

Application for Additional Cardholder

SECTION 1 - PRIMARY CARDHOLDER'S DETAILS

Card Number (if known)

Title First Name

Middle Name Surname

Date of birth Mother's maiden name

/ /

Residential Address (PO Box not acceptable)

Has your address changed recently?

Call Card Services on 1300 135 538 and we'll update our records

Number Street

Suburb/Town State Postcode

Home telephone number

()

Mobile telephone number

I understand that: I authorise the fulfilment of the attached request(s) to set up the nominated people specified in section 2.

For the Silver Rewards Mastercard there is an annual fee of \$15 for each Additional Card which will be charged pro-rata upon card issuance and annually with the Primary Cardholder Annual Fee.

The Primary Cardholder is responsible for all debts incurred by the Additional Cardholder(s).

Additional Cards cannot be issued to individuals under 16 years of age. The Card may be cancelled at any time by phoning Card Services. This may not be effective until the Additional Card has been surrendered to Card Services or the Primary Cardholder has taken all reasonable steps to have the Additional Card returned to Card Services.

Signature Date / /

Anti-Money Laundering legislation requires that identity verification to be completed for new and additional cardholder applications.

SECTION 2 - NEW ADDITIONAL CARDHOLDER DETAILS

Card Services Account Number (if known)

Title First Name

Middle Name Surname

Date of birth Mother's maiden name

/ /

Nationality Occupation

Residential Address (PO Box not acceptable)

Number Street

Suburb/Town State Postcode

Mobile Email address

Additional Cardholder's Signature*

Date / /

Card Services Account Number (if known)

Title First Name

Middle Name Surname

Date of birth Mother's maiden name

/ /

Nationality Occupation

Residential Address (PO Box not acceptable)

Number Street

Suburb/Town State Postcode

Mobile Email address

Additional Cardholder's Signature*

Date / /

Card Services Account Number (if known)

Title First Name

Middle Name Surname

Date of birth Mother's maiden name

/ /

Nationality Occupation

Residential Address (PO Box not acceptable)

Number Street

Suburb/Town State Postcode

Mobile Email address

Additional Cardholder's Signature*

Date / /

Card Services Account Number (if known)

Title First Name

Middle Name Surname

Date of birth Mother's maiden name

/ /

Nationality Occupation

Residential Address (PO Box not acceptable)

Number Street

Suburb/Town State Postcode

Mobile Email address

Additional Cardholder's Signature*

Date / /

* By signing this I confirm that I have read and agree to the terms of the Privacy Consent overleaf.

Privacy Consents and Notifications

In this section 'we/us' means Card Services, a division of Citigroup Pty Limited ("Card Services") and our related companies that assist us to provide our services and 'you/your' means all cardholders named in this application.

By submitting this request, you consent as follows:

Why do we collect, use and disclose your personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonable identifiable. We collect, use and disclose your personal information so that either one of us can:

- identify you, conduct checks, understand your requirements, and set up, administer and manage our products and services;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and deal with dispute resolution bodies;
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you;
- comply with applicable laws both in Australia and overseas including (a) the National Consumer Credit Protection Act; (b) the Anti-Money Laundering and Counter-Terrorism Financing Act; (c) Income Tax Assessment Acts, Tax Administration Act and A New Tax System (Goods and Services Tax) Act (d) State and Territory property legislation and other property-related laws (for example, to register and search for security interests) which may authorise or require us to collect your personal information; and
- use it for other purposes as listed in our Privacy Policies.
- your telephone calls and conversations with our representative may be recorded and monitored for quality, training and verification purposes

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

What happens if we can't collect your personal information?

If we can't collect your personal information from you (or from other people or organisations in some cases) or if the information provided is incorrect or incomplete we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We usually collect your personal information directly from the Primary Cardholder or you. However, we may need to collect personal information about you from third parties for example, in order to assist us to process your request or to communicate with you.

We will use and disclose your personal information for the purposes we collected it as well as for related purposes, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- Related affiliates and partners;
- Reward providers including Airline partners and their service providers;
- other credit providers, including for reference and collection purposes;
- government, statutory, enforcement, regulatory and tax authorities or bodies in Australia and overseas;
- any other external dispute resolution body;
- organisations wishing to acquire an interest in any part of our business for assessing or implementing any such acquisition;

- organisations that carry out functions on our behalf including card schemes, mailing houses, researchers, data warehouses, administration or business management services, specialised data matching and trending service providers, consultants, auditors, marketing service providers, data and document management providers and collection agents;
- any entity where disclosure to, or collection from, such entity is required or authorised by law; and
- as further set out in our Privacy Policies.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to - or get personal information about you from - persons located overseas, for the same purposes as in 'Why do we collect personal information?'

Whilst we take all reasonable steps to protect your information, such overseas recipients may not be bound by the Privacy Act.

It is likely that for Citigroup such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. From time to time, Citigroup may need to disclose your personal information to, and collect your personal information from, other countries not on this list.

By consenting to us disclosing your personal information to overseas recipients, you acknowledge that Australian Privacy Principle 8.1 will not apply to the disclosure. Whilst we will make every reasonable effort to ensure that overseas recipients protect your personal information, we must tell you that we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the Australian Privacy Principles and we will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application form you consent to disclosures to overseas recipients.

Our Policies

You can obtain a copy of our Group Privacy Policy at www.citibank.com.au/privacy.

How to access and correct your personal information or make a complaint

You have the right to access and seek correction of your personal information held by us and you can find information about how to do this in our Privacy Policy.

These policies also include information about how you can complain if you believe we have not complied with the Privacy Act and how we'll deal with such a complaint.

Contact Us

By submitting this request you agree that we, our affiliate companies and their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages (without an unsubscribe facility). These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by calling us.

Note: *If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national **Do Not Call Register**.*

For more information about Citigroup's privacy practices including overseas disclosure or to tell Citigroup about your marketing preferences you can visit: www.citibank.com.au/privacy. Alternatively, you can get in touch directly by contacting Citigroup on 1300 135 538.

Processed & Verified By

Name

User ID

Branch/Agent Name

Date

Signature