

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Citi Quick Cash. Seek clarification from your institution if you do not understand any part of this document or the terms and conditions

CITIBANK BERHAD

**Citi Quick Cash
(formerly known as
Dial-For-Cash)**

June 4, 2021

1. What is Citi Quick Cash?

Citi Quick Cash (formerly known as Dial-For-Cash) is a cash advance facility, which allows you to obtain cash advance from your credit card. The cash advance applied for will be disbursed to your choice of current or savings account in your name with Citibank or other banks. Repayment of Citi Quick Cash amount is through equal monthly instalments.

2. What do I get from this product?

You will be able to enjoy cash advance at your own disposal. The cash advance amount applied for under the Citi Quick Cash; subject to Citibank's discretion, will be obtained through your Card credit limit. The cash will be disbursed to your choice of current or savings account in your name with Citibank or other banks within 7 working days from the date of application approval.

After the approval of the Citi Quick Cash, you will be charged with non-refundable cash advance fee (see Clause 4) and the interest rate agreed upon at the date of approval throughout the tenure regardless of any subsequent revisions to the Citi Quick Cash interest rates offered.

| Effective interest rate (%) | Equivalent flat interest rate (%) | Tenure (months) |
|------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------|
| Up to 17.9% p.a. | Up to 10.57% p.a. depending on the effective interest rate & tenure applied for | 6, 9, 12, 18, 24, 30, 36, 48 or 60 months |

Effective Interest Rate is calculated based on monthly reducing balance repayment method whereby as the original loan sum is repaid; the interest per month reduces progressively across the tenure of the loan.

The minimum Citi Quick Cash amount is RM1,000 and the maximum amount will be subject to your available credit limit and Citibank's discretion.

3. What are my monthly obligations?

You are prohibited from using your Citi Quick Cash for subscription into or purchase of any Citi investment products, **including insurance products distributed by Citibank Berhad**; If any funds from your Citi Quick Cash have been used for purposes as prohibited above, Citibank shall be entitled to do all acts and things deem necessary to comply with the Bank's rules and regulations, including but not limited to liquidating your holdings of Citibank investment products. You would have to bear all costs and expenses Citibank incur as a result thereof.

The Citi Quick Cash interest will be computed based on the agreed effective interest rate on a reducing balance repayment method basis. For the avoidance of doubt, the first month's interest will be calculated based on the effective interest rate and pro-rated on a 365 days and on a 366 days basis in a leap year from one day after the approval date until the next immediate statement cycle date and will be reflected (together with any fees or charges) in the next immediate monthly statement.

The subsequent monthly instalment calculation remains the same where it shall be a fixed amount and consists of both principal and interest where the interest component of each monthly instalment is computed by: Effective interest rate x outstanding principal amount ÷ 12 months, save for the final month's interest component, which is computed by: equal monthly instalment amount – outstanding principal.

For Citi Quick Cash with effective interest rate of 0%, there will be no interest component in the monthly repayment. The principal repayment will commence from the second monthly statement after the Citi Quick Cash is booked.

The Citi Quick Cash monthly instalment amount is fixed. Any pre-payment or excess payment will not reduce the Outstanding Principal or the subsequent Citi Quick Cash monthly instalment and will only be treated by the Bank as advance payment.

You will not be entitled to any reward points and/or cash rebates from the Citi Quick Cash.

Illustration of the monthly repayment calculation:

Customer applies for a Citi Quick Cash Amount of RM8,000 for a 12-month tenure with a corresponding effective interest rate of 17.9% per annum on 15th August 2019. Based on the example above, the Citi Quick Cash monthly instalment payable over 12 months will be RM733.06 and the total repayment amount at the end of 12 months will be RM8,855.57.

A simple illustration on the monthly principal deduction as well as interest charged is as follows:

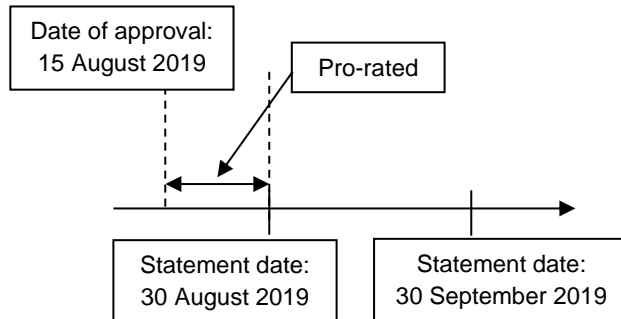
| Month | Outstanding Principal (RM) | Citi Quick Cash Monthly Instalment (RM) | Citi Quick Cash Interest Payable (RM) | Principal Repayment (RM) |
|--------------|----------------------------|-----------------------------------------|---------------------------------------|--------------------------|
| 0 | 8,000.00 | 58.85 | 58.85* | - |
| 1 | 8,000.00 | 733.06 | 119.33* | 613.73 |
| 2 | 7,386.27 | 733.06 | 110.18 | 622.88 |
| 3 | 6,763.39 | 733.06 | 100.89 | 632.17 |
| 4 | 6,131.22 | 733.06 | 91.46 | 641.60 |
| 5 | 5,489.62 | 733.06 | 81.89 | 651.17 |
| 6 | 4,838.45 | 733.06 | 72.17 | 660.89 |
| 7 | 4,177.56 | 733.06 | 62.32 | 670.74 |
| 8 | 3,506.82 | 733.06 | 52.31 | 680.75 |
| 9 | 2,826.07 | 733.06 | 42.16 | 690.90 |
| 10 | 2,135.17 | 733.06 | 31.85 | 701.21 |
| 11 | 1,433.96 | 733.06 | 21.39 | 711.67 |
| 12 | 722.29 | 733.06 | 10.77 | 722.29 |
| Total | | 8,855.57 | 855.57 | 8,000.00 |

*Example: Statement cycle falls on the 30th of the month and your Citi Quick Cash was approved on 15th of the month.

