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 the Export Collections product.

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

Date: May 7, 2026

1. What is Export Collections?

Export Collections is a collection service provided by the Bank (Remitting Bank) to an Exporter Seller facilitating their collection of export proceeds from their Importer (Buyer), through the Importer's Banker (Issuing/Reimbursing Bank) in the Importer's country. The Bank in this instance assumes the role of a Collection Agent for the Exporter. The handling by the Bank of the shipping documents is based on customer's instructions in order to obtain payment or acceptance or based on other pre-determined terms and conditions in the Bank's collection instructions. Export Collections will take one of the following conditions:

- **Documents against Payment (D/P)**
  The collection is payable upon presentation (at sight) and documents released to the Importer against payment of the amount due.
- **Documents against Acceptance (D/A)**
  Documents are released to the Importer upon their acceptance of documents, payable at a fixed date in the future.

Documents for collection are subject to Uniform Rules for Collections (URC), International Chamber of Commerce Publication No. 522 currently in force

2. Know Your Obligations

For this Export Collection, **<u>as an illustration</u>**:

- Your collection amount: **MYR 100,000**
- Collection Commission: **0.1% of bill amount (Min MYR 100, Max MYR 150)**
- Collection Commission to be paid: **MYR100,000 x 0.1% = MYR100**

You must pay the following fees and charges:

- Stamp duty as per the Stamp Act 1949 (as revised from time to time).
- Courier fees (varies according to destination).

You must ensure the following:

In receiving documents for collection the Bank acts only as a collecting agent and has no obligation to examine the documents beyond the exercise of reasonable care. Therefore, you are required to provide clear instruction to the Bank on the handling of the documents, in accordance with the relevant terms and conditions.

It is your responsibility to:

Read and understand the **key terms** in the **contract** before signing it.

Pay your collection commission on time. Contact us if you wish to understand any applicable terms and charges.

Contact us immediately if you are unable to pay your collection commission.

3. Know Your Risks

What happens if you ignore your obligations:

Incomplete collection instructions from you may result in delays and/or non-payment and/or non-acceptance by the Buyer. Additional cost may be incurred due to unnecessary communication between the Bank and the Importer's Bank.

Bank's Right to Set-Off
In the event of a default, you will need to pay all additional interest, costs, charges and expenses incurred until the loan is fully repaid. The Bank may debit or set off any amounts you owe to the Bank against any credit balance(s) in any of your account(s) with the Bank.

Legal Action
Legal proceedings may be initiated against you if you fail to fulfil your obligations to the Bank. In addition to the amount owing 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 leading to credit being more difficult or expensive for you.

4. Other Key Terms

- The Export Collections is an uncommitted service. This means:-

  (a) the Bank has the right, at any time at its sole discretion, not to allow you to utilize the service.
  (b) the Bank has the right, at any time at its sole discretion, to modify, restructure, earmark, suspend or cancel the service.
- The full legal rights and obligations for this facility are detailed in the Letter of Offer and the Continuing Agreement. These contractual documents will be provided to you for your review and acceptance after you apply and are approved for the facility.
- 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 your Export Collections, 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.

Name:
Date:
On behalf of: [state company's name]

** 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.*