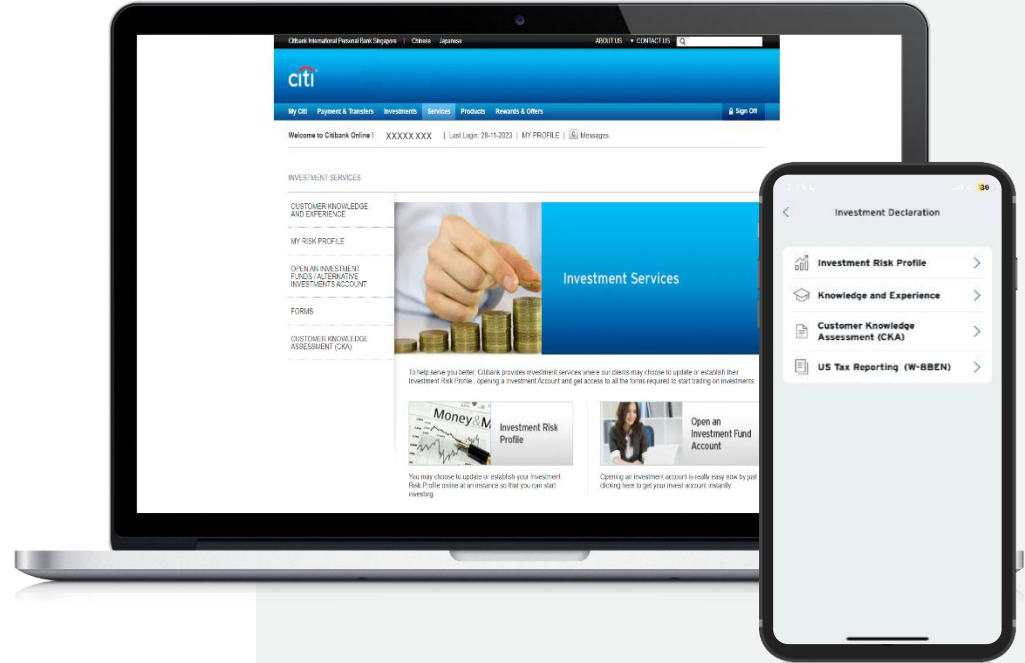


# Updating your Risk Profile, Customer Knowledge Assessment (CKA) & Knowledge and Experience (K&E) Quick Start Guide

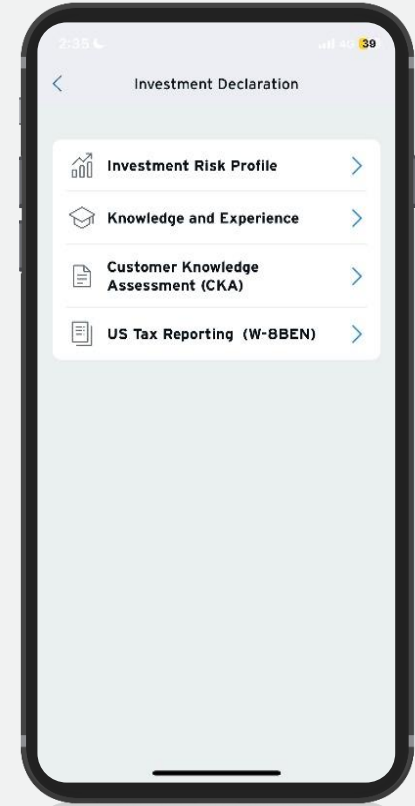
Citibank Online & Citi Mobile® App



# Risk Profile, CKA, K&E Update

Citi Mobile® Contents

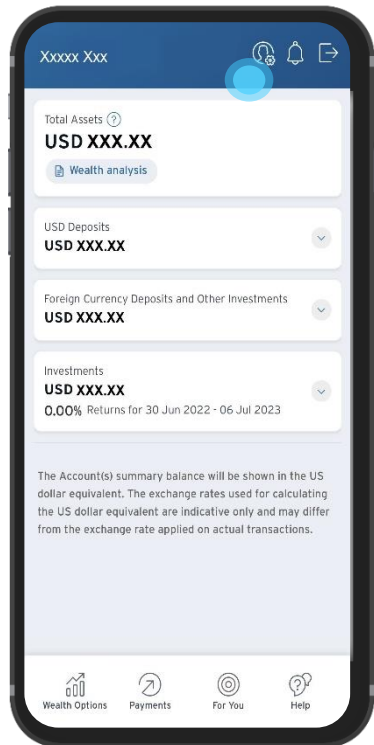
- A. Update Risk Profile 3
- B. Update Customer Knowledge Assessment (CKA) 6
- C. Update Knowledge and Experience (K&E) 8



