



**FINANCIAL MANAGEMENT AND RESILIENCE PROGRAM (URUS) PROGRAM FOR  
CITIBANK LOANS AND FINANCING (“URUS”) TERMS & CONDITIONS**  
(REVISED AS AT 1<sup>st</sup> May 2022)

*(Sekiranya anda memerlukan terma dan syarat dalam Bahasa Malaysia, sila hubungi Citibank Contact Center di 03-2383 0000.)*

In line with the government’s announcement on **13 October 2021**, the Financial Management and Resilience Program (URUS) for eligible B50 customers was opened for applications from **15 November 2021 to 31 March 2022**. Eligible Flood Relief Programme customers are however allowed to apply until 31<sup>st</sup> July 2022.

Please also view the URUS Program <https://www.citibank.com.my/pdf/1021/public-urus-eng.pdf> for updates.

1. These terms and conditions apply to loans/ financing products set out in the table below (“**Eligible Product(s)**” or each an “**Eligible Product**”) and made available by Citibank Berhad (Company Registration No. 199401011410 (297089-M) (“**the Bank**”, “**Citibank**”, “**We**”, “**Our**” or “**Us**”) under the URUS Program. For purposes of these Terms and Conditions:

“**AKPK**” means Credit Counselling and Debt Management Agency/ Agensi Kauseling dan Pengurusan Kredit

“**Individual**” or “**Eligible Customer**” means individuals categorized as the B50 income segment.

“**URUS Program**” or “**program**” means the program formulated by the banking industry together with AKPK that offers holistic financial management solutions, covering debt management, financial management education and financial advisory for meaningful and comprehensive support to customers to promote long-term financial resilience. Assistance is made via opt-in application by Eligible customers.

2. Subject to the eligibility criteria in these terms and conditions, your loan/ financing product **MUST** be under the existing repayment assistance programs as at 30 September 2021 and are active at the point of application. Below is the list of products qualified for URUS programs:

No	Eligible Products		
1	Citibank Mortgage Loan/ Financing Products	Conventional Term Loan	Citibank Housing Loan Citibank FlexiHome Loan Citibank ShopHouse Loan Citibank Staff Housing Loan
		Islamic Home Financing	Citibank Home Partner-i
		Amortizing Revolving Mortgage & Overdraft Loans	Citibank Homecredit 1 Citibank Homecredit 2 Citibank Mortgage Power 1 Citibank Mortgage Power 2 Citibank Business Power
2	Citibank Instalment Loans (also known as Citi Personal Loans)		
3	Citibank Unsecured Term Loans		

**Important Notes:**



- 1) For joint borrower(s) loan/ financing account, in the event either one of the borrowers are classified as B50 segment, they can opt-in for the program.
- 2) **Amortizing Revolving Mortgage & Overdraft Loans** products are entitled for “**3 months Interest Waiver**” option only.
- 3) If you are an Islamic Home Financing (i.e. Citibank Home Financing-i) product customer, please contact Citibank Contact Centre at 03- 2383 0000 for further repayment assistance option.
- 4) These Terms and Conditions are read in conjunction with the terms and conditions governing your respective Eligible Product(s) and the terms and conditions for Citibank Deferment Program for Unsecured Loans and Financing, Citibank Deferment Program for Mortgage Loan/Financing and Overdraft Products and Citibank Post Moratorium Repayment Assistance Program for Loans and Financing. If there is any conflict or inconsistency between the terms governing your Eligible Product(s), the terms and conditions for Citibank Deferment Program for Unsecured Loans and Financing, Citibank Deferment Program for Mortgage Loans/ and Financing and Overdraft Products, Citibank Post Moratorium Repayment Assistance Program for Loans and Financing and these Terms and Conditions in respect of the URUS Program, these Terms and Conditions will prevail. Further, these Terms and Conditions may be superseded by variations, revisions or changes from time to time and at any time, in the manner set out below.
- 5) Customers with **Citibank Credit Cards/ Ready Credit products** would need to document their acceptance to convert their outstanding balances into a term loan prior to enrollment onto URUS. For the avoidance of doubt, all outstanding balances (including unbilled instalments) will be restructured into a term loan.
- 6) Subject to AKPK’s approval for enrolment into the URUS Program, customers with **Credit Card balances/ other unsecured revolving credit** lines that have been converted into a term loan/ financing **may not be able to further utilize those credit lines**. Please also view the URUS Program <https://www.citibank.com.my/pdf/1021/public-urus-eng.pdf> for updates.

