

**TERMS OF DUAL CURRENCY ACCOUNT**

**This Product Term Sheet has not been reviewed by the Securities Commission Malaysia**

|                            |  |
|----------------------------|--|
| <b>Issuer</b>              | Citibank Berhad (199401011410 (297089-M)) (the " Issuer" )   |
| <b>General Description</b> | <ul style="list-style-type: none"> <li>○ 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.</li> <li>○ 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.</li> <li>○ 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”).</li> <li>○ 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.</li> </ul>  |
| <b>Investor Strategy</b>   | <p>DCA is suitable for an investor who :-</p> <ul style="list-style-type: none"> <li>○ Is risk profiled 2 or higher (please refer to your Investment Risk Profile Worksheet for details on Investor Profiles)</li> <li>○ 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.</li> <li>○ 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.</li> <li>○ 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:             <ul style="list-style-type: none"> <li>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;</li> <li>ii. Gross annual income exceeding RM300,000 or its equivalent in foreign currencies in the preceding 12 months;</li> <li>iii. Jointly with spouse, has a gross annual income exceeding RM400,000 or its equivalent in foreign currencies in the preceding 12 months; or</li> <li>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.</li> </ul> </li> </ul> <p>DCA is not available to US Persons as defined in the Citibank Account Terms and Conditions. The Dual Currency Account is 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 Term 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.</p> |

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|--|---|
| <b>Underlying asset/reference</b>                | <ul style="list-style-type: none"> <li>○ The underlying asset / reference for this structured product investment would be the Base Currency / Reference Instrument and Alternate Currency / Reference Instrument that you choose.</li> <li>○ The available Currencies / Reference Instrument are :-<br/>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)</li> </ul> |
| <b>Investment tenure</b>                         | <p>Tenures available are:</p> <p>1 Week<br/>2 Weeks<br/>1 Month</p> <p>depending on the Base Currency / Reference Instrument and Alternate Currency / Reference Instrument pairing selected.</p>  |
| <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 selected).  |
| <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>Minimum Investment</b>                        | MYR50,000 or equivalent in Base Currency/Reference Instrument.  |
| <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.  |
| <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.   |

