. \_\_\_\_\_

As stated in your National Identity Card (N.I.C.)  Male  Female

Current N.I.C. No. \_\_\_\_\_

Previous N.I.C. No. \_\_\_\_\_

Date of Birth:   Day   Month   Year

Married  Single  Widowed  Divorced

No. of Children: \_\_\_\_\_ Other Dependents: \_\_\_\_\_

Educational Qualifications:

Postgraduate  Graduate  Intermediate

Matriculation  Other (Please specify)

Father's Name: \_\_\_\_\_

Father's N.I.C. No. \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Mother's N.I.C. No. \_\_\_\_\_

Relationship to Primary Applicant: \_\_\_\_\_

Current Residential Address: (No P.O. Box number please)

\_\_\_\_\_

Telephone (Res.) \_\_\_\_\_ (Off.) \_\_\_\_\_

Mobile Telephone No. \_\_\_\_\_

E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_

Permanent Residential Address: (Please fill only if different from the current residential address)

\_\_\_\_\_

Telephone (Res.) \_\_\_\_\_

Emergency Telephone No. \_\_\_\_\_

ANY WRITE-OFF, RESCHEDULING, RESTRUCTURING AVAILED DURING THE LAST THREE YEARS:

Name of Financial Institution	Amount during 1 <sup>st</sup> Year		Amount during 2 <sup>nd</sup> Year		Amount during 3 <sup>rd</sup> Year	
	Write-off	Rescheduled / Restructured	Write-off	Rescheduled / Restructured	Write-off	Rescheduled / Restructured

DETAILS OF ALL OVERDUES (IF OVER 90 DAYS):

Name of Financial Institution	Amount

**Please Tell Us About Your Income (Attach Copies of  
Income Documents)**

Main Source of Income: \_\_\_\_\_

Net Income: Rs. \_\_\_\_\_ per month.

Other Income: Rs. \_\_\_\_\_ per month.  
(Please specify the source)

Your National Tax No. 

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Income of Wife/Husband: Rs. \_\_\_\_\_ per month.  
(Please specify)

Spouse's NTN 

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Last Assessment Year: \_\_\_\_\_

Please attach a copy of your latest Income/Wealth Tax form with this application.

**Please Tell Us About Your  
Employment/Occupation**

Please fill all applicable sections. (Please mark ✓ where applicable)

Salaried  Self-employed Professional  Self-employed Businessman

Current Designation: \_\_\_\_\_

Company's Name: \_\_\_\_\_

Type of Company:

- Proprietorship       Partnership       Private Ltd.  
 Public Ltd.       Other: \_\_\_\_\_  
(Please specify)

Nature of Business/Profession:

Industrial  Commercial  Agricultural  Services  Any Other

Years in Current Business / Profession: \_\_\_\_\_

Total Years in Business / Profession: \_\_\_\_\_

Business Address: \_\_\_\_\_

\_\_\_\_\_

Telephone No: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Mailing Address:  Home  Office

Self-employed Professionals

(Please mark ✓ where applicable)

- Doctor       Engineer  
 Architect       Chartered Accountant

Professional Qualifications: \_\_\_\_\_

**Please Tell Us About Your  
Outstanding Loans/Credit Card**

Please mention all outstanding loans with Citibank, N.A. or with any other institution.  
Non-disclosure of this information may result in rejection of your application.

Type of Loan / Credit Card	Amount	Expiry Date	Status		
			Regular	Amount overdue (if any)	Amount Rescheduled /Restructured (if any)

**References**

Kindly identify two references who know you personally (No relatives please).

Name : \_\_\_\_\_  
 N.I.C. No. \_\_\_\_\_  
 NTN \_\_\_\_\_

Residential Address: (No P.O. Box number please):  
 \_\_\_\_\_  
 \_\_\_\_\_

Telephone (Res.) \_\_\_\_\_ (Off.) \_\_\_\_\_  
 E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_

Name : \_\_\_\_\_  
 N.I.C. No. \_\_\_\_\_  
 NTN \_\_\_\_\_

Residential Address: (No P.O. Box number please):  
 \_\_\_\_\_  
 \_\_\_\_\_

Telephone (Res.) \_\_\_\_\_ (Off.) \_\_\_\_\_  
 E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_

