



**Important Notice:**

**Foreign Exchange Administration (FEA) Rules on Domestic Borrowing by Non-Residents**

Pursuant to Bank Negara Malaysia's Foreign Exchange Administration Rules ("FEA Rules"), kindly be reminded that the borrowings in Ringgit by **Non-Residents** from licensed onshore banks in Malaysia should be used only to finance activities in the real sector in **Malaysia**, such as the production and consumption of goods and services in **Malaysia**, or for the purpose of constructing or purchasing residential or commercial property in **Malaysia** (excluding the purchase of land).

Should there be a change in the accountholder's residency status, i.e. nationality, permanent resident status [whether in or outside Malaysia] and/or domicile ; from a Resident to a Non-Resident or vice versa, it would be the accountholder(s)'s responsibility to inform Citi of this change in order for the account to be re-designated accordingly.

In the event Citi is notified of any changes in the accountholder's residency status, or should any changes in the accountholder's residency status be identified in the course of our facility review, Citi would reserve the right to review all the terms and conditions including to convert the facility to a term loan/financing, or to recall the entire facility.

All account(s) shall be governed by and operated in accordance with Citi's prevailing terms and conditions (as amended, supplemented or modified from time to time) relating to the Account(s) and the Citibank Account Terms and Conditions, where applicable.

For detailed information about the FEA Rules, please go to Bank Negara Malaysia's website at <http://www.bnm.gov.my/fxadmin>

Alternatively, please visit the General Guide on FEA at [www.citibank.com.my/fea](http://www.citibank.com.my/fea)