# A. Update Risk Profile

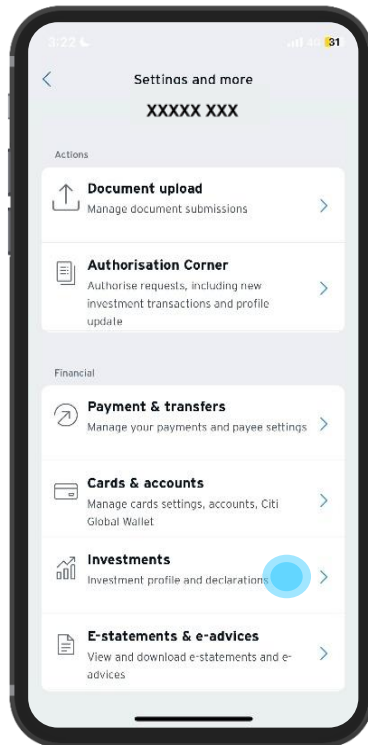
1

Login to Citi Mobile® App and select “Settings and more”



2

Select “Investments”



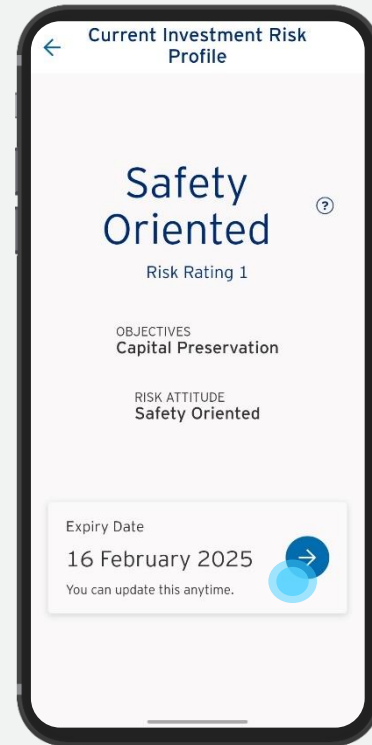
3

Select “Investment Risk Profile”



4

If you have previously updated the Risk Profile, you will see the following message.



# A. Update Risk Profile



5

Select “Start Profiling”

investment/treasury product (s). If you do not wish to provide any particular information, please indicate so against the relevant question. If you feel that none of the suggested responses to a question apply to you, please ...

**Joint Account Holders**

For joint accounts where the operating mandate is several, we request account holders to determine between yourselves which individual's investment objectives, risk tolerance, knowledge and experience should be assigned to the joint account. You should then note that our advice and recommendations will be made with reference to the said individual's investment profile.

[Start Profiling](#)

6

If you have previously completed the CKA, you will see the following message

**Review and Confirm**

Your Current Investment Risk Profile

**Safety Oriented**

TOTAL LIQUID NET WORTH	\$ 2,000,000.00
EMPLOYMENT STATUS	Employee
CURRENCIES	USD

What is the age of the eldest holder in this account/relationship (s)?

Under 65

How long would you consider investing to achieve your financial goals?

[Up to 3 years >](#)

Percentage of your liquid net worth you'd like to invest in this

7

Scroll through and ensure all sections of the form are completed

**Review and Confirm**

Percentage of your liquid net worth you'd like to invest in this account/relationship (s).

[Less than 25% >](#)

I am relying on **less than 25%** of the money I've invested in this account/relationship (s), including any earnings, to cover my spending this year.

Which of the following statements best describes your investment objectives for the account (s) in this relationship?

[Capital Preservation >](#)

Preservation / relative safety of invested capital with returns in line with short-term money market rates.

Which of the following statements best describes the amount of risk fluctuation you will tolerate in the value of your investments?

