



**CITIBANK TARGETED REPAYMENT ASSISTANCE PROGRAM FOR LOANS AND FINANCING (“TARGETED
REPAYMENT ASSISTANCE PROGRAM”) TERMS & CONDITIONS**
(REVISED AS AT 1 NOVEMBER 2022)

In line with the recent government announcement, Citi remains committed to extend the targeted repayment assistance measures to support our customers. These measures will be made available to eligible customers from 1 June 2021 until 31 December 2021.

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

“**B40**” or “**B40 category**” means individuals and/or their spouse are registered in and are recipients of the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) program. B40 individuals are categorized as individuals earning less than RM2,000 in single monthly income or less than RM4,000 in combined household monthly income.

“**M40**” or “**M40 category**” means individuals and/or their spouse must be currently registered in and are recipients of the Bantuan Prihatin Nasional (BPN) program. M40 individuals are categorized as individuals with either single monthly income RM2,001 to RM4,000 or combined household monthly income of RM4,001 to RM8,000.

“**T20**” or “**T20 category**” means individuals are categorized as individuals not under B40 and M40 segment.

“**Microenterprises**” means microenterprises (defined as a microenterprise according to the Guideline on SME Definition issued by SME Corporation Malaysia and for facilities with approved amounts of up to RM150,000) as maintained in Bank’s internal records.

“**SME/ microenterprises affected by lockdown**” means Small and Medium Enterprises/ Microenterprises as defined in the Guideline on SME Definition issued by SME Corporation Malaysia (SME Corp) as maintained in Bank’s internal records that are not allowed to operate during the Movement Control Order (locked-down sectors), with listing as defined by Majlis Keselamatan Negara (MKN)/ National Security Council (NSC) or state level authorities from time to time.



Table 1

No	*Eligible Products		
1	Citibank Mortgage Loan/ Financing Products and Overdraft Loans	Conventional Term Loan	Citibank Housing Loan Citibank FlexiHome Loan Citibank ShopHouse Loan
		Islamic Home Financing	Citibank Home Partner-i Citibank Home Financing-i
		Amortizing Revolving Mortgage & Overdraft Loans	Citibank Homecredit 1 Citibank Homecredit 2 Citibank Mortgage Power 1 Citibank Mortgage Power 2 Citibank Business Power Citibank Overdraft against Time Deposit (ODTD)
2	Citibank Instalment Loans (also known as Citi Personal Loans)		
3	Citibank Unsecured Term Loans		
4	Citibank Ready Credit		

*Note:

(1) Credit Card products are not eligible for the Targeted Repayment Assistance Program.

(2) For B40 and M40, the Bank will rely on your records on the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) and Bantuan Prihatin Nasional (BPN) database respectively to confirm your eligibility.

(3) For T20/ SME/ Microenterprises, the Bank will rely on public information on movement control restrictions issued by MKN or state-level authorities, and/or current information in internal database or self-declaration to confirm your eligibility.

(4) For account currently enrolled under AKPK Debt Management Program, you are advised to contact AKPK for further assistance.

- 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 Targeted Repayment 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.

Eligibility

- This Targeted Repayment Assistance Program:

3.1 (opt-in enrollment) applies to any individuals who is categorised as **B40** and registered in the Bantuan Sara Hidup (BSH) or Bantuan Prihatin Rakyat (BPR) database :-

- B40 individuals are categorized as individuals earning less than RM2,000 in single monthly income or less than RM4,000 in combined household monthly income that meet any of the following eligibility criteria:

3.1.1 the customer must have existing loan/financing was approved before 1 June 2021 and is not in arrears exceeding 90 Days Past Due and must not be a bankrupt or under winding-up (or wound-up) or bankruptcy proceedings at the time of application/request;

3.1.2 Banks will also accommodate requests from customers that are already signed up for targeted repayment assistance, and modify their assistance accordingly. However, for this category of customers, banks will first discuss with the customer the details of the modification; or

3.1.3 Banks will not require documentation from customers to prove eligibility. Banks will instead rely on BSH/BPR data which will be provided via BNM. Banks will not impose any additional eligibility criteria.

3.2 (opt-in enrollment) applies for individuals in **M40 category** applying for Targeted Repayment Assistance Program below with simplified process.

