PRODUCT DISCLOSURE SHEET
Read this Product Disclosure Sheet before you decide to take out
the Citibank credit card. Be sure to also read the general terms and
conditions.

CITIBANK BERHAD (297089-M)
Citibank Credit Card Product Disclosure Sheet
Date: January 2020

1. What is this product about?

This is a Citibank credit card, to be used primarily for the payment of goods and services. Where any amount of the credit utilised by you
has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

- Credit Limit
  Each Citibank credit card’s credit limit will be determined base on individual credit assessment and the type of credit card applied for.
  Subject to Citibank’s discretion as and it deems fit, the respective credit limit for each Citibank credit card are as follows:

<table>
<thead>
<tr>
<th>No.</th>
<th>Credit Card type</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Citi Prestige</td>
<td>32,000</td>
<td>450,000</td>
</tr>
<tr>
<td>2</td>
<td>Citi PremierMiles</td>
<td>16,000</td>
<td>450,000</td>
</tr>
<tr>
<td>3</td>
<td>Citi Rewards</td>
<td>10,000</td>
<td>450,000</td>
</tr>
<tr>
<td>4</td>
<td>Cash Back Platinum</td>
<td>10,000</td>
<td>450,000</td>
</tr>
<tr>
<td>5</td>
<td>Business Platinum</td>
<td>12,000</td>
<td>450,000</td>
</tr>
<tr>
<td>6</td>
<td>Rewards Platinum</td>
<td>5,000</td>
<td>450,000</td>
</tr>
<tr>
<td>7</td>
<td>Lazada Citi Platinum</td>
<td>3,000</td>
<td>450,000</td>
</tr>
<tr>
<td>8</td>
<td>Cash Back</td>
<td>4,000</td>
<td>450,000</td>
</tr>
<tr>
<td>9</td>
<td>Gold</td>
<td>4,000</td>
<td>450,000</td>
</tr>
<tr>
<td>10</td>
<td>Shell Gold</td>
<td>4,000</td>
<td>450,000</td>
</tr>
<tr>
<td>11</td>
<td>Choice</td>
<td>3,000</td>
<td>450,000</td>
</tr>
<tr>
<td>12</td>
<td>Clear</td>
<td>3,000</td>
<td>450,000</td>
</tr>
<tr>
<td>13</td>
<td>Citibusiness (Personal Underwriting)</td>
<td>4,000</td>
<td>450,000</td>
</tr>
<tr>
<td>14</td>
<td>Citibusiness (Business Underwriting)</td>
<td>5,000</td>
<td>700,000</td>
</tr>
<tr>
<td>15</td>
<td>Citi Simplicity*</td>
<td>3,000</td>
<td>450,000</td>
</tr>
<tr>
<td>16</td>
<td>Silver</td>
<td>3,000</td>
<td>450,000</td>
</tr>
</tbody>
</table>

- Customer Credit Limit
  New-To-Bank Customers
  Should you apply for more than 1 credit card, a Customer Credit Limit will apply. Customer Credit Limit is defined as the total credit
limit extended to you across all of your Cards (including principal and supplementary card), regardless of the number of cards applied for
and approved.

Existing Credit Card Customers
  If you are an existing credit card customer and you are applying for additional credit card(s) with Citibank, a Customer Credit Limit will apply.
  Customer Credit Limit is defined as the total credit limit extended to you across all of your Cards (including principal and supplementary
  cards), regardless of the credit limit assigned to each of your existing cards.

A simple illustration on Customer Credit Limit as follows:

Previous Credit Limit (RM20,000)

<table>
<thead>
<tr>
<th>Card A Limit</th>
<th>Card A Supplementary (Shared Limit)</th>
<th>Card B Limit</th>
<th>Card B Supplementary (Assigned Limit)</th>
<th>Customer Credit Limit (Total Combined Limit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20,000</td>
<td>12,000</td>
<td>10,000</td>
<td>20,000</td>
<td></td>
</tr>
</tbody>
</table>

Credit Limit effective 26 February 2012 (RM20,000)

<table>
<thead>
<tr>
<th>Card A Limit</th>
<th>Card A Supplementary (Shared Limit)</th>
<th>Card B Limit</th>
<th>Card B Supplementary (Assigned Limit)</th>
<th>Customer Credit Limit (Total Combined Limit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20,000</td>
<td>20,000</td>
<td>20,000</td>
<td>10,000</td>
<td></td>
</tr>
</tbody>
</table>

- SMS (Short- Messaging System) Transaction Notifications
  For your security, Citibank will notify you via SMS notifications on your mobile phone of certain transactions made on your Citibank credit
card(s). You can choose to set your own preferred SMS notification threshold amount for your credit card(s) transactions by logging on to
www.citibank.com.my

Citibank strongly encourages its cardmembers to opt for SMS transaction notifications. This provides additional security with the continued
use of your credit card(s). Citibank would however not be liable if cardmembers do not receive SMS transaction notifications due to technical
faults, tel-co downtimes or for any reason(s) beyond the reasonable control of Citibank.

