

## **2019 Citi Priority Multi-Relationship Customer Campaign Terms and Conditions**

### **Definitions**

In this Terms and Conditions, the following definitions apply:

- “AUM” refers to combined balances held in client’s primary relationship accounts including Citi checking and savings account, time deposits, Investments and Insurances.
- “CASA” refers to Local Currency Checking accounts, Local and Foreign Currency Savings accounts except Islamic checking and saving accounts
- “Fresh Funds” refer to new funds transferred in from outside Citibank or funds that do not originate from existing, matured or cancelled time deposit placement with Citibank.
- “Existing Funds” means funds from existing, matured or cancelled time deposit placement with Citibank.
- “Investment(s)” or “Investment Products” refers to Unit Trusts, Dual Currency Account, Private Retirement Schemes, Market Linked Investments and Retail Bonds.

These Terms and Conditions shall be read in conjunction with:

- a. Citibank Card Terms and Conditions;
- b. Citi PremierMiles Visa Credit Card;
- c. Citi ThankYou Rewards Programme Terms and Conditions;
- d. the terms and conditions governing the operation of any account(s) with Us, including but not limited to the Citibank Account Terms and Conditions;
- e. Our rules and regulations;

and if there is any inconsistency or conflict between these terms and conditions and any or all of the terms and conditions stated above, these Terms and Conditions will apply insofar as it is applicable for purposes of this Campaign. These and such mentioned terms and conditions are accessible via <https://www.citibank.com.my>.

### **1. Campaign Period**

- 1.1. This 2019 Citi Priority Multi-Relationship Customer Campaign (“Campaign”) is organized by Citibank Berhad (Co. No. 297089-M) (“Citibank”) and the Campaign valid from 17 July 2019 to 31 December 2019, both dates inclusive (“Campaign Period”).

### **2. Eligibility**

- 2.1. Subject to these Terms and Conditions, the Campaign is open to existing and new to bank individuals who are residents of Malaysia, has attained the age of 21 years old and who is not categorized under Multi Relationship (“MR”) clients (“**Eligible Clients**” or each, an “**Eligible Client**”).

For the avoidance of doubt, for the purpose of this Campaign, MR clients are defined as Citi Priority client who is also a principal cardholder of Citibank Credit Cards (issued in Malaysia) or vice versa.

- 2.2. The following persons are **NOT** eligible to participate in this Campaign:
- a. permanent and/or contract employees of Citibank (including its subsidiaries and related companies) and their respective immediate family members;
  - b. representatives and/or agents (including advertising and campaign agents) of Citibank and their respective immediate family members;
  - c. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by Citibank, including Citibank Online (Website); and/or
  - d. United States Person or US Person. US Person is described as any of the following:
    - Any citizen or resident including Permanent Resident Alien (green card holder) of the United States of America (US);
    - Any individual residing in the US;
    - Individuals with recalcitrant or presumed US Status (cure documentation pending) as defined under Foreign Account Tax Compliance Act (FATCA) requirements;
    - Any person with U.S. mailing address;
    - Any person who meets the “substantial presence test”, that is one who is present in the U.S. for at least 183 calendar days by counting all the days (at least 31) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year;
    - Any person defined as a US Person for US Tax purposes;

**THE “US” INCLUDES THE UNITED STATES OF AMERICA, GUAM, PUERTO RICO, AMERICAN VIRGIN ISLANDS, AMERICAN SAMOA AND THE NORTHERN MARIANA ISLANDS.**

The “United States Person” or “US Person” definition is subject to change by Internal Revenue Service (the U.S. government agency responsible for tax collection and tax law enforcement) from time to time.

- 2.3 The Campaign and product offered here is not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. These Terms and Conditions is not, and should not be construed as, an offer, invitation or solicitation to invest in any of the products mentioned here in these Terms and Conditions to such individuals. Please consult a bank representative for details.

