

ACKNOWLEDGEMENT:

By signing below, I, the Authorised Signatory(s), warrant and confirm that I have received, read and understood the contents of the Product Disclosure Sheet.

Name: _____ Company Name: _____

NRIC/Passport Number: _____ Date: _____

(Please read this product disclosure sheet before you decide to take up any Citibank Business Card(s). Be sure to also read the Citibank Card Terms and Conditions and relevant Citibank Business Card(s) Terms & Conditions where applicable)		CITIBANK BERHAD (297089-M) Citi Business Signature (Full Corporate Liability) and Citi Travel Account Product Disclosure Sheet Date: _____
1. What is this product about?		
Citi Business Signature Card (Full Corporate Liability)	Citi Travel Account	
The Citi Business Signature Card (Full Corporate Liability) is a charge card product with a Credit Limit (pre-set) granted by us to the Company and designed to facilitate business related transactions of companies. The Citi Business Signature Card (Full Corporate Liability) can be used to make payment for business goods and services at participating merchants either, locally or internationally. The Company will be solely liable for the total debt of every card issued in its name. For more information on Citi Business Signature Card (Full Corporate Liability), please visit www.citibank.com.my/businesssignature	The Citi Travel Account is a charge card product with a Credit Limit (pre-set) granted by us to the Company and designed to facilitate business related transactions of companies. The Citi Travel Account is a centralized travel account for your company to streamline the billing, reconciliation and payment process for all business travel arrangements. It can only be used for travel related transactions including but not limited to travel agents, airlines, hotels and car rentals. The Company will be solely liable for the total debt of every card issued in its name. For more information on Citi Travel Account, please visit www.citibank.com.my/travelaccount	
2. What do I get from this product?		
The Citi Business Signature (Full Corporate Liability) Card or Citi Travel Account Credit Limit (pre-set) will be determined based on the company's credit assessment. Minimum credit limit (pre-set) of RM50,000 and Maximum RM2,000,000.		
3. What are my obligations?		
<ul style="list-style-type: none"> • Outstanding balance must be settled in full by due date. • You are prohibited from using your Citi charge card(s) for subscription into or purchase of any Citi investment products, including investment-linked insurance products distributed by Citibank Berhad; If any of your Citi charge card(s) have been used for purposes as prohibited above, Citi shall be entitled to do all acts and things deemed necessary to comply with the Bank's rules and regulations, including but not limited to liquidating your holdings of Citi investments products. You would have to bear all costs and expenses Citi incur as a result thereof. • You must ensure that you take all reasonable steps and precautions to keep the Card and PIN secured at all times, including at your place of residence. These include (but are not limited to) not: <ul style="list-style-type: none"> i. disclosing your Card details or PIN to any other person; ii. writing down your PIN on the Card, or on anything kept in close proximity with the Card, which could be lost or stolen with the Card or on anything and anywhere which could be understood by any other person as the PIN to your Card; iii. using a PIN selected from your birth date, identity card, passport, driving licence or contact numbers; iv. allowing the Card to be out-of-sight; and/or v. allowing any person to use the Card and/or PIN • You must notify us: <ul style="list-style-type: none"> i. immediately upon receiving an SMS transaction alert if the transaction was unauthorised; or ii. as soon as reasonably practicable after having discovered that the Card is lost, stolen, an unauthorised transaction had occurred and/or there has been a disclosure of your PIN. iii. immediately of any change in the cardholder's contact number • You must use the charge card responsibly, including not using the charge card for unlawful activity. • You must check the account statement and report any discrepancy without undue delay. • You must abide by the terms and conditions for the use of charge card at www.citibank.com.my/businesssignature for Citi Business Signature Card and/or www.citibank.com.my/travelaccount for Citi Travel Account. 		
4. What are the fees & charges I have to pay?		
<i>Note: Effective 1 September 2018, the Sales and Services Tax (SST) will be replacing the existing Goods and Services Tax (GST).</i>		
Fees and Charges	Citi Business Signature (Full Corporate Liability) or Citi Travel Account	
a) Annual Fee Principal Supplementary	No annual fees	
b) Finance Charges i) Retail Transactions/ Purchases ii) Cash Advance	Not Applicable - Outstanding balance must be settled in full by due date.	
c) Late Payment Charges	A minimum of RM50 or 3.5% of total outstanding balance remained unpaid after the payment due date (whichever is higher).	
d) Cash Advance Fee	Up to 5.0% from the total cash advance or minimum RM20, whichever is higher.	
e) Conversion for Overseas Transactions	If a transaction is made in foreign currency, the transaction will be converted into Ringgit Malaysia using US Dollars as the base currency on the date on which the transaction is received and processed by Citibank and/or Visa International, MasterCard Worldwide, American Express or the relevant Card Payment Network ("Payment Network"). The currency conversions will be based on Citibank's prevailing foreign exchange rate and/or an exchange rate determined by the relevant Payment Network. This currency conversion will include any charges levied by the Payment Network for overseas transactions and a 1% foreign exchange conversion markup by Citibank on the converted Ringgit Malaysia amount, or such other rate as determined by Citibank and notified to you.	

