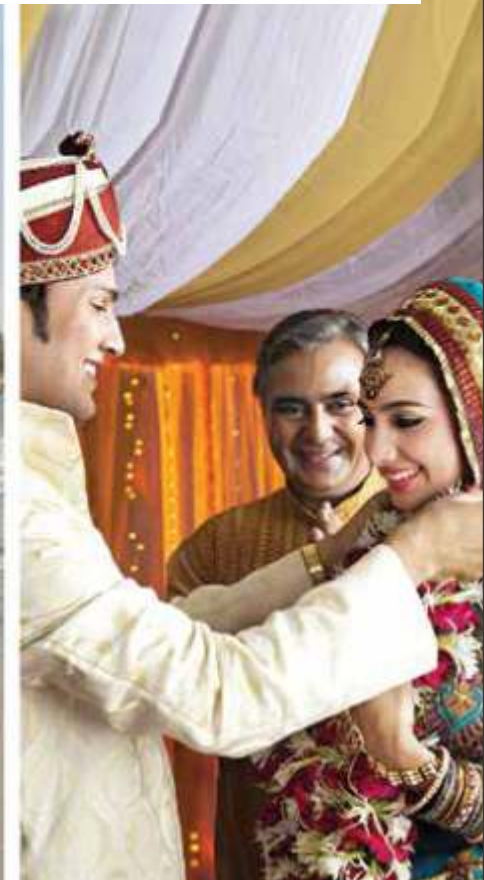


Citi India consumer banking customers are now served by Axis Bank.

Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769).

Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



Be ready for your dreams.

Citi Personal Loan
Application Form



Standing Instruction for EMI payment

To,
The Branch Manager,
Citibank N.A.
Branch _____

I/We hereby authorize you to debit my below mentioned savings/current account for the following payments to be made towards my/our Personal Loan account

(i) Customer Name :

(ii) Loan Account Details

Loan Number a) : Loan Amount Upto ₹ _____ /-

Tenor Upto _____ months EMI Amount Upto ₹ _____ /- Start Date: End Date (b): As per loan tenure

(iii) Particulars of Citibank account from which this Standing Instruction is issued : Account Number :

I/We hereby also declare that I/We are the signatories to the account and our signatures are as below.

I/We understand that, Citibank shall in no way be responsible for non-execution of Standing Instruction either on account of incomplete or inaccurate information or non availability of sufficient funds in my account or for any other reason, beyond its control.

Signature of applicant

Instructions to fill Mandate: _____

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (Maximum length - 20 Alpha Numeric Characters) 2. Date in DD/MM/YYYY format. 3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length-11 Alpha Numeric Characters) 4. Utility Code of the Service Provider. (Maximum length - 18 Alpha Numeric Characters) 5. Name of Service Provider. 6. Tick on box to select type of action to be initiated. 7. Tick on box to select type of account to be affected. 8. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters) 9. Name of Bank and Branch. 10. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters) | <ol style="list-style-type: none"> 11. Amount payable for service or maximum amount per transaction that could be processed, in words. 12. Amount in figures, similar to the amount mentioned in words. (Maximum length - 13 digit Numeric, in paise) 13. Service Provider generated consumer reference number. 14. Service Provider generated Scheme / Plan reference number. 15. Tick on box to select frequency of transaction. 16. Validity of mandate with dates in DD/MM/YYYY format. 17. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 Alpha Numeric Characters) 18. Under taking by Customer. 19. Providing PAN No. is mandatory 20. Telephone no. with STD code, of customer. 21. 10 digit mobile number of customer. 22. Mail ID of customer. |
|---|--|

I have understood that the bank, where I have authorized the debit, may levy one time mandate processing charges as mentioned in their latest schedule of charges published by the bank. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/Corporate or the bank where I have authorized the debit.