### **3. The Campaign**

3.1 Subject to these terms and conditions, Eligible Client(s) who become Selected MR Clients (as defined below) during the Campaign Period shall be qualified for the reward stipulated in Table A below (“Reward”). Selected MR Clients shall include the following persons:-

- a. Existing Citi Priority clients who applied for Citi PremierMiles Card as a principal cardholder and successfully approved, excluding any applicants or persons who had cancelled any of his/her Citi PremierMiles Card within six (6) months before the date of application and is re-applying for Citi PremierMiles Card under the Campaign (“New-to-PremierMiles”);
- b. Existing Citi Prestige or Citi PremierMiles principal cardholder who applied to become a Citi Priority clients and successfully approved (“New-to-Citi Priority”).

New-to-Citi Priority refers to client who opens an account with Citibank under Citi Priority relationship with minimum Asset under Management (AUM) of RM100,000. New-to-Citi Priority excludes clients who was a Citi Priority member but exited all relationship by closing all retail accounts including CASA, Islamic CASA, Insurance and/or Investments with Citibank in the past 6 months prior to the date of this Campaign; or

- c. Existing Citi Prestige or Citi PremierMiles principal cardholders who is an existing Citibanking Client and agreed to be upgraded to become a Citi Priority clients (“Upgraded-to-Citi Priority”)

Upgraded-to Citi Priority refers to existing client (Citibanking) who agreed to be upgraded from Citi Banking to Citi Priority members by topping up to the required AUM threshold for Citi Priority members (i.e. no less than RM100,000). Upgraded Citi Priority Client excludes Citi Priority member who was downgraded to Citibanking in the past 6 months prior to the date of this Campaign; or

- d. Clients who applied and successfully approved as Citi Priority member and Citi PremierMiles cardholder (“NTB MRC”).

(“collectively referred to as “Selected MR Clients”)

3.2 For the avoidance of doubt, New Citi Priority member for the purpose of this Campaign refers to New-to-Citi Priority and/or Upgraded-to-Citi Priority clients.

3.3 To qualify for the Reward, Eligible Client’s application as Citi PremierMiles Cardholder and/or Citi Priority member (as the case may be) must be successfully approved by Citibank on or before 31 Dec 2019 and activated or fully funded (as the case may be) by 31 March 2020.

3.4 Below table summarizes the criteria and Rewards for the Campaign.

Criteria	Reward
Eligible Client(s) who become Selected MR Clients (stipulated under clause 3.1) during the Campaign Period	<ul style="list-style-type: none"> <li>(a) Premier Miles Card annual fee waiver (free for life)</li> <li>(b) 20,000 Welcome PremierMiles</li> <li>(c) Additional 1x PremierMiles points on all eligible card spend</li> <li>(d) Up to 10.38% p.a. on 1-month Time Deposit if Selected MR client signed up for Retail Bond/Unit Trust Investment and Time Deposit Bundle</li> </ul>

**Terms and Conditions Governing each Rewards**

3.5 Annual fee waiver

- a. To qualify for the annual fee waiver:
  - (i) Selected MR Clients must be an existing Citi PremierMiles principal card holder; or
  - (ii) New-to PremierMiles cardholder whose Citi PremierMiles Card application has been successfully approved and activated within 60 days.
  
- b. For Selected MR Clients who is an existing Citi PremierMiles Cardholder, he/she can enjoy the offer starting from the year when he/she become the Selected MR Client. If the annual fee for the year had been charged prior to client become the Selected MR Client, the annual fee waiver shall take effect on the subsequent year from the year the Eligible Client become the Selected MR Client.
  
- c. For New-To-PremierMiles cardholder, the Selected MR Clients shall enjoy the offer starting from the year when he/she become the Selected MR Client.

- d. Selected MR Clients will only be eligible to this offer provided that the client continue to maintain its status as Selected MR Client by:-
  - (i) maintaining his/her Citi PremierMiles card;
  - (ii) not downgrading his/her Citi PremierMiles Card to another Citi card;
  - (iii) maintaining his/her Citi Priority relationship;
  - (iv) not downgrading his/her Citi Priority relationship to Citibanking; and
  - (v) maintaining the required AUM for Citi Priority.

