

# Citibank Home Loan Application and Checklist

App. ID (if known)

## Introducer details

Company Name

Authorised Representative Name

Mobile Phone Number

Authorised Representative ID

Please tick for SMS status alerts where available.  
(Note: emails will be sent if SMS is unavailable)

Fax Number

Email

## Checklist for submission (Broker to confirm that original items sighted)

### 1. Documents to be checked for all applications

- Citibank Serviceability Worksheet
- Authorised Representative Notes
- Citibank Customer Identification Requirements

### 2. Income verification

#### PAYG applicants

- Latest automated payslip  
**OR**
- Current employment letter, less than one month old, on company letterhead  
**OR**
- Last financial year's group certificate or tax return confirming continuity of income/employment  
**AND**
- For overseas borrowers bank statements for 3 months showing income/salary  
**AND**
- For overseas borrowers "Declaration of Income (Overseas Borrowers)" form

**NOTE:** PAYG applicants with bonus/commission/overtime income should supply latest payslip **AND** last financial year's tax return

#### Self-Employed applicants – Australian Citizen/Permanent resident only

- Business registration certificate
- Last two years' personal tax returns
- Last two years' final tax/business returns for ALL trading entities (Company, Partnership, Trust) including profit and loss, and balance sheets
- BAS for current tax year

#### Self-Employed – Overseas applicants

- Overseas Borrower–Accountant declaration completed and signed by the applicant's accountant
- Copy of Accountant's registration license

#### Investor applicants

- Proof of rental income

#### Other

- Both sides of Centrelink form for Family or Parenting allowance (if applicable)

### 3. Loan purpose and other requirements

#### New Purchase applications

- Proof of deposit and evidence to complete purchase
- Contract for Sale

#### First Home Owner's Grant (FHOG)

- FHOG Application Form
- Copy of applicant's birth certificate (plus marriage certificate if name changed) or a photocopy of their passport

#### Refinancing applications

- Six month's loan statements for all home loans being refinanced
- Last three month's statements for credit cards if balances paid in full each month

## Authorised Representative Signature

Notes:

- Original application is not required.
- An incomplete application or non receipt of documents will result in delays.

Signature

Date

**Please fax application to: 1300 651 476**

## A. Personal Details

### Applicant 1

Type of Applicant  Borrower  Guarantor/Director

Title  First name

Middle name

Last name

Date of Birth  /  /19  Gender  Female  Male

Marital status  Married / De Facto  Single / Divorced / Widowed

Surname of spouse/partner (if applicable)

Total number of dependants for all borrowers excluding borrowers and their spouses/partners

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen / Permanent Resident?  Yes  No  
What is your citizenship if not Australian?

Are you a trustee for this application?  No  Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you?  Yes  No

### Applicant 2

Type of Applicant  Borrower  Guarantor/Director

Title  First name

Middle names

Last name

Date of Birth  /  /19  Gender  Female  Male

Marital status  Married / De Facto  Single / Divorced / Widowed

Surname of spouse/partner (if applicable)

Are you the spouse / partner of applicant 1?  Yes  No

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen / Permanent Resident?  Yes  No  
What is your citizenship if not Australian?

Are you a trustee for this application?  No  Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you?  Yes  No

## B. Current contact details

Home phone number  ( )  Work phone number  ( )

Mobile phone number   I consent to being informed about products, services and offers via email and/or sms.

Email (Mandatory for e-statements)

Yes, I would like to receive and give electronic communications (including account statements and notifications) for all my Citibank accounts that are electronically enabled. I agree to the Electronic Communication Consent in Section Q for those accounts.

Current residential address

Suburb  State

Postcode  Country

Years at this address  Years at previous address

Current mailing / PO Box address  Same as residential

Suburb  State

Postcode  Country

Residential status after settlement  Own home  Rent  Mortgage  Board

Home phone number  ( )  Work phone number  ( )

Mobile phone number   I consent to being informed about products, services and offers via email and/or sms.

Email (Mandatory for e-statements)

Yes, I would like to receive and give electronic communications (including account statements and notifications) for all my Citibank accounts that are electronically enabled. I agree to the Electronic Communication Consent in Section Q for those accounts.

