

UNSECURED PERSONAL LOANS AND CREDIT LINES ACCOUNT APPLICATION



Special Offer Code: _____

Application For:

New Checking Plus®
 Add signer to existing Checking Plus
 Checking Plus Line Increase
 Checking/Checking Plus Account # _____

New Ready Credit®
 Ready Credit Line Increase: Account # _____

Conversion from fixed-rate to variable-rate Ready Credit: Account # _____

New Personal Loan:
 Variable-rate
 Fixed-rate
 Home Improvement Loan

Term:
 12 mos.
 24 mos.
 36 mos.
 48 mos.
 60 mos.
 Other _____ mos.

Purpose:
 Debt Consolidation
 Refinance Existing Personal Loan
 Education
 Other _____

I would like to apply for the following amount (\$500-\$25,000):* \$ _____

*Personal loan up to \$50,000. Certain restrictions apply for loan sizes greater than \$25,000.

Applicant			Co-Applicant		
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. (optional)			<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. (optional)		
First Name		MI	Last		
Date of Birth (mm/dd/yyyy)		Social Security #		Date of Birth (mm/dd/yyyy)	
Citizenship		Citizenship		Citizenship	
<input type="checkbox"/> U.S. <input type="checkbox"/> Non-Permanent Resident Alien		<input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		<input type="checkbox"/> U.S. <input type="checkbox"/> Non-Permanent Resident Alien <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien	
Country of Citizenship (if not U.S.)			Country of Citizenship (if not U.S.)		
E-mail Address			E-mail Address		
Home Address (Do not use PO Box. U.S. address only)		Address Since Date		Home Address (Do not use PO Box. U.S. address only)	
Street		Apt. #		Street	
		/ /		Apt. #	
City		State		City	
		Zip Code		State	
				Zip Code	
Home Phone		Mobile Phone		Work Phone	
Mailing Address (if different)					
Street					Apt. #
City					State
					Zip Code
If less than 2 years at current home address, provide previous home address			If less than 2 years at current home address, provide previous home address		
Street		Apt. #		Street	
		/ /		Apt. #	
City		State		City	
		Zip Code		State	
				Zip Code	
Name and address of close friend or relative not living with you			Name and address of close friend or relative not living with you		
Name			Name		
Street			Street		
Apt. #			Apt. #		
City			City		
State			State		
Zip Code			Zip Code		
Primary ID (choose one) <input type="checkbox"/> Driver's License <input type="checkbox"/> State Issued ID			Primary ID (choose one) <input type="checkbox"/> Driver's License <input type="checkbox"/> State Issued ID		
Number:			Number:		
Expiration Date			Expiration Date		
State			State		
Secondary ID (choose one) – Select two if no primary ID is available					
1. Passport #		Expires		Country of Issue	
		/ /			
2. Military ID #			Expires		
			/ /		
3. Major Bank/Credit Card			3. Major Bank/Credit Card		
<input type="checkbox"/> American Express <input type="checkbox"/> Discover <input type="checkbox"/> Diners Club <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard			<input type="checkbox"/> American Express <input type="checkbox"/> Discover <input type="checkbox"/> Diners Club <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard		
Account #			Account #		
			Expires		
			/ /		

Applicant (continued)		Co-Applicant (continued)	
For Security Purposes Mother's Maiden Name		For Security Purposes Mother's Maiden Name	
Your First School Attended		Your First School Attended	
Information About Your Employment Employment Status <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired (check one) <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Employed		Information About Your Employment Employment Status <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired (check one) <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not Employed	
Occupation	Start Date (mm/yyyy) /	Occupation	Start Date (mm/yyyy) /
Employer		Employer	
Street Address		Street Address	
City	State	Zip Code	
If you are a Citigroup employee, please provide GEID:		If you are a Citigroup employee, please provide GEID:	
If less than 2 years with current employer, provide: Previous Employer		If less than 2 years with current employer, provide: Previous Employer	
Start Date (mm/yyyy) /		Start Date (mm/yyyy) /	
Street Address		Street Address	
City	State	Zip Code	

Mortgage/Rent and Income Information	
Annual Base Salary: \$	Annual Base Salary: \$
NOTE: Alimony, child support or separate maintenance income need not be included, if you do not choose to have it considered as a basis for repaying this loan.	
Other Annual Income ¹ : \$	Other Annual Income ¹ : \$
Source of Other Income:	Source of Other Income:
No. of Dependents (including self):	No. of Dependents (including self):
<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live with Parents <input type="checkbox"/> Other:	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Live with Parents <input type="checkbox"/> Other:
Monthly rent or monthly mortgage payment: \$ (include maintenance/taxes/insurance)	Monthly rent or monthly mortgage payment: \$ (include maintenance/taxes/insurance)