3.2.1 This simplification will apply to any customer who is categorised as **M40** and registered in the Bantuan Prihatin Nasional (BPN) database:

- M40 household (monthly income RM4,001 to RM8,000)
- M40 single (monthly income RM2,001 to RM4,000)

3.2.2 The only difference to existing targeted repayment assistance offered by banks is the simplified application process where the borrower(s)/ co-borrower(s) only needs to furnish a self-declaration of job loss or reduction in income (for example, salary, allowances, commissions or combined household income), due to the pandemic.

3.2.3 the customer must have existing loan/financing approved before 1 June 2021 and is not in arrears exceeding 90 Days Past Due at the time of application/request.

3.2.4 Banks may request for documentation from the customer at a later stage for post ad hoc validation purposes. Banks wishing to do so will indicate to the customer from the onset, that supporting documents (for example, pay slips, bank statements) may be requested later for validation purposes.

3.3 (opt-in enrollment) applies for individuals in **T20 category** applying for Targeted Repayment Assistance Program:

3.3.1 the customer must have existing loan/financing approved before 1 June 2021 and is not in arrears exceeding 90 Days Past Due at the time of application/request.

3.3.2 Documentation is required from customers under T20 segment (Refer to Table 3 below).

3.4 (opt-in enrollment) will also be extended to eligible **Microenterprises** with financing valued up to **RM150,000**, with the following modifications:

3.4.1 Will apply to any facility with an approved amount of up to RM150,000 and is not in arrears exceeding 90 Days Past Due at the time of application/request.

3.4.2 Will be extended to any customer who is defined as a microenterprise according to the Guideline on SME Definition issued by SME Corporation Malaysia. This would include business entities across all sectors with:

- Sales turnover of less than RM300,000 per annum; or
- Less than 5 full-time employees.



3.4.3 Banks will not require any submission of documents to prove eligibility. Banks may rely on current information in the bank's internal database or a self-declaration by the customer.

3.5 (opt-in enrollment) also applies to eligible **SME/ microenterprises affected by lockdown** with following eligibility criteria:

3.5.1 Not allowed to operate during the Movement Control Order (locked-down sectors), with listing as defined by Majlis Keselamatan Negara (MKN)/ National Security Council (NSC);

3.5.2 Applicable to any facility not in arrears exceeding 90 Days Past Due and the customer must not be a bankrupt or under winding-up (or wound-up) or bankruptcy proceedings at the time of application/request.

3.5.3 Banks will not require any submission of documents to prove eligibility. Banks may rely on current information in the bank's internal database or a self-declaration by the customer/ borrower(s) to confirm that their business is part of locked down sector at the point of application.

4. The programs/ options available under the Targeted Repayment Assistance Program are as follows:-

Table 2

Customer Segment	Targeted Repayment Assistance Program
B40	
a) All eligible B40 customers	3 months deferment program; OR Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months
M40	
a) Individuals who became unemployed/lost business income in 2020 and 2021, and remain unemployed at time of application	3 months deferment program; OR Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months
b) Individuals whose individual/ combined household income is reduced	Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months
T20	
a) Individuals who became unemployed in 2020 and 2021, and remain unemployed at time of application	3 months deferment program; OR Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months



b) Individuals whose individual/combined household income is reduced	<p><u>Citi Instalment Loans and Unsecured Term Loans</u></p> <p>Reduction of monthly loan instalment by 50% for a period of 6 months</p> <p><u>Mortgage Loan/Financing products</u></p> <p>Interest/ Rental payment only for a period of 6 months and/ or loan/ financing tenure extension</p>
Microenterprises	
a) All eligible Microenterprises	<p>3 months deferment program; OR</p> <p>Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months</p>
SME/ Microenterprises affected by lockdown	
a) All eligible SME/ Microenterprises affected by lockdown	<p>3 months deferment program; OR</p> <p>Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months</p>

5. Customer who wishes to enroll for the Targeted Repayment Assistance Program can submit their application via the options stated below with the submission of the required documents (where applicable) set out in the table below:
- 5.1 You may initiate the Targeted Repayment Assistance Program request via www.citi.asia/B40TRA.
- 5.2 You may call Citibank Contact Centre from 8.00 a.m. to 10.00 p.m.