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| <p><b>Day Count Convention</b></p> | <p>This is for the purposes of calculation of interest on a Per Annum basis, which is dependent on the Base Currency/Reference Instrument selected:</p> <table border="1" data-bbox="386 352 1490 415"> <tr> <td>AUD, CAD, EUR, JPY, NZD, USD</td> <td>GBP, MYR, SGD, XAU</td> </tr> <tr> <td>360 days</td> <td>365 days</td> </tr> </table> <p>Example:<br/>                     Base Currency/Reference Instrument: <b>AUD 50,000.00</b><br/>                     Investment Tenure: 1 month (30 days)<br/>                     Interest Rate: 5% per annum<br/>                     Strike Rate: 3.1255</p> <p>Principal Amount + (Principal Amount x Interest Rate x Investment tenure day count/Year day count)<br/>                     AUD 50,000.00 + (AUD 50,000.00 x 5% X 30/360)<br/>                     = AUD 50,208.33</p> <p>*If conversion takes place, the principal amount and interest are converted at the Strike Rate (3.1255)</p>  | AUD, CAD, EUR, JPY, NZD, USD | GBP, MYR, SGD, XAU   | 360 days      | 365 days       |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
|------------------------------------|--|------------------------------|--|---------------|----------------|-------------------------------|-----|-----|--|-------------------------------|-----|-----|--|-------------------------------|-----|-----|---|-------------------------------|-----|-----|--|
| AUD, CAD, EUR, JPY, NZD, USD       | GBP, MYR, SGD, XAU   |                              |  |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
| 360 days                           | 365 days   |                              |  |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
| <p><b>Reference Rate</b></p>       | <p>Reference Rate is the spot exchange rate for the Pairing on the Fixing Date as determined by the Calculation Agent expressed as: <math>\frac{\text{Term Currency}}{\text{Primary Currency}}</math></p> <p>Where:</p> <p>Primary Currency is the currency / reference instrument being priced, usually 1 unit of that currency / reference instrument, except for Japanese Yen which is 100 Yen, and Gold is 1 troy oz.<br/>                     Term Currency is the currency used to express the price of the Primary Currency.</p> <p>Examples :-</p> <table border="1" data-bbox="386 1087 1490 1667"> <thead> <tr> <th>Currency pair selected</th> <th>Primary Currency</th> <th>Term Currency</th> <th>Reference Rate</th> </tr> </thead> <tbody> <tr> <td>Base : USD<br/>Alternate : MYR</td> <td>USD</td> <td>MYR</td> <td>If the spot USD/MYR exchange rate on the Fixing Date as determined by the Calculation Agent is 3.03, the Reference Rate is 3.03, i.e. MYR 3.03 / USD 1</td> </tr> <tr> <td>Base : MYR<br/>Alternate : USD</td> <td>USD</td> <td>MYR</td> <td>If the spot USD/MYR exchange rate on the Fixing Date as determined by the Calculation Agent is 3.03, the Reference Rate is 3.03, i.e. MYR 3.03 / USD 1</td> </tr> <tr> <td>Base : USD<br/>Alternate : JPY</td> <td>USD</td> <td>JPY</td> <td>If the spot USD/JPY exchange rate on the Fixing Date as determined by the Calculation Agent is 101, the Reference Rate is 101, i.e. JPY 101 / USD 1</td> </tr> <tr> <td>Base : USD<br/>Alternate : XAU</td> <td>XAU</td> <td>USD</td> <td>If the spot XAU/USD exchange rate on the Fixing Date as determined by the Calculation Agent is 1,280.50, the Reference Rate is 1,280.50, i.e. USD 1,280.50 / XAU 1 troy oz</td> </tr> </tbody> </table> | Currency pair selected       | Primary Currency   | Term Currency | Reference Rate | Base : USD<br>Alternate : MYR | USD | MYR | If the spot USD/MYR exchange rate on the Fixing Date as determined by the Calculation Agent is 3.03, the Reference Rate is 3.03, i.e. MYR 3.03 / USD 1 | Base : MYR<br>Alternate : USD | USD | MYR | If the spot USD/MYR exchange rate on the Fixing Date as determined by the Calculation Agent is 3.03, the Reference Rate is 3.03, i.e. MYR 3.03 / USD 1 | Base : USD<br>Alternate : JPY | USD | JPY | If the spot USD/JPY exchange rate on the Fixing Date as determined by the Calculation Agent is 101, the Reference Rate is 101, i.e. JPY 101 / USD 1 | Base : USD<br>Alternate : XAU | XAU | USD | If the spot XAU/USD exchange rate on the Fixing Date as determined by the Calculation Agent is 1,280.50, the Reference Rate is 1,280.50, i.e. USD 1,280.50 / XAU 1 troy oz |
| Currency pair selected             | Primary Currency   | Term Currency                | Reference Rate   |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
| Base : USD<br>Alternate : MYR      | USD  | MYR                          | If the spot USD/MYR exchange rate on the Fixing Date as determined by the Calculation Agent is 3.03, the Reference Rate is 3.03, i.e. MYR 3.03 / USD 1                     |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
| Base : MYR<br>Alternate : USD      | USD  | MYR                          | If the spot USD/MYR exchange rate on the Fixing Date as determined by the Calculation Agent is 3.03, the Reference Rate is 3.03, i.e. MYR 3.03 / USD 1                     |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
| Base : USD<br>Alternate : JPY      | USD  | JPY                          | If the spot USD/JPY exchange rate on the Fixing Date as determined by the Calculation Agent is 101, the Reference Rate is 101, i.e. JPY 101 / USD 1                        |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |
| Base : USD<br>Alternate : XAU      | XAU  | USD                          | If the spot XAU/USD exchange rate on the Fixing Date as determined by the Calculation Agent is 1,280.50, the Reference Rate is 1,280.50, i.e. USD 1,280.50 / XAU 1 troy oz |               |                |                               |     |     |  |                               |     |     |  |                               |     |     |   |                               |     |     |  |