### Eligibility

3. This URUS Program is based on opt-in enrollment/ request and applies to all B50 individual(s) where they must meet ALL the following criteria at the point of application :-
  - 3.1 Have a household income of up to RM5,880 per month;
  - 3.2 Have loan/financing already under an existing repayment assistance program (e.g. Targeted Repayment Assistance, PEMERKASA Plus, PEMULIH, bank’s own rescheduling and restructuring, etc.) as at 30 September 2021; and
  - 3.3 Experiencing a loss of employment or at least a 50% reduction in income
  - 3.4 Loan/financing still performing (not in arrears exceeding 90 days) as at the date of URUS application.
4. The programs/ options available for eligible customers to choose from under URUS are as follows:-

Customer Segment	URUS Program/ Option
Eligible B50 Individuals	<b>3 months’ interest/profit waiver ONLY; OR</b> <b>3-month interest/profit waiver with reduced monthly instalments of up to 24 months (inclusive of the 3-month interest/profit waiver period)</b>

5. If you wish to enroll for the URUS Program, please submit your request along with the required documents (where applicable) set out in the table below:

Lost of employment	Lost of income of minimum of at least 50%
<p><b><u>Salaried worker:</u></b> Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> <li>— EPF statement (from Jan 2020 to current); OR</li> <li>— Bank statement (from Jan 2020 to current); OR</li> <li>— Income tax form for YA 2019 and YA 2020; OR</li> <li>— Any other documents deemed relevant by bank.</li> </ul>	<p><b><u>Salaried worker:</u></b> Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> <li>— EPF statement (from Jan 2020 to current); OR</li> <li>— Salary slips/payment vouchers (1x latest month in 2021 and 1x oldest in Feb 2020 ); OR</li> <li>— Income tax form for YA 2019 and YA 2020; OR</li> <li>— Any other documents deemed relevant by bank.</li> </ul>
<p><b><u>Sole Proprietor/Self employed:</u></b> Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> <li>— Bank statement (from Dec 2019 to current)</li> <li>— Income tax form for YA 2019 and YA 2020; OR</li> <li>— Any other documents deemed relevant by bank.</li> </ul>	<p><b><u>Sole Proprietor/Self employed:</u></b> Any one (1) of the following supporting documents:</p> <ul style="list-style-type: none"> <li>— Bank statement</li> <li>• 3 month statement from Dec 2020 Feb 2020 ; and</li> <li>• Latest 3 month statement in 2021; OR</li> <li>— Income tax form for YA2019 and YA 2020; OR</li> <li>— Any other documents deemed relevant by bank.</li> </ul>

5.1 You may find out more of our Relief programs or initiate a URUS Program request via our Covid 19 support page at <https://www.citibank.com.my/english/common/covid19.htm>

6. Your URUS application will be submitted to AKPK for processing and decision may take up to ten (10) working days. Upon approval of any of the URUS Program by AKPK, a letter will be issued to you. For unsuccessful customers, AKPK/Citibank will inform customers within five (5) working days from application date. For notifications by Citibank, you will be notified via SMS/ email, which will be sent to your registered mobile numbers/ email address within Citibank’s records. Notification by AKPK will be made to you via email.
7. You remain eligible for the URUS Program if you meet the criteria stated under “Eligibility” above (see clause 5 above), not an undischarged bankrupt or bankruptcy proceedings, and your facility is not in arrears exceeding 90 days as at the date of request.
8. During the URUS Program Period:

