

## CUSTOMER KNOWLEDGE ASSESSMENT (CKA) DECLARATION

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To: Citibank Singapore Limited  
International Personal Bank

Customer Number : \_\_\_\_\_

Name of Customer : \_\_\_\_\_

Date : \_\_\_\_\_

### CUSTOMER KNOWLEDGE ASSESSMENT

Please note that any inaccurate or incomplete information provided/will be provided, may affect the outcome of the CKA. Therefore, please ensure that all information provided is accurate and complete.

**Please select an option as appropriate below - More information on the criteria for satisfying the Customer Knowledge Assessment is provided at the back page of the form. I confirm and declare that I have:**

Investment experience<sup>1</sup> of 6 or more transactions in the preceding 3 years in 1 or more of these product types (individually or in aggregate across more than one of the products):

- Premium Account
- Currency Margin Trading
- Structured Notes
- Structured Deposits
- FX Options

Investment experience of 6 or more transactions in the preceding 3 years in Investment Funds/ Investment Linked-Life Insurance Policies

Minimum 3 years continuous work experience in the preceding 10 years in any of the following fields :-

- Development / Structuring / Management / Sale / Trading / Research / Analysis of investment products
- Provision of training on investment products
- Accountancy, Actuarial Science, Treasury, Financial Risk Management

Details of relevant work experience : \_\_\_\_\_

Diploma or higher education in finance/accountancy/business and/or professional qualifications

Accountancy, Actuarial science, Business / Business administration/management/studies, Capital markets, Commerce, Economics, Finance, Financial engineering, Financial planning, Computational finance, Insurance

Name Qualification : \_\_\_\_\_

Professional finance related qualification such as the Chartered Financial Analyst Examination conducted by the CFA Institute, or the Association of Chartered Certified Accountants Qualifications

Name Qualification : \_\_\_\_\_

## CKA DECLARATION AND OUTCOME

I understand that the Bank may periodically request for my confirmation of any changes to this CKA record and I acknowledge that it is my responsibility to inform the Bank where any such changes have occurred or whenever such confirmation request is made to me. I further acknowledge that I understand that any inaccurate or incomplete information that I have provided/will provide, may affect the outcome of the CKA.

- I understand that I have fulfilled the CKA requirements and have been assessed to have relevant knowledge and/or experience to transact in the relevant Specified Investment products.
- I confirm and declare that I do not meet any of the criteria listed above and have been assessed not to have relevant knowledge and/or experience to transact in the relevant unlisted Specified Investment products.

I further acknowledge that I understand that:

1. The CKA assists the Bank and its personnel to determine my eligibility for products that are commensurate with my knowledge, work and/or investment experience and that it is my responsibility to ensure the suitability of the investment products I have selected.
2. Your advice and recommendation is that I should only invest in Specified Investment Products ("SIPs") which are risk rated within my risk class, according to my latest risk profile record with the Bank.
3. Before each investment in SIPs, I should consider your advice and recommendation to me.
4. The Bank reserves the right not to execute transactions in SIPs that are risk rated outside my risk class.
5. I should also speak to my Relationship Manager and/or Treasury Services Manager for further advice before investing in SIPs with the Bank.

*Please be advised that the completion of this declaration form is for the sole purpose of the Bank's assessment of your knowledge and/or experience with Specified Investment Products and does not constitute any offering of products. You should be aware of the laws of your home country which apply to you and your banking activities with Citibank Singapore Limited.*

*Where applicable, kindly mail, fax or email a scanned copy of the completed form to your Relationship Manager.*

\_\_\_\_\_  
Customer's Signature

Name : \_\_\_\_\_

## Criteria for Satisfying the CKA

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A customer who satisfies **ANY** of the following criteria may be assessed to have fulfilled the requirements of the CKA.

### 1. Investment Experience

Investment experience of 6 or more transactions in the preceding 3 years in Investment Funds/Investment Linked-Life Insurance Policies or other SIPs\*.

*\* Includes Premium Account, Currency Margin Trading, Structured Notes, Structured Deposits, FX Options.*

<sup>1</sup>Excludes investment experience in:

- stocks or shares;
- fully-paid depository receipt representing shares;
- subscription rights pursuant to rights issues;
- company warrants;
- units in business trusts / real estate investment trusts;
- debentures (other than asset-backed securities and structured notes);
- life insurance policies (other than investment-linked life insurance policies); and
- contracts or arrangements for the purpose of foreign exchange trading (other than derivatives of foreign exchange contracts and leveraged foreign exchange trading).

### 2. Work Experience

The customer has a minimum of 3 consecutive years of working experience<sup>2</sup> in the past 10 years in the development of, structuring of, management of, sale of, trading of, research on and analysis of investment products or the provision of training in investment products. Work experience in accountancy, actuarial science, treasury or financial risk management activities will also be considered relevant experience.

*<sup>2</sup>Support functions in the above-mentioned areas that are administrative or clerical in nature will not be considered as relevant experience.*

### 3. Education Qualification

- a. The customer holds a diploma or higher qualification in accountancy, actuarial science, business/business administration/business management/business studies, capital markets, commerce, economics, finance, financial engineering, financial planning, computational finance, and insurance; and/or
- b. The customer has a professional finance-related qualification. Examples of this would include the Chartered Financial Analyst Exam conducted by the CFA Institute, USA and the Association of Chartered Certified Accountants (ACCA) qualifications.

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