

The SGD Maxisave account shall, subject to the provisions of the Deposit Insurance Act 2005 (Cap 77A) of Singapore ("Act"), be eligible for deposit insurance coverage under the Deposit Insurance Scheme up to the limits specified in the Act.

<p>For Main Applicant</p> <p>Any existing relationship with Citibank?</p> <p><input type="checkbox"/> No existing relationship with Citibank <input type="checkbox"/> Yes, I have the following account with Citibank. My account number is: _____</p> <p>Senior Public Office (eg. Heads of state or of government, senior politicians, senior government, judicial or military officials, and important political party officials):</p> <p><input type="checkbox"/> No, I/my immediate family members do not hold, have never held, are not actively seeking and are not being considered for senior public office. <input type="checkbox"/> Yes, I/my immediate family members: <input type="checkbox"/> currently hold <input type="checkbox"/> have held (period held from _____ to _____) <input type="checkbox"/> are actively seeking <input type="checkbox"/> are being considered for <input type="checkbox"/> are being considered for senior public office (please elaborate)</p> <p>Position: _____</p> <p>* Tax Status Declaration</p> <p><input type="checkbox"/> I am a US Person <input type="checkbox"/> I am not a US person <input type="checkbox"/> I am acting for or on behalf of a US person <input type="checkbox"/> I am not acting for or on behalf of a US person</p>	<p>For Joint Applicant 1</p> <p>Any existing relationship with Citibank?</p> <p><input type="checkbox"/> No existing relationship with Citibank <input type="checkbox"/> Yes, I have the following account with Citibank. My account number is: _____</p> <p>Senior Public Office (eg. Heads of state or of government, senior politicians, senior government, judicial or military officials, and important political party officials):</p> <p><input type="checkbox"/> No, I/my immediate family members do not hold, have never held, are not actively seeking and are not being considered for senior public office. <input type="checkbox"/> Yes, I/my immediate family members: <input type="checkbox"/> currently hold <input type="checkbox"/> have held (period held from _____ to _____) <input type="checkbox"/> are actively seeking <input type="checkbox"/> are being considered for <input type="checkbox"/> are being considered for senior public office (please elaborate)</p> <p>Position: _____</p> <p>* Tax Status Declaration</p> <p><input type="checkbox"/> I am a US Person <input type="checkbox"/> I am not a US person <input type="checkbox"/> I am acting for or on behalf of a US person <input type="checkbox"/> I am not acting for or on behalf of a US person</p>
<p>For Joint Applicant 2</p> <p>Any existing relationship with Citibank?</p> <p><input type="checkbox"/> No existing relationship with Citibank <input type="checkbox"/> Yes, I have the following account with Citibank. My account number is: _____</p> <p>Senior Public Office (eg. Heads of state or of government, senior politicians, senior government, judicial or military officials, and important political party officials):</p> <p><input type="checkbox"/> No, I/my immediate family members do not hold, have never held, are not actively seeking and are not being considered for senior public office. <input type="checkbox"/> Yes, I/my immediate family members: <input type="checkbox"/> currently hold <input type="checkbox"/> have held (period held from _____ to _____) <input type="checkbox"/> are actively seeking <input type="checkbox"/> are being considered for <input type="checkbox"/> are being considered for senior public office (please elaborate)</p> <p>Position: _____</p> <p>* Tax Status Declaration</p> <p><input type="checkbox"/> I am a US Person <input type="checkbox"/> I am not a US person <input type="checkbox"/> I am acting for or on behalf of a US person <input type="checkbox"/> I am not acting for or on behalf of a US person</p>	<p>For Joint Applicant 3</p> <p>Any existing relationship with Citibank?</p> <p><input type="checkbox"/> No existing relationship with Citibank <input type="checkbox"/> Yes, I have the following account with Citibank. My account number is: _____</p> <p>Senior Public Office (eg. Heads of state or of government, senior politicians, senior government, judicial or military officials, and important political party officials):</p> <p><input type="checkbox"/> No, I/my immediate family members do not hold, have never held, are not actively seeking and are not being considered for senior public office. <input type="checkbox"/> Yes, I/my immediate family members: <input type="checkbox"/> currently hold <input type="checkbox"/> have held (period held from _____ to _____) <input type="checkbox"/> are actively seeking <input type="checkbox"/> are being considered for <input type="checkbox"/> are being considered for senior public office (please elaborate)</p> <p>Position: _____</p> <p>* Tax Status Declaration</p> <p><input type="checkbox"/> I am a US Person <input type="checkbox"/> I am not a US person <input type="checkbox"/> I am acting for or on behalf of a US person <input type="checkbox"/> I am not acting for or on behalf of a US person</p>

* "US Person" means any person who is subject to United States of America ("US") federal income tax, including not limited to US citizens, residents and green card holders residing in Singapore or any other country/countries with which the US has not ratified a bilateral income tax treaty;

Please note that a false statement or misrepresentation of tax status by a US Person could lead to penalties under US law.