Place: _____ Signature: _____ Date: _____

Instructions to fill Mandate: _____

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (Maximum length - 20 Alpha Numeric Characters) 2. Date in DD/MM/YYYY format. 3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length-11 Alpha Numeric Characters) 4. Utility Code of the Service Provider. (Maximum length - 18 Alpha Numeric Characters) 5. Name of Service Provider. 6. Tick on box to select type of action to be initiated. 7. Tick on box to select type of account to be affected. 8. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters) 9. Name of Bank and Branch. 10. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters) | <ol style="list-style-type: none"> 11. Amount payable for service or maximum amount per transaction that could be processed, in words. 12. Amount in figures, similar to the amount mentioned in words. (Maximum length - 13 digit Numeric, in paise) 13. Service Provider generated consumer reference number. 14. Service Provider generated Scheme / Plan reference number. 15. Tick on box to select frequency of transaction. 16. Validity of mandate with dates in DD/MM/YYYY format. 17. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 Alpha Numeric Characters) 18. Under taking by Customer. 19. Providing PAN No. is mandatory 20. Telephone no. with STD code, of customer. 21. 10 digit mobile number of customer. 22. Mail ID of customer. |
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Place: _____ Signature: _____ Date: _____

Customer Copy - Please Retain

Description of Charges	Applicable Charges
Interest Rate	<ul style="list-style-type: none">Interest Rate on the loan will be the rate mentioned in the welcome letter and as communicated by the bank at the time of loan sanctionAll EMI's would be presented on the 1st of every month. For all loans, the EMI would commence from the 1st day of the second succeeding month from month of disbursement. E.g. For a loan disbursed on the 6th Jan, the 1st EMI would commence from 1st of March. <p>The interest due for the number of days between the loan booking date and the last day of the same month will be deducted upfront from the loan amount disbursed. The interest amount calculated as above will be discounted to take into account the upfront deduction.</p> <p>Interest deducted at disbursement would be calculated as: $(\text{Loan outstanding} \times \text{ROI}^{\#} \% \times \text{Number of days remaining in a month}) / [365^{\S} + (\text{ROI}^{\#} \% \times \text{Number of days remaining in a month})]$.</p> <p>Interest for every subsequent month would be charged as: $\text{Loan outstanding} \times \text{ROI}^{\#} \% \times (\text{Number of days in a month} / 365^{\S} \text{ days})$.</p>
Booking Fee*	<ul style="list-style-type: none">Up to 3.00% of the loan amount sanctionedThe fee is deducted from the loan amount at the time of disbursement
Loan Pre-closure Charges*	<ul style="list-style-type: none">Pre-payment is allowed after the expiry of first 12 months of loan tenureUp to 4% of total principal outstandingAt the time of calculating the amount for full and final settlement of account, interest for the present month is also taken into consideration.
Stamp Duty	<ul style="list-style-type: none">Charge applicable as per the State Law

Payments towards your Personal Loan may be made in any of the following ways:

- Standing Instructions (SI) for Citibank account holders
- National Account Clearing House (NACH) Debit Instructions for non- Citibank account holders
- Customers may also repay their loan by way of an NEFT. Please use IFSC Code CITI0000003 for this payment and mention your Loan Account number as the beneficiary account

[#]ROI=Rate of Interest

[§]366 in case of a leap year

*Goods and Services Tax (GST) will be levied on all fees and other charges at applicable rates notified by the Government of India from time to time.

Please visit www.citibank.com/india for detailed terms & conditions.

DOCUMENTATION REQUIREMENTS

- Recent passport size photograph of the applicant
- Self-attested copy of your residence address proof
- Self-attested copy of a valid photo identity document
- Self-attested copy of the latest pay slip or income tax returns

Please refer to www.citibank.com/india for complete list of acceptable documents. The document requirements given above are indicative and Citibank reserves the right to request further documents, if required. This document is not to be construed as a commitment from Citibank, either expressed or implied. Terms & conditions as mentioned at the time of loan sanction will apply.

For any queries/issues related to services provided by Citibank or its service providers, please reach us on www.citibank.com/india

ACKNOWLEDGEMENT SLIP

Place:

Date:

Ref. No.

Received application/documents from Mr./Ms./Mrs./Mx.

Thank you for applying for a Citi Personal Loan. Please note that the processing of your application will take up to 5 (five) working days after receipt of completed application form with requisite documents as per Citibank policy. Communication regarding your application will be sent on your email id registered with us. The documents submitted along with the application will be kept with the Bank for record purposes and will not be returned.

In case of any queries, please contact:

Sales Executive Name:

Tel:

This receipt does not require a signature. Once your loan is booked, you can contact us through PO Box 4830, Anna Salai, Chennai - 600 002.