- Credit Card Finance Charges
  To the extent permitted by law, the finance charges are imposed on the portion of balances that relates to finance charges and other fees or
charges (excluding late payment charge) that were carried forward from balances posted in previous statements.

Finance charges will be levied on the outstanding balance or *Current Balance in your statement at the rates prescribed by Bank Negara
Malaysia under its guidelines (including its credit card guidelines, as amended from time to time) or such other rate that may be lower as
determined by us at our discretion and as we deem fit) and subject to the maximum rates for the following categories:-
*Note: Current Balance means the outstanding balance or amount due as specified and appearing in your monthly statement.

<table>
<thead>
<tr>
<th>Finance Charges</th>
<th>Annual Rate</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Transaction/</td>
<td>15%</td>
<td>Cardmembers who promptly settle their Minimum Monthly Payment due for twelve</td>
</tr>
<tr>
<td>Purchases</td>
<td></td>
<td>(12) consecutive months.</td>
</tr>
<tr>
<td></td>
<td>17%</td>
<td>Cardmembers who promptly settle their Minimum Monthly Payment due for ten (10)/</td>
</tr>
<tr>
<td></td>
<td></td>
<td>eleven (11) months in the last twelve (12) consecutive months.</td>
</tr>
<tr>
<td></td>
<td>18%</td>
<td>Cardmembers who make nine (9) months or less prompt payments of their Minimum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Monthly Payment in the last twelve (12) consecutive months.</td>
</tr>
<tr>
<td>Cash Advance</td>
<td>18%</td>
<td>Daily interest from total cash advance amount.</td>
</tr>
<tr>
<td>Balance Transfer</td>
<td>up to 8.999%</td>
<td>Up to 8.999%* per annum daily interest on the total Balance Transfer amount. *This</td>
</tr>
<tr>
<td></td>
<td></td>
<td>may be offered at lower promotional rates for stated period.</td>
</tr>
</tbody>
</table>

To enjoy lower finance charges for retail transactions, you should make at least ten (10) months prompt payments in the last twelve (12) months. Payment are not considered to have been made until all relevant funds have been received for value by us and entered into our records on the day following receipt of payment by us, and until then, finance charges may continue to be charged. For the avoidance of any doubt, your payments may not be entered into our records on a Saturday, Sunday or gazetted public holidays in Malaysia.

3. What are my obligations?

Minimum Monthly Repayment

- 5% of outstanding balance* (if any) + 100% service tax (if any) + 100% Monthly Installments** (if any) + 100% past due amount (if any);
- OR RM50; whichever is higher.

If your Current Balance is below RM50, the Minimum Monthly Payment will be 100% of Your Current Balance.

*Outstanding balance refers to retail transactions (if any) + Balance Transfer amount (if any) + Cash Advance amount (if any) + finance charges and fees (if any).

**Monthly installment refers to the sum of all contracted monthly installments which includes auto balance conversion, easy payment plan, credit card installment plan and other installment plans available from time to time.

Interest Free Period

- 20 days from the statement date for new retail transactions is only applicable for cardmembers with no outstanding balance from the previous month’s statement. Otherwise, finance charges on retail transactions will be calculated from posting date and Cash Advance withdrawals will be calculated from withdrawal date.
- Finance charges are also chargeable when you perform any Balance Transfers, calculated on a daily basis, starting from the posting date, for a fixed duration and you will not enjoy the 20 days’ interest free period on retail transactions, even if you pay your minimum payment due in full.

As the principal cardholder, you are liable for all transactions incurred by the supplementary cardholders.

- You are prohibited from using your Citibank credit card(s) for subscription into or purchase of any Citi investment products, including investment-linked insurance products distributed by Citibank Berhad; if any of your Citibank credit card(s) have been used for purposes as prohibited above, Citi shall be entitled to do all acts and things deemed necessary to comply with the Bank’s rules and regulations, including but not limited to liquidating your holdings of Citi investments products. You would have to bear all costs and expenses Citi incur as a result thereof.

