

PRODUCT DISCLOSURE SHEET

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

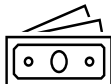
Dear Customer,

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

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



Date: January 16, 2025

1. What is Term Loan? A Term Loan is a credit facility with a maturity date and a structured repayment schedule. It is primarily used for working capital financing and capital expenditure financing. The interest is calculated based on floating rate which is Cost of Fund (COF) + <pricing> %. Note: Term Loan for construction financing is not available.	
2. Know Your Obligations For this term loan, as an illustration: - Your facility amount: RM 1,000,000 - Your tenure: 10 years - Current COF: 5.5% - Your interest rate: COF + 1.0% - Your repayment: RM11,911.467/month (amount may vary each month). 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). - Late payment charge: 1.0% per annum over Interest, accruing from day to day on the amount in arrears. If you wish to settle your financing early, you should know: - No pre-payment is allowed during the lock-in period which will be mutually agreed between you and Citibank Berhad. - After the lock-in period, early settlement is allowed with a minimum three (3) months prior written notice to the Bank. A break funding costs, and other applicable charges may be incurred as a result of such prepayment. For partial prepayments, the prepaid amount will be applied to the repayment schedule in verse order of maturity. Prepayment notices are irrevocable and prepaid amounts may not be redrawn.	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:	

- Late payment charge: **1% p.a.** on the amount in arrears. You pay more in total due to late payment charges and compounding interest.
- 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 term loan facility may be set-off against account balances you maintain with the Bank.
- If you fail to make three (3) consecutive interest payments, the bank may increase the interest rate to 1% per annum above the prescribed rate, calculated on a daily balance basis. A notification will be given to you twenty-one (21) days prior to the effective date of the default rate.
- 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

- 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.
- Collateral is required and is generally in the form of real estate, particularly if the loan is for property financing or refinancing. Guarantor(s) may be required subject to credit evaluation by the Bank. If a guarantor is required, the Bank will inform the guarantor of their rights and obligations separately.
Note: Land for agricultural use is not an acceptable collateral.
- Fire insurance and Level Term Assurance are required in the event a property is taken as collateral for the facility.

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]