Interest payable for the first month's instalment will be pro-rated calculated based on:

$$15/365 \times 17.9\% \times \text{RM}8,000 = \text{RM}58.85$$

During the Citi Quick Cash Tenure, the Citi Quick Cash Amount together with Citi Quick Cash Interest will be billed in equal monthly instalments.



Based on the above illustration, the interest charged from the date of the Citi Quick Cash approval (15th August 2019) and the 1st statement date (30th August 2019) will be pro-rated from one day after the date of approval to the 1st statement date. The interest charged from 31st August 2019 to 30th September 2019 will be computed for the based on:

$$1/12 \times 17.9\% \times \text{RM}8,000 = \text{RM}119.33$$

For Citi Quick Cash with effective interest rate of 0%, there will be no interest component in the monthly repayment. The principal repayment will commence from the second monthly statement after the Citi Quick Cash is booked.

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

A non-refundable cash advance fee of the Citi Quick Cash Amount (or such other amount as may be determined by Citibank for each Citi Quick Cash application) will be debited from your Credit Card account. For the applicable cash advance fee, please see the applicable fees and charges at <http://www.citibank.com.my>

5. What if I fail to fulfill my payment obligations?

The Citi Quick Cash instalments form part of the Minimum Monthly Payment which must be settled by you on or before Payment Due Date. The Citi Quick Cash instalments are billed to the credit card account monthly similar to a normal retail transaction and are subject to usual Finance Charges if you pay or had paid less than the outstanding balance appearing on your current or previous monthly statements by the Payment Due Date.

If you fail to pay your Citi Quick Cash monthly instalment(s) due in full for 3 consecutive months or more, all monies due and owing under the Citi Quick Cash, comprising of the total outstanding Citi Quick Cash monthly instalment and the total unbilled principal of the Citi Quick Cash together with the applicable finance charge under the Citi Quick Cash will be due and payable, which we will be entitled to demand from you in full.

6. What if I fully settle the Citi Quick Cash before its maturity?

Subject to Citibank's approval, you may at any time cancel your Citi Quick Cash or elect for early settlement of the Citi Quick Cash Amount. Upon such cancellation or early termination, you are required to pay Citibank an early termination fee of **up to 5% of the total outstanding principal under the Citi**

Quick Cash together with the total outstanding principal under the Citi Quick Cash for such early termination or cancellation.

For Citi Quick Cash with effective interest rate of 0%, upon such cancellation or early termination, you are only required to pay Citibank **the total outstanding principal under the Citi Quick Cash**.

7. What are the major risks involved?

- Please refer to no. 5 for failure to fulfill payment obligations
- If you have any problems paying your Citi Quick Cash, contact us early to discuss repayment alternatives.

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 correspondences reach you in a timely manner.

Please call Citiphone at 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), 07- 340 6000 (Johor Bahru), or 1800 82 1010 (Sabah & Sarawak) if you need to change your contact details.

9. Where can I get further information?

Call Citiphone at 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), 07- 340 6000 (Johor Bahru), or 1800 82 1010 (Sabah & Sarawak) to request for more information on Citi Quick Cash

OR

For full terms and conditions, visit our Citibank homepage at <http://www.citibank.com.my>

OR

For assistance and redress:

You may contact us if you wish to complain on the products or services provided by us or if you have difficulties in making repayments. You should contact us earliest possible to discuss repayment alternatives.

| | |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tel: | <ul style="list-style-type: none">• 03-2383 0000 (KL)• 04-296 0000 (Penang)• 07- 340 6000 (JB)• 1800-82-1010 (Sabah & Sarawak) |
| Fax: | 03-2383 6666 |
| E-mail: | malaysia.customer.service@citi.com |

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

In addition, Bank Negara Malaysia (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:

| | |
|-----------------|-------------------------------------------------------------------------|
| Address: | Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur. |
| Tel: | 1-300-88-5465 |
| Fax: | 03-21741515 |
| E-mail: | bnmtelelink@bnm.gov.my |

10. Other services available on your credit card

Balance Transfer, Balance Transfer via Instalment, Citi PayLite, Citi FlexiBill and Cash Advance.

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CITI QUICK CASH OUTSTANDING BALANCES.

Citi's Privacy Notice

Keeping personal data of individuals secure is a top priority for all of us at Citi. 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 Citi, personal data of individual third parties such as your mandates, authorised signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citi, 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 Product Disclosure Sheet is valid as of 4th June 2021.