**How did you learn about Citibank Home Finance?**

Employer       Relationship Officer       Citibank Staff  
 Billboard       Real Estate Agent       Poster  
 Brochure       Mailer       Banner  
 Newspaper \_\_\_\_\_  
(Please specify)  
 Other \_\_\_\_\_  
(Please specify)

**TERMS & CONDITIONS (Contd.)**

- That for Home Maker loans construction must be completed within 2 years of the date of disbursement of the loan
- Subject to Citibank's approval the prepayment charges will be determined according to the provisions of the Agreement
- THAT PRICING CAN BE ALTERED BY CITIBANK, N.A. AT ANY TIME WITHOUT ASSIGNING ANY REASON
- That monthly installments will be taken in the form of crossed Post-dated Cheques (PDCs) in favour of Citibank, N.A. (for loans up to three years) or in the form of Standing Instructions against a Citibank current account or in the form of Salary Transfers
- THAT I/WE WILL BE RESPONSIBLE FOR ANY STAMP DUTIES OR TAXES THAT ARE PAYABLE ARISING OUT OF THE AGREEMENT AND RELATED DOCUMENTS
- THAT I/WE AGREE THAT THIS APPLICATION AND ALL COPY DOCUMENTS ATTACHED HERETO SHALL NOT BE RETURNED TO ME/US AND SHALL BECOME THE PROPERTY OF CITIBANK, N.A.

I/We declare that all the information presented above is correct and complete. I/we also authorize Citibank, N.A. or its duly appointed agents to contact my/our place of residence, work and/or reference to verify any of the information provided by me/us in this Application. I/we certify that I/we have carefully read the Process Guide and have clearly understood the same, and will abide by the same.

- Dear Sir/Madam  
From time to time we mail our customers information about companies who are interested in offering you discount on their products. If you do not wish to receive these offers, please tick the box below, and we will make sure that you do not receive any promotional material from us.
- PLEASE DO NOT INCLUDE MY/OUR NAME IN YOUR PROMOTIONAL MATERIAL MAILING LIST.
- Please do not pay cash to any sales representative for any charges or services. All payments must be made via crossed cheques to Citibank, N.A.

\_\_\_\_\_  \_\_\_\_\_  
Signature Signature identical to N.I.C.

Place: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  \_\_\_\_\_  
Co-Applicant's Signature Signature identical to N.I.C.

Place: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Signature and Stamp  
(Citibank, N.A.)

Name: \_\_\_\_\_

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

N.B. Citibank, N.A. reserves the right to reject a financing Application without assigning any reason.

**FOR CITIBANK USE ONLY**

Application ID: \_\_\_\_\_

RM Signature: \_\_\_\_\_

Source Code: \_\_\_\_\_

## LETTER OF UNDERSTANDING

To  
Manager  
Citibank N.A.  
City, Karachi

Dear Sir,

This is to confirm that I fully understand the following product characteristics and terms & conditions governing the Citibank Flexi-Fixed Adjustable Rate Home Finance Facility I am availing:

1. That this is a variable rate finance facility and the net rate of mark-up (net of prompt payment bonus) offered to me at the time of the booking of the finance is valid for the next 36 months.
2. The net monthly installments of the Marked-up Price (net of prompt payment bonus) will be revised upwards or downwards (if required) 36 months from the time of booking of the finance and every 36 months after that. This will be done by revising the prompt payment bonus amount. The revision of the prompt payment bonus amount will be made on the basis of the first 25 calendar days average of the average PKRV Rates, for Treasury Bills/PIBs/FIBs holdings for 2-3 year tenor as announced by the Financial Market Association on the PKRV screen of Reuters, in the calendar month preceding the end of a three year period.
3. The actual mark-up rate will be approximately 9% higher than the said 2-3 year PKRV Rate at the time of loan booking and at the time of the 36 monthly revisions.
4. Notwithstanding the foregoing, the total Marked-up Price will not be subject to any upward change.
5. The prepayment charges for this loan will be as follows:

Year 1	4% of the amount being prepaid
Year 2	3% of the amount being prepaid
Year 3-5	2% of the amount being prepaid
Post Year 5	1% of the amount being prepaid
6. That I can switch from an Adjustable Rate Home Finance Facility to a Stable Rate Home Finance Facility or vice versa during any 12 month period after payment of only 1% of the outstanding balance as a switching fee to the Bank\*.
7. That to the extent of any conflict between this Letter of Understanding and the said Agreement for Long Term Financing on Mark-up Basis signed between Citibank, N.A. and myself/ourselves, the provisions of the said Agreement shall prevail.