Current residential address  Same as Applicant 1

Suburb  State

Postcode  Country

Years at this address  Years at previous address

Current mailing / PO Box address  Same as residential

Suburb  State

Postcode  Country

Residential status after settlement  Own home  Rent  Mortgage  Board

### C. Mailing address details after settlement (if known)

Mailing / PO Box address  Same as current

Suburb	State
Postcode	Country

Mailing / PO Box address  Same as current

Suburb	State
Postcode	Country

### D. Company applicant details – please complete if borrower or guarantor is a company

Type of Applicant  Borrower  Guarantor

Principal business activity

--	--

Date of incorporation      Years      Months

	/		/	
--	---	--	---	--

Time in current business      Years      Months

--	--

Company / Trading name

--	--

Is the company a trustee?  No  Yes

Name of Trust

--

ABN / ACN

--

Number of Directors

--

### E. Company address and contact details

Postal address

Suburb	State
Postcode	Country

Trading address  Same as postal address

Suburb	State
Postcode	Country

Time at trading address      Years      Months

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Registered address  Same as trading address

Suburb	State
Postcode	Country

Postal address after settlement  Same as current

Suburb	State
Postcode	Country

Trading address after settlement  Same as current

Suburb	State
Postcode	Country

Home phone number      Work phone number

(   )	(   )
-------	-------

Mobile phone number      Fax number

	(   )
--	-------

Email address

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### F. Employment details – if you are self-employed please go to Section G

Employment Status

Full time     Part Time     Casual     Retired

Student     Home duties     Unemployed

Occupation

--

Employer's name

--

Payroll phone no.      Years      Months

(   )		
-------	--	--

Time with current employer

Gross monthly salary      Years      Months

\$		
----	--	--

Time with previous employer

Number of employers in the last 5 years

--

Employment Status

Full time     Part Time     Casual     Retired

Student     Home duties     Unemployed

Occupation

--

Employer's name

--

Payroll phone no.      Years      Months

(   )		
-------	--	--

Time with current employer

Gross monthly salary      Years      Months

\$		
----	--	--

Time with previous employer

Number of employers in the last 5 years

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## G. Self-employment details

Business structure

Sole trader       Partnership       Company

Trading name

Address

  
 Postcode

ABN

Time in current business

Years  Months

Principal business activity

Gross monthly salary

\$

Director's salary (if applicable)

\$

Company net profit

\$

Company net loss (last financial year)

\$

### Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

( )

Business structure

Sole trader       Partnership       Company

Trading name

Address

  
 Postcode

ABN

Time in current business

Years  Months

Principal business activity

Gross monthly salary

\$

Director's salary (if applicable)

\$

Company net profit

\$

Company net loss (last financial year)

\$

### Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

( )

## H. Loan details

### Purpose of loan

Purchasing a new home

\$

Purchasing an investment property

\$

Refinance of current loan

\$

Other, please specify

\$

Total Loan Value:

\$

### LMI

If Lenders Mortgage Insurance (LMI) is required, would you like the insurance premium added onto the loan? If you select yes, we will add the premium to the Total Loan Value.

Yes       No

## I. Residential loan accounts

Please indicate your account preferences below. You can have up to 4 split accounts set up as part of your home loan.

**Mortgage Plus package** – I/we apply for the Mortgage Plus package. Please also ensure you complete Section N.

Split Account 1			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <b>*Basic Mortgage</b> (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

Split Account 2			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <b>*Basic Mortgage</b> (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

Split Account 3			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <b>*Basic Mortgage</b> (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

Split Account 4			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <b>*Basic Mortgage</b> (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

**J. Assets and Liabilities** (To be completed for all applications)

Asset / Liability	Value	Monthly income	Amount owing / limit	Monthly repayment	Financial institution	Refinance?
Residence	\$		\$	\$		<input type="checkbox"/>
Other Real Estate	\$		\$	\$		<input type="checkbox"/>
Home Contents	\$		\$	\$		<input type="checkbox"/>
Rental Property 1 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$	\$	\$	\$		<input type="checkbox"/>
Rental Property 2 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$	\$	\$	\$		<input type="checkbox"/>
Rental Property 3 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$	\$	\$	\$		<input type="checkbox"/>
Vacant Land	\$		\$	\$		<input type="checkbox"/>
Overdraft	\$ Limit		\$	\$		<input type="checkbox"/>
Motor Vehicle/s (Total)	\$		\$	\$		<input type="checkbox"/>
Credit Card 1	\$ Limit		\$	\$		<input type="checkbox"/>
Credit Card 2	\$ Limit		\$	\$		<input type="checkbox"/>
Personal Loan	\$ Limit		\$	\$		<input type="checkbox"/>
Monthly Rent				\$		<input type="checkbox"/>
Superannuation	\$	\$				<input type="checkbox"/>
Savings	\$	\$				<input type="checkbox"/>
<b>Other assets or liabilities</b>						
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
<b>Total</b>	\$	\$	\$	\$		