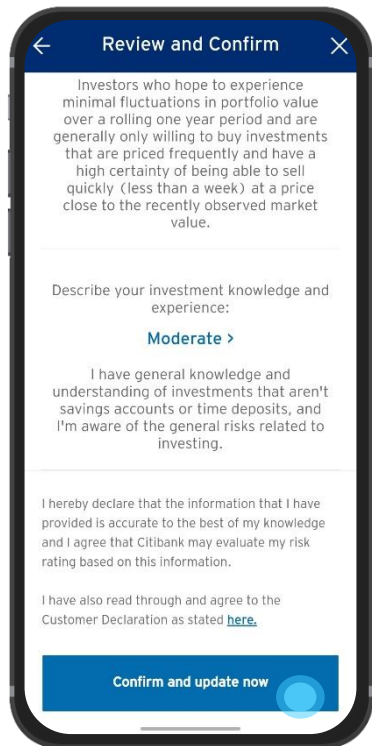
[Safety Oriented >](#)

# A. Update Risk Profile



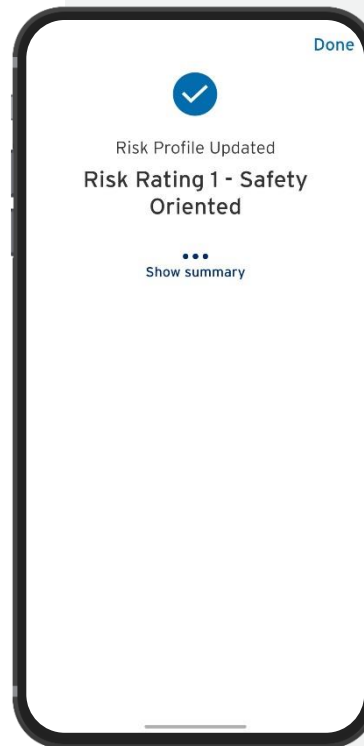
8

Select “Confirm and update now”



9

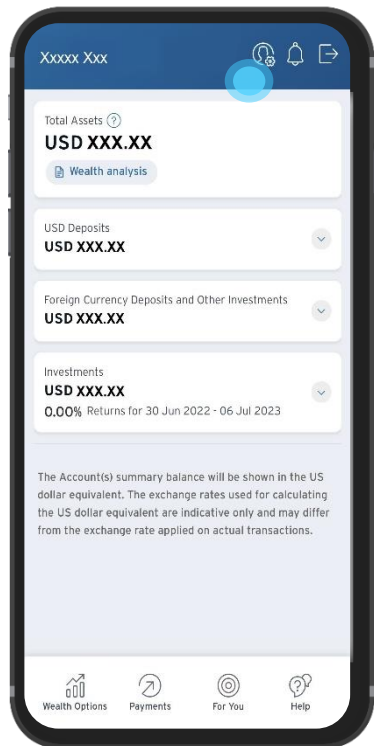
View confirmation page and risk rating



# B. Update CKA

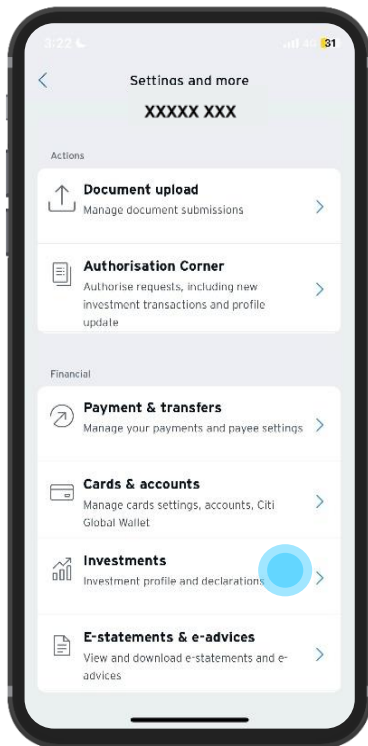
1

Login to Citi Mobile® App and select “Settings and more”



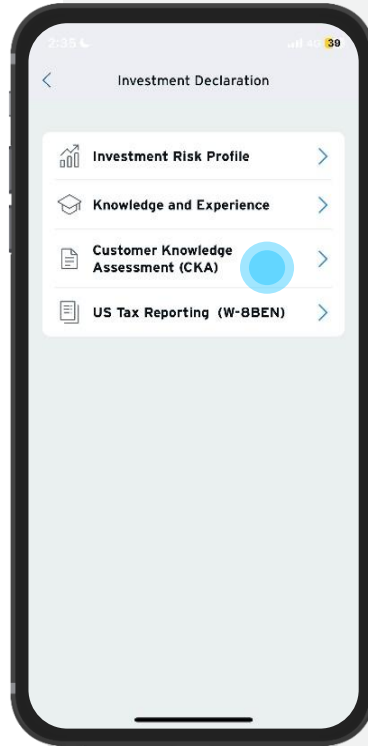
2

Select “Investments”



