



## Permanent Credit Limit Increase for Credit Cards Application Form

Simply send us your latest income documents reflecting an increment in your annual income and you can enjoy a higher credit limit on your Citibank Credit Card(s)\*.

**Step 1** Attach your income documents along with the completed form below (include variable income and bonus)

**Step 2** Send it to us by email to [incomeupdate@citi.com](mailto:incomeupdate@citi.com)  
Or mail to  
CITIBANK BERHAD (297089-M)  
Unsecured Credit Initiation  
CREDIT CARDS : CREDIT LINE MAINTENANCE  
LEVEL 16, MENARA CITIBANK  
165, JALAN AMPANG  
50450 KUALA LUMPUR

\* Credit limit review programme terms and conditions apply.

### MY PERSONAL PARTICULARS

Yes, I want to enjoy a higher credit limit for my Citibank Credit Card(s) by submitting my latest income documents reflecting an increase in income.

Please indicate any of your Citibank Credit Card(s) account number :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Full name as per NRIC : \_\_\_\_\_ Gender  Female  Male

NRIC : \_\_\_\_\_

Residency Information :

Citizen/ Nationality:  Malaysia  Others \_\_\_\_\_ (please specify country)

Place of Residence (Domicile):  Malaysia  Others \_\_\_\_\_ (please specify country)

Permanent Resident(s):  Malaysia  Others \_\_\_\_\_ (please specify country)

Bumiputera Status:  Bumiputera  Non- Bumiputera

Note: If you do not update/declare any permanent residency, "Permanent Resident" will be defaulted to the country stated under "Citizen/ Nationality"

### EMPLOYMENT DETAILS OR BUSINESS PARTICULARS

Name of Employer : \_\_\_\_\_

Employment Type:

- Private Employee  Government Employee  
 Self Employed/ Business  Employer  
 Citibank Berhad Employee (please apply via Citibank staff channel)

Nature of Business : \_\_\_\_\_

(please be specific. Example: Manufacturing—Wood or Product of wood, Service Center—Beauty/Fitness, Telecommunications, Financial Institutions)

Position : \_\_\_\_\_

NOB Code : 

--	--	--	--

 (for bank use only)

Date joined/ Date business established : \_\_\_\_\_  
(please specify month and year)

Position Code : 

--	--	--	--

 (for bank use only)

Work Country: \_\_\_\_\_

**INCOME DOCUMENTS REQUIRED**



To expedite processing, please substantiate with one or more of the following computerized documents :

- Payslip (or)
- Latest 1-month (Salaried)
- Latest 3-month (Commission earners with basic salary)
- Latest 6-month (Commission earners without basic salary)
- Latest 12 months EPF statement (or)
- Latest Borang B / BE ( Full set of the summary page & acknowledgement receipt from LHDN & LHDN proof of tax paid ) (or)

For salaried foreigners working in Malaysia, please also include the following computerized documents:

- Passport and work permit (valid for at least 1 year)

**DECLARATION FOR CREDIT CARD**

By signing below, I hereby confirm that the Bank has informed me and I fully understand that in accordance with prevailing Bank Negara Malaysia Guidelines, if my annual income is RM36,000 or less, I can only hold credit cards as a Principal Cardmember from a maximum of two (2) credit card issuers ("Maximum Issuer Restriction"). I declare that so long as the Maximum Issuer Restriction applies to me:  
 (1) I will be holding credit cards from a maximum of two (2) credit card issuers (including the Bank as an issuer); and  
 (2) If I am an existing Citibank Principal Cardmember holding credit cards from more than two (2) credit card issuers (including the Bank as an issuer), I undertake to comply with the Maximum Issuer Restriction effective 1 January 2012.

**DECLARATION OF DEBT OBLIGATIONS WITH NON-BANKS**

Type of Debt Obligations	Amount of each monthly Installment / Payment (RM)	Outstanding Balance (RM)	Capacity (Self / Joint / Guarantor)	Name of Non-Bank
<b>TOTAL</b>				

Terms and Conditions:

- Credit Limit Increase is subject to Citibank's approval. Citibank's decision on all matters relating to your application (including the approval of the credit limit increase) will be at its discretion in accordance with its own policies and Bank Negara Malaysia guidelines.
- You acknowledge and understand that once approved, the increase in credit limit will be reflected in the Central Credit Reference Information Systems (CCRIS) or any credit bureau maintained by Bank Negara Malaysia.
- Subject to Citibank receiving your application together with complete income documents, please allow fourteen (14) business days for processing. Please note that processing may be delayed if your income document is incomplete or requires further clarification. A "business day" is a day when Citibank in Kuala Lumpur is open for business.
- To make changes to your credit limit subsequently, you may contact Citibank via Citibank Online Live Chat.
- By signing below, I hereby agree to abide by Citi Credit Cards Terms and Conditions at [www.citibank.com.my](http://www.citibank.com.my) and [www.citi.asia/citinc](http://www.citi.asia/citinc) for the extended terms and conditions on credit limit increase.

Please call our Citiphone if you have any questions.

- 03-2383 0000 (KL)
- 04-296 0000 (Penang)
- 07-340 6000 (JB)
- 1800-82-1010 (Sabah & Sarawak)

Principal Cardmember's Signature \_\_\_\_\_

Date of application (Mandatory) (dd/mm/yyyy)

Important Note:

The Credit Limit Increase mentioned in this application form is not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, The Vatican and Isle of Man or the UK . This application form is not, and should not be construed as, an offer, invitation or solicitation of the Credit Limit Increase mentioned herein to such individuals

Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at [www.citibank.com.my/privacyEng](http://www.citibank.com.my/privacyEng) to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data. In addition, in the course of your banking relationship with Citibank, personal data of individual third parties such as your mandatees, authorised signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citibank, may have been provided to us as well. Please inform all such third parties to visit us at the above link to view our Notice and Choice Principle Statement.