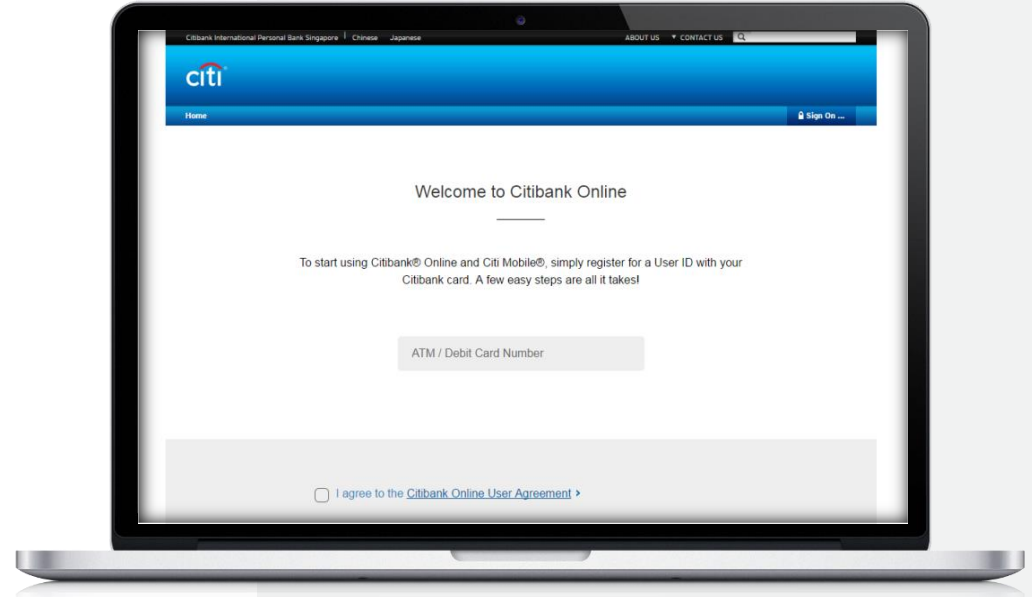


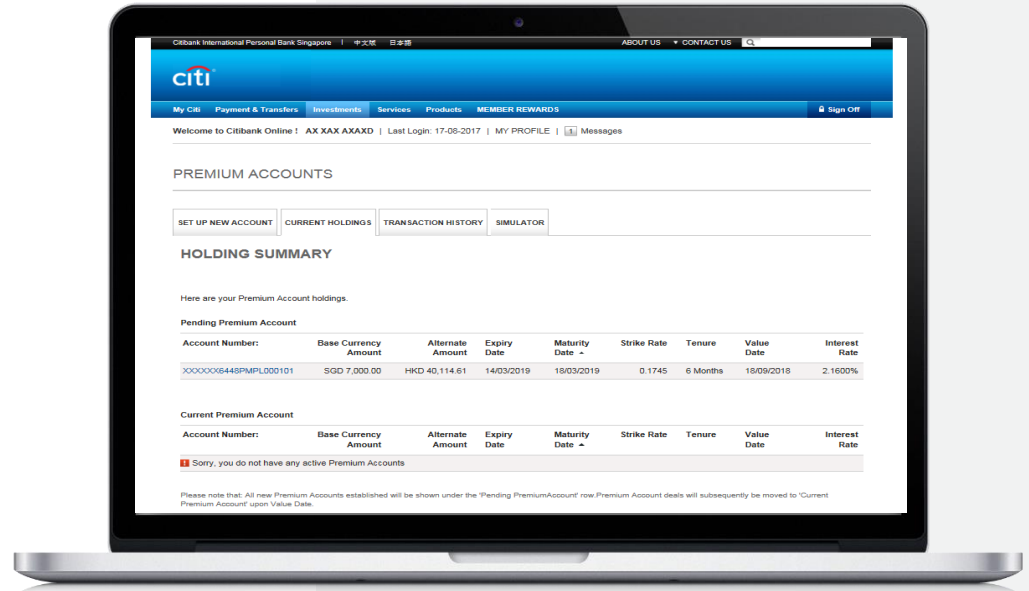
Premium Account Quick Start Guide

Citibank Online



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A. Setup Premium Account

1

Go to www.ipb.citibank.com.sg

2