### 3.6 Welcome PremierMiles

- a. This offer is applicable to New-To-PremierMiles and Selected MRC Clients who is also an existing Citi PremierMiles cardholder.
- b. New-To-PremierMiles and Selected MRC Clients will receive Twenty Thousand (20,000) PremierMiles provided he/she maintain or continue to maintain AUM RM 100,000 and above for three (3) consecutive months.
- c. The Welcome PremierMiles will be reflected in the Selected MR Clients' Citi PremierMiles Card statement within 10 - 12 weeks after condition 3.6(b) is met.
- d. The Welcome PremierMiles is not exchangeable for cash, credit or in kind, in part or in full.

### 3.7 Additional 1x PremierMile on all eligible card spend

- a. This offer is only applicable to Selected MR Clients who is New-To Citi PremierMiles and Selected MRC Clients who is also an existing Citi PremierMiles cardholder.
- b. The Selected MR Clients will receive additional One (1) PremierMiles point for every RM3.00 of retail purchase settled in Ringgit Malaysia for the eligible card spend using the Citi PremierMiles Card.

Note:

For Citi PremierMiles Customers:

1. One (1) PremierMiles for every RM3.00 of retail purchase settled in Ringgit Malaysia using the Citi PremierMiles VISA Signature Card. Under this offer, selected MR clients will receive two (2) PremierMiles points for every RM3.00 during the Campaign Period.
  2. Two (2) PremierMiles for every RM3.00 of retail purchase settled in foreign currency using the Citi PremierMiles VISA Signature Card after conversion into Ringgit Malaysia. Under this offer, selected MR clients will receive three (3) PremierMiles points for every RM3.00 during the campaign period.
  3. Two (2) PremierMiles for every RM3.00 of retail purchase settled in Ringgit Malaysia at selected travel merchants using the Citibank PremierMiles VISA Signature Card. Under this offer, selected MR clients will receive three (3) PremierMiles points for every RM3.00 during the campaign period.
- c. This additional 1x PremierMile earning is subject to an earning cap of RM15,000 in each monthly billing cycle per cardmember. Subsequently, for any retail spend above the maximum of RM15,000 in any particular monthly billing cycle, you will earn:
1. One (1) PremierMiles for every RM3.00 of Retail Purchase settled in Ringgit Malaysia using the Citi PremierMiles VISA Signature Card.
  2. Two (2) PremierMiles for every RM3.00 of Retail Purchase settled in foreign currency using the Citi PremierMiles VISA Signature Card after conversion into Ringgit Malaysia.
  3. Two (2) PremierMiles for every RM3.00 of Retail Purchase settled in Ringgit Malaysia at selected travel merchants using the Citibank PremierMiles VISA Signature Card.
- d. The eligible Citi PremierMiles Card must be in good standing at the time when the PremierMiles points are credited. Citibank reserves the right to revoke or cancel any crediting of PremierMiles Points, if any of the successful eligible NTB Client's Citibank credit card is cancelled, suspended or terminated for any reason whatsoever.
- e. The additional one (1) PremierMiles point will be reflected in the eligible cardmember's Citi PremierMiles statement of account in the next monthly billing statement cycle.
- f. Purchase of fuel at any petrol stations are eligible in earning of PremierMiles. Transactions such as Cash Advance, government service tax or applicable fees and charges are NOT eligible in earning of

PremierMiles. Please visit [www.citibank.com.my](http://www.citibank.com.my) for Citi PremierMiles Card Terms and Conditions and the complete list of transactions, which will contribute, to earnings of PremierMiles points.

3.8 Additional 1% interest when you invest in Time Deposit Bundle Program

- a. Subject to these terms and conditions, Selected MR clients shall enjoy the following Time Deposit promotion rates on the Existing Fund and Fresh Fund if he/she take up the Time Deposit Bundle Program as stated in Table B below during the Campaign Period.