<b>URUS Program: 3 months Interest/ Rental/ Profit waiver ONLY</b>
<ol style="list-style-type: none"> <li>1. Upon approval, the 3 months interest/ rental/ profit waiver will apply from your next cycle/payment due date.</li> <li>2. During the URUS Program period, your monthly instalment/ payment remains unchanged and NO interest/ rental/ profit will be billed.</li> <li>3. All payments received will be applied towards your loan/ financing Principal amount or past due (if any).</li> </ol>



4. At the end of the program (i.e. month 4 onwards) your interest/ rental/ profit billing will resume, and form as part of your monthly instalment/ payment.
5. All payments received will be reverted and applied towards your loan/ financing monthly instalment/ payments.

\*For Citibank Term-loans/ Personal Loans currently in deferment under an existing TRA program (i.e PEMULIH) the 3-month interest waiver will be applied onto the accrued interest at the end of your TRA program.

#### **URUS Program: 3 months Interest/ Rental/ Profit waiver with reduced monthly instalments of up to 24 months**

##### For Income Reduction

- During the URUS program, your loans/ financing facilities will be offered on the following interest rates:
  - a. Term loans / Personal Loans at 9% per annum or prevailing rate (whichever is lower)
  - b. Mortgage facilities at 5% per annum or prevailing rate (whichever is lower)Note: For mortgage facilities which are pegged against Base Rate (BR)/ Base Lending Rate (BLR)/ Base Financing Rate (BFR), in the event there is change/ movement in the BR/BLR/BFR during the program period, your loan/ financing rate and monthly instalment/ payment amount as pre-determined by AKPK will not be revised.
- For Term loans/ Personal Loans, your existing facility will be cancelled and moved onto the URUS Program. Any unbilled Interest/ accrued interest/ fees from your repayment assistance programs would be carried onto your outstanding balances. This will be capitalized and added to the principal balance of your facility at the commencement of the URUS Program.
- For Mortgage Loan/ Financing Products, any unpaid/ accrued interest/ rental/ profit will be capitalized into your account at the commencement of the URUS Program, **except** for Citibank Home Partner-i whereby any payments deferred during the moratorium period will be made payable over the period of the financing.
- Upon approval of the URUS Program, the 3-month interest/ rental/ profit waiver will apply from your next cycle/payment due date.
- During the URUS Program period, your monthly instalment/ payment is reduced to follow the pre-determined amount set by AKPK for a period of up to 24 months:
  - a. Where for the first 3 months, NO interest/ rental/ profit will be billed and payments received will be applied towards your loan/ financing Principal amount or past due (if any).
  - b. From month 4 onwards, your interest/ rental/ profit billing will resume and form as part of your reduced monthly instalment/ payment up till the end of the URUS Program stipulated by AKPK.
- Upon exit or termination from the URUS program, your loan/ financing rate will revert back to your original/ prevailing rate (where applicable) and monthly instalment/repayment up till the end of your existing loan/ financing tenure. Please take note that your revised monthly instalment/ commitment and overall payments may be higher by the end of your loan/ financing tenure.

##### For Loss of Employment

###### For Citibank Term Loans/ Personal Loans

- During the URUS program, your loans/ financing facilities will be offered on the following interest Rates
  - a. Term loans / Personal Loans at 9% or prevailing rate (whichever is lower)
- Your existing facility will be cancelled and moved onto the URUS Program. Any unbilled Interest/ accrued interest/ fees from your repayment assistance programs would be carried onto your outstanding



balances. This will be capitalized and added to the principal balance of your facility at the commencement of the URUS Program.