Click on “Sign on to Citibank Online” & sign on with your User ID and Password

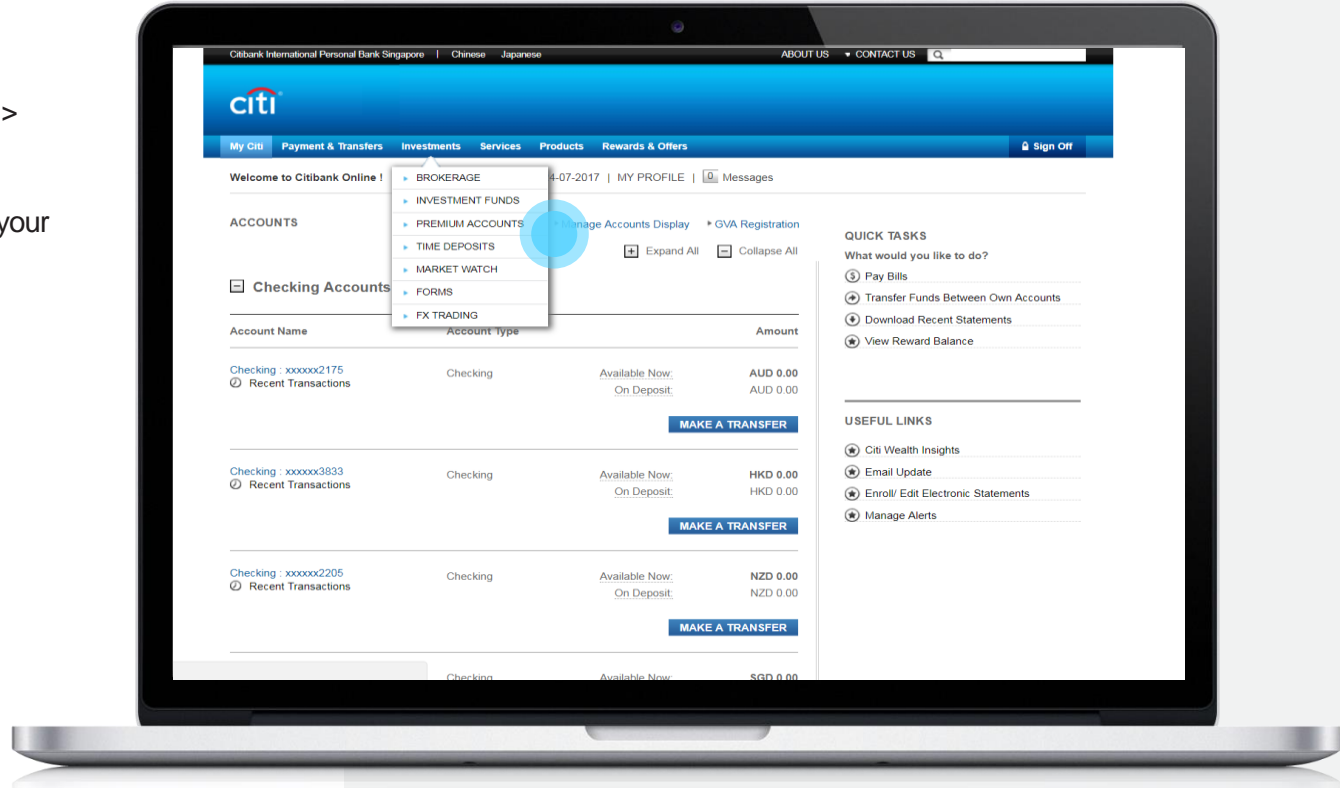


A. Setup Premium Account

3

On the Main Menu, click on the “Investments” tab > “Premium Accounts”

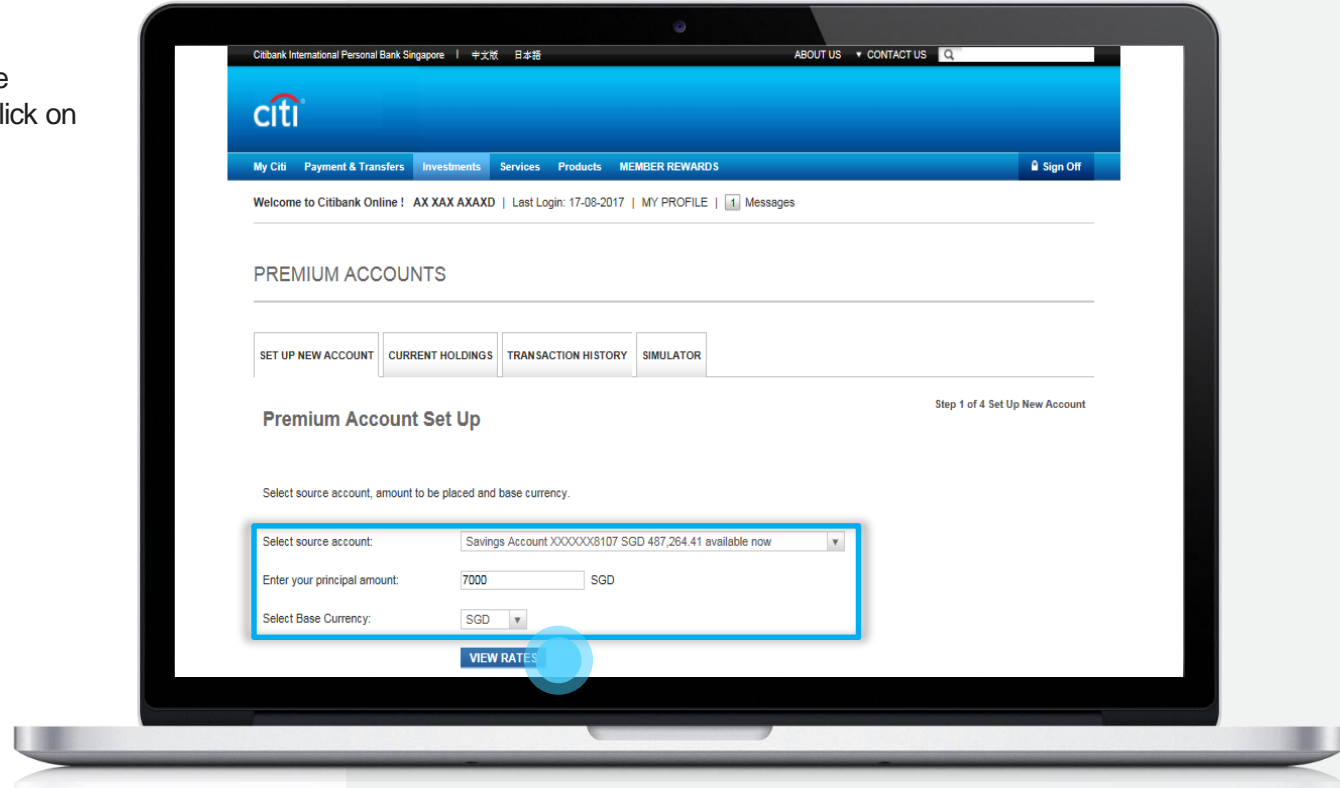
You will be required to key in your OTP if you have not done so.



