

PRODUCT DISCLOSURE SHEET

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

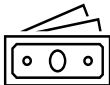
Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Shipping 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 Shipping Guarantee? A Shipping Guarantee (the “SG”) is an indemnity document issued by the Bank to enable the customer (the Buyer/Importer) to obtain release of goods from the shipping company or its agent without the submission of the original Bills of Lading. In other words, the shipping company will release goods against the SG given by the Bank, i.e. the SG without the presence of original Bill of Lading. The Bank undertakes to indemnify the shipping company or its agent against all liabilities relating to the delivery of the goods under this guarantee.	
2. Know Your Obligations For this SG, as an illustration: - Your SG amount: MYR 100,000 - Your tenure: 3 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 3 months = MYR300 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: - Indemnify the Bank against all liabilities in relation to the issuance of the SG. - You shall pay the Bank's principal and commission at the rate stipulated by the Bank on each issuance of SG from time to time and such payment shall be made upon the said issuance, in accordance with the relevant terms and conditions. - You need to ensure that the original SG is returned by the shipping company on their receipt of the original Bill of Lading documents for cancellation; failing which, the SG will be kept in the bank books which means commission will be applied till such time that the SG is returned to the bank.	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 amend your Shipping Guarantee and understand any applicable terms and charges.  Contact us immediately if you are unable to pay your Shipping Guarantee commission.
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 SG 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 advance by the Bank to honor the SG claim and shall be computed from the date of payment until settlement.

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 SG, 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]