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|---|---|
| <p><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> | <p><u>Scenario 1: Base Currency / Reference Instrument is the Primary Currency</u></p> <p>If the Reference Rate is &lt; than the Strike Rate or = the Strike Rate, the Principal Amount and interest earned on the Principal Amount will be paid in the Base Currency/Reference Instrument.</p> <p>If the Reference Rate is &gt; than the Strike Rate, the Principal and interest earned on the Principal Amount will be paid in the Alternate Currency/Reference Instrument. The Principal Amount and interest earned on the Principal Amount will be converted using the Strike Rate.</p> <p><u>Scenario 2: Base Currency / Reference Instrument is the Term Currency</u></p> <p>If the Reference Rate is &gt; than the Strike Rate or = the Strike Rate, the Principal Amount and interest earned on the Principal Amount will be paid in the Base Currency/Reference Instrument.</p> <p>If the Reference Rate is &lt; than the Strike Rate, the Principal Amount and interest earned on the Principal Amount will be paid in the Alternate Currency/Reference Instrument. The Principal Amount and interest earned on the Principal Amount will be converted using the Strike Rate.</p>   |
| <p><b>Business Day</b></p>  | <p>A day on which commercial banks are open for business (including dealings in foreign exchange in accordance with the market practice of the foreign exchange market) in Kuala Lumpur and the principal financial centre of the Base Currency and Alternate Currency, and in the case of when payment is required to be made under the DCA, a day on which commercial banks which are effecting the delivery of the currency or crediting of the amount of Reference Instrument converted, in accordance with the general financial market practice, are open for business.</p>   |
| <p><b>Business Day Convention</b></p>   | <p>If any relevant date falls on a day that is not a Business Day, that date shall be the first following day that is a Business Day.</p>   |
| <p><b>Pre-Termination/ Early Redemption by Investor</b></p>   | <p>A Dual Currency Account is an investment product designed for investors to be held 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.</p> <p>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.</p> |

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| <b>Restrictions</b>       | Non-transferable<br>Partial Withdrawals are not allowed<br>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. |
| <b>Fees and Charges</b>   | All fees and charges are imputed within the investment’s rate of return.  |
| <b>Cooling Off Period</b> | Cooling Off Period does not apply for Dual Currency Account.  |
| <b>Calculation Agent</b>  | Citibank Berhad   |

## KEY RISKS

**You are advised to read the Dual Currency Account Risk Disclosure Statement in conjunction with this Product Term Sheet for detailed descriptions of the risks. You are also advised to carefully consider all risk factors before making an investment decision.**

**Prior to entering into a transaction you should consult with your own legal, regulatory, tax, financial and accounting advisors to the extent you consider it necessary, and make your own investment, hedging and trading decisions (including decisions regarding the suitability of this transaction) based upon your own judgment and advice from those advisers you consider necessary.**

**In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether this product is suitable for you in the light of your investment objectives, financial means and risk profile.**

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|---|--|
| <b>Currency / Reference Instrument Risk</b> | <ul style="list-style-type: none"> <li>Although the investment is made in a Base Currency / Reference Instrument, depending on the exchange rate of selected Currency / Reference Instrument on Fixing Date, 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 to the FX Conversion Conditions and the other terms and conditions applicable to the investment. Although the amount payable in the Alternate Currency / Reference instrument on Maturity date is predetermined at the time of establishment of the investment, investor is subjected to the risks of fluctuation in the Alternate Currency / Reference instrument. A decline in the Alternate Currency / Reference Instrument relative to the Base Currency / Reference instrument will most certainly result in Citibank paying the investor in the Alternate Currency / Reference instrument. The result is that the investor will have a weaker Alternate Currency / Reference instrument relative to the Base Currency / Reference instrument and this could substantially (depending on the decline in the Alternate Currency / Reference instrument) reduce what the investor otherwise had at the time the investor established his investment with Citibank.</li> </ul> |
|---|--|