A. Setup Premium Account

4

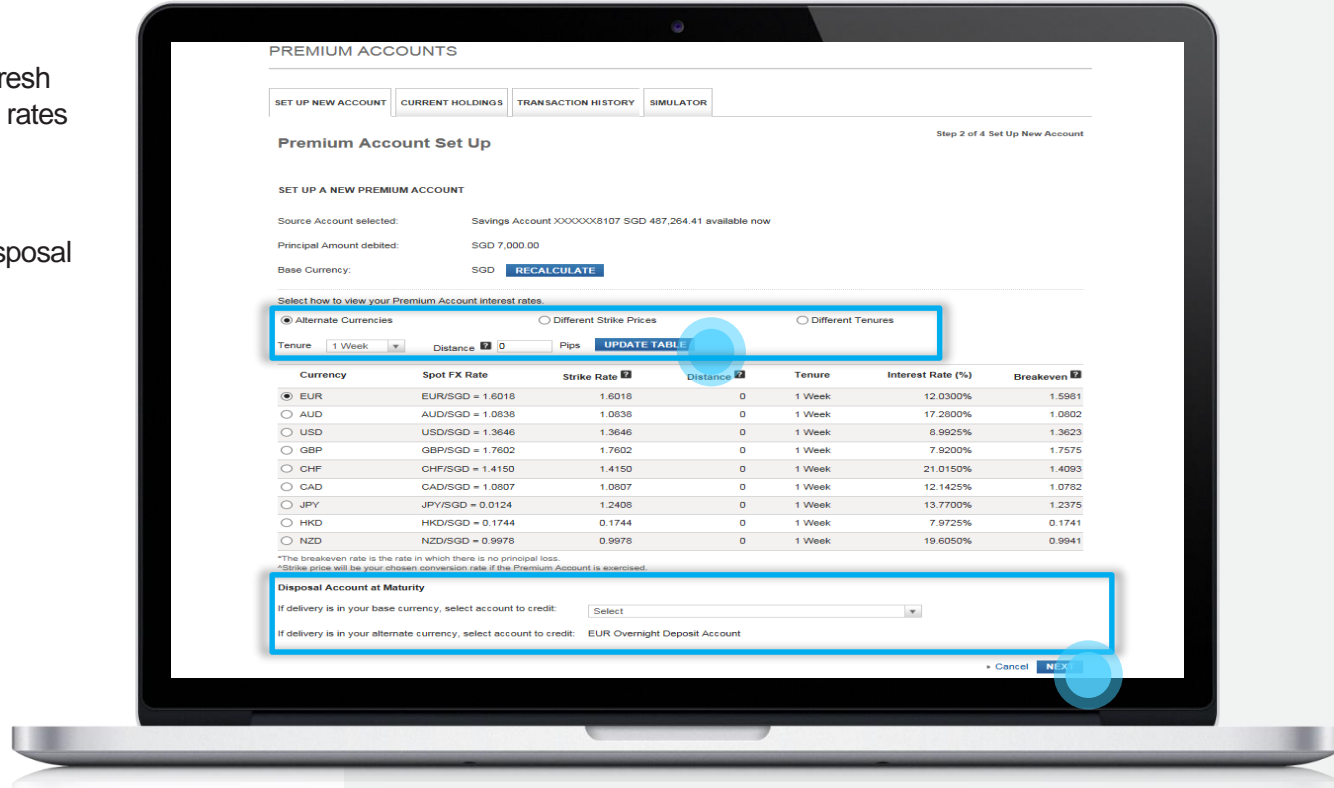
Select a source account, base currency and amount. Then click on “View Rates”



A. Setup Premium Account

5 Click on “Update Table” to refresh the Premium Account interest rates based on your selection

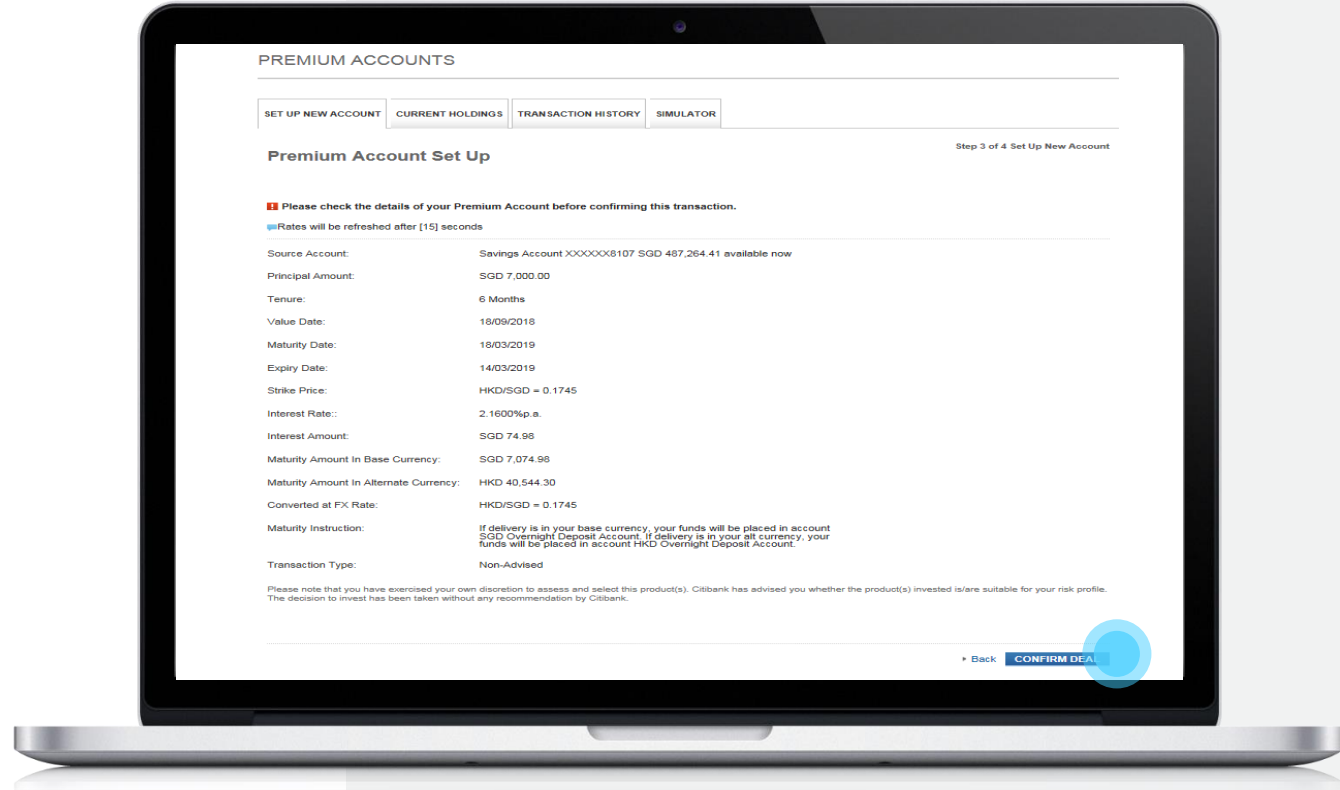
6 Select the interest rate and disposal accounts then click on “Next”