Table 3

Eligible Customers	Targeted Repayment Assistance Program	Documents Required
B40	3-month deferment program	Nil
M40		Self declaration*
Microenterprises		Self declaration*
SME/ Microenterprises affected by lockdown		Self declaration*
B40	Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months	Nil
M40		Self declaration*
Microenterprises		Self declaration*
SME/ Microenterprises affected by lockdown		Self declaration*

*the Bank may upon request at a later date require you to submit the necessary documentation (e.g. pay slips, bank statements, etc.). Upon such validation, if it was established that the offering of the program was not done in accordance with these terms and conditions, the Bank reserve the right to modify or withdraw the assistance program accordingly.



For T20 applicants, the required documents are as follows:-

T20	Targeted Repayment Assistance Program	Documents Required
Individuals who became unemployed in 2020 and 2021, and remain unemployed at time of application	3 months deferment program; OR Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months	<u>Salaried Individual</u> <ul style="list-style-type: none"> • Letter from employer/ termination letter • Latest EPF statement <u>Self-employed</u> <ul style="list-style-type: none"> • Latest 3 months bank statement and minimum 1 month bank statement between Jan 2020 to Mar 2020
Individuals whose individual/combined household income is reduced	<u>Citi Instalment Loans and Unsecured Term Loans</u> Reduction of monthly loan instalment by 50% for a period of 6 months <u>Mortgage Loan/Financing products</u> Interest/ Rental payment only for a period of 6 months and/ or loan/ financing tenure extension	<u>Salaried Individual</u> <ul style="list-style-type: none"> • Letter from employer (confirming reduction); or • Latest salary slip + Previous salary slip pre-salary reduction; or • Latest EPF statement <u>Self-employed</u> <ul style="list-style-type: none"> • Latest 3 months bank statement and minimum 1 month bank statement between Jan 2020 to Mar 2020

6. Customers will be notified by Citibank on the result of their application via SMS/ email, which will be sent to customers' Registered Mobile Numbers/ email address.

You remain eligible for the Targeted Repayment Assistance Program if you have met the criteria stated under Eligibility (above), not an undischarged bankrupt or under winding-up (or have been wound-up) or bankruptcy proceedings) and your facility is not in arrears exceeding 90 days as at the date of application.

Important Note:

- 1) The products below are not eligible for Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months and Interest/ Rental payment only for a period of 6 months and/ or loan/ financing tenure extension under Targeted Repayment Assistance Program:
 - **Citibank Home Financing-i**
 - **Amortizing Revolving Mortgage & Overdraft Loans**
 - **Citibank Ready Credit**



7. During the Targeted Repayment Assistance Program Period:

Targeted Repayment Assistance Program: 3-month deferment program
(a) You do not need to pay any monthly instalments/ payments (principal and interest/profit/rental) for the Eligible Product(s) under the Targeted Repayment Assistance Program and there will be no fees and charges associated with the provision of this program;
(b) The interest/profit/rental will continue to be charged/accrued at the original contract rate on the outstanding balances under your Eligible Product(s) but will not be compounded.
Targeted Repayment Assistance Program: Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months
(a) Your monthly instalment/ payment is 50% of your original monthly instalment/ payment and you are expected to pay that amount throughout the Targeted Repayment Assistance Program Period.
Targeted Repayment Assistance Program: Interest/ Rental payment only for a period of 6 months and/ or loan/ financing tenure extension
(a) Your interest/ rental payment amount will be pre-determined based on the below formula: $[\text{Loan/ Financing outstanding balance}] \times [\text{Prevailing Interest/ Financing Rate}] \times [\text{Number of days in a month (i.e. 31 days)}] / [\text{Number of days in a year (i.e. 365 days)}]$
(b) The interest/ rental amount quoted above may differ from the debit interest reflected in your statement.
(c) Payments made into the loan/financing account during the Targeted Repayment Assistance Program Period, will be for the purpose of interest/rental payment only.
(d) Any extra payment made into the loan/ financing account during the Targeted Repayment Assistance Program period will be used to reduce your principal Outstanding Balance.
(e) In the event there is Base Rate (BR)/ Base Lending Rate (BLR)/ Base Financing Rate (BFR) change or insurance/ other fees debited into the loan/ financing account during the program period, interest/ rental will be recomputed accordingly.
(f) For monthly interest/ rental that is paid after the payment due date, interest outstanding will be added into the loan for re-computation of the next month interest due. (This is not applicable to Citibank Home Partner-i product).