Table B - Time Deposit Promotion rates on the Existing Fund and Fresh Fund

Investment Product	Time Deposit Program	Time Deposit Tenor	Ratio of Investment : Time Deposit	Time Deposit Promotion Rates (p.a.)	
				Existing Fund	Fresh Fund
Unit Trust (in RM or foreign currency) & FCY)	MYR	1 month	1:1	7.88%	10.38%
		1 month	2:1	9.08%	14.68%
		3 months	1:1	4.88%	5.68%
Retail Bond	MYR	1 month	1:1	7.88%	10.38%
		1 month	2:1	9.08%	14.68%
		3 months	1:1	4.88%	5.68%

- b. Selected MR Client will enjoy the above Time Deposit Rate if he/she purchase the following products:-
- (i) Retail Bond Investment together with Time Deposit; or
  - (ii) Unit Trust Investment together with Time Deposit.
- c. The offer for Time Deposit promotion rate is only applicable for the initial placement of Time Deposit and Investments during the Campaign Period for up to 1-month tenure only. Any subsequent top up will be subject to the Time Deposit rate applicable at that point of time.

- d. The additional terms and conditions relating to Retail Bond Investment and Time Deposit Bundle Program and Unit Trust Investment and Time Deposit Bundle Program is attached as Appendix. These terms shall be read together with Citibank Account Terms and Conditions.
- e. All investments products are not available to US Persons and may not be available in all jurisdiction.
- f. Clients who participate in this Campaign may participate in other on-going promotion or campaign, subject to such other on-going respective terms and conditions. Client cannot use the same funds placed for the purposes of this Campaign to participate in other promotion or campaign. For avoidance of doubt, funds used to fulfill standard Citi Priority minimum balance shall not be deemed to be funds used to participate in other on-going promotions or campaigns.

#### **4. Miscellaneous**

- 4.1. Citibank reserves the right to forfeit the Rewards if:-
  - i. Clients cancel his/her Citi PremierMiles card;
  - ii. Clients downgrade his/her Citi PremierMiles card to another Citi card;
  - iii. Clients terminate his/her Citi Priority relationship to Citibanking;
  - iv. Clients terminate his/her Citi Priority relationship to Citibanking; and
  - v. Clients fail to maintain the required AUM/ Citi Priority account.
- 4.2. Citibank's decisions on all matters relating to the Campaign will be final and binding.
- 4.3. Citibank reserves the right to disqualify any person from participating in the Campaign and/or from receiving the Rewards or offer:
  - a. where the minimum payment or any amounts due and payable under any of the Client's Citibank Credit Card account(s) are not settled on or before its due date; If any of the Client's Citibank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily;
  - b. is not eligible to participate in the Campaign and/or receive the offer; and/or
  - c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
- 4.4. In the case of joint accounts, the Reward will only be available to the primary account holder only.



- 4.5. Citibank shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or systems failure or any event beyond the reasonable control of Citibank.
- 4.6. Citibank reserves the right at its own discretion vary or change any of the terms from time to time or to cancel, terminate or suspend the Campaign or any individual offer(s) in the Campaign with prior notice. Such variation changes cancellation termination withdrawal or suspension will be notified by posting on Citibank's website at [www.citibank.com.my](http://www.citibank.com.my) ("Website") or in any other manner as Citibank deems fit. In this respect, clients who had participated in the Campaign are deemed to have accessed Citibank's website at <https://www.citibank.com.my> (Website) and to have knowledge of and to have agreed to any changes or variations to these terms and conditions. Clients agree that their continued participation in the Campaign will constitute their acceptance of these terms and conditions (as varied or changed)
- 4.7. The Reward is non-exchangeable for cash, credit or kind, whether in part or in full and is not transferable.
- 4.8. Citibank reserves the right to replace any of the individual offer(s) with another similar offer in the Campaign at its discretion. For the avoidance of doubt, any cancellation, termination or suspension by Citibank of the Campaign (or any individual offer(s) in the Campaign) shall not entitle any applicant or successful applicant to any claim or compensation against Citibank for any and all loss or damage suffered or incurred whether as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign or any individual offer(s) in the Campaign.
- 4.9. By participating in the Campaign, clients agree to be bound by these Terms and Conditions (as modified and varied from time to time) and any decisions of Citibank. Clients hereby consent to and authorize Citibank to disclose their particulars to the third party service providers engaged by Citibank for purposes of the Campaign. Citibank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Successful Applicants' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign.
- 4.10. The client hereby give their consent to and authorize Citibank to process, including but not limited to disclose, store, utilize and/or transfer their personal data such as their names, addresses and contact numbers to Citibank and/or Citibank N.A., Citigroup Inc. or any of Citibank's/their offices, affiliates or subsidiaries ("Citigroup"), including any person to whom Citibank and/or Citigroup have outsourced the performance of Citibank's/their operational functions, any other third party service

