

# **DUAL CURRENCY ACCOUNT**

21 September 2021

## **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of Citibank Berhad and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## **STATEMENT OF DISCLAIMER**

The relevant information and document in relation to the Dual Currency Account, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgment of the relevant information and document in relation to the Dual Currency Account, including a copy of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the Dual Currency Account or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Citibank responsible for the Dual Currency Account and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

CITIBANK BERHAD (199401011410 (297089-M))

DUAL CURRENCY ACCOUNT



Date: 21 September 2021

(This Product Highlight Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents\* before deciding to invest.)

\* The disclosure documents for Dual Currency Account ("DCA") include the Product Term Sheet, Risk Disclosure Statement, Subscription Form, and relevant extract of the Citibank Account Terms and Conditions applicable to DCA.

This investment is **NOT PRINCIPAL PROTECTED**.

This investment is **NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM")**.

The information provided in this sheet is valid as at 21 September 2021

## BRIEF INFORMATION ON THE PRODUCT

### 1. What is this product about?

- The Dual Currency Account ("DCA") is a structured product investment that may potentially pay out a higher return as compared to a normal deposit account.
- When making a DCA placement, the investor chooses the investment amount ("Principal Amount") the Base Currency / Reference Instrument, the Alternate Currency / Reference Instrument, the tenure for the placement, the Strike Rate and the Interest Rate. The DCA placement will be denominated in the Base Currency / Reference Instrument.
- On Maturity Date, the investor will be paid the Principal Amount and interest earned on the Principal Amount ("Interest"). However, depending on the exchange rate of selected Currency / Reference Instrument on Fixing Date ("Reference Rate"), Citibank Berhad ("Citibank") will pay the Principal Amount and Interest in either the Base Currency / Reference Instrument or in the Alternate Currency / Reference Instrument (converted at the pre-determined Strike Rate) in accordance with the FX Conversion Conditions and the other terms and conditions applicable to DCA ("FX Conversion").
- Should Citibank pay the Principal Amount and Interest in the Alternate Currency / Reference Instrument, the Base Currency / Reference Instrument equivalent may be less than the Principal Amount. As such, DCA is not principal protected.
- Please see "What am I investing In?" below for the definition of Base Currency / Reference Instrument, Alternate Currency / Reference Instrument, Strike Rate and FX Conversion Conditions.

## PRODUCT SUITABILITY

### 2. Who is this product suitable for?

DCA is suitable for an investor who :-

- Is risk profiled 2 or higher (please refer to your Investment Risk Profile Worksheet for details on Investor Profiles)
- Wishes to earn potentially higher returns than traditional deposits and is indifferent in accepting maturity proceeds in either the original currency of the placement or the alternate currency.
- Is prepared to hold the DCA placement until maturity and understands the risk of receiving the Principal Amount and Interest in the Alternate Currency / Reference Instrument on the Maturity Date, which could be worth less than the initial Principal Amount invested, resulting in a loss of part of the Principal Amount.
- Meets the definition of high-net worth individuals (HNWI) as prescribed under Schedule 6 of the Capital Markets and Services Act 2007 (and its latest amendments) below:

## WARNING

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**

- i. Total net personal assets, or total net joint assets with spouse exceeding RM3,000,000 or its equivalent in foreign currencies, excluding the value of the investor's primary residence;
- ii. Gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding 12 months;
- iii. Jointly with spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding 12 months; or
- iv. Total net personal investment portfolio or total net joint investment portfolio with spouse, in any capital market products exceeding RM1,000,000 or its equivalent in foreign currencies.

DCA is not available to US Persons as defined in the Citibank Account Terms and Conditions. The Dual Currency Account are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. This Product Highlight Sheet is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the Dual Currency Account mentioned herein to such individuals.