A. Setup Premium Account

7

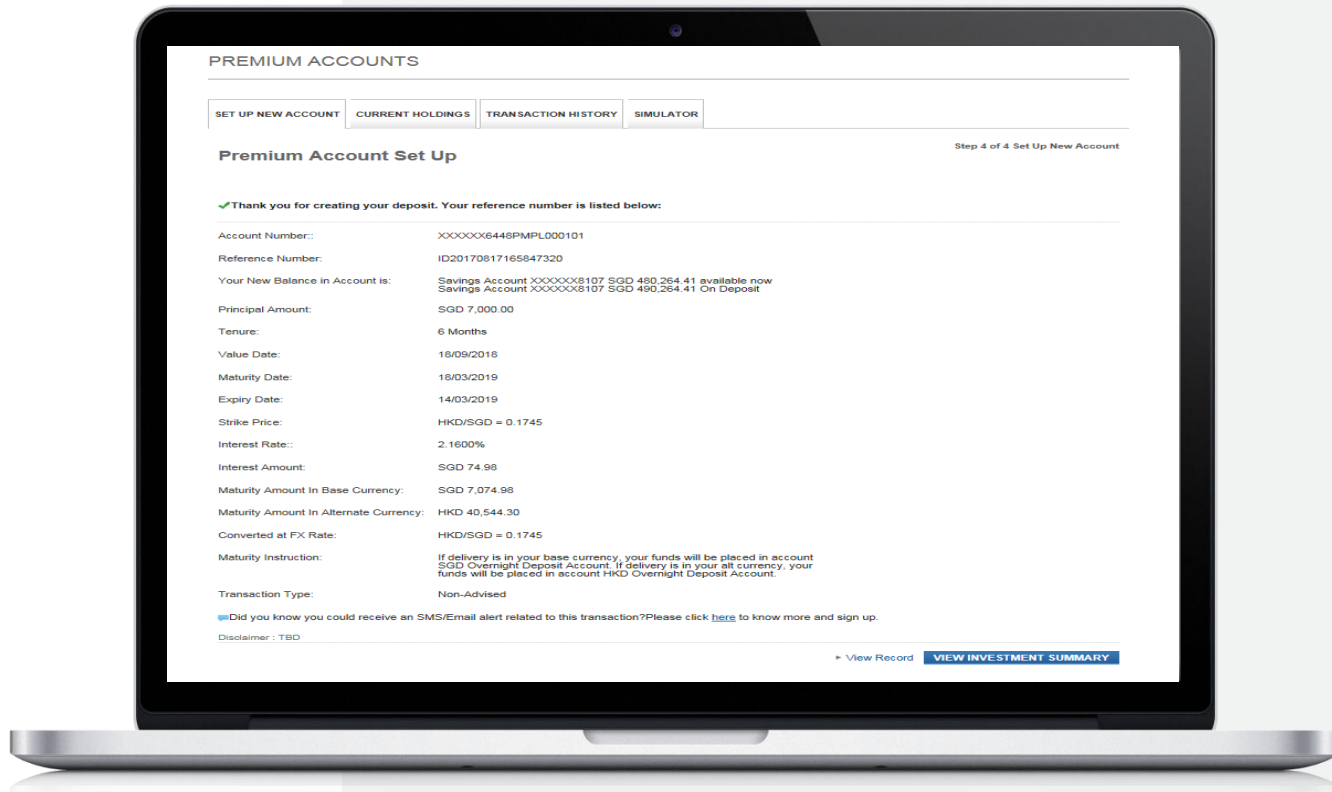
Preconfirmation page



A. Setup Premium Account

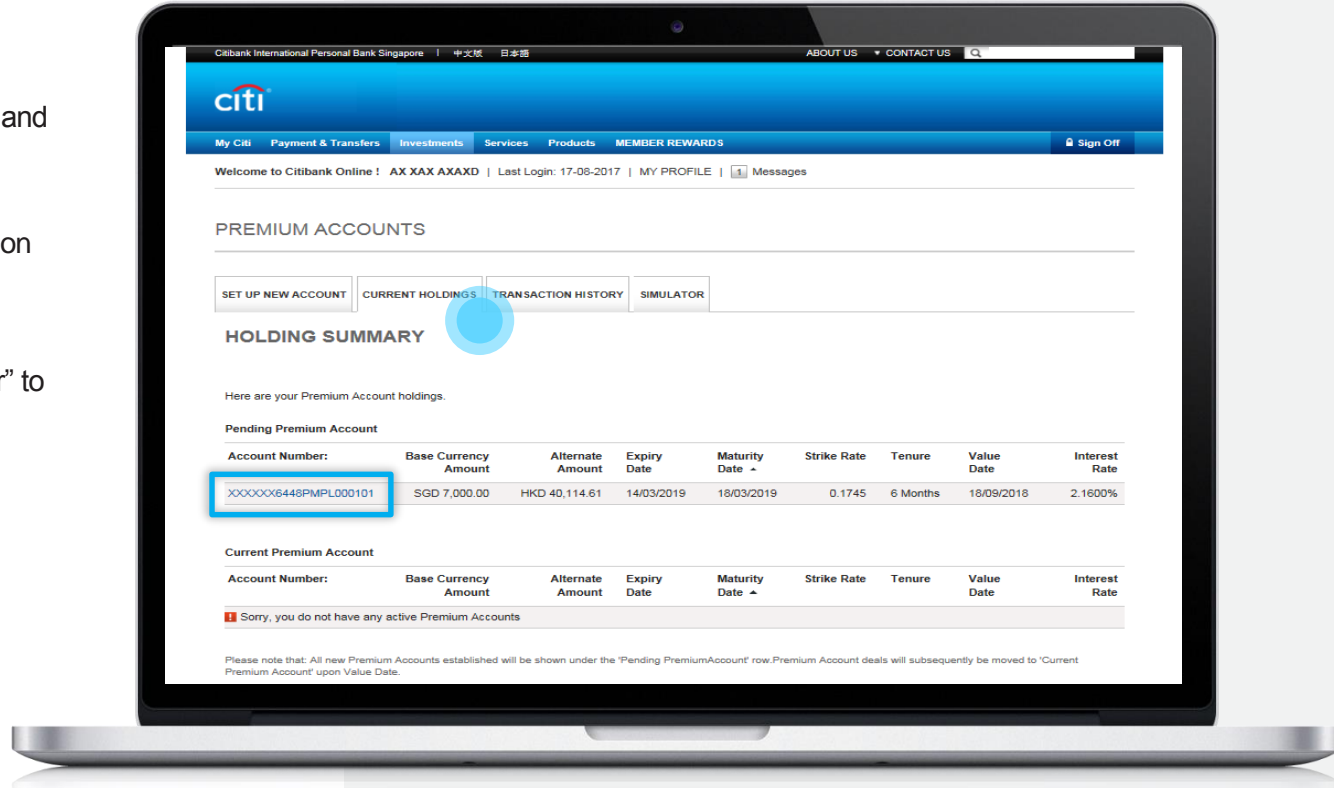
8

Confirmation page



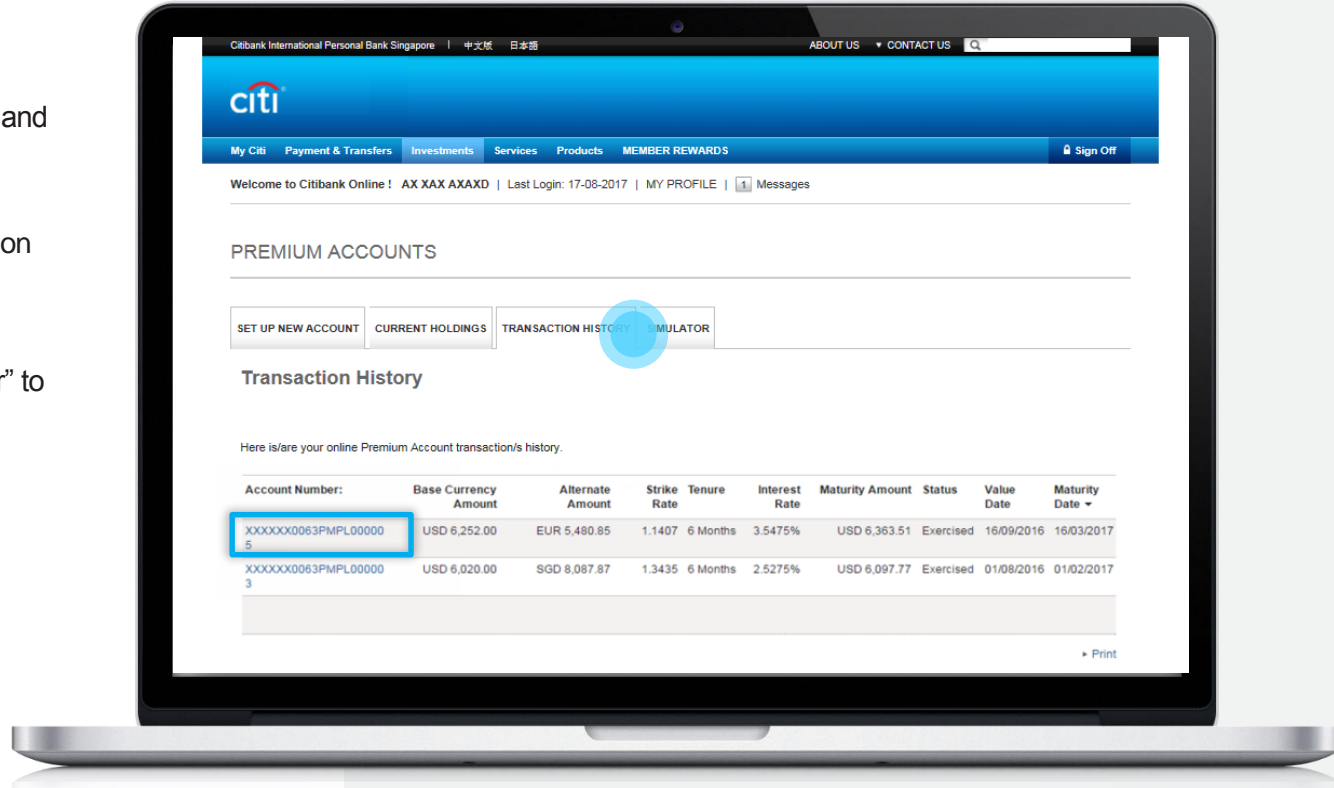
B. View Current Holdings

- 1 On the Main Menu, click on the “Investments” tab and select “Premium Accounts”.
- 2 In “Premium Accounts”, Click on “Current Holdings”
- 3 Click on the “Account Number” to view more details