## K. Property you are providing as security for the home loan

Property 1

Property type  House  Villa/town house

Vacant land  Serviced Apartment

Land size (if >2 hectares)  Unit, area of unit:

Other

Property usage:  Investment  Owner occupied

Title type  Torrens  Strata  Company  Other

Name/s on title  Same as applicant/s

Title particulars (Folio Identifier)  Estimated market value or purchase price

\$

Address of property  Same as residential address

Postcode

Contact name to arrange property valuation

Work phone number  Mobile phone number

( )

Property 2

Property type  House  Villa/town house

Vacant land  Serviced Apartment

Land size (if >2 hectares)  Unit, area of unit:

Other

Property usage:  Investment  Owner occupied

Title type  Torrens  Strata  Company  Other

Name/s on title  Same as applicant/s

Title particulars (Folio Identifier)  Estimated market value or purchase price

\$

Address of property  Same as residential address

Postcode

Contact name to arrange property valuation

Work phone number  Mobile phone number

( )

## L. Solicitor/Conveyancer details

Please tick here if you would like your home loan documents sent to your Solicitor/Conveyancer

Name of firm

Address

Postcode

Contact's full name

Phone no.

( )

## M. Citibank Plus account (Not applicable for Mortgage Plus applications)

Citibank Plus is a great everyday account that lets you link up to three high interest linked savings accounts. Please tick below if you would like us to send you a Citibank Plus Application form with your home loan documents.

Yes, please send me a Citibank Plus application form

Issuer: Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098. Before you make a decision about this product, you should consider its Terms and Conditions (available at [www.citibank.com.au](http://www.citibank.com.au)) and whether or not it is appropriate for you.



## P. Explanatory Notes for the Home Loan Application

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In this section, "we/our" means Citigroup Pty Ltd and "you/your" means all applicants named in this application.

1. It is in your interests to confirm that all information provided in this application is true, accurate and correct. If it is not, we may cancel any approval given and may have the right to seek repayment of any finance provided.
2. We usually request that you provide documents to evidence or supplement information that you provide in this application, for example income details of borrowers or guarantors. If you do not provide the documents requested then we may not be able to complete our consideration of your application. Your consent in Section O to how we use your information applies to any documents you provide. We request that you remove Tax File Number information from documents provided as part of this application.
3. We may retain a property valuer to advise us on the value of property that you refer to in this application. If we do we may ask you to ensure that our property valuer is provided with full access to the property. If you do not ensure access then we may not be able to complete consideration of your application.
4. This is an application only. We have no legal commitment to consider your application. We will have no legal commitments to you in respect of the finance that you apply for until we receive from you and decide to accept a loan contract in the form prepared by us that is binding on you.
5. We may approve this application subject to conditions, including conditions that you have to pay costs and expenses of ours and/or others in progressing the application to final approval or settlement, for example, valuation and legal fees. Those costs and expenses may have to be paid by you whether or not we provide finance. If we advise you of conditions like those, and the costs and expenses are payable to us, we will give you an estimate as to what those costs and expenses might be. If you do not agree to pay the costs and expenses then we may not be able to complete our consideration of your application.
6. Many of our products allow electronic access to funds and lines of credit using cards and/or security codes. We will issue cards and/or security codes to all Borrower applicants. If you do not want all Borrower applicants to have electronic access you should discuss your requirements with our representative.
7. If you apply for a loan with Offset Savings Account option, separate Citibank Offset Savings Account Terms and Conditions apply and will be provided with the loan contract.
8. If you are applying for a Mortgage Plus package Citibank will request additional information including your Tax File Number ("TFN"). TFN collection is authorised under taxation law. It is not an offence if you do not quote your TFN or claim an exemption, but if you do not Citibank will deduct withholding tax at the top marginal rate. Before making a decision about the Mortgage Plus package you should consider its terms and conditions, and whether this product is appropriate for you.