### KEY PRODUCT FEATURES

#### 3. What am I investing in?

<b>Minimum Investment</b>	MYR50,000 or equivalent in Base Currency/Reference Instrument.
<b>Investment tenure</b>	Tenures of 1 week, 2 weeks and 1 month are available, depending on the Base Currency / Reference Instrument and Alternate Currency / Reference Instrument pairing selected.
<b>Principal protection</b>	The Principal Amount is not protected.
<b>Interest Rate</b>	The interest rates available for your choosing will vary depending on a variety of factors including the Base Currency / Reference Instrument and Alternate Currency / Reference Instrument pairing, the investment tenure, the Strike Rate and market movements. Please speak to your Relationship Manager / Treasury Consultant on the interest rates available.
<b>Interest payment frequency</b>	The interest earned will be paid on Maturity Date.
<b>Interest proceeds calculation</b>	Principal Amount x Interest Rate x (Investment tenure in days/either 360 or 365 depending on the Base Currency / Reference Instrument).
<b>Underlying asset /reference</b>	The underlying asset / reference for this structured product investment would be the Base Currency / Reference Instrument and Alternate Currency / Reference Instrument that you choose. The available Currencies / Reference Instrument are :- Australian Dollars (AUD), Canadian Dollars (CAD), Euro Dollars (EUR), Pound Sterling (GBP), Japanese Yen (JPY), Malaysian Ringgit (MYR), New Zealand Dollars (NZD), Singapore Dollars (SGD), US Dollar (USD), Gold (XAU)
<b>Pairing</b>	Refers to the Base Currency / Reference Instrument and Alternate Currency / Reference Instrument pairing that you choose.
<b>Trade Date</b>	The date that the subscription takes place.
<b>Value Date</b>	The date that the Dual Currency Account contract begins.
<b>Fixing Date</b>	The date determined by the Calculation Agent based on the Investment tenure.
<b>Maturity Date</b>	The date that the Dual Currency Account contract ends.
<b>Base Currency / Reference Instrument</b>	The currency / reference instrument that your DCA placement is denominated in.
<b>Alternate Currency / Reference Instrument</b>	The currency / reference instrument that your Principal Amount and Interest earned may be converted to, on Maturity Date, using the Strike Rate.

#### WARNING

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**



<b>Spot Rate</b>	The Spot Rate is determined at the time of the order is entered into the system on Trade Date.
<b>Strike Rate</b>	The rate at which the Principal Amount and Interest in the Base Currency / Reference Instrument are converted into the Alternate Currency / Reference Instrument in the event of an FX Conversion. The Strike Rate is determined at the time of the order is entered into the system on Trade Date.
<b>Reference Rate</b>	Reference Rate, as determined by the Calculation Agent, is the spot exchange rate for the Pairing on the Fixing Date. Please refer to the Product Term Sheet for more information.
<b>Under what circumstances will the Principal Amount and Interest on the Principal Amount be paid in the Alternate Currency / Reference Instrument (FX Conversion Conditions)</b>	<p>In summary :-</p> <p>The Principal Amount and Interest will be converted using the Strike Rate and paid in the Alternate Currency / Reference Instrument if the Reference Rate denotes that the Base Currency / Reference Instrument has strengthened against the Alternate Currency / Reference Instrument beyond the Strike Rate.</p> <p>Otherwise, the Principal Amount and Interest will be paid in the Base Currency / Reference Instrument if:</p> <ul style="list-style-type: none"> <li>(i) The Reference Rate is equal to the Strike Rate</li> <li>(ii) The Reference Rate denotes the Base Currency/Reference Instrument has weakened against the Alternate Currency/Reference Instrument</li> </ul> <p>Please refer to the Product Term Sheet for more information.</p>
<b>Calculation Agent</b>	Citibank Berhad

**4. What are the possible outcomes of my investment?**

These illustrations are provided for illustrative purposes only. It does not present all possible outcomes or describe all factors that may affect the value of an investor's investment in a DCA. If you have any questions or would like additional information, please contact your Relationship Manager.

**Illustration 1**

**WARNING**  
**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

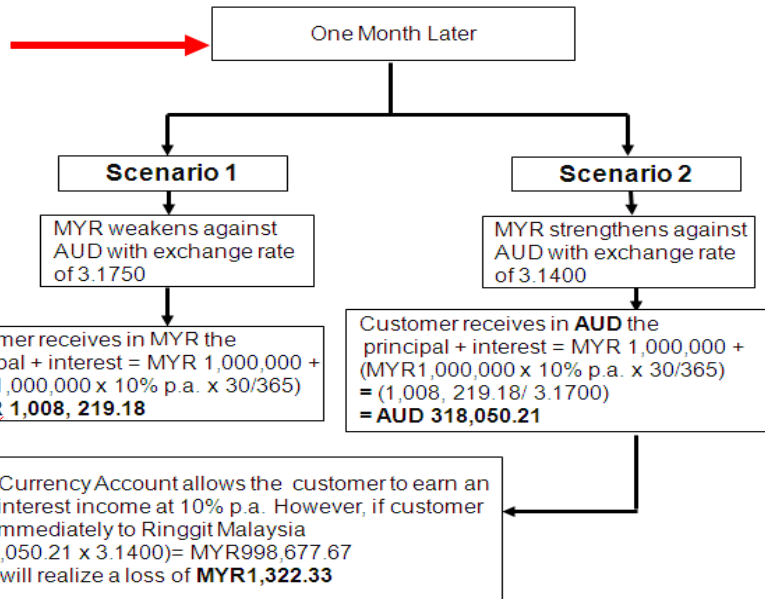
**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**

