

PRODUCT DISCLOSURE SHEET

Citibank Berhad (the “Bank”
(Registration No. 199401011410
(297089-M))

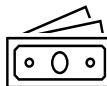
Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Citi Supplier Finance.

Other customers have read this PDS and found it helpful;
you should read it too.



Date: May 7, 2026

1. What is Citi Supplier Finance? Citi Supplier Finance (CSF) is a product that supports the financing of post-shipment domestic and cross-border commercial transactions through the purchase of Trade Accounts Receivables (“AR”). CSF provides electronic disbursement service to clients, “Buyers”. These Buyers use the disbursement service to make electronic payments to their vendors, “Suppliers”. Buyers send payment instructions for approved invoices to The Bank in advance of the due date of the payment. Separately, CSF provides Suppliers with the opportunity to sell their receivables associated with these pending payments. Upon the Suppliers’ requests and at The Bank’s sole discretion, The Bank may purchase the underlying receivables and pays the Suppliers the approved invoice amount less a discount charge. This product is available in Ringgit Malaysia (MYR) and Foreign Currency (FCY)* (subject to FEP).	
2. Know Your Obligations For this Citi Supplier Finance product, <u>as an illustration</u>: • Invoice amount: RM 1,000,000 • Days financed: 30 days • Indicative Cost of Funds (COF): 2.75% • Your interest rate: COF + 1.0% • Discount charge: RM3,082.19 (Invoice amount less discount charge will be paid to the Supplier).	It is your responsibility to:  Read and understand the key terms in the contract before signing it.  Pay your outstanding due on time and in full for each invoice.  Contact us immediately if you are unable to pay your outstanding amount.
As a Buyer, you must pay the following fees and charges: • Stamp duty as per the Stamp Act 1949 (as revised from time to time). As a Supplier, you must pay the following fees and charges: • Stamp duty as per the Stamp Act 1949 (as revised from time to time). • Financing rate: MYR COF or FCY COF plus margin as agreed with the Bank in the Pricing Schedule.	
As a Buyer, you must ensure the following: • Ensure sufficient funds and authorize the Bank to debit your account with the Bank for any Bank’s charges, interests, costs or expenses in respect of disbursement and repayment upon maturity. • The invoices uploaded in CSF for financing must relate to genuine and current trade transactions.	
As a Supplier, you must ensure the following:	

• Ensure invoices submitted to the Buyer for financing have not and will not be financed by any other source of financing.	
3. Know Your Risks	
As a Buyer, what happens if you ignore your obligations: • All sums outstanding under the CSF program must be paid on their respective maturity dates • The sum outstanding may become immediately due, and the bank shall be entitled to enforce the security provided. • The Bank reserves the right to set-off any obligations owed by you to the Bank against the obligations owing by the Bank to you. For example, any amount outstanding under the CSF program may be set-off against account balances you maintain with the Bank. • The Bank may take legal action against you. To recover the outstanding sums in addition to the amount owed to the Bank, you may be liable to pay for all losses, costs and expenses (including legal fees) incurred by the Bank to recover the sums owed by you. • Legal action against you may affect your credit rating making your future borrowing more difficult or expensive.	
4. Other Key Terms	
• The Bank will evaluate the requirement for providing collateral based on internal credit assessment including assessment based on your financials. • It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. • The information in this PDS applies to Small and Medium-Sized Enterprises (SME) Customers only. For Corporate Customers, please contact the Bank for further details.	
If you have any questions or require assistance on CSF, you can:  Call us at +603-2383 1111  Email us at tspmys@citi.com  Reach out to your Relationship Manager	
Customer's Acknowledgment* Ensure you are filling this section yourself and are aware of what you are placing your signature for. ☐ I acknowledge that Citibank Berhad has provided me with a copy of the PDS. ☐ I have read and understood the key information contained in this PDS. <i>* A customer's acknowledgement of this PDS shall not prejudice his/ her rights to seek redress in the event of subsequent dispute over the product terms and conditions.</i> _____ Name: Date: On behalf of: [state company's name]	