PRODUCT DISCLOSURE SHEET

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

Date: January 16, 2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Overdraft Facility.

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

1. What is Overdraft?

An Overdraft is a short-term revolving credit facility that is generally made available via a current account which you may draw on up to the limit as granted by Citibank Berhad ("the Bank"). It is repayable on demand and subject to periodic review by the Bank.

2. Know Your Obligations

For this overdraft, **as an illustration**:

- Your facility amount: **RM 1,000,000**
- Average utilization: **RM 300,000**
- Interest rate: **Cost of Fund (COF) + 1.0%**
- Commitment Fee: **RM700,000 * 1% * 30/365 days**
  = RM575.34
- Interest charge: **RM300,000 * 4.5% (assuming COF at 3.5%) * 30/365 days = RM1,109.59**

Monthly interest charges may vary if the COF changes.

You must pay the following fees and charges:

- Stamp duty as per the Stamp Act 1949 (as revised from time to time).
- Legal and Disbursement Fees (as per actual costs incurred).
- Processing fees (as applicable).
- Overdraft limit excess: x% p.a. above the relevant rate shall be charged on all amounts drawn in excess of the approved facility limit.

It is your responsibility to:

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

Interest charge on utilized amount and **commitment fee** on unutilized amount are calculated on a daily basis and payable on monthly rest.

Contact us immediately if you are unable to meet your obligations.

3. Know Your Risks

What happens if you ignore your obligations:

- Late payment charges: 1% p.a. over the relevant rate (based on the contractual agreement) of interest on the amount in arrears, causing total obligations to increase.
- Bank's Right to set-off: the Bank reserves the right to set-off any obligations you owe to the Bank against the obligations the Bank owes to you. Example, any outstanding amount under the overdraft facility may be set-off against balances in your deposit accounts with the Bank.
- Legal actions: If you fail to fulfil your obligations under the Letter of Offer and other related agreements, the Bank may initiate legal proceedings against you. 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. Your credit rating may be affected, making your future borrowing more difficult or expensive.

Other Risks:

- The overdraft facility is an uncommitted facility. This means that the Bank has the right, at any time at its sole discretion, to modify, restructure, earmark, suspend or cancel the facility.
- There is no fixed repayment date, the Bank has a right to ask for repayment of the overdraft amount at any time.

4. Other Key Terms

- 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.
- Guarantor(s) and / or acceptable collateral may be required and requested for the overdraft facility, subject to credit evaluation by the Bank. If a guarantor is required, the Bank will inform the guarantor of their rights and obligations separately.
- Fire insurance and Level Term Assurance are required in the event a property is taken as collateral for the facility.
- Please refer to the Letter for any other requirement that may be required.

If you have any questions or require assistance on your term loan, you can:

Call us at +603-2383 1111	Email us at malaysia.citiservice@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]