- You must ensure that you take all reasonable steps and precautionary measures to keep the Card and PIN secured at all times, including at your place of residence. These include (but are not limited to): not:
  i. disclosing your Card details or PIN to any other person;
  ii. writing down your PIN on the Card, or on anything kept in close proximity with the Card, which could be lost or stolen with the Card or on anything and anywhere which could be understood by any other person as the PIN to your Card; and
  iii. using a PIN selected from your birth date, identity card, passport, driving licence or contact numbers;
  iv. allowing the Card to be out-of-sight, and/or
  v. allowing any person to use the Card and/or PIN

- You must not use the credit card responsibly, including not using the credit card for unlawful activity.
- You must check the account statement and report any discrepancy without undue delay.
- You must abide by the terms and conditions for the use of credit card at www.citibank.com.my

4. What are the fees & charges I have to pay?

Note: Effective 1 September 2018, the Sales and Services Tax (SST) will be replacing the existing Goods and Services Tax (GST).
<table>
<thead>
<tr>
<th>c) Cash Advance Fee</th>
<th>5% of the total cash advance amount withdrawn or minimum of RM20, whichever is higher will be charged once. Finance Charges – Daily interest will be charged on the cash advance fee and the total outstanding cash advance amount from the date of transaction until full repayment at a rate of 18% per annum.</th>
</tr>
</thead>
<tbody>
<tr>
<td>d) Late Payment Charge*</td>
<td>If minimum payment is not made by payment due date, a late payment charge will be levied at 1% of unpaid balances from retail transactions and cash advances, subject to a minimum of RM10, up to a maximum of RM100.</td>
</tr>
<tr>
<td>e) Conversion For Overseas Transactions</td>
<td>If a transaction is made in foreign currency, the transaction will be converted into Ringgit Malaysia using US Dollars as the base currency on the date on which the transaction is received and processed by Citibank and/or Visa International, MasterCard Worldwide or the relevant Card Payment Network (&quot;Payment Network&quot;). Transactions in foreign currency other than Ringgit Malaysia shall be converted at Citibank's prevailing foreign exchange rate and/or an exchange rate determined by the relevant Payment Network. The conversion rate is subject to an administration charge up to 1.40% levied by the Payment Network and in addition, a 1.00% foreign exchange conversion markup will be levied by Citibank on the converted Ringgit Malaysia amount, or such other rate as determined by Citibank and notified to you. SMS alerts for overseas Mail/Telephone Order transactions may indicate an estimated amount; final amount will be in your next statement. Pending transactions which appear on Citibank Online and/or Citi Mobile App are those that have been approved but are pending final settlement by the merchant. Further, in relation to pending transactions: a) The details shown are for your information only. For an official record of transactions, please refer to your statement. b) The transaction description and amount may appear differently when posted, as it depends on the final settlement by the merchant, foreign exchange rates, applicable charges (if any) etc. c) Some merchants (for example, e-commerce merchants) will initiate an inquiry transaction, which is usually a small amount to validate the Card. However, the amount will be cancelled if no settlement has been submitted.</td>
</tr>
<tr>
<td>f) Fee on Dynamic Currency Conversion (DCC) Service</td>
<td>0.8% on the converted Ringgit Malaysia amount for overseas purchases made with Citi Credit Card at the point of sales via Dynamic Currency Conversion (DCC) service. DCC is an optional service which may be offered by certain overseas merchants to provide you a choice to pay in Ringgit Malaysia (including online purchases quoted in foreign currency) for your purchases overseas with your Credit Card at the point of sales. Please note that if you choose to pay in Ringgit Malaysia at an overseas merchant, you are choosing DCC service. NOTE: The exchange rates used for DCC which are determined by the relevant merchant may be higher than the exchange rate as determined by relevant Card association when you pay in foreign currency. You are advised to consider all the above when deciding whether to use DCC.</td>
</tr>
<tr>
<td>g) Replacement Card Fee</td>
<td>RM50 fee per card.</td>
</tr>
<tr>
<td>h) Sales Draft Retrieval</td>
<td>RM20 per copy.</td>
</tr>
<tr>
<td>i) Monthly Statement Retrieval</td>
<td>RM5 per statement. You can enroll in Citibank's Online Statement Facility to save cost.</td>
</tr>
<tr>
<td>j) Over Limit Fee**</td>
<td>RM25 will be charged if the total outstanding balance across all your Citi credit card(s) including any unbilled principal outstanding installment balances, exceeds your total combined credit limit. The fee will be charged to the credit card with the transaction that caused the overlimit and will be reflected in the next statement. If the overlimit remains in the succeeding months, RM25 will be charged per month.</td>
</tr>
</tbody>
</table>
| k) Paper Statement Fee*  
(monthly statement): | RM1 per statement. |

* These fees and charges may be offered at lower promotional rates for stated period. Please visit www.citibank.com.my for more information, frequently asked questions and the complete list of applicable fees and charges.  
** Not applicable to Citi Prestige and Simplicity+  
+ Not applicable to Citi Prestige

5. What if I fail to fulfill my obligations?

- **Late payment charges**
  Late payment charge will be levied at 1% of unpaid balances from retail transactions and cash advances, subject to a minimum of RM10, up to a maximum of RM100.