DUAL CURRENCY ACCOUNT

**Details of the Dual Currency Account :**

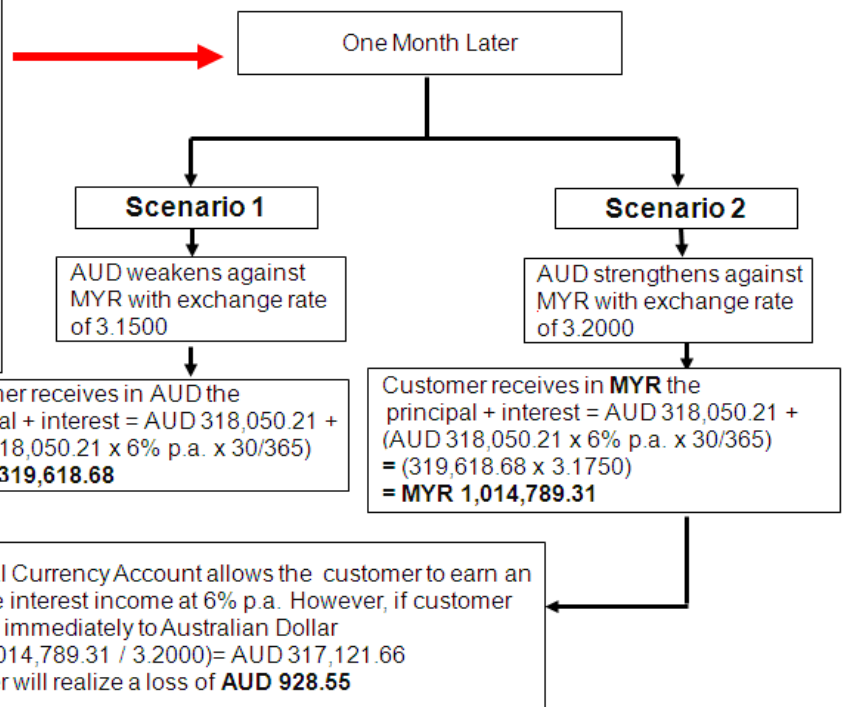
**Investment Amount:** RM1,000,000  
**Base currency:** Ringgit Malaysia (MYR)  
**Alternate Currency:** Australian Dollar (AUD)  
**Strike Rate:** 3.1700 (Spot – 0.0100)  
**Spot Rate:** 3.1800  
**Interest Rate:** 10% p.a.  
**Tenure:** 1 month (30 Days)



**Illustration 2 (Reverse Pairing)**

**Details of the Dual Currency Account:**

**Investment Amount:** AUD 318,050.21  
**Base currency:** Australian Dollar (AUD)  
**Alternate Currency:** Ringgit Malaysia (MYR)  
**Strike Rate:** 3.1750 (Spot + 0.0150)  
**Spot Rate:** 3.1600  
**Interest Rate:** 6% p.a.  
**Tenure:** 1 month (30 Days)



**WARNING**

THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION

THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.

**5. Who am I investing with?**

- An investor is investing with Citibank Berhad, a bank licensed under the Financial Services Act 2013 of Malaysia. An investor assumes the risk that Citibank Berhad will not be able to satisfy its obligations under a DCA. No other party is responsible for Citibank Berhad's obligations under a DCA.
- Citibank Berhad acts as principal in a DCA.
- Citibank Berhad is the Calculation Agent. While the Calculation Agent will act in good faith and in a commercially reasonable manner, it does not assume any obligation or duty to, or any relationship of agency or trust for or with the investor. Please also read the Possible Conflict of Interest Risk clause in the Product Term Sheet.

