



I/We hereby declare, acknowledge, agree and confirm as follows:

(1) I/We warrant that all information furnished here is true, accurate and not misleading. (2) I/We authorise Citibank Berhad ("the Bank"), at any time and from time to time to access, obtain, verify and/or use, any data or information from any source (including credit reference agencies, Bank Negara Malaysia ("BNM"), the Credit Bureau and/or the Central Credit Reference Information System ("CCRIS") and such relevant authorities) for purposes of evaluating my/our credit standing in connection to me/us, this application and any facility, service or accommodation I/we have or may have (whether or not with the Bank) as the Bank may at its sole and absolute discretion deems fit. I/We understand that this application, the opening, operation and conduct of my/our Card Account and any future facility, service or accommodation applied by me/us or granted by you (whether in my sole name or jointly with another or others, including the Supplementary Cardholder(s), presently or subsequently opened) may be reported to the Dishonoured Cheques Information System ("DCHEQS") maintained by BNM, CCRIS and such relevant authorities (as the case may be) as the Bank may at its sole and absolute discretion deems fit. (3) I/We authorise the Bank to disclose, store, utilise and/or transfer my/our personal data such as my/our name, address(es), contact numbers, information obtained from credit reference agencies, BNM, the Credit Bureau, CCRIS and such relevant bodies or authorities pertaining to this application and/or any facility, service or accommodation applied by me/us or granted by the Bank (whether in my sole name or jointly with another or others, including the Supplementary Cardholder(s), presently or subsequently opened) and whether within or outside Malaysia ("Information") to/with Citibank Berhad, Citibank N.A., Citigroup Inc. or any of your/their officers, affiliates or subsidiaries (collectively "Citigroup"), merchants, VISA International Services Association, MasterCard International Incorporated, any vendors and/or third party service providers engaged by the Bank and/or Citigroup, including any person to whom the Bank and/

or Citigroup has outsourced the performance of its/their operational functions (whether within or outside Malaysia), in connection with this application or any products, service or accommodation I/we have or may have with the Bank, for confidential use, processing this application, data processing, credit evaluation, meeting legal and regulatory requirements, for provision of goods or services, marketing and promoting any products, service and/or accommodation to me/us, provision of services such as protection plans or insurance policies where applicable (including assessing, processing and investigating any risks or claims), fulfillment and delivery of gifts to me/us in connection with this application, my/our Card(s), the Card Agreement Terms and Conditions and all other purposes incidental and associated with any of the above. (4) I/We declare that my/our spouse(s), children or parents (if any) is/are not employee(s) or director(s) of the Bank in compliance with the Banking and Financial Institutions Act, 1989 ("BAFIA"). I/We also declare and understand that my/our application is subject to non-applicability of the restrictions found in Section 62 of BAFIA and provided that I/we am/are not in breach of or in contravention of the laws of Malaysia, failing which, you are entitled to terminate my/our Card(s). (5) I/We fully understand that the approval of my/our application is at your sole and absolute discretion and you may at any time terminate my/our Card(s) with notice. (6) I/We will keep you fully indemnified against any claims, actions, proceedings, losses, damages, costs and charges as a result of using and/or in connection with the Information, Card(s), Citibank Card Agreement Terms and Conditions and all relevant agreements, covenants and undertakings by me/us. (7) I/We expressly consent to the mailing of my/our Card(s), Debit & ATM Card, the Citibank Card Agreement Terms and Conditions, the relevant Terms and Conditions for specific Card-type (if applicable), to my/our address(es) provided here if my/our application is successfully approved.