- Upon approval, the program will apply from your next cycle/payment due date, where during the program period,
  - a. For the first 6 months, you do not need to pay any monthly instalments/payments (interest will continue to be accrued at the original contracted rates but will not be compounded).
  - b. At the end of the 6 months deferment, the 3 months interest waiver will be applied onto the accrued interest and the remaining interest accrued during the deferment period will be added into your loan outstanding balance.
  - c. From month 7 onwards, your monthly instalment/ payment will resume and follow the pre-determined amount set by AKPK up till the end of the URUS Program stipulated by AKPK
  - d. Your loan maturity date will be extended to accommodate the unbilled instalment(s) and interest accrued during the deferment program
- Upon exit or termination from the URUS program, your loan/ financing will revert back to your original rate and monthly instalment/ repayment up till the end of your existing loan/ financing tenure. Please take note that your revised monthly instalment/ commitment and overall payments may be higher by the end of your loan/ financing tenure.

#### For Citibank Mortgage Products

- Upon approval, the program will apply from your next cycle/ payment due date, where during the URUS Program Period,
  - From Month 1 to 6, you do not need to pay any monthly instalment/ payment during the moratorium period. For the first 3 months, NO interest/ rental/ profit will be billed and your monthly instalment/ payment would follow the pre-determined amount set by AKPK. At the end of the 6 months moratorium, the remaining 3 months accrued interest/ rental/ profit during the moratorium period will be added into your loan outstanding balance. (Note: For Citibank Home Partner-i, payments deferred during the moratorium period will be made payable over the period of the financing, which the tenure will be extended as part of the program.)
  - From Month 7 onwards, your monthly instalment/ payment continues, and interest/ rental/ profit billing will resume and follow the pre-determined amount set by AKPK up till the end of the URUS program stipulated by AKPK.
  - Your loan maturity date will be extended to accommodate the unbilled/ reduced instalment(s)/ payment(s) and interest/ rental/ profit accrued during the moratorium program.
- Upon exit or termination from the URUS Program, your loan/ financing will revert back to your original/ prevailing rate and monthly instalment/ repayment (based on the terms which we disclosed to you) up till the end of your existing loan/ financing tenure. Please take note that your revised monthly instalment/ commitment and overall payments may be higher by the end of your loan/ financing tenure.

#### Important Notes

- (i) For Term Loans and Personal loans, any unbilled Interest/ accrued interest/ fees from your repayment assistance programs would be carried onto your outstanding balances going into the URUS Program.
- (ii) Depending on your loan/financing, your monthly instalment/ payment upon exit may be reduced/ reverted back to the original / or be higher to facilitate with the repayments of your remaining outstanding balances.
- (iii) For Program with “6 months deferment of instalments/ payments” the interest/ rental/ profit will be charged and accrued but will not be compounded (for all applicable products).



- (iv) To accommodate for the “deferred and/or reduced monthly instalment/ payment” program for 24 months, your loan/ financing tenure will be extended automatically. Please note that the consequential extension of tenure beyond the contractual loan/ financing tenure will result in higher interest/ rental/ profit charges arising from such extension.
- (v) For mortgage accounts that are in pay-ahead status (i.e. there are extra/ excess payment deposited into your loan/ financing account), at the point of URUS Program approval, kindly note that these amount that were supposed to be used to utilized towards payment of future monthly instalments will be cancelled immediately and will apply towards the reduction of your outstanding principal loan balance.

9. If any repayment/ payment is made by the customer during the URUS Program period:

<b>Eligible Products</b>	<b>Payment Made During URUS Program</b>
<b>Citibank Mortgage Loan/ Financing Products</b>	Your monthly instalment/ payment would follow the pre-determined amount set by AKPK. Any excess amount after offsetting the amount in arrears (if any) will be treated as pay-ahead. If the remaining amount exceeds three (3) future monthly instalments/ payments, the balance will be used to reduce your principal loan/ financing balance.
<b>Citi Instalment Loans</b>	Your monthly instalment/ payment would follow the pre-determined amount set by AKPK. Any payments made beyond that amount to Loan Accounts, Unsecured Term Loan Accounts during the URUS Program Period will be applied to any amount due (as set out in your monthly statements, where applicable). If there is no amount due, it will be treated as an advance payment.
<b>Unsecured Term Loans</b>	