f) Fee on Dynamic Currency Conversion (DCC) Service	0.8% on the converted Ringgit Malaysia amount for overseas purchases made with Citi charge card at the point of sales via Dynamic Currency Conversion (DCC) service. DCC is an optional service which may be offered by certain overseas merchants to provide you a choice to pay in Ringgit Malaysia (including online purchases quoted in foreign currency) for your purchases overseas with your charge card at the point of sales. Please note that if you choose to pay in Ringgit Malaysia at an overseas merchant, you are choosing DCC service. NOTE: The exchange rates used for DCC which are determined by the relevant merchant may be higher than the exchange rate as determined by relevant Card association when you pay in foreign currency. You are advised to consider all the above when deciding whether to use DCC.
g) Sales Draft Retrieval	RM20 per copy.
h) Card Replacement Fee	RM50 per card.
i) Monthly Statement Retrieval	RM5 per statement.
j) Legal Fee for Delinquent Accounts	Actual legal cost charged to the Company.
k) Stamping Fees on Letter of Set-Off	Ad Valorem 0.5% of Credit Facility Amount.
l) Service Tax	RM25.00 will be imposed upon the principal card account on its approval date and subsequently, upon the anniversary of its approval date. For each supplementary card(s), RM25.00 will be charged upon card activation date, and subsequently upon the anniversary of each card(s)'s approval date.

Please visit www.citibank.com.my for more information, frequently asked questions and the complete list of applicable fees and charges.

*These fees and charges may be offered at lower promotional rates for stated period.

5. What if I fail to fulfill my obligations?

Late payment charges	A minimum of RM50 or 3.5% of total outstanding balance remained unpaid after the payment due date (whichever is higher).
Withdrawal of Card or facilities/services offered	We may, with notice, withdraw the Citi charge card and/or any of the facilities/services offered with the Citi charge card and the whole outstanding balance on the Principal and Supplementary Account(s) shall become immediately due and payable to us.
Liability for unauthorized transactions	You must always use reasonable precautions to prevent the loss of your charge card. If your charge card is lost or stolen, you must notify us immediately, followed by a written confirmation together with a copy of police report no later than seven (7) days from the occurrence of the event. You will be liable for PIN-based unauthorised transactions if you have: i. acted fraudulently; or ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the charge card; or iii. voluntarily disclosed the PIN to another person; or iv. recorded the PIN on the charge card or on anything kept in close proximity with the card. You will be liable for unauthorised transactions which require signature verification or with a contactless card, if you have: i. acted fraudulently; or ii. delayed in notifying the issuers as soon as reasonably practicable after having discovered the loss or unauthorised use of the charge card; or iii. left the charge card or an item containing the card unattended in places visible and accessible to others; or iv. voluntarily allowed another person to use the charge card.
Right to set-off	Citibank has the right, with prior notice of 7 calendar days, to combine or consolidate all or any of your accounts with us to set-off or transfer the monies to pay off the outstanding balance of your charge card at anytime.

