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 Trust Receipt Facility.

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

Date: May 7, 2026

1. What is Trust Receipt?

Trust Receipt (the "TR") is a short-term trade facility provided by the Bank to a customer facilitating the financing of their purchases or import of goods under Letters of Credit. Under a TR arrangement, the Bank retains the title to the goods but allows the Buyer to take possession of the goods on trust for resale before paying the Bank on the TR's due date. The Bank gives the customer a credit period to dispose the goods and repay the Bank (amount owing plus accrued interest) out of the proceeds of the sale on or before maturity of the TR.

2. Know Your Obligations

For this Trust Receipt, **as an illustration**:

- Your facility amount: **RM 1,000,000**
- Your tenure: **30 days**
- Indicative Cost of Funds (COF): **2.75%**
- Your interest rate: **COF + 1.0%**
- Your repayment: **RM3,082.19** (interest payable at maturity date in addition to loan principal amount).

You must pay the following fees and charges:

- Stamp duty as per the Stamp Act 1949 (as revised from time to time).
- Financing rate: Ringgit Malaysia COF plus margin as quoted by the Bank at time of drawdown.
- Courier fees (varies according to destination).

You must ensure the following:

- Make full repayment no later than the maturity date of the TR, in accordance with the relevant terms and conditions.
- The documents presented to the Bank to support the financing must relate to genuine and current trade transactions.
- Ensure the documents submitted for financing have not and will not be financed by any other source of financing.
- Ensure sufficient funds and authorize the Bank to debit your account with the Bank for any Bank's charges, interests, costs or expenses in respect of disbursement and repayment of the TR upon maturity.

It is your responsibility to:

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

Pay your monthly instalment on time and in full for each month for loan tenure. Contact us if you wish to settle your loan earlier to understand any applicable terms and charges.

Contact us immediately if you are unable to pay your monthly instalment.

3. Know Your Risks

What happens if you ignore your obligations:

- All TR drawn must be paid on their respective maturity dates and if there is default in such payment, you will be charged late payment charges at the rate of 1.0% per annum over the Financing Rate.
- 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 TR 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 TR, 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.

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

* 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.