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|--|--|
| <p><b>Early Termination Risk (By the investor) and Commitment Risk</b></p> | <ul style="list-style-type: none"> <li>Dual Currency Account is an investment product that should be held to maturity. Early termination of the Principal Amount prior to the maturity date may result in the investor losing all or any part of the Investment, Partial Withdrawals are not allowed at any time for Dual Currency Account. Investors that are unable to hold the investment to maturity are strongly discouraged from subscribing into this product.</li> </ul>   |
| <p><b>Credit Risk</b></p>  | <ul style="list-style-type: none"> <li>Investors are placing funds with Citibank and are therefore relying on the ability of Citibank to repay the investment amount at maturity. Whilst returns (if any) are dependent on the performance of the investment, the payment of returns (if any) is dependent on the credit standing of Citibank. In this regard, it should be noted that Investments are not deemed to be deposits with Citibank. Instead, these structured product investments are unsecured liabilities of Citibank, and subject to the credit risk of Citibank.</li> </ul>  |
| <p><b>Legal Risk</b></p>   | <ul style="list-style-type: none"> <li>The investor needs to be satisfied that, in entering into a structured product investment transaction, it is not breaching any legal provisions or rulings that may apply to itself and that may prevent it from entering into such a transaction. It should also be noted that Citibank itself is subject to various legal provisions and that its ability to perform under the terms of a structured product investment is dependent on the absence of any legal impediments and obstacles that may prohibit the discharge of its obligations under any structured product investment. Additionally, these structured product investments are issued pursuant to the prevailing rules and regulations issued by relevant regulatory authorities. At this time, these are Bank Negara Malaysia and the Securities Commission. If such rules are amended in any way so as to require the cancellation of such products, Citibank may be obliged to cancel such transactions in line with any such directive. In such situations, the amount that would be returned to the investor will be determined solely by Citibank acting in good faith. Such amount may be lower than the principal amount.</li> </ul> |
| <p><b>Market / Underperformance Risk</b></p>                               | <ul style="list-style-type: none"> <li>There are many factors that could affect the market value of this investment. These include, but are not limited to, fluctuations in currency exchange rates.</li> </ul>  |
| <p><b>Potential Return Risk</b></p>  | <ul style="list-style-type: none"> <li>There is no assurance that the potential return of the Dual Currency Account at maturity will be more than the amount initially invested. The total return on a Dual Currency Account may be significantly less than the return which might be obtained on a regular bank deposit in the event of an adverse movement in the Reference Currency/Reference Instrument value. In this case, an investor in the Dual Currency Account would have foregone any profit that may have been earned on a direct investment in a regular bank deposit.</li> </ul>  |
| <p><b>Possible Conflict of Interest Risk</b></p>                           | <ul style="list-style-type: none"> <li>An investor should ensure that he understands and accepts the identities of the parties and the roles that they play in relation to a DCA and any underlying asset or obligation. Citibank and its affiliates may perform different functions in respect of a DCA and the structure underlying a DCA. In particular, in their respective roles, Citibank and its affiliates may retain various powers of discretion which may have a material impact on the value and performance of a DCA (including the ability to declare an early repayment of a DCA). Such discretions may create conflicts of interest due to the capacities in which Citibank and its affiliates are acting and these discretions may be exercised (or not exercised) in a way that could adversely affect an investor.</li> </ul>   |
| <p><b>Exchange Control Risk</b></p>  | <ul style="list-style-type: none"> <li>Government and monetary authorities may impose exchange controls that could make it impossible or impractical for Citibank to meet its payment obligations in a specified currency.</li> </ul>  |