providers and any regulatory authorities (whether all of these are within or outside Malaysia), in connection with this Campaign, for confidential use, processing this campaign, data processing, meeting legal and regulatory requirements, fulfillment and delivery of gifts and/or payment of incentives upon successful referral, to Participant in connection with this Campaign (where applicable) and all the purposes incidental and associated with any of the above.

- 4.11. To the fullest extent permitted by law, by participating in the Campaign, each and every client is agreeing that he/she will not hold Citibank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Citibank may engage for the purposes of this Campaign) liable for any loss or damages that he/she may incur, in connection with the Campaign.
- 4.12. Any term or condition applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
- 4.13. This promotion shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, and such other relevant regulatory bodies.
- 4.14. These terms and conditions are governed by and construed under the laws of Malaysia.

### **Privacy**

At Citibank, the security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Please refer to our Notice and Choice Principle Statement accessible via [https://www.citibank.com.my/privacyEng/PDPA\\_Eng.pdf](https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.

## Appendix

### Additional terms and Conditions Applicable to Time Deposit Investment Bundle

#### 1. Retail Bond Investment and Time Deposit Bundle Program

- The Time Deposit Promotion Rates as indicated above are for MYR Time Deposit(s) only and interest on such Time Deposit(s) will be calculated at the above stipulated Time Deposit Promotion Rates provided the terms and conditions stated in this campaign are fulfilled.
- The investment which is relevant for the calculation of the ratio of funds in the table above under this offer is limited to Retail Bonds that are distributed by Citibank only ('Investments').
- The minimum amount for Investments is MYR 20,000 or equivalent in foreign currencies.
- The offer is only applicable for the initial placement of Time Deposits and Investments during the Campaign Period and any subsequent top up will not enable the Time Deposit(s) to be eligible for the Time Deposit Promotion Rate.
- For MYR Time Deposit Program, the deposit amount placed in the MYR Time Deposit must be the MYR amount used to invest in the Investments or the equivalent FCY amount invested in the Investments based on the prevailing applicable board rate for the conversion of the FCY to MYR. For example, if the customer is participating in the MYR Time Deposit Program above, with Investments of the value of AUD100,000, the MYR Time Deposit value will be MYR300,000 (assuming the prevailing applicable board rate for the conversion of AUD to MYR at the time of transaction is RM3.00 per AUD 1.00).
- The applicable full sales charge is to be levied on the purchase of Investments.
- The Time Deposit Promotion Rates may be subject to change from time to time due to the market fluctuations. Should any such changes occur, these Terms and Conditions will be updated prior to any such changes.

- The funds used to participate in this offer need not be fresh funds from outside Citibank but for funds which come from Citibank accounts, such funds can only come from current accounts which do not utilize any overdraft facility, savings accounts, time deposits or investments with Citibank which had matured.
- Interest for the Time Deposit(s) will be paid out upon maturity, calculated based on (i) the initial deposit amount or in the case of a permitted partial withdrawal, (ii) the remaining deposit amount
- Early withdrawal of time deposits will be subject to existing terms and conditions i.e. in the case of early withdrawals of Time Deposits (less than 3 months) before maturity, no interest will be paid on the withdrawn amount.
- Time Deposit(s) under this offer may be split into multiple contracts, provided that the placement of such Time Deposit(s) is made at the same time