- **Right to set-off**
  Citibank has the right, with notice, to combine or consolidate all or any of your accounts (including joint account; settling entire amount) with us to set-off or transfer the monies to payoff the outstanding balance of your credit card at anytime.

- **Liability for unauthorised transactions**
  You must always use reasonable precautions to prevent the loss of your credit card. If your credit card is lost or stolen, you must notify us immediately, followed by a written confirmation together with a copy of police report no later than seven (7) days from the occurrence of the event. You will be liable for PIN-based unauthorised transactions if you have:
  i. acted fraudulently; or
  ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the credit card; or
  iii. voluntarily disclosed the PIN to another person; or
  iv. recorded the PIN on the credit card or on anything kept in close proximity with the card.
  You will be liable for unauthorised transactions which require signature verification or with a contactless card. If you have:
  i. acted fraudulently; or
  ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the credit card; or
  iii. left the credit card or an item containing the card unattended in places visible and accessible to others; or
  iv. voluntarily allowed another person to use the credit card.
  - If you fail to abide by the terms and conditions or the credit card, we have the right to terminate your card.

- **Withdrawal of Card or facilities/services offered**
  We may, with notice, withdraw the Citibank credit card and/or any of the facilities/services offered with the Citibank credit card and the whole outstanding balance on the Card Account shall become immediately due and payable to us.

6. What if I fully settle the balance before its maturity? (For balance transfer or easy payment plans)

- **Lock-in period:** No lock-in period if you settle before maturity.
- **Early settlement penalty:** No early termination fee.
7. What are the major risks?

- If you pay only the minimum amount due, it will take you longer and cost you more to settle the outstanding balance. Think about your repayment capacity when charging the credit card.
- If you use your credit card to make repayment for other financing, it may cost you more.
- The finance charges imposed on the outstanding balance for this Citibank credit card is based on a tiered pricing structure in accordance with your repayment history.
- If we detect any unusual or suspicious activity on your Credit Card Account, we may temporarily suspend your credit privileges until such activity is verified.
- If you have problems paying for your Citibank credit card charges, contact us early to discuss repayment alternatives.
- You and the Supplementary Cardmember(s) must ensure that the total amount charged to your respective Citibank credit cards SHALL NOT exceed your credit limit/customer credit limit or the Supplementary Cardmember’s own supplementary card(s) limit (if any). In any event, you are liable for all amounts charged to you and your Supplementary Cardmember(s) cards, including all amounts above your credit limit/customer credit limit and/or any assigned supplementary card(s) limit and also for charges that you may not have intended to be responsible for although the Supplementary Card(s) may bear different Citibank credit card account numbers and may have separate assigned credit limits.
- You should not disclose your Citibank credit card details or PIN number to any unauthorized persons.
- You should notify us immediately after having found out your Citibank credit card is lost or stolen.
- We are entitled to, with notice, recall or withdraw all other credit facilities that you have with us in the event of default of the Card Account or if you are in breach of any of the terms and conditions of the Citibank Card and/or Citibusiness Card Terms and Conditions.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all transaction alerts and correspondences reach you in a timely manner.

9. Where can I get further information?

If you have difficulties in making repayment, you should contact us as early as possible at:

Citibank Priority Hotline
03-2383 1010
*only for Citi Prestige, PremierMiles and Rewards cardmembers

Citibank
03-2383 0000 Kuala Lumpur
04-296 0000 Penang
07-268 0000 Johor Bahru
1-800-82-1010 Sabah and Sarawak

Citibank Website
www.citibank.com.my

Alternatively, you may seek the services of Agensi Kaunseling Dan Pengurusan Kredit, an agency established by Bank Negara Malaysia (BNM) to provide free services on money management, credit counselling, financial education and debt restructuring for individuals.

In addition, BNM has introduced POWER! Pengurusan Wang Ringgit Anda program. This program provides useful information to encourage prudent money management and financial discipline. For more information or to register for the program, log on to www.akpk.org.my or call 03-2616 7766.

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-98-5465
Fax : 03-2174 1515
E-mail : bnntelelink@bnm.gov.my

10. Other credit card products available?

- Quick Cash
- Citi FlexiBill
- Citi PayLite
- Cash Advance
- Easy Payment Plan
- Balance Transfer
- Auto Balance Conversion
- Balance Transfer via Instalment

IMPORTANT NOTE:
LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

- Citibank's Privacy Notice
Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at www.citibank.com.my/privacyEng to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data.

In addition, in the course of your banking relationships with Citibank, personal data of individual third parties such as your mandatees, authorised signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citibank, may have been provided to us as well. Please inform all such third parties to visit us at the above web link to view our Notice and Choice Principle Statement.

The information provided in this disclosure sheet is valid as at January 2020.