For all applicant(s)

What is your objective in opening an account:

- To enjoy the benefits of Citibank Education Loan

Banking services required:

- I / We wish to use the Citicard service I / We wish to use the telephone banking service I / We wish to use the Citidirect internet banking service

Privacy Matters:

- I / We wish to receive any promotional offers by mail I / We wish to receive any promotional / marketing offers by phone

Type of funds:

- Cash Cheque Traveller's Cheque TT / Inward Remittance Electronic Transfer from Employer

Source of wealth:

- Savings Payroll Business Income Directorship Inherited Wealth Rental Income Sale of Investment Others

TRANSACTION PROFILE (ALL ACCOUNTS)

Type of funds	Number of expected transactions per month		Amount of expected transactions per month	
	Deposit	Withdrawals	Deposit	Withdrawals
Cash	_____	_____	S\$ _____	S\$ _____
Cheques	_____	_____	S\$ _____	S\$ _____
Electronic transfers (GIRO)	_____	_____	S\$ _____	S\$ _____
Funds transfers	_____	_____	S\$ _____	S\$ _____
Others	_____	_____	S\$ _____	S\$ _____
Total:	_____	_____	S\$ _____	S\$ _____

<p>Total number of expected deposits and withdrawals per month:</p> <p><input type="checkbox"/> 40 or less <input type="checkbox"/> 41 to 60 <input type="checkbox"/> 61 to 80 <input type="checkbox"/> 81 or more</p>	<p>Total amount of expected deposits and withdrawals per month:</p> <p><input type="checkbox"/> S\$ 50,000 or less <input type="checkbox"/> S\$ 51,000 to S\$ 150,000 <input type="checkbox"/> S\$ 150,001 to S\$ 250,000 <input type="checkbox"/> S\$ 250,001 to S\$ 350,000 <input type="checkbox"/> S\$ 350,001 to S\$ 450,000 <input type="checkbox"/> S\$ 450,001 or more</p>
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Declaration and Authorisation

By signing below:

- (a) I/we request that a Citibank Education Loan (the "Loan") be granted to me/us in the amount specified herein or such other amount as Citibank Singapore Limited ("Citibank", which expression includes any of its successors or assigns) may approve;
- (b) I/we acknowledge that I/we have read, understood and agree to be bound by Citibank Education Loan Terms and Conditions and Citibank Singapore Global Consumer Banking Terms and Conditions governing the Loan (a copy of which is enclosed/may be found on Citibank's website at www.citibank.com.sg or any designated Citibank branches) (the "Terms"), as amended and supplemented from time to time, and which form the basis on which my/our application is made. I/We further represent that all representations and warranties contained in the Terms are true and accurate as at the time of my/our making of this application;
- (c) I/we confirm that I/we agree to be bound by the Terms and Conditions of Citibank Global Consumer Banking Singapore, applicable from time to time in respect of any account(s) opened and any facilities and services under the account(s) which I/we may request and utilise from time to time;
- (d) I/we declare that I am/we are fully aware that a false statement or misrepresentation of tax status by a US person could lead to penalties under US law; and I/any of us/any such person for whom I am/we are acting become(s) a US Person. I/We shall notify Citibank, within 30 days thereof. For the purposes of complying with all applicable US tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our accounts with Citibank;
- (e) I/we warrant that all copies of documents submitted to Citibank are true and complete copies, and that all statements made and information furnished to Citibank in this application or elsewhere are in all respects correct, complete and accurate and that I/we have not withheld any material fact. If any information provided herein becomes inaccurate or misleading or changes in any way, whether before or after the approval of this application, I/we shall promptly notify Citibank in writing of such fact. I/We further undertake to supply Citibank such information as it may require in connection with the processing of this application and/or the Loan;
- (f) I/we authorise Citibank to conduct credit checks on me/us and to obtain and verify any information about me/us as Citibank deems fit and I/we authorise all persons/entities from whom Citibank may request information on me/us, to disclose all information (confidential or otherwise) so requested by Citibank without reference to me/us;
- (g) I/we authorise Citibank to debit any of my/our account(s) which I/we maintain with Citibank, singly or jointly with any other person for any arrears, outstandings, fees, monthly repayment, accrued interest and any other monies due and payable to Citibank without any reference to me/us;
- (h) I/we irrevocably authorise Citibank and any of its officers, employees or agents to disclose at any time and from time to time any information regarding me/us, this application, the Loan and/or any of my/our account(s) with Citibank or any Citigroup entity (as defined in the Terms) to (i) any Citigroup entity; (ii) any governmental agencies and authorities; (iii) any agents or contractors which have agreed to perform works for or provide services to Citibank; (iv) any prospective participant, assignee, transferee or novatee of Citibank's rights and/or obligation with the Loan, this application and/or any of my/our account(s) with Citibank or any Citigroup entity; (v) any credit bureau of which Citibank is a member/subscriber and, in this connection, I/we further authorise any such credit bureau to transfer and disclose to any of its members or subscribers, any information regarding me/us, this application, the Loan and/or any of my/our account(s) with Citibank or any Citigroup entity as disclosed by Citibank to such credit bureau; and (vi) any other person or entity at any time which Citibank, any of its officers, employees or agents in good faith considers to be appropriate for the purposes or in the interests of Citibank or otherwise in connection with the loan;
- (i) I/we agree that Citibank may send by personal delivery, post, telex, facsimile or electronic means, at my/our sole risk, the approval letter, cheque(s) issued in disbursement of the Loan, and all other documents and communications addressed to me/us to any of my/our address(es), telex(es), fax number(s), or email address(es) registered with or last known to Citibank as Citibank may at its discretion select;
- (j) I/we hereby consent to Citibank's assignment of any or all of its rights or transfer of any or all of its obligations under, or novation of, the Terms, the Loan or any of my/our account(s) with Citigroup to any person as Citibank deems fit. I/We hereby further agree to execute all documents and do such other acts and things necessary to facilitate such assignment, transfer and/or novation;
- (k) I am/we are not an undischarged bankrupt(s) and that to the best of my/our knowledge, no steps have been taken or are being taken to place me/us in bankruptcy, or commence any similar or analogous action or other legal proceedings against me/us;
- (l) I/we acknowledge that Citibank reserves the right to reject my/our application(s) without giving any reason;
- (m) I/we agree that the provisions in this Declaration and Authorisation shall be deemed to be fully effective in relation to all and any account(s) now existing or hereafter opened by me/us with Citibank, of any type or category, and whether opened in single or joint name(s) or in trust, and the provisions herein shall be deemed to be repeated in any account opening form and/or the terms and conditions governing any account now existing or hereafter opened by me/us;
- (n) I/we ask that a Citibank Maxisave account be established for me/us. I/we agree that where there is more than one applicant for the Loan, the Maxisave account shall be a joint-alternate account operated with a single signing authority; and
- (o) I/we agree that payment of all monthly instalments for the Loan shall be effected by debiting the Maxisave account; and
- (p) I/we hereby confirm that I am/we are the beneficial owner(s) of the Maxisave Account. In the case of any Maxisave Account opened in-trust-for someone else, I/we undertake to provide any information that Citibank may require to identify the beneficial owner(s) of the Maxisave Account.

Signature of Applicant(s) (will also be used as Specimen Signature Card)			
Signature		Signature	
Name of Main Applicant: _____ NRIC/PP No.: _____ Date: _____		Name of Joint Applicant 1: _____ NRIC/PP No.: _____ Date: _____	
Signature		Signature	
Name of Joint Applicant 2: _____ NRIC/PP No.: _____ Date: _____		Name of Joint Applicant 3: _____ NRIC/PP No.: _____ Date: _____	

Staff Name				
Name of Education Loan Specialist:				
For Bank Use			For CCSU Use	
GRB: Y / N	DP: Y / N	O/C	Sabre Signature <input type="checkbox"/>	TPIN <input type="checkbox"/>
VISA/MC APP ID	A	D	C	CL
VISA/MC ACCT NO. O/C				
RELATIONSHIP NO.:			Checker:	Checker:
BASE NO.:			Checker:	Checker:
LOAN NO.:			Checker:	Checker:
CHECKING ACCOUNT NO.:			Date:	Date:

Date : _____ / _____ / _____

Name of School : _____

Address of School : _____

Letter of Instruction

In the event of a refund of course fees, I, _____ (Name of Student), hereby irrevocably and unconditionally instruct you to refund such course fees to Citibank Singapore Limited, (Education Loan Unit) at 1 Temasek Avenue, Millenia Tower, #10-01, Singapore 039192, without further reference to me.

Thank you.

Signature of Student