- 10. For Citibank Mortgage Loan/ Financing Product(s), your monthly instalment/ payments will resume in the month immediately following your exit, the end or termination of the URUS Program. Your repayment/ payment will be adjusted accordingly based on the revised remaining loan/ financing tenure. To accommodate for the deferment/ reduced monthly payment during the URUS Program period (applicable for programs up to 24 months), your financing maturity date (tenure) will be automatically extended. Please note that this will result in higher interest cost/ rental payment/ finance charges for your loan/ financing account.
- 11. For Citi Instalment loans and Unsecured Term Loans, your original monthly instalment will resume in the month immediately following the end/ termination of the URUS Program, and the tenure for the respective Eligible Product(s) will be automatically extended to accommodate for the unbilled month(s) instalment(s) and interest accrued (if any) during the URUS Program.



## GENERAL TERMS AND CONDITIONS

12. If the Eligible Customer(s) is in breach of any provisions of:
  - (a) Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans Terms & Conditions; or
  - (b) Citibank Instalment Loan Terms and Conditions; or
  - (c) Citibank Term Loan Terms and Conditions; or
  - (d) These Terms and Conditions; or
  - (e) in the event of cancellation or termination of the Mortgage Loan/Financing Product(s) and Overdraft Loans/Instalment Loan/Unsecured Term Loan/ whether voluntarily or involuntarily closed for whatever reason, all monies due and owing under this Repayment Assistance Program for the affected Eligible Product(s) will immediately become due and payable by the Customer and Citibank may as it deems fit, charge it to the corresponding Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans/Instalment Loan/Unsecured Term Loan/Ready Credit Account where the relevant Eligible Product's Terms and Conditions will apply to all the said instalments or balance remaining without prejudice to the rights and remedies of Citibank under the relevant Eligible Product's Terms and Conditions.
13. Despite the provisions relating to the respective rates, tenure, the manner and time of payment and modes of computation referred to here, to the full extent permitted by applicable law, Citibank is entitled at any time and from time to time to vary such tenure, manner and time of payment and/or modes of computation in any manner by giving adequate prior notice to the eligible customer. Without prejudice to the provisions set out in the corresponding Eligible Product's Terms and Conditions on Communications, the manner of notice, time of effect and the effect of such variation would be in accordance with the corresponding Eligible Product's Terms and Conditions.
14. Repayment of instalments/payments under this URUS Program is valid only during this URUS Program Period. For the avoidance of any doubt,
  - a) Citibank reserves the right to, as it deems fit, vary or change these Terms and Conditions from time to time with adequate prior notice by way of posting on Citibank Online found at [www.citibank.com.my](http://www.citibank.com.my) ("Website"), or in any other manner deemed suitable by Citibank, subject to Bank Negara Malaysia guidelines or any laws, regulations and directives in force for the time being, where such variation or change is implemented on the effective date specified by Citibank. Eligible customers agree to access the Website regularly to view these Terms and Conditions and to ensure that they are kept-up to-date with any variation or changes to these Terms and Conditions;
  - b) Upon enrolment, the Eligible Customers are deemed to have accepted these Terms and Conditions (which may be varied or changed) if the Eligible customers did not opt-out of enrolment during this URUS Program Period. Citibank also reserves the right to, as it deems fit, replace wholly or in part the URUS Program by another scheme, whether similar or not, or to withdraw in altogether subject to Bank Negara Malaysia guidelines or any laws, regulations and directives in force for the time being; and
  - c) To the full extent permitted by law, Citibank will not be responsible for and disclaims all liability to any actions, claims, damages, costs, charges and expenses which the customer may suffer, sustain or incur by reason of the customer's enrollment in the Repayment Assistance Program.
15. Citibank reserves the right to describe any of the expressions stated here in a different manner in the statement of account and such descriptions in the statement of account will not be construed against Citibank as having a different meaning as stated here.
16. Any term or condition 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 terms and conditions.



17. These terms and conditions will be governed by and construed under the laws of Malaysia.

**Privacy**

At Citi, 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](https://www.citibank.com.my/privacyEng/PDPA_Eng.pdf) 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.