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PERSONAL LOAN - MOST IMPORTANT TERMS & CONDITIONS

1. Payment

- 1.1. Citibank Personal Loan comes with a fixed rate of interest which means your EMIs will remain the same through the entire tenure of your loan. The loan shall carry interest at the rate specified in the Welcome letter.
- 1.2. The Borrower shall repay the Loan, and the interest payable thereon, in monthly installments as per the repayment schedule referred to as "The Equated Monthly Installments" or "EMI".
- 1.3. The EMI includes interest payable for the outstanding loan amount for the month in addition to the principal repayment. After every EMI payment, the outstanding loan amount gets reduced. Therefore, the interest for the next month is calculated only on the outstanding loan amount.
- 1.4. The due date for the repayment of EMI shall be 1st of every month, following the second succeeding month from month of Loan disbursement. The bank will retain the right to represent in case of a bounce.
- 1.5. The interest for the number of days from the date of loan booking, till the end of the month of booking will be deducted, from the loan amount credited to your account.

2. Fees and Charges

- 2.1. The Borrower is obliged to pay a one-time up-front processing fee specified in the welcome letter and be informed that this will be deducted by the Bank at the time of disbursal of the Loan.
- 2.2. The Borrower is obliged to pay stamp duty as may be applicable by state laws. This also will be deducted by the Bank at the time of disbursal of the loan.

3. Mode of Payment

- 3.1. The Borrower will be issuing NACH Debit Instructions/SIs (referred to as 'Repayment Instructions' in the agreement) for the repayment of the Loan. Additionally, the Bank will also accept payment through NEFT and the Borrower can choose to avail such options when required to make payment towards the loan account.
- 3.2. In the event that Borrower wishes to change the repayment instruction on the said loan to another account via NACH Debit Instructions or Standing Instruction on a Bank account, he/she will provide Bank with an updated instruction in the prescribed format.

4. Full and Part-Prepayment

- 4.1. The Borrower may prepay the entire outstanding balance of the Loan after the expiry of the first twelve (12) months of the Loan tenure. In such an event, the Bank shall be entitled to charge pre-payment charges as specified in the welcome letter on the outstanding dues. Pre-Payment amount will get adjusted towards interest, other charges and principal amount outstanding.
- 4.2. The Borrower may prepay a part of the outstanding balance of the loan subject to the following conditions and other credit parameters:
 - The Borrower should have been a Citibank Personal Loan customer for a period of at least 1 year from the date of loan booking, prior to availing the partial prepayment facility.
 - The amount pre-paid partially by the Borrower should be equivalent to a minimum of 2 EMIs up to a maximum of 5 EMIs. The amount that the Borrower is eligible to pre-pay, would be confirmed by the Bank and the customer would have to prepay that amount only.
 - The Borrower will be allowed to make a partial pre-payment only once in a year (last 12 months) irrespective of whether or not he has exercised the option to prepay the maximum number of EMIs that he is allowed to prepay.
 - The partial prepayments will reduce the loan tenor equivalent to number of EMIs prepaid (loan end/closure date) and the Borrower would need to continue to repay the subsequent EMIs as per the repayment schedule shared by the bank.

5. End Use

- 5.1. The Borrower agrees and undertakes not to, and warrants and represents to Citibank that the Borrower shall not utilize the Loan for any investments into Citi wealth management and insurance products, small saving certificates, antisocial, unlawful, money laundering, capital market use or speculative purposes and/or purchase of gold/gold bullions/gold coins/gold jewelry/gold exchange traded funds/gold mutual funds. In the event that the loan has been used for purposes as prohibited above, the Bank shall be entitled to do all acts and things that the Bank deem necessary to comply with its policies, including but not limited to liquidating my/our holdings of Investments at that time. The Borrower agrees to bear all costs and expenses the Bank incurs as a result thereof

6. Default

- 6.1. The Borrower shall be deemed to have committed an act of default if the Borrower fails to pay the Loan or any fee, charges or costs in the manner herein contained, or any EMI or any other amount due hereunder remains unpaid for a period of 15 (fifteen) days from the date on which becomes due; or the Borrower commits breach of any of the terms and conditions and/or covenants herein or any misrepresentation to the Bank; or
- 6.2. In the event of the Borrower committing any act of default, the Bank shall be entitled at its absolute discretion to inter alia
 - Call upon the Borrower to pay forthwith the outstanding balance of the Loan together with interest and all sums payable by the Borrower to the Bank under this Agreement and/or any other agreements, documents or instruments between the Borrower and the Bank.
 - Exercise the Bank's right of lien and set-off all monies and accounts standing in the Borrower's name in the Bank.
 - Without prejudice to the above, the Bank shall have the right to proceed against the Borrower independent of any right of lien/set-off to recover the outstanding dues from the Borrower.