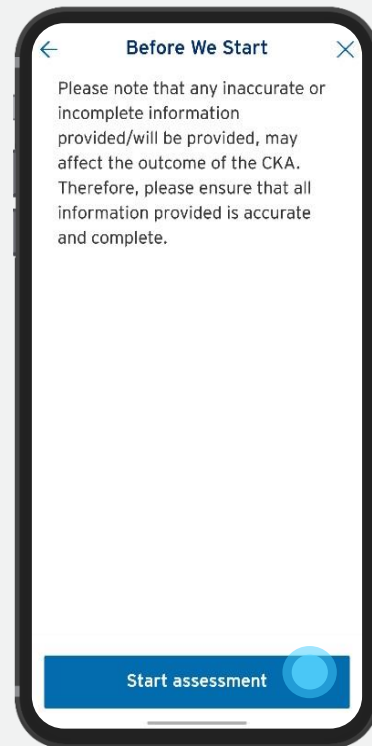
3

Select “Customer Knowledge Assessment (CKA)”



4

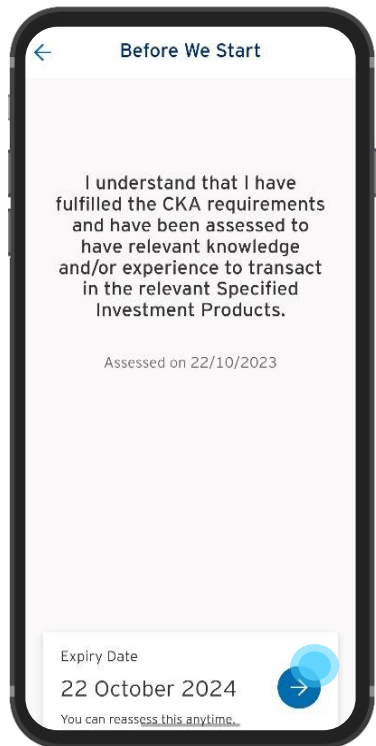
Select “Start Assessment”



# B. Update CKA

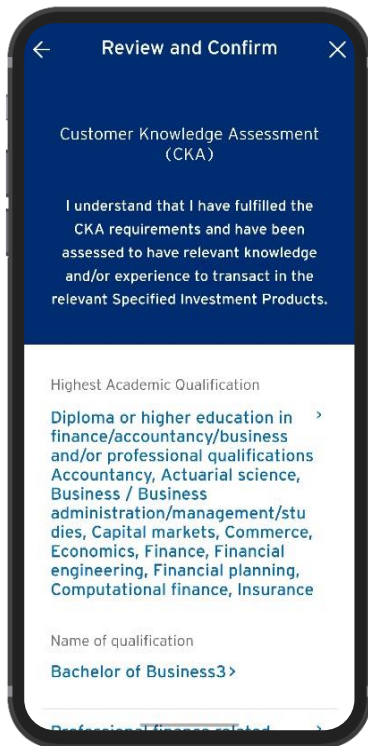
5

If you have previously completed the CKA, you will see the following message. Select the blue arrow to retake the CKA.



