

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 your Import Letter of Credit Facility.

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

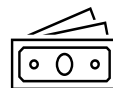


Date: May 7, 2026

1. What is an Import Letter of Credit?	
An Import Letter of Credit (the “LC”) is an irrevocable written undertaking, issued by the Bank (Issuing Bank) at the request of its customer (the Applicant or Importer) to pay the Beneficiary (or Supplier) against stipulated documents, provided you meet all the terms and conditions in the Letter of Credit are complied with. The main governing set of rules for LCs is the latest version of Uniform Customs and Practice for Documentary Credits (UCP) and Uniform Rules for Bank-to-Bank Reimbursements under Documentary Credits (URR) currently in force.	
2. Know Your Obligations	It is your responsibility to:
For this LC, as an illustration: - Your facility amount: MYR 100,000 - Your tenure: 9 months - Issuance Commission: 0.1% per month or part thereof of the guaranteed amount (Min MYR100) - Issuance Commission to be paid: MYR100,000 x 0.1% p.m. x 9 months = MYR900	
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). - Amendments to LC (excluding amount and tenor related amendments): MYR 100 - Document Discrepancy Fee: RM100 per presentation under local LC RM300 equivalent in USD (or other applicable Foreign Currencies) per presentation under foreign LC.	
You must ensure the following: - You must pay all the Bank’s fees and charges related to the LC. - You must pay immediately (Sight LC) or accept and pay on the maturity date (Usance LC) on notification by the Bank, given the presentation of documents are in compliance with the terms and conditions of the LC and/or on documents being negotiated. - If documents presented did not comply	



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



Pay your issuance commission on time and in full up front. Contact us if you wish to amend or extend your LC and understand any applicable terms and charges.



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

with the LC terms and conditions, you must decide immediately whether to accept or reject the documents, on notification by the Bank of the discrepancies noted.	
3. Know Your Risks	
What happens if you ignore your obligations: Bank's Right to Set-Off In the event of a default, you will need to pay principal, interest, charges, additional costs and expenses incurred until the LC 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. Late Payment Charges Late payment charges at Bank's Cost of Funds + Customer Margin + 1.00% per annum will be imposed on such sum paid by the Bank pursuant to the LC issued by 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 Bank will evaluate the requirement for providing collateral based on internal credit assessment including assessment based on your financials. • The full legal rights and obligations for this facility are detailed in the Letter of Offer and the Continuing Agreement (if applicable). 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 LC, 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]	