- Call upon the Borrower to pay all claims, costs, losses and expenses that may be incurred by the Bank because of any act or default on the part of the Borrower with respect to the Loan and/or for the recovery of the outstanding dues (including legal/attorney fee) and/or on account of failure of the Borrower of any of the terms and conditions herein.
- 6.3. Please note that it is in the best interest of customers to maintain a good credit history by paying the necessary dues in a timely manner. With a fair credit history, responsible customers can expect faster and more competitive financial services at better terms from the Credit Grantors. Default in turn could impact the credit worthiness of the customer for future credit requirements.

7. Assignment and Transfer

- a) The Borrower expressly recognizes and accepts that the Bank shall without prejudice to its rights to perform such activities itself or through its officials or employees, be absolutely entitled and have full powers and authority to appoint one or more third parties of the Bank's choice and to transfer and delegate to such third parties the right and authority (i) to collect on behalf of the Bank installments, charges, unpaid amount(s) and other sums due to the Bank towards the Loan; (ii) to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto, including sending notices, attending the residence or office of the Borrower or otherwise contacting the Borrower (including the authorized signatory(ies)/representative(s), Guarantor(s) of the Borrower), (iii) receiving cash/cheques/drafts/mandates from the Borrower (including the authorized signatory(ies)/representative(s), Guarantor(s) of the Borrower) and giving valid and effectual receipts and discharge to the Borrower. For the purpose aforesaid, the Bank shall be entitled to disclose to any such third parties (including the authorized signatory(ies)/representative(s), Guarantor(s) of the Borrower) all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Bank.
- b) The Bank shall be entitled to transfer or assign any of its rights, benefits or obligations herein, in any manner, in whole or in part and on such terms as the Bank may decide, to any party without the consent of the Borrower. Any such sale or assignment shall bind the Borrower, and the Borrower shall accept the third party as its sole creditor or creditor jointly with the Bank, as the case may be, and in such event the Borrower shall pay to the Bank or such creditor or as the Bank may direct, the outstanding amounts due from the Borrower towards the Loan.

8. Borrower's Representations, Warranties, Covenants and Undertakings

- a) The Borrower agrees that the Bank shall send any notice/letter/other document meant for the Borrower at the address last intimated by the Borrower and shall be deemed to have been delivered within 48 hours after it has been sent by registered post, under certificate of posting, ordinary post or courier at the discretion of the Bank. All writings from the Borrower to the Bank must be received from the Borrower at the address specified in the Schedule.
- b) The Borrower declares that all information given in the application for the Loan and the supporting documents is absolutely correct and no misrepresentation, either directly or otherwise, has been made. The Bank shall be entitled to take such action as it deems fit in the event the Borrower provides any inaccurate, false information to the Bank and/or misrepresents in any manner whatsoever any inaccuracy or falsehood or misrepresentation on the part of the Borrower.
- c) A resident customer going abroad for employment or emigration should necessarily inform the bank of the change in his residential status. If any payment towards the loan is required to be remitted by the customer after the residential status change, that would need to be done from Non-Resident Bank a/c (NRE/NRO/FCNR a/c). It is the customer's responsibility to inform the Bank about the change in his/her residential status. He/she also has the option of pre-closing the loan, once lock-in period is over.
- d) The Borrower understands Bank's 'Privacy Policy' as available on www.citibank.com/india. Such Privacy Policy may be amended by Bank from time to time at its sole discretion, and shall be made available on the abovementioned website for my view.
- e) In the event that the Borrower elects to use the facility of Internet Banking, E-Commerce, Mobile/Phone Banking and CitiPhone Banking, the application for and use of the said facilities will be subject to the terms and conditions therefore as prevailing from time to time and the additional terms and conditions given in the personal loan service terms and conditions as available on www.citibank.com/india. The Borrower agrees to ensure that the Borrower obtains, reads, understands, accepts, complies with and acts in accordance with the terms and conditions and the specified guidelines.
- f) The Borrower agrees that this Application form shall be governed by the laws of India and in all matters arising out of this form the Borrower hereto will submit to the exclusive jurisdiction of the Courts at the respective place of the Bank's branch office location.

Please refer to Standard Terms and Conditions uploaded on www.citibank.com/india for detailed terms and conditions. Citibank is a member of the Banking Codes & Standards Board of India (BCSBI). Please visit the homepage of our website www.citibank.com/india to view the BCSBI code.