## 2. Unit Trust Investment and Time Deposit Bundle Program

- The Time Deposit Promotion Rates as indicated above are for MYR Time Deposit(s) only and interest on such Time Deposit(s) will be calculated at the above stipulated Time Deposit Promotion Rates provided the terms and conditions stated in this campaign are fulfilled.
- The investment which is relevant for the calculation of the ratio of funds in the table above under this offer is limited to Unit Trusts that are distributed by Citibank only ('Investments').
- The minimum amount for Investments is MYR 20,000 or equivalent in foreign currencies.
- The offer is only applicable for the initial placement of Time Deposits and Investments during the campaign period and any subsequent top up will not enable the Time Deposit(s) to be eligible for the Time Deposit Promotion Rate.
- For MYR Time Deposit Program, the deposit amount placed in the MYR Time Deposit must be the MYR amount used to invest in the Investments or the equivalent FCY amount invested in the Investments based on the prevailing applicable board rate for the conversion of the FCY to MYR. For example, if the customer is participating in the MYR Time Deposit Program above, with Investments of the value of AUD100,000, the MYR Time Deposit value will be MYR300,000 (assuming the prevailing applicable board rate for the conversion of AUD to MYR at the time of transaction is RM3.00 per AUD 1.00).

- A minimum of 2.50% sales charge is to be levied on the purchase of Investments.
- The Time Deposit Promotion Rates may be subject to change from time to time due to the market fluctuations. Should any such changes occur, these Terms and Conditions will be updated prior to any such changes.
- For existing funds which come from Citibank accounts, such funds can only come from current accounts which do not utilize any overdraft facility, savings accounts, time deposits or investments with Citibank which had matured.
- The offer is not applicable for EPF investments. This offer is also not available in conjunction with other promotional offers/campaigns.
- Interest for the Time Deposit(s) will be paid out upon maturity, calculated based on (i) the initial deposit amount or in the case of a permitted partial withdrawal, (ii) the remaining deposit amount
- Early withdrawal of time deposits will be subject to existing terms and conditions i.e. in the case of early withdrawals of Time Deposits (less than 3 months) before maturity, no interest will be paid on the withdrawn amount.
- Time Deposit(s) under this offer may be split into multiple contracts, provided that the placement of such Time Deposit(s) is made at the same time.

To be eligible for the Promotion, eligible clients must purchase the Unit Trust/ Retail Bond via face to face channel only. For clarity, this offer is not open to eligible clients who purchase the aforesaid product via online channel or other channel (if any)

### **3. Unit Trust Risk Disclosures**

- A copy of each of the valid Prospectuses and/or supplementary or replacement Prospectus (if any) of the unit trust funds distributed by Citibank Berhad has been registered and lodged with the Securities Commission Malaysia Malaysia. A copy of each of the Product Highlights Sheets and Information Memorandum and/or supplementary or replacement Information Memorandum (if any) of the unit trust funds distributed by Citibank Berhad has been lodged with the Securities Commission Malaysia.

- Any issue of units to which the Prospectus and/or supplementary or replacement Prospectus (if any) relates will only be made on receipt of an application form referred to and accompanying a copy of the Prospectus and/or supplementary or replacement Prospectus (if any). It is an offence under the Capital Markets & Services Act 2007 (CMSA) for a person to issue, circulate or distribute any form of application for securities unless the form is accompanied by a copy of a Prospectus and/or supplementary or replacement Prospectus (if any) which has been registered with the Securities Commission Malaysia.
- In respect of Wholesale Funds, an Information Memorandum and/or supplementary or replacement Information Memorandum (if any) will be provided in place of Prospectus and/or supplementary or replacement Prospectus (if any). A copy of the funds' Prospectus/Information Memorandum and/or supplementary or replacement Prospectus/Information Memorandum (if any) can be obtained from any Citibank Berhad branches.
- Unit trusts are obligations only of the relevant management companies and relevant trustees.
- Past performance is not indicative of future performance. Prices and distributions payable, if any, may go down as well as up.
- Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal.
- This document does not constitute the making of any offer or invitation to subscribe for unit trusts nor does it amount to solicitation by Citibank Berhad, Citibank NA, Citigroup Inc. or any of their affiliates or subsidiaries for subscription of unit trusts by anyone in any jurisdiction in which the making of such offer or invitation to subscribe or the solicitation thereof is not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation.
- This document also does not constitute the distribution of any information by anyone in any jurisdiction in which such distribution is not authorized or to any person to whom it is unlawful to distribute such a document.
- Investor should be aware that it is his/her responsibility to seek legal and/or tax advice regarding the legal and tax consequences of his/her investment transactions. If customer changes residence,

citizenship, nationality, or place of work, it is his/her responsibility to understand how his/her investment transactions are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable.