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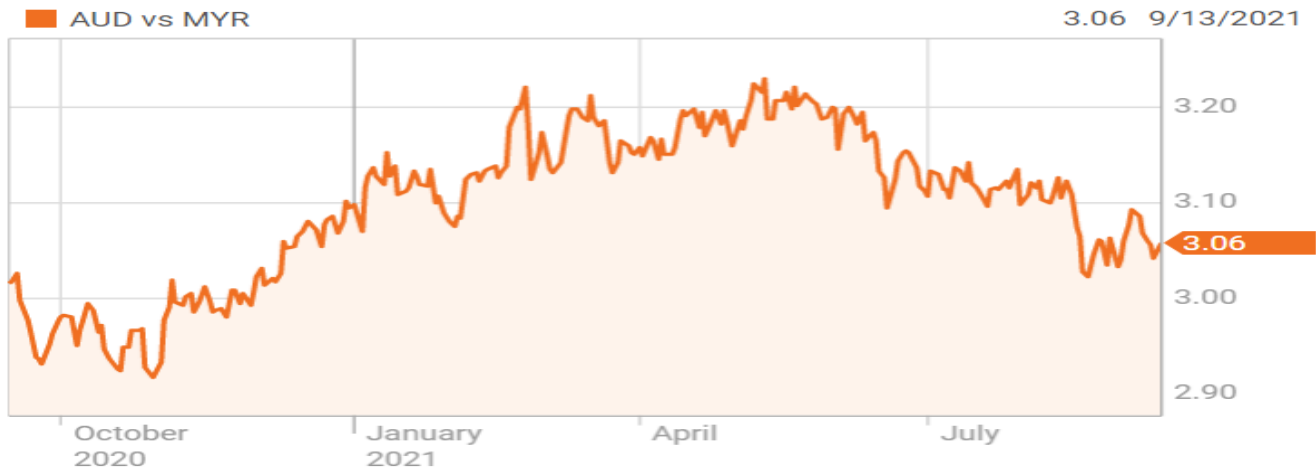
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**HISTORICAL CURRENCY PERFORMANCE**



Source: Reuters (as at 13 September 2021)



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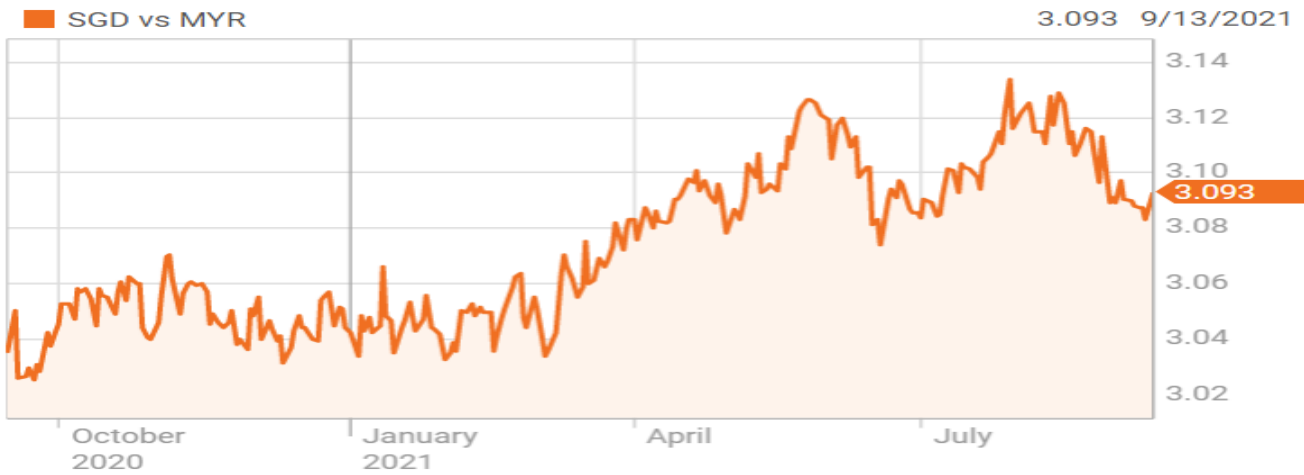
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Source: Reuters (as at 13 September 2021)



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## HOW DOES IT WORK?

