


<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Please read this Product Disclosure Sheet before you decide to apply for the Onshore Foreign Currency Loan (OSFCL) product.</p> <p>Be sure to also read the terms and conditions in the Banking Facilities Letter of Offer (the “Letter”).</p> <p>Seek clarification from Citibank Berhad (the “Bank”) if you do not understand any part of this document or the general terms.</p>	<p><b>Citibank Berhad</b> (Registration No. 199401011410 (297089-M))</p>  <p><b>ONSHORE FOREIGN CURRENCY LOAN</b></p> <p><b>September 1, 2020</b></p>										
<p><b>1. What is this product about?</b></p>											
<p>Onshore Foreign Currency Loan (OSFCL) is a short term trade facility extended by the Bank to customer to finance their import or export of goods in foreign currency. The OSFCL loan needs to be supported by documents evidencing genuine sale/purchase of goods. The loan can be availed in Foreign Currency only.</p>											
<p><b>2. What do I get from this product?</b></p>											
<ul style="list-style-type: none"> <li>• Minimum period of financing is 5 days and the maximum period must not exceed the approved financing tenor subject to a maximum period of 180 days.</li> <li>• Advance rate is up to 100% of invoice value.</li> <li>• Improve cash flow for better working capital.</li> <li>• Access to funding in foreign currency at competitive interest rate.</li> </ul>											
<p><b>3. What are my obligations?</b></p>											
<ul style="list-style-type: none"> <li>• Make full repayment no later than the maturity date of the OSFCL.</li> <li>• The documents presented to the Bank to support the financing must relate to genuine and current trade transactions.</li> <li>• Ensure the documents submitted for financing have not and will not finance by any other source of financing.</li> <li>• Ensure sufficient funds and authorise the Bank to debit your account with the Bank for any Bank’s charges, interests, costs or expenses in respect of disbursement and repayment of the OSFCL upon maturity.</li> </ul>											
<p><b>4. What are the fees and charges I have to pay?</b></p>											
<table border="1"> <thead> <tr> <th>Key Charges</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Financing Rate</td> <td>FCY Cost of Funds plus margin as quoted by the Bank at time of drawdown</td> </tr> <tr> <td>Cable Fees</td> <td>MYR100</td> </tr> <tr> <td>Handling Fees for Early Settlement</td> <td>MYR100</td> </tr> <tr> <td>Stamp Duties</td> <td>As per Stamp Act 1949 (As revised from time to time )</td> </tr> </tbody> </table>		Key Charges	Description	Financing Rate	FCY Cost of Funds plus margin as quoted by the Bank at time of drawdown	Cable Fees	MYR100	Handling Fees for Early Settlement	MYR100	Stamp Duties	As per Stamp Act 1949 (As revised from time to time )
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<p><b>5. What if I fail to fulfill my obligations?</b></p>											
<p><b>Bank’s Right To Set-Off</b> In the event of a default, your business/company will need to pay all additional interest, costs, charges and expenses incurred until the loan is fully repaid. The Bank may debit or set off amounts you owe to the Bank against any credit balance(s) in any of your account(s) with the Bank.</p> <p><b>Late Payment Charges</b> All OSFCL drawn must be paid on their respective maturity dates and if there is default in such payment, late payment charges at the rate of 1% per annum over the Financing Rate.</p>											

Treasury and Trade Solutions  
Citibank Berhad (Company No. 199401011410 (297089-M))

**Legal action**

Legal proceedings may be initiated against you if you fail to fulfil your obligations under the Letter, and other agreements referred to in the Letter. In addition to the amount owing to the Bank, you may be liable to pay for all losses, costs and expenses (including legal fees) incurred by the Bank to recover the sums owed by you.

Legal action against you may affect your credit rating leading to credit being more difficult or expensive to you.

**6. What if I fully settle the loan before its maturity?**

Early settlement of OSFCL is allowed but handling fees of MYR100 and break-funding cost (to be determined based on prevailing Cost of Funds at time of early settlement) will be charged.

**7. Do I need any takaful/insurance coverage?**

Not Applicable.

**8. Do I need a guarantor or collateral?**

The bank will evaluate this requirement based on internal credit assessment criteria including assessment based on your company/business financials.

**9. What are the major risks?**

- The Onshore Foreign Currency Loan facility is an uncommitted facility. This means:-
  - (a) the Bank has the right, at any time at its sole discretion, not to allow you to utilize the facility;
  - (b) the Bank has the right, at any time at its sole discretion, to modify, restructure, earmark, suspend or cancel the facility.
- The Bank has the right to ask for repayment of all outstanding OSFCLs at any time.
- There is minimum risk in terms of changes in interest rates for the duration of the loan tenor as the OSFCL financing rate is locked-in for the duration of the loan tenor.

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

It is important that you inform us of any change in your contact details to ensure that all correspondence reach you in a timely manner.

You may reach out to our service team at [malaysia.citiservice@citi.com](mailto:malaysia.citiservice@citi.com) for instructions to change your contact details.

**11. Where can I get assistance or file a complaint?**

- If you have difficulties in making payments, you should immediately contact your Relationship Manager for assistance.
- If you wish to speak to our Service representative, you may contact us at: Citi Service Malaysia  
Phone: (603) 2383 1111  
E-mail: [malaysia.citiservice@citi.com](mailto:malaysia.citiservice@citi.com)

- If you wish to register a complaint on the products or services provided by us, you may contact us at:  
Citibank Berhad  
Level 45, Menara Citibank  
165 Jalan Ampang  
50450 Kuala Lumpur  
Malaysia  
[Email: malaysia.citSERVICE@citi.com](mailto:malaysia.citSERVICE@citi.com)
- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:  
Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur.  
Tel : 1-300-88-5465  
E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

**12. Where can I get further information?**

If you have any enquiries, please contact us at:  
Citibank Berhad  
Level 45, Menara Citibank  
165 Jalan Ampang  
50450 Kuala Lumpur Malaysia  
Email: [malaysia.citSERVICE@citi.com](mailto:malaysia.citSERVICE@citi.com)

**13. Trade Window Operating Hours: 9.30AM to 5.30PM – Monday to Friday**

The information provided in this disclosure sheet is valid as at 01/09/2020.