

PRODUCT DISCLOSURE SHEET

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

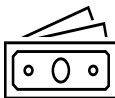
Dear Customer,

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

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



Date: January 16, 2025

1. What is Revolving Credit?	
A Revolving Credit (RC) is a short-term revolving credit facility that is generally made available via a drawdown into a current account or via payment to a third party. RC can be drawn up to the limit as granted by Citibank Berhad ("the Bank") and is repayable at maturity.	
2. Know Your Obligations	
For this RC, as an illustration: - Your facility amount: RM 1,000,000 - Facility utilization: RM 300,000 - Tenure: 180 days - Rollover: Rollover on principal is allowed. subject to the Bank's review and approval - Interest rate: Cost of Fund (COF) + 1.0% - Interest charge calculation: RM300,000 x 4.5% (assuming COF at 3.5%) x 180/365 days = RM6,657.53 Monthly interest charges may vary if the COF changes.	It is your responsibility to:  Read and understand the key terms in the contract before you sign it.  Interest charges on the utilized amount are calculated based on the utilization tenure. Principal + Interest Charges are repayable at the end of the utilization tenure.
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). - RC limit excess: x% p.a. above the relevant rate (Based on the contractual agreement) shall be charged on all amounts drawn in excess of the approved facility limit	
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 any obligations the Bank owes to you. Example, any outstanding amount owing under the RC 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,	 Contact us immediately if you are unable to meet your

making your future borrowing more difficult or expensive. Other Risks: The RC 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.	
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 RC 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 of Offer or any other requirement that may be required.	
If you have any questions or require assistance on your RC, 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]	