Your's truly

Full Name: \_\_\_\_\_ Applicant's Name

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

Full Name: \_\_\_\_\_ \*\* Co-Applicant's Signature

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

\*This paragraph does not appear to be relevant for Flexi Fixed.

\*\*Only applies in the case of Co-customers.

**N.I.C. DECLARATION**

TO WHOM IT MAY CONCERN

This is to inform that I/we was/were issued a Revised/Duplicate N.I.C.

in \_\_\_\_\_ due to \_\_\_\_\_

My/our current N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

& my/our previous N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

I/We also confirm that I/we have no other loan or any other amount outstanding against any bank or financial institution.

Thank you,

Your's truly,

\_\_\_\_\_

**FOR NON-TAX PAYEES ONLY**

To  
Citibank, N.A.

I, Mr. / Mrs. / Ms. \_\_\_\_\_

resident of \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

have applied for financing from Citibank, N.A. I am Self-employed as /  
Salaried Employee in / Owner of / Partner in / Shareholder in \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

and hereby declare that I do not have a National Income Tax Number  
as I am not an Income Tax Payee.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## LETTER OF UNDERSTANDING

To  
Manager;  
Citibank, N.A.,  
City \_\_\_\_\_

Dear Sir,

This is to confirm that I fully understand the following product characteristics and terms & conditions governing the Citibank Adjustable Rate Home Finance Facility I am availing:

1. That this is a variable-rate finance facility and the rate of mark-up offered to me at the time of loan booking is valid for the next 12 months.
2. That rate of mark-up will be reviewed and revised upward or downward (if required) 12 months from the time of loan booking and every 12 months after that. The revision of the mark-up rate will be linked to the one year Treasury Bill rate of the State Bank of Pakistan which is published on a regular basis in all major newspapers of Pakistan.
3. The mark-up rate will be approximately 8% higher than the weighted average cost of the last three 1-year Treasury Bill auctions at the time of loan booking and at the time of the 12 monthly revisions.
4. That prepayment charges for this loan will be as follows:

Year 1	3% of the amount being prepaid
Year 2	2% of the amount being prepaid
Year 3-5	2% of the amount being prepaid
Post Year 5	1% of the amount being prepaid
5. That I can switch from my Adjustable Rate Home Loan to the Stable Rate Home Loan or vice versa during any 12-month period after payment of only 1% of the outstanding balance as a switching fee to the Bank.
6. That all these terms and conditions will be superseded by any and all of the clauses included in the Agreement for Long Term Financing on Mark-Up Basis signed between Citibank, N.A. and myself/ourselves.

Your's truly

Full Name: \_\_\_\_\_ Applicant's Signature

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

Full Name: \_\_\_\_\_ Co-Applicant's Signature

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

**N.I.C. DECLARATION**

TO WHOM IT MAY CONCERN

This is to inform that I/we was/were issued a Revised/Duplicate N.I.C.

in \_\_\_\_\_ due to \_\_\_\_\_

My/our current N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

& my/our previous N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

I/We also confirm that I/we have no other loan or any other amount outstanding against any bank or financial institution.

Thank you,

Your's truly,

\_\_\_\_\_

**FOR NON-TAX PAYEES ONLY**

To  
Citibank, N.A.

I, Mr. / Mrs. / Ms. \_\_\_\_\_

resident of \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

have applied for financing from Citibank, N.A. I am Self-employed as /

Salaried Employee in / Owner of / Partner in / Shareholder in \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

and hereby declare that I do not have a National Income Tax Number as I am not an Income Tax Payee.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## LETTER OF UNDERSTANDING

To  
Manager  
Citibank N.A.  
City, Karachi

Dear Sir,

This is to confirm that I fully understand the following product characteristics for the Citibank Flexi-Fixed Adjustable Rate Home Finance facility I am availing:

1. That this is a variable rate finance facility and the net rate of mark-up (net of prompt payment bonus) offered to me at the time of the booking of the finance is valid for the next 36 months.
2. The net monthly installments of the Marked-up Price (net of prompt payment bonus) will be revised upwards or downwards (if required) 36 months from the time of booking of the finance and every 36 months after that. This will be done by revising the prompt payment bonus amount. The revision of the prompt payment bonus amount will be made on the basis of the first 25 calendar days average of the average PKRV Rates, for Treasury Bills/PIBs/FIBs holdings for 2-3 year tenor as announced by the Financial Market Association on the PKRV screen of Reuters, in the calendar month preceding the end of a three year period.
3. The actual mark-up rate will be approximately 9% higher than the said 2-3 year PKRV Rate at the time of loan booking and at the time of the 36 monthly revisions.
4. Notwithstanding the foregoing, the total Marked-up Price will not be subject to any upward change.
5. The prepayment charges for this loan will be as follows:

Year 1	3% of the amount being prepaid
Year 2	2% of the amount being prepaid
Year 3-5	2% of the amount being prepaid
Post Year 5	1% of the amount being prepaid
6. That I can switch from an Adjustable Rate Home Finance Facility to a Stable Rate Home Finance Facility or vice versa during any 12 month period after payment of only 1% of the outstanding balance as a switching fee to the Bank\*.
7. That to the extent of any conflict between this Letter of Understanding and the said Agreement for Long Term Financing on Mark-up Basis signed between Citibank, N.A. and myself/ourselves, the provisions of the said Agreement shall prevail.

Your's truly

Full Name: \_\_\_\_\_ Applicant's Name

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

Full Name: \_\_\_\_\_\*\* Co-Applicant's Signature

Date: \_\_\_\_\_

N.I.C. No. \_\_\_\_\_

\* This paragraph does not appear to be relevant for Flexi Fixed.

\*\* Only applies in the case of Co-customers.

**N.I.C. DECLARATION**

TO WHOM IT MAY CONCERN

This is to inform that I/we was/were issued a Revised/Duplicate N.I.C.

in \_\_\_\_\_ due to \_\_\_\_\_

My/our current N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

& my/our previous N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

I/We also confirm that I/we have no other loan or any other amount outstanding against any bank or financial institution.

Thank you,

Your's truly,

\_\_\_\_\_

**FOR NON-TAX PAYEES ONLY**

To  
Citibank, N.A.

I, Mr. / Mrs. / Ms. \_\_\_\_\_

resident of \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

have applied for financing from Citibank, N.A. I am Self-employed as /  
Salaried Employee in / Owner of / Partner in / Shareholder in \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

and hereby declare that I do not have a National Income Tax Number as I am not an Income Tax Payee.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



**N.I.C. DECLARATION**

TO WHOM IT MAY CONCERN

This is to inform that I/we was/were issued a Revised/Duplicate N.I.C.

in \_\_\_\_\_ due to \_\_\_\_\_

My/our current N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

& my/our previous N.I.C. # is/are \_\_\_\_\_

\_\_\_\_\_

I/We also confirm that I/we have no other loan or any other amount outstanding against any bank or financial institution.

Thank you,

Your's truly,

\_\_\_\_\_

**FOR NON-TAX PAYEES ONLY**

To  
Citibank, N.A.

I, Mr. / Mrs. / Ms. \_\_\_\_\_

resident of \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

have applied for financing from Citibank, N.A. I am Self-employed as /

Salaried Employee in / Owner of / Partner in / Shareholder in \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

and hereby declare that I do not have a National Income Tax Number as I am not an Income Tax Payee.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Citibank Home Loans

Dear Applicant,

For your convenience, Citibank, N.A. will retrieve any of the following required documents from your bank:

- Bank Statement
- Proprietorship Certificate
- Account Certificate

This service is being provided to you to facilitate the application process.



The Manager,

Bank: \_\_\_\_\_

Branch: \_\_\_\_\_

Subject: Authority for Issuing / Verifying Bank Statement and  
Other Information.

I / We hereby authorize you to provide the following information  
to a Citibank, N.A. representative:

- Bank Statement ( \_\_\_\_\_ to \_\_\_\_\_ )
- Proprietorship Certificate
- Account Certificate  
(Mentioning Account No., N.I.C. No. and the current address)

Your immediate and favourable response will be highly appreciated.

Your's sincerely

Name: \_\_\_\_\_

PLS / Current A/C No. \_\_\_\_\_

A/C Holder's Signature: \_\_\_\_\_

Telephone No. \_\_\_\_\_

Date: \_\_\_\_\_



For further information  
CALL NOW  
111 333 333

