



With effect from 1 November 2022, Citibank Berhad [Registration No. 199401011410 (297089-M)] has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] (“UOB”).

UOB is the provider of “Citi” branded consumer banking products in Malaysia and Citibank Berhad is providing certain services in respect of those products.

The trademarks “Citi”, “Citibank”, “Citigroup”, the Arc design and all similar trademarks and derivations thereof are used temporarily under license by UOB from Citigroup Inc and related group entities.

Important Notice on Discontinuation of Interest Payment for Withdrawal of Time Deposit before Maturity

With effect from **1 January 2023**, interest will not be paid for partial or full withdrawals of MYR Time Deposit (TD) before maturity date.

For illustration, kindly refer to below:

Date of Partial or Full Withdrawal	Interest Payment
Prior to 1 January 2023	<ul style="list-style-type: none">• Interest will not be paid if TD is withdrawn prior to maturity, before the completion of 3 months;• For TD that is withdrawn prior to maturity after the completion of 3 months, interest will be calculated and paid at half (1/2) of the agreed interest rate for each completed month.
From 1 January 2023	<ul style="list-style-type: none">• Interest will not be paid.