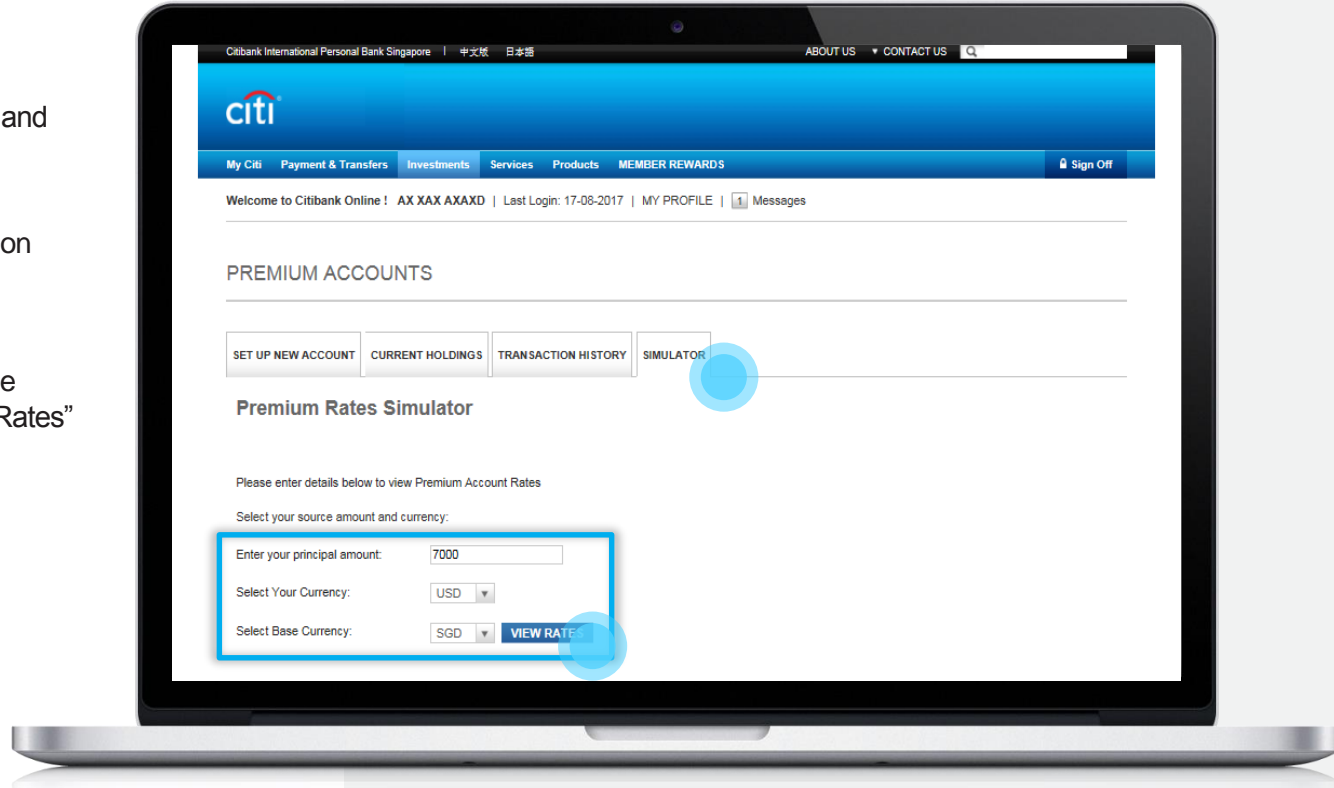
C. View Transaction History

- 1 On the Main Menu, click on the “Investments” tab and select “Premium Accounts”.
- 2 In “Premium Accounts”, Click on “Transaction History”
- 3 Click on the “Account Number” to view more details



