

LIABILITY RESTRUCTURE FORM

I hereby confirm that I have requested for my Citi Credit Card and/or Personal Loan with Citibank N.A. - UAE Branch as further detailed below ("Original Liability") to be restructured into a new Personal Loan with the details below ("Restructure Loan") and further confirm that I understand and agree to the new terms listed below with respect to such restructuring request:

OLD PRODUCT	PRINCIPAL AMOUNT (AED)	EQUAL MONTHLY INSTALLMENT (AED)	EFFECTIVE RATE OF INTEREST (%)
Credit Card			
Personal/Salary transfer loan			

NEW PRODUCT	PRINCIPAL AMOUNT (AED)	NEW PRODUCT EQUAL MONTHLY INSTALLMENT (AED)	EFFECTIVE RATE OF INTEREST (%)	TENURE OF LOAN	MONTHLY INSTALLMENT DUE DATE (DD-MM-YYYY)
Restructure Loan					

أؤكد وأوافق على أنه يمكنني قراءة وفهم اللغة الإنجليزية وأنني لست بحاجة لأن يتم توفير هذا النموذج باللغة العربية. وأدرك أن الشروط والأحكام العامة والتعليمات الأخرى المتعلقة بالقروض الشخصية متوفرة باللغة العربية وأنه يمكنني الوصول إليها على موقع www.citibank.ae/TnC

- I confirm and agree that I can read and understand English and do not require this form to be made available to me in Arabic. I am aware that the General T&C and other provisions related to Personal Loans are available in Arabic and can be accessed at www.citibank.ae/TnC
- I confirm and acknowledge that the terms and conditions applicable to my Original Liability may be different than the terms and conditions applicable to the Restructure Loan and I hereby declare I have read, understood and agree, by signing this form, to be bound by the relevant terms and conditions included in the General T&Cs available on the website www.citibank.ae. I understand that Citibank may from time to time vary the General T&C with prior notice.
- I confirm my acceptance of the interest rates and other details applicable to my restructure request above and that I am liable to pay all amounts calculated accordingly as well as the Personal Loan fees, rates, charges and penalty displayed below and in Citibank's Schedule of Fees and Charges . (as may be further revised, supplemented or amended by Citibank).
- I accept that Citibank is entitled, in its sole discretion, to vary the rates of Fees and Charges with prior notice. The Schedule of Fees and Charges is available at <https://citi.me/soc>

Restructure Loan Processing Fee	NIL
Delayed Payment Penalty Interest Charges/Late Payment Charges	2% of the delayed amount with min. AED 50 and up to a max. AED 200
Restructure Loan Interest Rate (based on reducing balance per annum)	1% to 18%
Penalty for Payment Before Maturity	1% of the remaining balance or AED 10,000, whichever is less
Liability Letter/Balance Confirmation/Loan Release letter	AED 50



- I hereby represent and warrant that the information provided in relation to my restructure request is complete and accurate and that I agree to remain responsible for and to indemnify Citibank, N.A. from and against any losses, claims and/or liabilities incurred by Citibank, N.A. as a result of having relied on such information. Furthermore, I understand and agree that Citibank, N.A. is not required to verify the information provided by me.
- I understand that there could be additional details on this form that may/ may not be available with me and to such effect, I hereby authorize Citibank N.A. UAE ('Citibank') to assign a representative to contact me subsequently and fill out such information on my behalf however pursuant to procuring such information from me. To such effect, I undertake to provide valid, true and accurate information to Citibank.
- I acknowledge and confirm that on the occurrence of a default as set out in the General T&C, the outstanding balance of all Loans shall constitute a default for the purpose of all Loans availed by me with Citibank. On the occurrence of a default as set out in detail in the General T&C, the outstanding balance of all Loans along with all accrued interest charges and fees shall immediately become due and payable by me and/or the guarantor(s), if any and Citibank shall have the right to take any and all action and exercise such rights and remedies as are provided in the General T&C or otherwise available to Citibank under applicable law, including but not limited to: (i) demand immediate payment of all outstanding amounts; (ii) enforce any security, including cheques provided to Citibank for any reason.
- I agree with Citibank N.A. to (a) permit the use of electronic signatures (within the meaning of Federal Law No.1 of 2006 regarding Electronic Transactions and E-Commerce) of the other party or a properly authorized representative of the other party (including .pdf files thereof or other electronic transmission) for this request and/or any documents following from this request, (b) intend that such electronic signatures / records are equivalent to a handwritten signature / delivery of an executed counterpart of the relevant agreement or document and are binding on us, (c) are aware that both parties will rely on the electronic signature / record, and (d) acknowledge such reliance and agree to waive any defenses to the enforcement of this request and/or any documents following from this request based on the fact that a signature is an electronic signature or that a document was transmitted in scanned copy, including the signature page, by email (in PDF or JPEG or other agreed format).
- If applicable and provided by me for this Restructure Loan, I hereby acknowledge and confirm that the paying bank details provided by me on the Direct Debit form under the UAE Direct Debit System (DDS) in connection with this Restructure Loan is correct and stands current at the time of the Direct Debit Authority (DDA) set up. If there is any change in these account details during the tenor of my Restructure Loan, I undertake to notify Citibank immediately of any such changes.
- I agree that the court/s of Dubai shall have jurisdiction to hear and determine any suit, action and any dispute arising out of or in connection with this form I acknowledge that Citibank may, in its absolute discretion demand that I deposit a check and/or pledge cash collateral in favour of Citibank for any amount which Citibank may require. I authorize Citibank to date any such check and present it for payment against any amount due to Citibank.

Customer Name :

Customer Signature :

Date : ____ / ____ / ____
DD MM YYYY

For bank use only

Remedial Officer Name : _____

Remedial Officer Signature : _____

Date : ____ / ____ / ____
DD MM YYYY

