

Information Memorandum

MULTIMONEY CREDIT (Overdraft secured by deposit)

Available to	Individual Customers with the following conditions 1) Not younger than 20 years of age 2) Resident of Japan	
Applicable currencies	JPY, USD, EUR, GBP, AUD, NZD, CAD and CHF (However, regulations and market trends in the country concerned may prevent its currency from being offered.)	
Purpose	Limited only for the purpose of temporary needs for funds. ※You are requested to report the Purpose of Overdraft at each borrowing application. Depending on the purpose, there may be cases where the transaction may not be accepted. ※You may not use MultiMoney Credit transaction to purchase investment products* at Citibank. *Investment products include Foreign Currency Deposits, Structured Deposits, Mutual Funds, Financial Products Intermediary Business and Insurance Products.	
Maximum Amount of Overdraft	80% of collateral deposit balance ※The maximum amount of the Overdraft shall be calculated as 80% of Japanese Yen deposit or, if the currency of the deposit is not Japanese Yen, 80% of the amount converted into Yen by application of TTB rate at the time of execution. In the event that the currency used for the Overdraft is not Japanese Yen, Overdraft amount in Yen shall be calculated by applying TTS rate at the time of execution. The above ratio may be changed at the discretion of Citibank ※When applying for an Overdraft of more than 50 million Japanese Yen equivalent, a certain procedure is required separately.	
Term	No fixed term	
Interest	Applicable Rate	Applicable interest rates fluctuate in accordance with market conditions. (Rates are displayed over-the-counter at branches and Citibank Online.)
	Payment method	Interest is added to the loan principal at every month end.
	Calculation method	Japanese Yen: Interest is calculated daily in units of 1 yen based on a 365-day year Foreign currency: Interest is calculated daily in one currency unit or two decimal places of the unit based on a 365-day year.
Borrowing	Borrowing	On each borrowing application ※The customer who opens the Citibank account on or after April 1 st 2005 is requested to consent in writing to Citibank "Purpose of Use of Customer Information"
	Borrowing Unit	Japanese Yen: 1 yen Foreign currency: One unit of the currency or up to two decimal places thereof
Collateral Deposit	The total amount of MultiMoney deposits except for the following: 1) Time Deposits that are subject to forward contracts of foreign exchange transactions 2) Time Deposits pledged for other credit products 3) Certain Prescribed Structure Deposits The types of deposits which will be accepted as collateral may be changed at the discretion of Citibank.	
Guarantor	Not required	
Repayment	For repayment of MultiMoney Credit, you need to request to customer service since repayment is not done automatically from a deposit account like Yen Savings Account. Once the Overdraft balance exceeds 90% of the total value of the collateral deposit, we will automatically off-set the Overdraft balance against the deposits, without any prior notice.	
Fees	No fee or commission for borrowing and repayment In the event that the currency of the Overdraft is exchanged to other currencies or that repayment of Overdraft is exchanged from other currencies, prescribed foreign exchange commission will be charged.	

<p>Transaction channels</p>	<p>Branches and mini branches of Citibank Japan Ltd. (belonging to the Consumer Banking Division) that are set up to handle said transactions. Transactions are also available at Citibank Online and via CitiPhone Banking ※Depending on the purpose of borrowing, amount and any other factors decided by Citibank, certain transactions may not be accepted via Citibank Online or CitiPhone Banking. For details, please inquire at our branches, mini branches, or via CitiPhone Banking (Domestic (toll-free): 0120-110-330; From overseas (toll-charged): 81-45-330-2880).</p>
<p>Designated Dispute Resolution Organization</p>	<p>Japanese Bankers Association Contact: JBA Customer Relations Center Phone: 0570-017109 or 03-5252-3772</p>
<p>Other conditions</p>	<ol style="list-style-type: none"> 1. In the event the collateral MultiMoney deposit includes foreign currency, the maximum Overdraft limit of MultiMoney Credit changes according to foreign exchange rate fluctuation. Therefore, if the you borrow very close to the maximum Overdraft limit, the Overdraft balance may exceed the 80% limit at the time of volatile FX market, and you may be asked to repay or deposit additional funds. Also in the event the Overdraft credit interest rate is higher than the interest rate of collateral deposits, the Overdraft balance may exceed the maximum Overdraft limit. In order to avoid such risk, it is suggested to use MultiMoney Credit within 60% of deposit balance even though the maximum Overdraft limit may be 80%. 2. Once the Overdraft balance exceeds 90% of the total value of your collateral MultiMoney deposit, we will automatically off-set your MultiMoney Credit Overdraft balance against your MultiMoney deposit according to the MultiMoney Account Customer Agreement, <u>without any prior notice</u>. If such event occurs, the entire amount of the MultiMoney deposit may be applied to off-set due to FX market. If the currency of the MultiMoney deposit account and MultiMoney Credit Overdraft do not match, the currency of the off-set funds must be switched to the Overdraft currency if necessary. Upon such off-set, you may be required to pay the costs or fees to terminate and/or liquidate the deposits. We will require you to pay those costs or fees which we will calculate for each case in consideration of our funding costs, liquidation cost of options and a possible yield obtainable after the termination. 3. In the event that the currency borrowed is not Japanese Yen, balance of Overdraft in Yen equivalent will increase if the exchange rate fluctuates. When you use MultiMoney Credit, please be aware of foreign exchange commission and exchange rate fluctuation.

Citibank Japan Ltd.
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