- Citibank Berhad and its affiliates / subsidiaries do not provide legal and/or tax advice and are not responsible for advising a customer on the laws pertaining to his/her transaction.
- Citibank Berhad is an Institutional Unit Trust Adviser (IUTA) for selected unit trust funds offered by CIMB-Principal Asset Management Berhad (304078-K), AmFunds Management Berhad (154432-A), Eastspring Investments Berhad (531241-U), Hong Leong Asset Management Berhad (318717-M), Affin Hwang Asset Management Berhad (429786-T), RHB Asset Management Sdn Bhd (174588-X), Manulife Asset Management Services Berhad (834424-U) and Franklin Templeton Asset Management (Malaysia) Sdn Bhd (833780-A). Citibank Berhad may, from time to time, act as IUTA for other management companies or withdraw from acting as IUTA for any unit trust management companies including withdrawing from selected unit trust funds offered by any unit trust management companies at its discretion without prior notice to Investors.

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

#### 4. Private Retirement Scheme Risk Disclosures

- A copy of each of the valid Disclosure Document and/or supplementary or replacement Disclosure Document (if any) of the funds under the PRS distributed by Citibank Berhad has been registered and lodged with the Securities Commission Malaysia. A copy of each of the Product Highlights Sheet of the funds under the PRS distributed by Citibank Berhad has been lodged with the Securities Commission Malaysia.
- Any issue of units to which the Disclosure Document and/or supplementary or replacement Disclosure Document (if any) relates, will only be made on receipt of an application form referred to and accompanying a copy of the Disclosure Document and/or supplementary or replacement Disclosure Document (if any). It is an offence under the Capital Markets & Services Act 2007 (CMSA) for a person to issue, circulate or distribute any form of application for securities unless the form is accompanied by a copy of a Disclosure Document and/or supplementary or replacement Disclosure Document (if any) which has/have been registered with the Securities Commission Malaysia.

- A copy of the respective PRS funds' Disclosure Document and/or supplementary or replacement Disclosure Document (if any) can be obtained from any Citibank Berhad branches.
- PRS are obligations only of the relevant PRS Providers and relevant PRS' trustees.
- Past performance is not indicative of future performance. Prices and distributions payable, if any, may go down as well as up.
- This document does not constitute the making of any offer or invitation to subscribe for funds under the PRS nor does it amount to solicitation by Citibank Berhad, Citibank NA, Citigroup Inc. or any of their affiliates or subsidiaries for subscription of funds under the PRS by anyone in any jurisdiction in which the making of such offer or invitation to subscribe or the solicitation thereof is not authorized or to any person to whom it is unlawful to make such an offer, invitation or solicitation.
- This document also does not constitute the distribution of any information by anyone in any jurisdiction in which such distribution is not authorized or to any person to whom it is unlawful to distribute such a document.
- PRS contributors should be aware that it is his/her responsibility to seek legal and/or tax advice regarding the legal and tax consequences of his/her contributions to PRS. If customer changes residence, citizenship, nationality, or place of work, it is his/her responsibility to understand how his/her contributions to PRS are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable.
- Citibank Berhad and its affiliates / subsidiaries do not provide legal and/or tax advice and are not responsible for advising a customer on the laws pertaining to his/her transaction.
- PRS funds are not deposits and are not obligations of, not guaranteed by, and not insured by, Citibank Berhad, Citibank N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or by any government or insurance agency. PRS funds are subject to investment risks, including the possible loss of the principal amount invested.
- Citibank Berhad is an Institutional PRS Adviser (IPRA) for selected PRS offered by CIMB-Principal Asset Management Berhad (304078-K). Citibank Berhad may, from time to time, act as IPRA for



other PRS Providers or withdraw from acting as IPRA for any PRS Providers, including withdrawing from selected PRS offered by any PRS Providers, at its discretion without prior notice to PRS contributors.

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