

Frequently Asked Questions (FAQ):

Q1. How is the monthly TRB calculated

A. Calculation of the monthly TRB is based on the products stipulated in the table below.

If you have multiple Citibank account relationships with us (for example, an individual account relationship and joint account relationships), the balances in these account relationships (of which you are at least a principal account holder for one of the account relationships) will be combined in computing the 'Total Relationship Balance'.

Products	Sum of TRB for Purpose of Determining Service Fee
<p><u>Savings Account</u></p> <ul style="list-style-type: none"> i. Citibank Guard Savings Account-i ii. Basic Savings Account iii. Savings Account iv. Foreign Currency Call Account <p><u>Checking Accounts</u></p> <ul style="list-style-type: none"> i. Citibank Step-Up Interest Account ii. Citibank Premium Checking Account iii. Citibank Checking Account-i iv. Basic Checking Account v. Checking Account vi. Citibank Max Yield Account vii. E-Account 	<p>Average daily credit balance of the month.</p> <p>Average daily closing balance in the account during the month (expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available).</p> <p>Average daily credit balance of the month, excluding any balance of any checking account with overdraft facilities.</p>
<p><u>Gold Accounts</u></p>	<p>Average daily closing balance in the account during the month (expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available).</p>
<p><u>Time Deposits</u></p> <ul style="list-style-type: none"> i. Regular Time Deposits ii. Foreign Currency Time Deposits iii. Time Deposit-i iv. Overnight Deposits 	<p>Average daily closing balance in the account during the month (expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available if it involves foreign currency products).</p>
<p><u>Investments</u></p> <ul style="list-style-type: none"> i. Unit Trust Accounts ii. Retail Bond Accounts iii. Market Linked Investment Account ('MLI') iv. Dual Currency Account 	<p>Average daily closing number of units for the month multiplied by the net asset value as the last working day on which the net asset value is available (expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available if it involves foreign currency products).</p> <p>Average market value (based on the daily bid price quoted by Citibank) of the Retail Bonds held at the end of each day in that foreign currency (expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available).</p> <p>Average daily closing balance of the nominal value of the MLI held for the month (expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available if it involves foreign currency products).</p> <p>Average daily closing balance in the account during the month. For balances in foreign currency, it will be expressed in Ringgit Malaysia by multiplying using the mid exchange rate as at the last business day of the month on which a quote is available.</p>
<p><u>Mortgage Loans</u></p>	<p>Total outstanding principal amount(s) payable on your mortgage loans for the month.</p>

Note: The average balance is calculated based on the total daily balance in the month divided by the number of days in the month.

Q2. Are my Citibank joint accounts included in my monthly relationship balance?

A. Yes, any products mentioned above held with Citibank Berhad where you are named on the account will contribute towards your monthly TRB.

Example	
Account relationship 1 : Charles Principal account holder : Charles	TRB is only applicable to you when you are a principal account holder. Any other relationships where you are named on the account will contribute to your monthly TRB calculation. Charles's TRB = Account Relationship 1 + 3 Tracy's TRB = Account Relationship 2 + 3 Grace's TRB = Not applicable (not a principal account holder)
Account relationship 2 : Tracy & Grace Principal account holder : Tracy Secondary account holder : Grace	
Account relationship 3 : Charles & Tracy Principal account holder : Charles Secondary account holder : Tracy	

Q3. Will the outstanding balances on my credit card/Ready Credit/personal loan/overdraft/Citibank Portfolio Power/share financing account be taken into consideration as part of monthly TRB?

A. No, the TRB sum does not include the outstanding balances for the products above.

Q4. If I have more than one mortgage loan with Citibank, will all my outstanding principal loan amounts be calculated as monthly TRB?

A. Yes, they will contribute towards your monthly TRB calculation.

Q5. What happens if my monthly TRB falls below RM200,000?

A. A monthly service fee of RM84.80 (inclusive of 6% GST effective 1 April 2015) will be charged. Citigold is available at no fee if you are a Citigold global banking client.

Q6. Which account will the Citigold service fee be charged?

A. Citigold service fee will be charged on either your savings or current accounts.

Q7. Can I choose which account is to be charged?

A. No, you cannot. The service fee will be levied on one of your savings or checking accounts according to the following sequence: (i) savings accounts, (ii) checking accounts, (iii) overdraft accounts, or (iv) foreign currency call accounts.

Q8. If I only hold a foreign currency savings account, would the fee be deducted from this account? If yes, what exchange rate will you be using?

A. Yes, it will be deducted from your foreign currency savings account. The amount charged will be RM84.80 (inclusive of 6% GST effective 1 April 2015) converted to the currency of that account using the month-end mid exchange rate.

Q9. I am overdrawn on my overdraft account. How will this affect my TRB?

A. Accounts with overdraft facilities are not included in the monthly calculation of your monthly TRB. So if you have an overdraft account, it will not reduce your monthly TRB. Likewise, any surplus funds will not be added to the total TRB.

Q10. What happens if the monthly charge makes my overdraft account overdrawn?

A. Kindly top-up funds into your overdraft account to avoid any interest charges on utilised amount. Take note that your overdraft balance is not included in the monthly calculation of your TRB. So if you have an overdrawn account, it will not reduce your monthly TRB. Likewise any surplus funds will not be added to the total TRB.

Q11. If I am charged the monthly fee, when will the first charge be debited from my account?

A. If the monthly fee applies, it will be debited from your Citigold account on the first business day of the following month. For example, if your monthly TRB falls below RM200,000 in October, you will be charged on the first business day in November.

Q12. Will I be charged the monthly fee twice if I hold more than one savings & current account?

A. No, you will only be charged once, even if you have two or more savings or current accounts.

Q13. What services do I enjoy if I continue to maintain my account with Citibank

A. You can benefit from our banking services such as:

- Citigold Team and Consultants who provide solutions that meet your insurance and financial needs
- Citigold Global Banking which extends your personalised banking privileges beyond home
- Citigold Investment Services which provide you with the tools to help you manage your wealth and financial needs
- Citigold Lifestyle Privileges which offer you exclusive experiences that cater to your lifestyle

Q14. Whom can I speak to if I want to find out more?

A. For more information, you can speak to your Relationship Manager, call the Citigold Priority Line (lines are open 24 hours a day, 7 days a week) or you can visit one of our Citigold centers.