## Q. Electronic Communication Consent (Refer Section B and N)

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1. The person or persons applying for this account ("you") consent to Citigroup Pty Limited ("us") communicating electronically with you about the account(s) you nominate and authorise us to act on instructions we receive electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
2. We will rely on this consent to communicate with you by: (a) electronic mail to the email address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records.
3. By giving this consent, we are no longer required to send you notices or other documents in paper form for the account(s).
4. You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked.
5. We rely on you to keep your nominated email or physical (street) address details up-to-date and to notify us when they change.
6. Providing you with electronic statements does not alter your obligations under any terms and conditions of the account(s). You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements. Refer to Citibank's website [www.citibank.com.au](http://www.citibank.com.au) for details.
7. Unless your account(s) are ones that only has electronic communications, you can go back to receiving paper notices and other documents by contacting us via CitiPhone Banking on 13 24 84. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address. If your account(s) are ones that only have electronic communications, you may decline to agree to receive statements and other notices and information by email or electronic form, or you may cancel the authorisation you have given us; but if you do, Citibank may refuse to open, or may close, your account.

**R. Nomination of Single Address for Two or More Applicants. Note this section is for borrowers only.**

Only complete this section if your finance is regulated and the borrower applicants do not want to receive individually addressed notices and documents. Less paper in the mail is convenient for people who trust each other with financial information but may increase the risk that one of you is not informed of a problem or changed obligation. If your finance is not regulated under the National Credit Code, then separate notices and documents are not possible. Your notices and documents will be sent to applicant 1 unless another applicant is nominated below. Your completion of this section will be taken to refer to "notices and other documents that Citibank has agreed or is obliged to provide".

**I/we understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form, we are giving up the right of all to be provided with information direct from Citibank. I/we understand that any of us can cancel this nomination at any time by writing to Citibank.**

I/We nominate  (insert full name of nominated borrower) to

receive notices and other documents under the National Credit Code on behalf of me/all of us.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

**S. Signature of all Applicants – please sign and date**

I/we wish to apply for or guarantee the finance described in this application, and the other Citibank products and services selected in this application, on the basis of the information about me/us set out in this application. We have read the Privacy and Acknowledgment and Consent (Section O), the Explanatory Notes for the Home Loan Application (Section P) and the Electronic Communication Consent (Section Q). If the applicant is a company, the director(s) should sign below.

Signature of Applicant 1 / Director of company applicant

Date

Signature of Applicant 2 / Director of company applicant

Date

**T. Declaration of purpose – investment and business applications. Note this section is for borrowers only.**

In this section, "credit provider" means Citigroup Pty Ltd and "I/we/me/us" means all borrower applicants named in this application.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

**IMPORTANT**

You should **ONLY** sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration, you may **lose** your protection under the National Credit Code.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

**U. Citibank Customer Identification Requirements** (Citibank Authorised Representative to complete for all Applicants)

The Anti-Money Laundering and Counter-Terrorism Financing Act (2006) (AML/CTF) require that we confirm your identity by completing an identification check. A Citibank representative sighting original and current documents that contain your personal details meets the requirements of the Act.

**Acceptable Identification Documents**

There are two options to meet the requirements of the AML/CTF Act. Please provide details below of sighted original documents.

**OPTION 1:**

Customer to provide **1 Primary photographic identification documents.**

- Examples of Primary identification documents include:**
- Australian Driver Licence (current)
  - Australian Passport (not expired more than 2 years)
  - International Passport
  - Proof of Age Card/NSW Photo Card (current and Government issued)

**OPTION 2:**

Customer to provide **1 Primary non-photographic identification document and 2 Secondary identification documents.**

- Examples of Primary identification documents include:**
- Birth Certificate
  - Citizenship Certificate

- Examples of Secondary identification documents include:**
- Utility Bills and Council Rates Notice (less than 3 months old)
  - Current Bank Statement
  - Tax Office Notice of Assessment (less than 12 months old)
  - Vehicle Registration Document
  - Medicare Card
  - Valid Credit Card issued by a recognised financial institution

**Documents sighted**

**Applicant 1**

Type of document			
Document number			
Full name appearing on document			
Address on document (if shown)			
Date of birth	/ /	/ /	/ /
Place of issue/Issuing institution			
Date of issue	/ /	/ /	/ /
Date of expiry	/ /	/ /	/ /

**Applicant 2**

Type of document			
Document number			
Full name appearing on document			
Address on document (if shown)			
Date of birth	/ /	/ /	/ /
Place of issue/Issuing institution			
Date of issue	/ /	/ /	/ /
Date of expiry	/ /	/ /	/ /

**Results of check**

I confirm that I have sighted the originals of the identification documents detailed above  Yes  No

Print name

Signature of Authorised Representative (Name and signature required)

Date