**6. What are the key terms and conditions of this product I should know?****Restrictions :**

- Non-transferable.
- Partial Withdrawals are not allowed.
- An investor is not permitted to give any other party rights over a DCA. For example, an investor cannot charge or assign this investment to a bank that has provided the investor credit facilities.

**Cooling off Period:**

Cooling Off Period does not apply for Dual Currency Account.

**Pre-termination/ Early Redemption by Investor:**

A Dual Currency Account is a short term investment product designed for investors to hold to maturity. Investors should be aware that in the event they wish to make a pre-termination/early redemption, they may not achieve the potential or enhanced returns via the exposure to the underlying asset/reference. Pre-termination/early redemption will be made at the investor's sole discretion.

By applying for pre-termination/early redemption, the Investor expressly acknowledges that the Principal Amount and/or Interest may be lost or reduced as the market value of the underlying asset/reference may be substantially less than the Principal Amount invested. The calculation of any loss or reduction of the Principal Amount and/or Interest is based on the market value of the underlying asset/reference upon the receipt of the pre-termination/ early redemption request. The market value of the underlying asset/reference is generally governed by the supply of and demand for the underlying asset/reference and will generally fluctuate with, among other things, the liquidity and volatility of the financial markets, economic, financial and political events in one or more jurisdictions, developments or trends in a particular industry and the financial condition of the underlying asset/reference. The calculation of any loss or reduction of the Principal Amount and/or Returns will not necessarily conform to or correlate with any theoretical pricing formula or chart, any previous redemption pattern of any previous or other Dual Currency Account, and the exchange rates or value of the Currency / Reference Instrument at any particular time. There is no additional fee or sales charges charged by Citibank for such pre-termination/early redemption. You may wish to consult your financial advisor and/or tax consultant before requesting for a pre-termination/early redemption.

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

All fees and charges are imputed within the investment's structure and return mechanics. There are no additional fees and charges that an investor has to pay.

**8. What are the key risks involved?**

Investors may be exposed to these key risks associated with Dual Currency Account : Currency / Reference instrument Risk, Pre-Termination/ Early Redemption Risk (By the investor) and Commitment Risk, Credit Risk, Legal Risk, Market/Underperformance Risk, Liquidity Risk, Operational Risk, Options Risk, Counter-party Risk, Mismatch Risk, Potential Return Risk, Possible Conflict of Interest Risk, Exchange Control Risk, Sovereign Risk, Event Risk, Early Termination By Citibank Risk, Leverage Risk, Risk Relating to the Discretion of the Issuer or Calculation Agent, Re-investment Risk, Taxation Risk and Compounding of Risk.

**WARNING**

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**

An investor must carefully consider all risk factors before making an investment decision. Prior to entering into a transaction, an investor should consult with his own legal, regulatory, tax, financial and accounting advisors to the extent that he considers it necessary.

**9. How often are valuations available?**

The nominal investment amount will be stated in the monthly bank statement which is available to investors every month. Mark to market valuation is not available as a DCA is a short term investment product that is meant to be held to maturity.

**10. How can I exit from this investment and what are the risks and costs involved?**

If an investor wishes to terminate a DCA prior to its Maturity Date, the investor may make a request to Citibank. A Dual Currency Account is a short term investment product designed for investors to hold to maturity. Investors should be aware that in the event they wish to make a pre-termination/early redemption, they may not achieve the potential or enhanced returns via the exposure to the underlying asset/reference. Pre-termination/early redemption will be made at the investor's sole discretion.

By applying for pre-termination/early redemption, the Investor expressly acknowledges that the Principal Amount and/or Interest may be lost or reduced as the market value of the underlying asset/reference may be substantially less than the Principal Amount invested. The calculation of any loss or reduction of the Principal Amount and/or Interest is based on the market value of the underlying asset/reference upon the receipt of the pre-termination/early redemption request. The market value of the underlying asset/reference is generally governed by the supply of and demand for the underlying asset/reference and will generally fluctuate with, among other things, the liquidity and volatility of the financial markets, economic, financial and political events in one or more jurisdictions, developments or trends in a particular industry and the financial condition of the underlying asset/reference. The calculation of any loss or reduction of the Principal Amount and/or Returns will not necessarily conform to or correlate with any theoretical pricing formula or chart, any previous redemption pattern of any previous or other Dual Currency Account, and the exchange rates or value of the Currency / Reference Instrument at any particular time. There is no additional fee or sales charges charged by Citibank for such pre-termination/early redemption. You may wish to consult your financial advisor and/or tax consultant before requesting for a pre-termination/early redemption.