The following examples show what the potential returns from the Dual Currency Account could be:

These illustrations are being 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 (Base Currency/Reference Instrument is the Primary Currency)

**Assumptions -**

|  |                 |  |
|--|-----------------|--|
| Principal Amount:                        | USD 1,000,000   | Principal Amount+(Principal Amount x Interest Rate x Investment tenure day count/Year day count) |
| Base Currency/Reference Instrument:      | USD             |  |
| Alternate Currency/Reference Instrument: | MYR             | USD 1,000,000 + (USD 1,000,000 x 5.5% x 14/360)<br>= USD 1, 002,138.89                           |
| Interest Rate :                          | 5.50% per annum |  |
| Investment tenure:                       | 14 days         |  |
| Value Date:                              | 11 April 2013   |  |
| Fixing Date:                             | 23 April 2013   |  |
| Maturity Date :                          | 25 April 2013   |  |
| Strike Rate:                             | 3.0400          |  |

| Reference Rate on Fixing Date | Due to investor on Maturity Date | Base Currency/Reference Instrument equivalent<br>(based on Reference Rate on Fixing Date) | Effective Rate (% per annum) |
|-------------------------------|----------------------------------|---|------------------------------|
| 3.0200                        | USD1,002,138.89                  |   | 5.50% p.a.                   |
| 3.0300                        | USD1,002,138.89                  |   | 5.50% p.a.                   |
| 3.0350                        | USD1,002,138.89                  |   | 5.50% p.a.                   |
| 3.0400                        | USD1,002,138.89                  |   | 5.50% p.a.                   |
| 3.0450                        | MYR3,046,502.23*                 | USD1,000,493.34   | 1.27% p.a.                   |
| 3.0500                        | MYR3,046,502.23*                 | USD998,853.19   | -2.95% p.a.                  |

\*USD1,002,138.89 converted to MYR, the Alternate Currency/Reference Instrument, at the Strike Rate: 3.0400

Illustration 2 (Base Currency/Reference Instrument is the Term Currency)

**Assumptions -**

|   |                  |  |
|---|------------------|--|
| Principal Amount:                         | MYR1,000,000     | Principal Amount+(Principal Amount x Interest Rate x Investment tenure day count/Year day count) |
| Base Currency/Reference Instrument :      | MYR              |  |
| Alternate Currency/Reference Instrument : | AUD              | MYR 1,000,000 + (MYR 1,000,000 x 10.72% x 14/365)<br>= MYR 1,004,111.78                          |
| Interest Rate :                           | 10.72% per annum |  |
| Investment tenure:                        | 14 days          |  |
| Value Date:                               | 11 April 2013    |  |
| Fixing Date:                              | 23 April 2013    |  |
| Maturity Date :                           | 25 April 2013    |  |
| Strike Rate:                              | 3.1255           |  |

| Reference Rate on Fixing Date | Due to investor on Maturity Date | Base Currency/Reference Instrument equivalent<br>(based on Reference Rate on Fixing Date) | Effective Rate (% per annum) |
|-------------------------------|----------------------------------|---|------------------------------|
| 3.1400                        | MYR1,004,111.78                  |   | 10.72% p.a.                  |
| 3.1350                        | MYR1,004,111.78                  |   | 10.72% p.a.                  |
| 3.1300                        | MYR1,004,111.78                  |   | 10.72% p.a.                  |
| 3.1255                        | MYR 1,004,111.78                 |   | 10.72% p.a.                  |
| 3.1230                        | AUD321, 264.37*                  | MYR1,003,308.63   | 8.63% p.a.                   |
| 3.1125                        | AUD321, 264.37*                  | MYR 999,935.35  | -0.17% p.a.                  |

\*MYR1,004,111.78 converted to AUD, the Alternate Currency/Reference Instrument, at the Strike Rate.

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### **WHERE CAN I GET FURTHER INFORMATION OR TO LODGE A COMPLAINT?**

1. Should you require additional information about investment, please refer to the banking info 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)  
(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](mailto: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

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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.

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