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 Bank Guarantee Facility.

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

Date: May 7, 2026

1. What is a Bank Guarantee ?

A Bank Guarantee (the "BG"), is the Bank's (the Guarantor's) irrevocable undertaking, issued by at the request of its customer (the "Applicant"), to compensate a third party (the "Beneficiary") for loss (up to the specified amount set out in the BG) when the Applicant fails or defaults in fulfilling the conditions set out in the BG. These conditions are agreed between the Applicant and Beneficiary.

2. Know Your Obligations

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

- 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 Bank Guarantee (excluding amount and tenor related amendments): MYR 100

You must ensure the following:

- Pay the Bank the full BG amount plus charges should there be a claim from the Beneficiary. Once a valid claim is received, the Bank may require you to pay the Bank immediately, even before the Bank has paid the Beneficiary.
- Pay the Bank all fees and charges for the issuance of the BG as the Bank may advise from time to time.

It is your responsibility to:

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 bank guarantee and understand any applicable terms and charges.

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

3. Know Your Risks

What happens if you ignore your obligations:
Past Due Amounts
If you fail to pay any BG amount payable on its due date (the "Unpaid Sum"), you will need to pay the Unpaid Sum, interest, charges, additional costs and expenses incurred until the date of actual payment.

Late Payment Charges
Late Payment Charges includes Bank's Cost of Funds, Customer Margin and interest of 1% per annum on the Unpaid Sum, computed from the due date to the date of actual payment and will cause the total outstanding to increase.

Bank's Right to Set-Off
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 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. 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 BG, 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.*

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