Privacy

The Company and its related companies will deal with your personal information in accordance with the requirements of applicable privacy laws, to the extent that their collection, use, disclosure and holding of the personal information is regulated by those laws. The Company is not required to comply with the Australian Privacy Principles in respect of any act or practice directly related to your current or former employment relationship with the Company and any employee record held by the Company relating to you.

The Company will collect and hold your personal information for purposes related to your employment including, for example, for the purpose of:

- managing and administering your relationship and arrangements with the Company and maintaining any records in relation to this;
- monitoring your use of the information technology and business systems made available to you by the Company;
- protecting the interests of the Company and its related companies;
- complying with applicable laws or regulatory requirements both in Australia and overseas (for more details about relevant Australian laws please see the Company's Privacy Policy); and
- any other purposes as listed in the Company's Privacy Policy.

This is not an exhaustive list.

The Company usually collects personal information from you directly. However, sometimes the Company may need to collect personal information about you from third parties for the purposes described above. The Company may also collect personal information about you through your use of the Company's business systems.

The Company or its related companies may disclose personal information about you to:

- related companies in Australia and overseas;
- external service providers to which the Company or its related companies outsource functions for the purposes described in this clause;
- third parties that have or are interested in acquiring the Company or Citi business; and
- other organisations as set out in the Company's Privacy Policy.

Some of the recipients to whom we disclose your personal information may be based overseas. It is not reasonably practicable to list all of the countries to which your information may be transferred from time to time but it is likely that such countries will include Singapore, India, the Philippines, Malaysia and the United States of America.

By applying for a role with the Company you:

- consent to the Company and its related companies collecting, using, storing and disclosing your personal information for the purposes described in this clause;
- consent to any person (including overseas recipients) receiving your personal information from the Company collecting, using and disclosing such information for the purposes described in this clause (for example, any Citi business or approved independent authorised party); and
- confirm that the information you have supplied the Company with is accurate, complete and up to date, and agree to let the Company know immediately of any changes. The Company will take reasonable action to update the Company's records accordingly.

If you do not provide the personal information the Company requests or consent to the collection and use of your personal information for the purposes outlined in this clause, the Company may be unable to continue your engagement with any Citi business.

For more information about how the Company handles your personal information, including how you may access your personal information, seek the correction of that information, or complain about a breach of the Australian Privacy Principles, you can access the Company's Privacy Policy on www.citigroup.com/australia/privacy or by contacting the Company's Privacy Officer:

Citi Privacy Officer GPO Box 204

Sydney NSW 2001 Ph: 13 24 84 Email: privacy.officer@citi.com