8. If any payment is made by the customer during the Targeted Repayment Assistance Program:

Eligible Product	Payment Made During Targeted Repayment Assistance Program
Targeted Repayment Assistance Program: 3-month deferment program	
Citibank Mortgage Loan/ Financing Products and Overdraft Loans	<p>Any payments made to Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans will be used to offset the amount in arrears.</p> <p>For Conventional Term Loan and Islamic Home Financing, any remaining excess amount after offsetting the amount in arrears will be treated as pay-ahead. If the remaining amount exceeds three (3) future monthly instalments, the balance will be used to reduce your principal loan balance.</p> <p>For Amortizing Revolving Mortgage & Overdraft Loans, any remaining excess amount after offsetting the amount in arrears will be treated as credit balance.</p>
Citi Instalment Loans	Any payments made to Loan Accounts and/or Unsecured Term Loan Accounts during the Targeted Repayment Assistance 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.
Unsecured Term Loans	
Ready Credit	Any payments made to Ready Credit Accounts during the Targeted Repayment Assistance Program Period will be treated as normal payments and will subtract your monthly outstanding amount.
Targeted Repayment Assistance Program: Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months	
Citibank Mortgage Loan/Financing Product(s) (except for Citibank Home Financing-i and Amortizing Revolving Mortgage & Overdraft Loan)	<p>Payments required during the Targeted Repayment Assistance Program Period would be 50% of your monthly instalment/ payment amount. Any excess amount 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.</p> <p><u>Note:</u> For monthly interest that is paid after the payment due date, interest outstanding will be added into the loan for re-computation of the next month interest due. (This is not applicable to Citibank Home Partner-i product).</p>
Citi Instalment Loans	Payments required during the Targeted Repayment Assistance Program Period would be 50% of the original monthly instalment amount. Any payments made beyond that amount to Loan Accounts, Unsecured Term Loan Accounts during the Targeted Repayment Assistance Program Period will be applied to any amount due (as set out in your monthly statements,
Unsecured Term Loans	



	where applicable). If there is no amount due, it will be treated as an advance payment.
Targeted Repayment Assistance Program: Interest/ Rental payment only for a period of 6 months and/ or loan/ financing tenure extension	
Citibank Mortgage Loan/Financing Product(s) (except for Citibank Home Financing-I and Amortizing Revolving Mortgage & Overdraft Loan)	<p>Payments made into the loan/financing account during the Repayment Assistance Program Period, will be for the purpose of interest/rental payment only. Any extra payment made into your loan/ financing account during the Repayment Payment Program Period will be used to reduce your principal Outstanding Balance.</p> <p><u>Note:</u> For monthly interest that is paid after the payment due date, interest outstanding will be added into the loan for re-computation of the next month interest due. (This is not applicable to Citibank Home Partner-i product).</p>

9. For Citibank Mortgage Loan/Financing Product(s) and Overdraft Loans, your monthly instalment (or repayment amount in the case of overdraft facilities) will restart in the month immediately following the end of the Targeted Repayment Assistance Program Period (as the case may be). Your repayment/payment will be adjusted accordingly (based on your product holding) to reflect the interest/profit/rental imposed as well as the deferred principal payment during the Targeted Repayment Assistance Program Period.
10. For Citi Instalment loans and Unsecured Term Loans, the Customer's original monthly instalment will resume in the month immediately following the end of the Targeted Repayment Assistance Program Period, 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 during the Targeted Repayment Assistance Program.
11. For Ready Credit, the customer's monthly minimum due will resume in the month immediately following the end of the Targeted Repayment Assistance Program.
12. Customers' repayments will be as follows:

Targeted Repayment Assistance Program: 3-month deferment program	
Eligible Product	Repayment instalments/ payments
Conventional Term Loan	<p>Upon expiry of the Targeted Repayment Assistance Program, your monthly loan instalment amount will be revised upwards to include the deferred principal repayment and interest accrued during the Targeted Repayment Assistance Program. Please note that this will result in higher interest cost/ finance charges for your loan.</p> <p>To accommodate the deferred monthly instalment and interest accrued during the Targeted Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 3 months (except for T20 segment whereby</p>



	<p>you can opt-in upon request). Please note that the consequential extension of tenure beyond the contractual loan tenure arising from the deferment program will result in higher interest cost/ finance charges arising from such extension.</p> <p>Your revised repayment amount will be based on the remaining outstanding principal amount including principal amount deferred and interest accrued during the Targeted Repayment Assistance Program period, current interest rate and revised remaining loan tenure.</p>
Islamic Home Financing	<p>All payments deferred during the Targeted Repayment Assistance Program will be made payable by you at the end of your financing tenure.</p> <p>For Home Partner-i, in the event there is a change in the Base Rate (BR)/ Base Financing Rate (BFR) or Takaful fee debited into your account (if applicable), your monthly payment will be revised to include the principal amount deferred and rental accrued during the Targeted Repayment Assistance Program (this is not applicable to Citibank Home Financing-i as it is a fixed financing product repayment schedule.)</p> <p>To accommodate the deferred monthly payment and profit/ rental accrued during the Targeted Repayment Assistance Program, your financing maturity date (tenure) will be automatically extended by 3 months (except for T20 segment whereby you can opt-in upon request). Please note that this will result in higher rental cost/ finance charges for your loan.</p>
Amortizing Revolving Mortgage	<p>Upon expiry of the Targeted Repayment Assistance Program, the amount to be amortized during the Targeted Repayment Assistance Program Period will be readjusted based on the remaining loan tenure.</p> <p>The monthly interest amount accrued during the Targeted Repayment Assistance Program Period will not be compounded but will be added into the principal loan Outstanding Balance for re-computation of interest upon expiry of Targeted Repayment Assistance Program. Please note that this will result in higher interest cost/ finance charges for your loan.</p> <p>The deferment applies to the usage amount within the approved line limit as well as the balance in excess of the approved limit (if any) in view that the excess amount is contractually due for full repayment.</p> <p>To accommodate the deferred amount to be amortized and interest accrued during the Targeted Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 3 months (except for T20 segment whereby you can opt-in upon request). Please note that this will result in higher interest cost/ finance charges for your loan.</p>



Overdraft Loans	<p>The deferment applies only to the balance in excess of the approved limit, as the excess amount is contractually due for full repayment.</p> <p>The monthly interest amount accrued during the Targeted Repayment Assistance Program Period will not be compounded but will be added into the principal loan outstanding balance for re-computation of interest upon expiry of the Targeted Repayment Assistance Program Period.</p> <p>To accommodate the interest accrued during the Targeted Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 3 months (except for T20 segment whereby you can opt-in upon request). Please note that this will result in higher interest cost/ finance charges for your loan.</p> <p>Upon expiry of the Targeted Repayment Assistance Program Period, any excess limit amount and the interest accrued during the Repayment Assistance Program Period will be payable as a lump-sum payment.</p>
Citi Instalment Loans	<p>Upon expiry of the Targeted Repayment Assistance Program, you are required to resume payment for the original monthly instalment amount of your loan. Your Payment due date would remain the same.</p> <p>Any interest accrued during the Targeted Repayment Assistance Program Period will be billed and form part of the balances outstanding.</p> <p>To accommodate the extended deferred monthly instalment and interest accrued during the Targeted Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended.</p>
Unsecured Term Loans	<p>The payment made on the monthly instalment will be allocated to settle the accrued interest billed from the Deferment Program or/and the Targeted Repayment Assistance Program first. Once the accrued interest is settled, monthly instalment will revert to paying the remaining principal amount and interest.</p>
Ready Credit	<p>The interest accrued during the Targeted Repayment Assistance Program Period will be added into the Outstanding Balance and minimum monthly payments will resume.</p>



Targeted Repayment Assistance Program: Reduction of monthly loan/ financing instalment/ payment by 50% for a period of 6 months