6. What are the major risks of a charge card?

- You are required to settle the full amount due on your Principal and Supplementary Account(s) by the due date. If you do not settle the full amount by the payment due date, a late payment charge will be imposed on your Principal and Supplementary Account(s).
- If we detect any unusual or suspicious activity on your Principal and/or Supplementary Account(s), we may temporarily suspend your Principal and Supplementary Account(s) until such activity is verified.
- If you have problems paying for your Citi charge card balances, contact us early to discuss repayment alternatives.
- You and your Supplementary Cardmember(s) must ensure that the total amount charged to your respective Principal and/or Supplementary Account(s) SHALL NOT exceed your Credit Limit (pre-set). In any event, you are liable for all amounts charged to you and your Supplementary Account(s), including all amounts above your Credit Limit (pre-set) and/or any assigned Supplementary Limit and also for charges that you may not have intended to be responsible for although the Supplementary Account(s) may bear different Citi charge card account numbers and may have separate Supplementary Limit.
- You and the Cardmember(s) should not disclose your Citi charge card details or PIN number to any unauthorized persons.
- You and the Cardmember(s) should notify us immediately after having found out your Citi charge card is lost or stolen.
- We are entitled to, with notice, recall or withdraw all other credit facilities that you have with us in the event of default of the Principal Account or if you are in breach of any of the terms and conditions of the Citi Business Signature Card (Full Corporate Liability), and/or Citi Travel Account Terms and Conditions.

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

It is important that you and/or your selected authorized representative for your company (Authorized Signatory) inform us promptly of any change in your contact details.

8. Where can I get further information?

Should you require additional information on charge card, please refer to the banking information booklet on charge card, available at all our branches and the www.bankinginfo.com.my website.

If you have any enquiries, you should contact us as early as possible at:

Citibank Business Priority Line 03-2383 3388 Kuala Lumpur 04-370 3388 Penang 07-277 3838 Johor Bahru	CitiPhone Banking 03-2383 0000 Kuala Lumpur 04-296 0000 Penang 07-268 0000 Johor Bahru 1-800-82-1010 Sabah and Sarawak	Citibank Website www.citibank.com.my
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9. Other Business card products available

Citi Business Platinum

IMPORTANT NOTE:

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CHARGE CARD BALANCES.

Citibank's Privacy Notice

Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at www.citibank.com.my/privacyEng to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data.

In addition, in the course of your banking relationships with Citibank, personal data of individual third parties such as your mandatees, authorized signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citibank, may have been provided to us as well. Please inform all such third parties to visit us at the above weblink to view our Notice and Choice Principle Statement.

Consent and Warranty

To the extent that the I/We is/are a data subject of Data (defined above) processed by the Bank, I/We consent to the Bank processing my/our personal data for purposes of this application and to carry out the actions mentioned in this application. To the extent that the Bank's processes personal data about other data subjects in the course of a relationship between me/us and the Bank (for example, directors, shareholders, employees, mandatees, authorised signatories or security parties) ("Other Data Subjects"), I/We warrant that to the extent required by applicable law or regulation, I/We have provided notice to and secured the agreement, waivers and consents from Other Data Subjects in relation to Citibank's processing of such Other Data Subjects' personal data or information (and will provide such notice or secure such agreement, waivers or consent in advance of providing similar information in future) for purposes of this application and to carry out the actions mentioned in this application. I/We further warrant that any such agreements, waivers and consents have been granted by and obtained from Other Data Subjects for the period reasonably required for; (a) the processing of this application, the granting or extension of any credit, credit facility and the provision of any products, services or accommodations to me/us; (b) to undertake activities in relation to (a), such as, by way of non-exhaustive examples: 1) for meeting legal and regulatory requirements or any jurisdiction, domestic or foreign, applicable to, the Bank or Citigroup (as defined above); 2) to verify the identify me/us or my/our authorised representative(s) or Other Data Subjects; 3) to monitor and record calls and electronic communications with the me/us or my/our authorised representative(s) or Other Data Subjects; 4) to enforce or defend the Bank's or Citigroup's rights; and 5) to manage the Bank's relationship with me/us.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

FOR INDIVIDUALS

To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a photo ID or other identifying documents. We appreciate your cooperation.

FOR CUSTOMERS OTHER THAN INDIVIDUALS

To prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each business entity that opens an account or establishes a relationship.

What this means for you:

When you open an account, we will ask for your business name, street address, tax identification number or other government issued identification number, as applicable. We may also ask you for identification information for any beneficial owners or others who may have a controlling interest in the business. We appreciate your cooperation.

The information provided in this disclosure is issued on May 2019 and will be valid until the next periodical review.