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

It is important that you inform Citibank Berhad of any changes in your contact details to ensure that all correspondence reach you in a timely manner. To change your contact details, kindly contact Citiphone at:

03-2383 0000 (KL)  
04-296 0000 (Penang)  
07-340 6000 (JB)  
1800-82-1010 (Sabah & Sarawak)

**12. Where can I get further information or to lodge a complaint?**

1. Should you require additional information about investment, please refer to the bankinginfo booklet on 'Investing Your Money', available at all our branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

2. Kindly contact your designated Relationship Manager if you have any enquiries. You may also contact us at:

Citibank Berhad  
Wealth Management Products  
Level 18 Menara Citibank  
165 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-2383 0000 (KL)  
04-296 0000 (Penang)  
07-3406000 (JB)  
1800-82-1010 (Sabah & Sarawak)

3. If you have filed a complaint in connection with this product and are not satisfied with the outcome of our complaint resolution process, you may refer your dispute to the Securities Industries Dispute Resolution Corporate (SIDREC):

(a) via phone to : 03-2282 2280  
(b) via fax to : 03-2282 3855  
(c) via email to : [info@sidrec.com.my](mailto:info@sidrec.com.my)

**WARNING**

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**

(d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur

4. You can also direct your complaint to the Securities Commission of Malaysia ("SC") even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:

(a) via phone to the Aduan Hotline at : 03-6204 8999  
(b) via fax to : 03-6204 8991  
(c) via e-mail to : aduan@seccom.com.my  
(d) via the online complaint form which is available at [www.sc.com.my](http://www.sc.com.my).  
(e) via letter to:- Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

5. Members of the public can contact BNMLINK and BNMTELELINK for information, enquiries or redress in the areas of conventional and Islamic banking, insurance and takaful, advisory services for small and medium enterprises, foreign exchange rules and other matters under Bank Negara Malaysia's purview. If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

BNMLink Customer Service Center  
Ground Floor, Block D  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel : 1300-88-5465  
Website: [www.bnm.gov.my](http://www.bnm.gov.my)  
Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

**NOT COVERED BY COMPENSATION FUND**

6. You understand that you are not covered by the Compensation Fund established in accordance with Part IV of the Capital Markets and Services Act 2007.

Therefore, if you suffer any monetary loss as a result of any actions and/or omissions by a director, officer or employee or representative of a registered person such as Citibank in connection with a DCA, you have no rights against the Compensation Fund.

In respect of any monetary loss related to any actions and/or omissions by a director, officer or employee or representative of a registered person such as Citibank, you may lodge a complaint with Citibank at:-

Citibank Berhad  
Wealth Management Products  
Level 18 Menara Citibank  
165 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-2383 0000 (KL)  
04-296 0000 (Penang)  
07-3406000 (JB)  
1800-82-1010 (Sabah & Sarawak)

**WARNING**

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**



CITIBANK BERHAD (199401011410 (297089-M))

DUAL CURRENCY ACCOUNT



### 13. Other Investment Linked to Derivatives Products available at Citibank

#### **Market Linked Investment**

There is no other investment-linked to derivatives product available at Citibank.

#### **Disclosures and Disclaimers**

All obligations hereunder are payable solely at and by Citibank Berhad, subject to the laws of Malaysia and any other applicable laws (including any governmental actions, orders, decrees and regulations) whether due to the investor's country of citizenship, domicile, residence or taxpaying status and shall also be excused by other events beyond its control which prevent its performance.

#### **Confidential Document:**

This document is not an offer to sell nor is it a solicitation of an offer to enter into a transaction and all expressions of opinion are subject to change without notice.

The contents of this document are confidential and intended solely for the use by Citibank Berhad and the prospective investor to whom it is delivered. It is not to be reproduced or distributed to any other person except to that prospective investor's professional advisors.

The terms set forth herein are intended for discussion purposes only and are subject to the final expression of the terms of the transaction in the applicable confirmation advice which accompanies a subscription of a Dual Currency Account.

#### **WARNING**

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION**

**THIS STRUCTURED PRODUCT INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.**

**INVESTMENTS: NOT INSURED BY ANY GOVERNMENT AGENCY. NOT A BANK DEPOSIT. NO BANK GUARANTEE. SUBJECT TO INVESTMENT RISKS. MAY LOSE VALUE.**