Citibank Auto Deduct Authorization
You may be eligible for a rate reduction if you choose to have your payment automatically deducted from a Citibank Checking, Savings or Money Market Account.
<input type="checkbox"/> Yes, I want my minimum or monthly payment automatically deducted from my Citibank Checking, Savings or Money Market Account.
Account number _____

Citibank® Banking Card (ATM Card) Access Link	
Applicant Do you have a Citibank Banking Card? <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant Do you have a Citibank Banking Card? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please enter your complete number as it appears on the front of your ATM card _____	If yes, please enter your complete number as it appears on the front of your ATM card _____
Citibank Banking Card (ATM Card) Access Link	
I understand that my loan, if approved, will be linked to my Citibank Banking Card, if I have one, so that I may make payments to, borrow from, or get information regarding my account at a Citibank ATM. I agree to pay all applicable fees and to abide by all terms and conditions set forth in the Account Agreement and Disclosure or Installment Loan Note and account information brochures as amended from time to time. If I do not have a Citibank Banking Card, I will be issued one. I understand that I cannot take advantage of the Citibank Auto Deduct reduced pricing unless my account is linked through a Citibank Banking Card to my qualifying deposit account(s).	

Important Information About Opening a New Account at Citigroup

To help the United States Government fight terrorism and money laundering, Federal law requires us to obtain, verify, and record information that identifies each person that opens an account. What this means for you: when you open an account, we will ask for your name, a street address, date of birth, and an identification number, such as a Social Security number, that Federal law requires us to obtain. We may also ask to see your driver's license or other identifying documents that will allow us to identify you. We appreciate your cooperation.

Type of Account

I am applying for individual credit in my own name We are applying for joint credit, relying on our joint income and assets

Applicant's Statement (Read this before you sign the application)

I understand that I will receive a copy of the Account Agreement and Disclosure or Installment Loan Note, and I authorize Citibank, N.A. (referred to as "Citibank") and its affiliates to check my credit history and report to proper persons and credit bureaus my performance on my account. Citibank may obtain a credit bureau report for updates, renewals or extensions of any credit granted. Upon request, Citibank will inform me if a credit report has been obtained and will give me the name and address of the agency furnishing the report. This application will not be returned to me. I understand and agree that my account, if approved, will be subject to and governed by an Account Agreement and Disclosure or Installment Loan Note to be sent to me. I further understand that pursuant to the terms of the Account Agreement and Disclosure or Installment Loan Note, any disputes between us concerning the account I have opened or concerning my other Citibank accounts will be resolved by binding arbitration. (Note: Arbitration is not applicable for loan accounts held at Financial Centers located in California.)

Sharing Information: By signing below, you consent to Citibank's disclosure of information used by Citibank in its credit decision about you to any other applicant for the products requested. Citibank has relationships with investors, purchasers and originators of loans, including affiliates such as CitiFinancial, to enable applicants to obtain loans when they do not meet Citibank's normal credit underwriting standards. You authorize Citibank to share the information supplied and obtained about you in conjunction with this application with these parties in order to enable you to be considered for alternative sources of credit in the event you do not qualify for the product for which you have applied.

Citibank is allowed by law to share with its affiliates any information about its transactions or experiences with you. Unless permitted by law, Citibank will not share among its affiliates any information about you that Citibank gets at any time from you or third parties (for example, credit bureaus), if you check:

Applicant Co-Applicant

By signing below, I confirm that the information I have given you is true and accurate to the best of my knowledge. I am applying for the credit product specified in the application.

Signature(s)

X _____ X _____
 Applicant Date Co-Applicant Date

Information for Government Monitoring Purposes (Home Improvement Loans Only)

Complete this section ONLY if you are applying for a Home Improvement Loan.

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant:

I do not wish to furnish this information _____ (initials)

Ethnicity: Hispanic or Latino
 Not Hispanic or Latino

Race: American Indian or Alaska Native
 (select as Asian
 many as Black or African American
 applicable) Native Hawaiian or Other Pacific Islander
 White

Sex: Male Female

Co-Applicant:

I do not wish to furnish this information _____ (initials)

Ethnicity: Hispanic or Latino
 Not Hispanic or Latino

Race: American Indian or Alaska Native
 (select as Asian
 many as Black or African American
 applicable) Native Hawaiian or Other Pacific Islander
 White

Sex: Male Female

This Section for Citibank Use Only

PB Name		Personnel Number	Financial Center No.
Phone ()	Fax Number ()	Date / /	

