PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Commercial Card.

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

Citibank Berhad
(Registration No. 199401011410 (297089-M))
Citibank Commercial Card

Date: Apr 1, 2026

1. What is a Commercial Card?

Citibank Berhad (the "**Bank**") Commercial Card is a charge card used to facilitate employee business travel and entertainment expenses, as well as company payments for goods and services at participating merchants either, locally or internationally. This is a charge card, not a revolving credit card.

2. Know Your Obligations

- Outstanding balance must be settled in full by the due date and there will be no interest charged.

- The Company is solely liable for the total outstanding balance of every card account issued by the Bank to each eligible person ("Cardholder") designated by the Company.

You must pay the following fees and charges:

- Annual membership fee: Waived (Standard: RM100)

- Overseas transaction conversion fee: Transactions made outside Malaysia will be converted into Ringgit Malaysia at the prevailing conversion rate as determined by the Bank and/or VISA International, MasterCard International or the relevant Card Payment Network ("Payment Network") on the date the charge is processed. This conversion will include any charges imposed by the Payment Network plus a 1.0% foreign exchange conversion markup by the Bank.

- Sales and Service Tax (SST) of RM25 will be imposed on each billing account and/or card account.

- Stamp duty as per the Stamp Act 1949 (Revised 1989) (as revised from time to time).

(Fees and charges may be revised from time to time and the Bank will provide prior notice of any changes)

It is your responsibility to:

Read and understand the **key terms** in the **agreement** before you sign it.

Make your monthly payment on time and in full for each month.

Contact us immediately if you are unable to meet your obligations, found that your card has been stolen, or suspect an unauthorized transaction was made.

3. Know Your Risks

What happens if you fail to fulfil your obligations:

- Late payment fee: 1.5% per month on the outstanding balance due by each payment due date. (This fee may be revised from time to time and the Bank will provide prior notice of any changes)

- Right to set-off: The Bank reserves the right, with a minimum of 7 days' advance notice, to set-off any credit balance in the Company's account(s) maintained with the Bank. This set-off may be applied against any outstanding balance in this charge card account ("**Account(s)**") under the terms and conditions of the Card

Agreement.

- Liability for use of account: The Company is liable for all amounts charged to the Account(s), including any applicable charges and fees. This includes amounts arising from (i) the authorized use of the Account(s), (ii) the loss or theft of any Account(s) information, or (iii) the unauthorized use of the Account(s) or Account(s) information by the Company, a Cardholder or any third party. If the Company or a Cardholder believe a charge is the result of fraud or unauthorized use, the Bank provides a dispute process in accordance with the Card Association rules and procedures.

4. Other Key Terms

- If the Bank provides cash advances, Cardholder's spending limit (partially or in whole) will be available for cash advances at automated teller machines ("ATMs") in the relevant jurisdiction(s) that accept the card. The aggregate of the cash advance facility for the Company shall not exceed fifty percent (50%) of the Company's spending limit. In addition to obtaining cash advances at ATMs, a Cardholder may also receive cash advances from financial institutions that accept the card. This is subject to local restrictions, the relevant financial institution's policies and the amount of the Cardholder's available cash advances limit.

- 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 commercial card, you can:

Call us at +603-2383 2056	Email us at customerservice.commcards@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]: