

PRODUCT DISCLOSURE SHEET

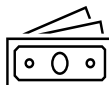
Citibank Berhad (the “Bank”)
(Registration No. 199401011410
(297089-M))

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on the Import Collections product. Other customers have read this PDS and found it helpful; **you should read it too.**



Date: May 7, 2026

1. What is Import Collections?	
Import Collections is a collection service provided by the Bank where the Bank acts as a Collections Agent for the Importer, facilitating the release of shipping documents against payment or acceptance by the Importer.	
The Bank performs its collection service based upon instructions from the Remitting Bank, which state the terms and conditions for release of the shipping documents to the Importer. An Import 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 bill, payable at a future date.	
Import 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	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.
For this Import Collection , as an illustration: • Your collection amount: MYR 100,000 • Collection Commission: 0.1% of bill amount (Min MYR 100, Max MYR 200) • 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: Make payment or accept the shipping documents promptly upon notification of its arrival by the Bank or to furnish reason(s) for non-payment or non-acceptance of shipping documents to be communicated to the Exporter's Bank, in accordance with relevant the terms and conditions.	
3. Know Your Risks	
What happens if you ignore your obligations: The Bank is merely acting as an agent to handle the collection of bills or documents. Your ultimate obligation is towards your Exporter to ensure that the trade transaction is completed successfully. If you have problems in	

meeting this obligation with your Exporter, the Exporter may take legal action against you based on your commercial contract terms agreed with them.

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 Import 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 Import 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.

** 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.*

Name:

Date:

On behalf of: [state company's name]