

Product Disclosure Sheet

<p>(Read this Product Disclosure Sheet before you decide to take up Citibank Instalment Loan. Be sure to also read the terms in the letter of approval. Kindly seek clarification from us if you do not understand any part of this document or the general terms.)</p>	<p>CITIBANK BERHAD (297089-M)  <b>Citibank Instalment Loan</b>          Date: _____</p>
<p><b>1. What is this product about?</b></p>	
<p>Citibank Instalment Loan ("Loan") is a fixed rate unsecured personal term loan calculated on effective interest rate for individuals who require extra funds for personal use. Collateral or a guarantor is not required.</p>	
<p><b>2. What do I get from the product?</b></p>	
<p><b>a) Principal Loan Amount:</b>          Minimum of RM5,000. 'New-to-bank' customers are entitled to Loan amount of up to RM120,000. 'Existing customers' are entitled to Loan amount of up to RM150,000.</p> <ul style="list-style-type: none"> <li>• 'Existing customers' are individuals who are holding an existing active credit card and/or existing active Ready Credit Debit &amp; ATM Card with Citibank for more than 24 months.</li> <li>• 'New-to-Bank' are individuals who do not fall under 'Existing customers'.</li> </ul> <p><b>b) Loan repayment tenure options:</b>          24, 36, 48, 60 or 72* months          *for selected customers who are existing Citi Credit Cardmembers</p> <p><b>c) Prescribed Rate:</b>          The Prescribed Rate refers to the effective interest rate payable on the Loan, calculated at a daily basis on monthly rest on the principal amount outstanding for the relevant month billed, starting from the date on which the Loan amount is disbursed up to the date of full settlement.</p> <p>Your Prescribed Rate will be at an effective interest rate of _____% per annum          For your ease of comparison, the equivalent flat interest rate is approximately _____% per annum</p> <p><b>Note:</b> Final Loan approval, amount and prescribed rate are subject to Citibank's assessment and review. If approved, your final Loan amount, tenure and prescribed rate will be reflected in the bank's letter of approval.</p>	
<p><b>3. What are my obligations?</b></p>	
<p><b>a) Disbursement of Loan amount</b></p> <ol style="list-style-type: none"> <li>i. <u>If approved Loan amount is between 70% to 100% of Loan amount applied for</u>              The approved Loan sum will automatically be credited into the beneficiary account nominated by you in the loan application form. You will be notified by way of short message service message (SMS) or written confirmation of the Loan approval amount and disbursement of the Loan sum.</li> <li>ii. <u>If approvable Loan amount is less than 70% of Loan amount applied for</u>              Citibank will get in touch with you via a call prior to disbursement to reconfirm if you are still keen to take up the Loan amount.</li> <li>iii. <u>If you do not wish to continue with the Loan</u>  <b>In scenario (i) above</b>, you will not receive any call-back once the Loan amount has been approved and disbursed but only a SMS or written notification. In such a case, if you do not wish to continue with the Loan, you must refund in full the Loan amount disbursed to you <b>within 10 working days</b> from the date of Loan disbursement, PROVIDED that the Loan sum or any part of it has not been utilized.              You are prohibited from using any funds derived from your Citibank Instalment Loan for subscription into or purchase of any Citi investment products, including insurance products distributed by prohibited above, Citi shall be entitled to do all acts and things deem necessary to comply with the Bank's rules and regulations, including but not limited to liquidating your holdings of Citi investment products. You would have to bear all costs and expenses Citi incur as a result thereof.</li> </ol> <p><b>b) For debt consolidation:</b></p> <ul style="list-style-type: none"> <li>• The approvable Loan amount must be at least 100% of the balances outstanding appearing in the latest statement of accounts of your existing financiers. If approvable Instalment Loan amount is less than 100% of the Loan amount applied for, Citibank's may reject your application, at its discretion.</li> <li>• Citibank will not be liable or responsible to settle any fees, charges and/or penalties imposed by the other financial institution for the full settlement of your current facilities granted by the other financial institution(s).</li> <li>• You will be solely responsible to request for refunds of any excess or credit balances in your accounts (if any) with your other financial institution(s).</li> </ul> <p><b>c) For Citibank Add On Installment Loan:</b></p> <ul style="list-style-type: none"> <li>• For Citibank Add-On Installment Loan, you authorise Citibank to settle the balance amount outstanding (less fees or charges, if any) and close your existing Citibank Instalment Loan account. The balance amount outstanding will be included in the "add-on" Loan Amount of your new application which will make up the Loan Amount Approved. Disbursement Amount is Loan Amount Approved less stamp duty (and applicable fees or charges, if any).</li> <li>• Early termination fee will be waived (if any) on the existing Citibank Instalment Loan account.</li> <li>• Stamp duty is 0.5% of Total Loan Amount Approved.</li> </ul>	

- d) You are obligated to repay the Loan by monthly instalments (“Monthly Instalments”) on or before the payment due date as stated in the bank’s letter of approval. The amount of the Monthly Instalments is fixed and cannot be changed without the Banks’ prior approval. For the avoidance of doubt, any pre-payment or overpayment of the monthly instalment on or before payment due date will not result in a reduction in the loan principle or savings in interest. Any such pre-payments (or any part of it) will be deemed to be an advance payments and will be applied towards the following month’s Monthly Instalment and so forth on successive intervals, to a maximum of three (3) Monthly Instalments. Any such sums in excess of three (3) months Monthly Instalments will be refunded to you.
- e) The first payment due date of the Monthly Instalments commences one (1) month from the date of full disbursement of the Loan and subsequent Monthly Instalments must be paid at successive intervals of one (1) month each until the Loan is fully settled.
- f) The table below is an **illustration** of a repayment schedule, taking the example of a Loan amount of **RM20,000** repayable over **36 months** at a prescribed rate of **16.5% per annum** (Effective Interest Rate):
- The total amount of interest charges at the end of the 36 months tenure = **RM5,491**
  - The total repayment amount at the end of the 36 months tenure = **RM25,491**