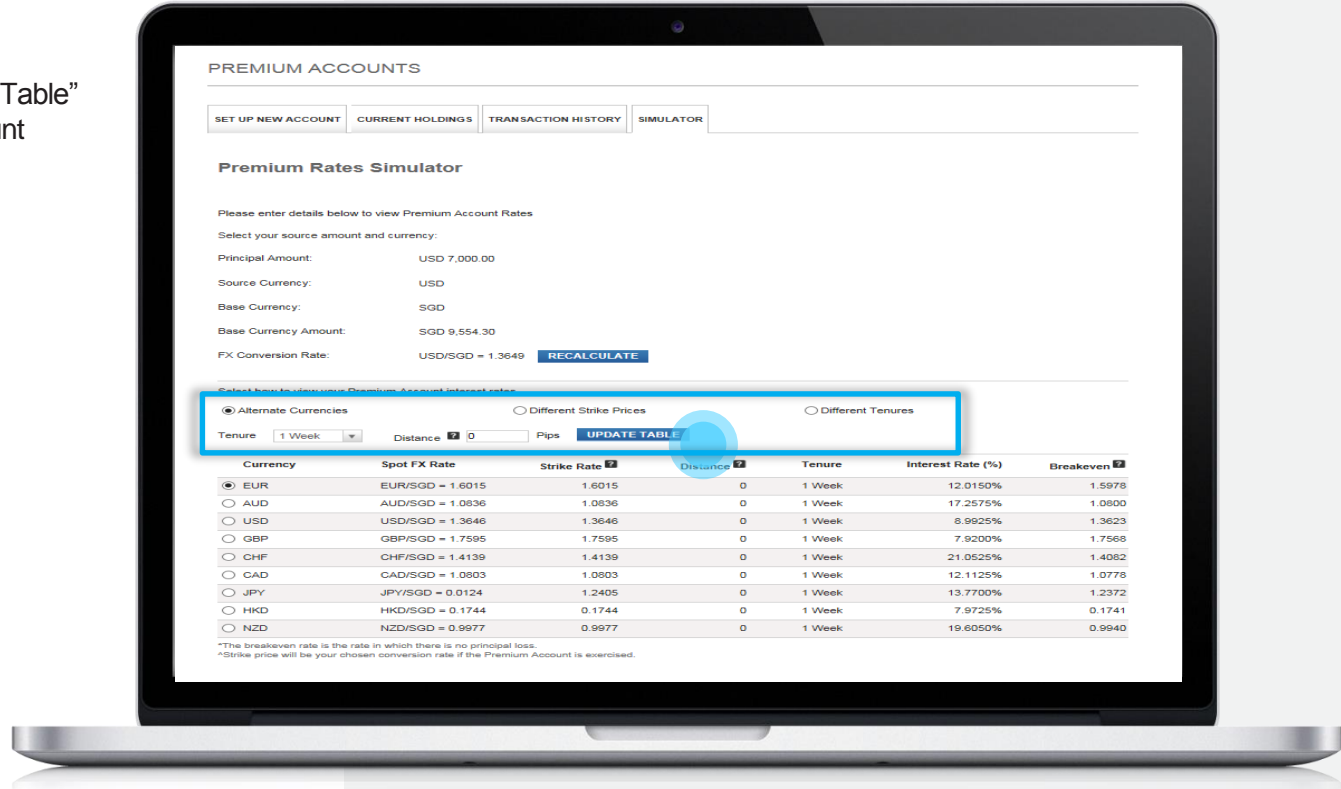
E. Premium Account Stimulator

- 1 On the Main Menu, click on the “Investments” tab and select “Premium Accounts”.
- 2 In “Premium Accounts”, Click on “Stimulator”
- 3 Select currencies and input the amount. Then click on “View Rates”



E. Premium Account Stimulator

- 4 See details. Click on “Update Table” to refresh the Premium Account interest rates based on your selection



Your Role and Responsibility

Keep your User ID and Password Confidential

You should never disclose your User ID and Password and you should also ensure that no one is watching you while you enter your User ID and Password or any confidential information. Memorize your User ID and Password and do not record it anywhere. Under no circumstances should you reveal your User ID and Password to anyone even if they purport to be a staff of Citibank.

Do not use a shared computer or device that cannot be trusted for internet banking such as the computer at an Internet café. These devices may be installed with certain software that could capture your personal information prior to your approval.

The One-time PIN(OTP) generated with Online Security Device, Citi Mobile® Token or via an SMS should also not be shared with anyone else.

Mobile Malware

New variants of mobile malware targeting Android smartphones continue to appear in the Asia Pacific region. These malicious apps often target mobile banking apps, and may attempt to steal customer credentials and perform fraudulent transactions.

In some cases, the mobile malware will attempt to circumvent the additional layer of security provided by One Time PINs (OTPs) by intercepting text messages (SMSs) or generating a fake dialogue inside the mobile banking app in order to trick a user.

Citi recommends customers remain alert for malware threats and review our Online Security Tips. Specifically, Citi suggests that all mobile users consider:

- Only installing applications from trusted and official sources
- Installing a reputable mobile anti-virus application
- Keeping mobile device software up-to-date
- Being aware of the heightened risks associated with 'rooted' or 'jailbroken' devices
- Not following any links or instructions provided from unknown or suspicious sources.

If you notice unusual behavior in your online banking session, you should immediately terminate the online banking session and contact 24-Hour CitiPhone Banking at +65 6224 5757.

Beware of Online Threats

Online threats are very common nowadays and it tricks you into surrendering your confidential information. It is important to know its mechanisms and take preventive measures to safeguard yourself.

As an internet banking user, you have a role to play to ensure that you are protected while banking online. Here are some of the ways you could take to safeguard yourself:

Always make sure that you have entered your User ID and Password and other confidential information in the legitimate Citibank International Personal Bank Website by entering Citibank International Personal Bank's Website address <http://www.ipb.citibank.com.sg> directly onto your Web browser.

To ensure you are on a secure website, check the beginning of the Web address in your browser's address field - it will be "https://" rather than "http://". Secure websites will also contain a padlock icon on the status bar at the top of the browser. Double-click to view details of the security certificate, which is issued to Citibank.

- To verify that the website is authentic, check for the following details:
- The certificate is issued to <http://www.ipb.citibank.com.sg>
- The certificate is issued by Verisign.
- The certificate has a valid date.

Do not save your online banking login details on the browsers by clearing your browser's cache and history after each session. [Click here for steps to clear browsers' cache](#). Always remember to log out when you have completed your internet banking session.

Always update the bank whenever you have changed your contact details so that you can be contacted in a timely manner should we detect any unusual transactions.

Ensure that your computer has the latest anti-virus software as they help to guard against new viruses. Your computer's operating system and browser software should be updated with the latest security patches. All these will help prevent unauthorized access to your computer.

Disclaimers

General Disclaimer

The contents of this document are for general information and illustrative purposes only and are not intended to serve as financial, investment or any other type of advice. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. The actual product and service may vary due to enhancements. Citibank Singapore Limited shall not be responsible for any loss or damage of whatsoever nature (including consequential loss or damage) suffered or incurred, directly or indirectly, by the customer or any other person resulting from access to, or use of this document or any information contained in it.