Eligible Product	Repayment instalments/ payments
<p>Conventional Term Loan</p>	<p>After the Targeted Repayment Assistance Program Period (where your monthly instalment is 50% of your original monthly instalment), your monthly instalment would be revised based on the remaining loan outstanding balance.</p> <p>To accommodate the reduced monthly instalment during the Targeted Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended by 6 months (except for T20 segment whereby you can opt-in upon request). Please note that this will result in higher interest cost/ finance charges for your loan.</p>
<p>Islamic Home Financing (Citibank Home Partner-i only)</p>	<p>After the Targeted Repayment Assistance Program Period (where your monthly payment is 50% of your original monthly payment), your monthly payment would be revised based on the remaining financing outstanding balance.</p> <p>To accommodate the reduced monthly payment during the Targeted Repayment Assistance Program, your financing maturity date (tenure) will be automatically extended by 6 months (except for T20 segment whereby you can opt-in upon request). Please note that this will result in higher rental cost/ finance charges for your financing.</p>
<p>Citi Instalment Loans</p>	<p>After the Targeted Repayment Assistance Program Period (where your monthly instalment is 50% of your original monthly instalment), your monthly instalment would revert back to the original amount. The Bank will notify you should there be any changes to your monthly instalments.</p> <p>Your Payment due date would remain the same and you are required to resume payment for the remaining balance of your loan after the Targeted Repayment Assistance Program.</p>
<p>Unsecured Term Loans</p>	<p>The interest accrued during the Targeted Repayment Assistance Program Period will be billed and form part of the balances outstanding.</p> <p>To accommodate the reduced monthly instalment and interest accrued during the Targeted Repayment Assistance Program, your loan maturity date (tenure) will be automatically extended.</p> <p>The payment made on the monthly instalment will be allocated to settle the accrued interest billed from the Deferment Program or/and the Targeted Repayment Assistance Program first. Once the accrued interest is settled, monthly instalment will revert to paying the remaining principal amount and interest.</p>



Targeted Repayment Assistance Program: Interest/ Rental payment only for a period of 6 months and/ or loan/ financing tenure extension	
Conventional Term Loan	<p>Principal loan amount deferred during the Targeted Repayment Assistance Program Period will be added into the Conventional Term Loan account for re-computation of monthly installment at the end of Targeted Repayment Assistance Program Period (in this case the monthly installment will be revised upwards after 6 months) based on your remaining loan tenure.</p> <p>Your loan tenure will not be increased/extended automatically. Please note that the consequential extension of tenure beyond the maximum loan tenure arising from the Targeted Repayment Assistance Program is allowed upon request and will result in higher interest cost/ finance charges arising from such extension.</p>
Islamic Home Financing (Citibank Home Partner-i only)	<p>Principal financing amount deferred during the Targeted Repayment Assistance Program Period will be added into the financing account for re-computation of monthly payment at the end of Targeted Repayment Assistance Program Period (in this case the monthly payment will be revised upwards after 6 months) based on your remaining financing tenure.</p> <p>Your financing tenure will not be increased/ extended automatically. Please note that the consequential extension of tenure beyond the maximum financing tenure arising from the Targeted Repayment Assistance Program is allowed upon request and will result in higher finance charges arising from such extension.</p>

GENERAL TERMS AND CONDITIONS

13. 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) Citibank Ready Credit Terms and Conditions; or
- (e) These Terms and Conditions; or
- (f) in the event of cancellation or termination of the Mortgage Loan/Financing Product(s) and Overdraft Loans/Instalment Loan/Unsecured Term Loan/Ready Credit Account whether voluntarily or involuntarily closed for whatever reason, all monies due and owing under the Targeted 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.

14. 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.
15. Repayment of instalments/repayments under the Targeted Repayment Assistance Program is valid only during the Targeted Repayment Assistance Program Period (as prescribed by Citibank). 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 ("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. The 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 change) if the Eligible customers did not opt out of enrolment prior to the Targeted Repayment Assistance Program. Citibank also reserves the right to, as it deems fit, replace wholly or in part the Targeted Repayment Assistance Program by another scheme, whether similar or not, or to withdraw in altogether; 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 Targeted Repayment Assistance Program.
16. 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.
17. 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.
18. 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 which outlines how we intend to deliver all the rights and protections you are entitled to in respect of your personal data.

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.

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