Month	Principal Balance of Loan Amount	Monthly Instalment Amount	Principal Deduction	Interest Deduction
	(RM)	(RM)	(RM)	(RM)
1	20,000	708	433	275
2	19,567	708	439	269
3	19,128	708	445	263
4	18,683	708	451	257
5	18,232	708	457	251
6	17,774	708	464	244
7	17,310	708	470	238
8	16,840	708	477	232
9	16,364	708	483	225
10	15,881	708	490	218
11	15,391	708	496	212
12	14,895	708	503	205
13	14,391	708	510	198
14	13,881	708	517	191
15	13,364	708	524	184
16	12,840	708	532	177
17	12,308	708	539	169
18	11,769	708	546	162
19	11,223	708	554	154
20	10,669	708	561	147
21	10,108	708	569	139
22	9,539	708	577	131
23	8,962	708	585	123
24	8,377	708	593	115
25	7,784	708	601	107
26	7,183	708	609	99
27	6,574	708	618	90
28	5,956	708	626	82
29	5,330	708	635	73
30	4,695	708	644	65
31	4,051	708	652	56
32	3,399	708	661	47
33	2,738	708	670	38
34	2,067	708	680	28
35	1,387	708	689	19
36	698	708	698	10

#### 4. What other charges do I have to pay?

##### a) Stamp Duty

A one-time stamp duty of 0.5% (in accordance with the Stamp Act 1949 (revised 1989)) of approved Loan amount will be deducted from the Loan amount upon disbursement.

##### b) Statement Request Fee (interim):

A fee of RM5.00 will be charged for each copy of an interim Statement of Account requested by you. In normal course of the Loan, an annual Statement of Account is sent to you.

Please visit [www.citibank.com.my](http://www.citibank.com.my) for more information and the complete list of applicable fees and charges.

## 5. What if I fail to fulfill my obligations?

### a) Late Payment Charge

Late payment means your Monthly Instalment is made later than the payment due date. If you fail to pay any Monthly Instalment or part of it on the due date, you will be charged a late payment charge (in addition to the Prescribed Rate) on the amount of such Monthly Instalment from the time of default at the rate of 1% per annum on a daily basis. By not paying on time, the total outstanding sum will increase.

### b) Right to set-off

The bank has the right to set-off any credit balance in any of your other account or accounts maintained with the bank against any outstanding balance in your Loan account or vice versa, by giving you 7 clear days prior notice.

### c) Legal Action

- i) Legal action may be taken if you fail to respond to reminder or notices.
- ii) 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 the end of the Loan tenure?

### Early Settlement Fee

You will be charged a fee of RM200 or 3% of the outstanding balance of the Loan, whichever is higher if you fully settle your Loan within first 2 years or before reaching half of the Loan tenure, whichever earlier, starting from the date of full disbursement of the Loan. The amount repaid will not be available for withdrawing.

## 7. Do I need a guarantor or collateral?

No.

## 8. 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 correspondences reach you in a timely manner. You are also required to contact us if you intend to reside outside Malaysia. Please contact us via CitiPhone at 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), or 07-340 6000 (Johor Bahru), or 1800 82 1010 (Sabah & Sarawak). Alternatively, you can change your contact details by visiting us in any Citibank branches nationwide, or log on to Citibank Online at our website: [www.citibank.com.my](http://www.citibank.com.my)

## 9. Where can I get assistance and redress?

If you would like to view the complete Terms and Conditions governing Citibank Instalment Loan, it can be found at [www.citibank.com.my](http://www.citibank.com.my) and will be provided upon request from our authorised personnel or at all Citibank branches nationwide. For further information, please call CitiPhone at 03-2383 0000 (Kuala Lumpur), 04-296 0000 (Penang), or 07-340 6000 (Johor Bahru), or 1800 82 1010 (Sabah & Sarawak).

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternative. You may contact us at:

Citibank Berhad  
Menara Citibank  
165, Jalan Ampang, 50450 Kuala Lumpur  
Tel: 03-2383 0000  
Website: [www.citibank.com.my](http://www.citibank.com.my)

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:

Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel: 03-2616 7766  
E-mail: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

If you wish to complain on the products or services provided by us, you may contact us at:

Citibank Berhad  
(Ref: Privacy)  
P.O. Box 11725  
50754 Kuala Lumpur  
Tel: 03-2383 0000

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  
Fax: 03-2174 1515  
E-mail: bnmtelelink@bnm.gov.my

#### 10. Other products available

You can apply for any Citibank Credit Card, subject to individual credit assessment. You may contact us for further details.

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

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR PERSONAL LOAN.**

#### 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](http://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.

Citibank Berhad has transferred ownership of its consumer banking business to United Overseas Bank (Malaysia) Bhd [Registration No. 199301017069 (271809-K)] with effect from 1 November 2022. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by United Overseas Bank (Malaysia) Bhd from Citigroup Inc. and related group entities