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Some products and services may not be available in certain jurisdictions. You should consult your professional advisers as to whether you require any governmental or other consent or need to observe any formalities to enable you to utilize or purchase the products and services described in this document. Securities investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. Past performance does not guarantee future results. The price of securities can and does fluctuate, sometimes dramatically, and that any individual security may experience upward or downward movements, and may even become valueless.

Therefore it is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. This is the risk that customers should be prepared to accept. Investors investing in securities denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Customers will take complete responsibility for any losses resulting from your trading strategy.

Foreign currency trading is subject to rate fluctuations, which may provide both opportunities and risks. You may experience a loss when you convert foreign currency back to your home currency.

Your individual investment holding(s) will not be actively monitored by Citibank Singapore Limited and Citibank Singapore Limited does not undertake to, and is not obliged to, undertake a review, manage or monitor your investment holding(s) or to track your investment holding(s).

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Disclaimers

Premium Account Disclaimer

A Premium Account is unlike a traditional bank account as it is an investment and returns may vary. Premium Accounts are subject to a number of risks. A Premium Account is an investment in one or more financial instruments which may include currencies, forwards, equities, bonds, indices, interest rates, precious metals, commodities and/or any other financial or money market instrument. It is subject to exchange rate fluctuations, which may provide both opportunities and risks. A Premium Account will be paid in the financial instrument that is the weaker of the base financial instrument and the alternate financial instrument. If the alternate financial instrument weakens against the base financial instrument, you will be paid in the alternate financial instrument. This means you may effectively incur a loss on the principal amount of the Premium Account, because the amount paid at maturity, when converted back into the base financial instrument at the prevailing exchange rate, will be lower than the amount of the base financial instrument that you initially invested. The higher rate of interest you earn in the Premium Account as compared to a traditional time deposit may not compensate you for this exchange loss. Exchange controls may apply from time to time to certain foreign currencies. Our Treasury Services Managers and Relationship Managers will provide you with information on any exchange controls that are relevant to the currencies in which you invest. If your Premium Account consists of precious metals or commodities, you should note that physical delivery of the same and the wire transfers to or from your precious metals or commodities accounts are not permitted. You should note that a Premium Account is an investment product that should be held to maturity. Early withdrawal of a part of a Premium Account prior to the maturity date is not permitted. Early withdrawal of the whole of a Premium Account is permitted but strongly discouraged, because you will have to pay early termination charges and these charges will be deducted from the amount repaid under the Premium Account. Some of the factors used in calculating such charges include the exchange rate for the financial instrument pair, the prevailing interest rate and the remaining term of the Premium Account. As a result, the amount repaid to you may be less than the principal amount. If you wish to terminate your Premium Account prior to maturity, please contact the Bank. The Bank may, at any time at its discretion, terminate the Premium Account. This may happen, for example, if restrictions on convertibility and transferability become applicable to any of the financial instruments in your financial instrument pair. In such cases, payment to you will be made in the alternate financial instrument in your financial instrument pair or another financial instrument chosen by the Bank. You may incur a loss on the principal amount in such cases. Please refer to the Bank's website for any updates of foreign exchange control restrictions. You should obtain the advice of a licensed or an exempt financial advisor before making a commitment to enter into a Premium Account transaction. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether a Premium Account is suitable for you in light of your investment objectives, your financial means and your risk profile. For more information on a Premium Account, you should also carefully read the Premium Account Agreement.

In opening a Premium Account for you, Citibank Singapore Limited acts as principal to a Premium Account transaction. You are subject to the full credit risk of Citibank Singapore Limited. Any payment to be made on the Premium Account depends on the ability of Citibank Singapore Limited to satisfy its obligations as they come due. The Premium Account is a general and unsecured obligation of Citibank Singapore Limited. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

A Premium Account is not insured by the Federal Deposit Insurance Corporation. Investment products including Premium Accounts are not available to U.S. persons and may not be available in all jurisdictions.

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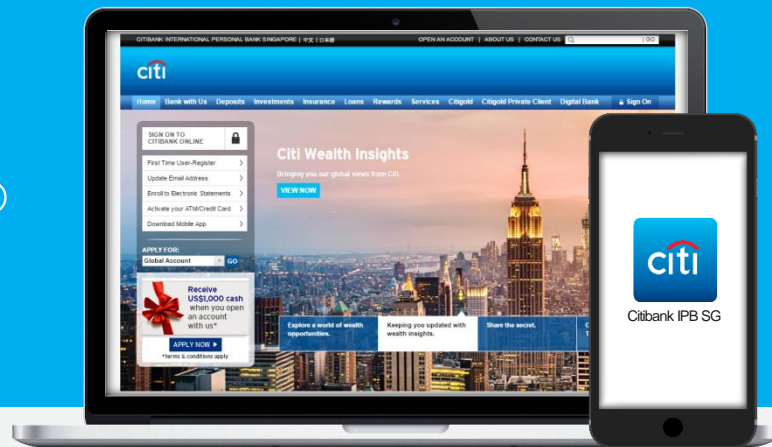
Investing

eFX, Brokerage, Investment Funds[^]



Banking

Telegraphic Transfers, Citibank Global Transfers



Citibank Online

www.ipb.citibank.com.sg

Citi Mobile® App



Available on the
App Store



Available on the
Google play



Note: Citi Mobile® App is available for download from the App store and Google Play store of the following countries: Australia, China, Hong Kong, Korea, India, Indonesia, Japan, Malaysia, Philippines, Singapore, Thailand, Taiwan, United Arab Emirates, United Kingdom, United States of America and Vietnam.

[^]Only available on Citibank Online

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