

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 Onshore Foreign Currency Loan (OSFCL) Facility.

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



Date: May 7, 2026

- The sum outstanding under the loan, including principal and interest 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 OSFCL facility 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.
- 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 OSFCL, 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]