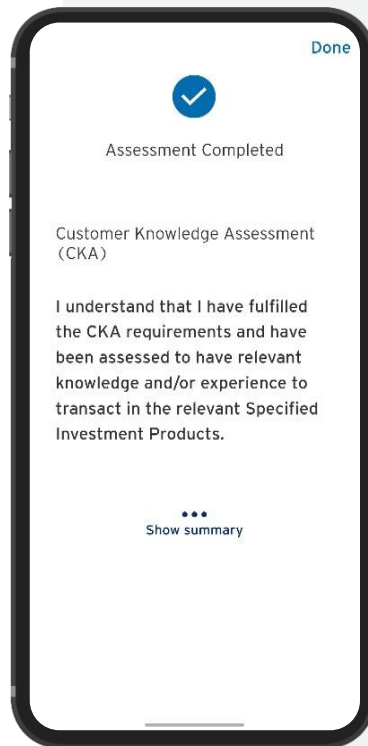
6

Complete and review all sections of the form before submitting



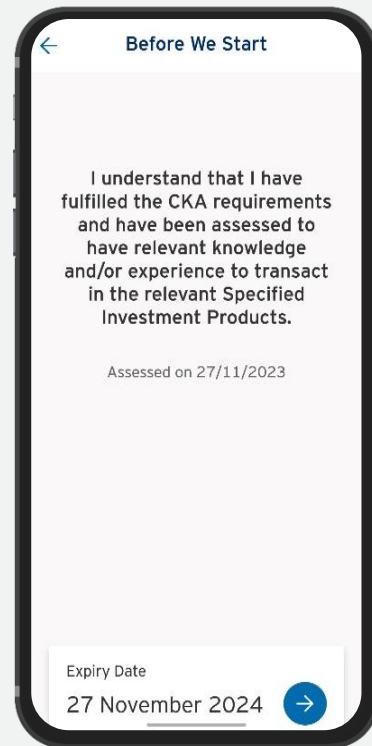
7

View CKA completion confirmation



8

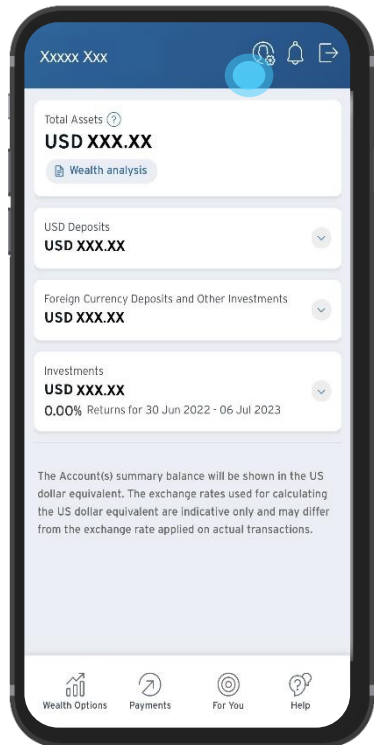
View updated assessment & expiration dates



# C. Update K&E

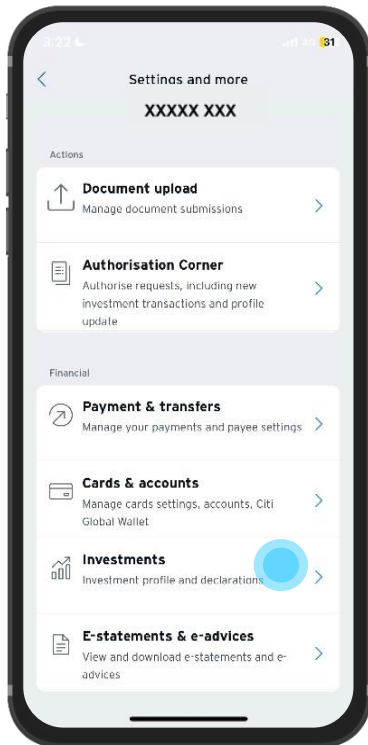
1

Login to Citi Mobile® App and select “Settings and more”



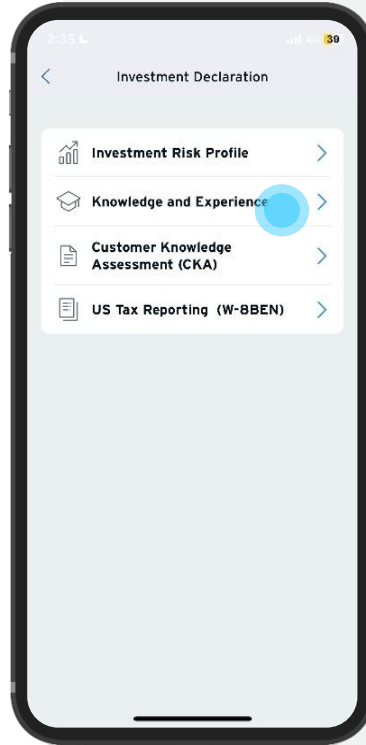
2

Select “Investments”



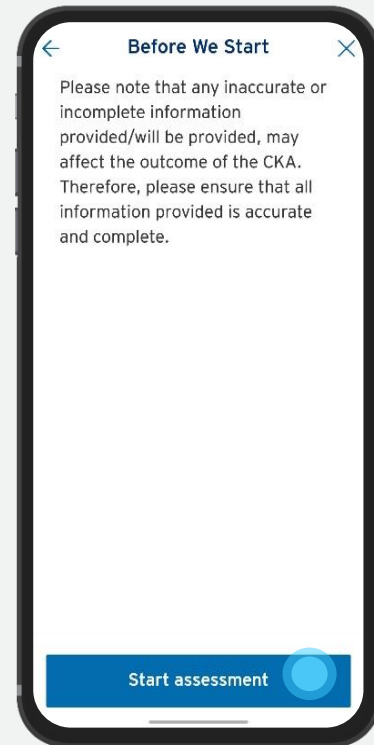
3

Select “Knowledge and Experience”



4

Select “Start Assessment”



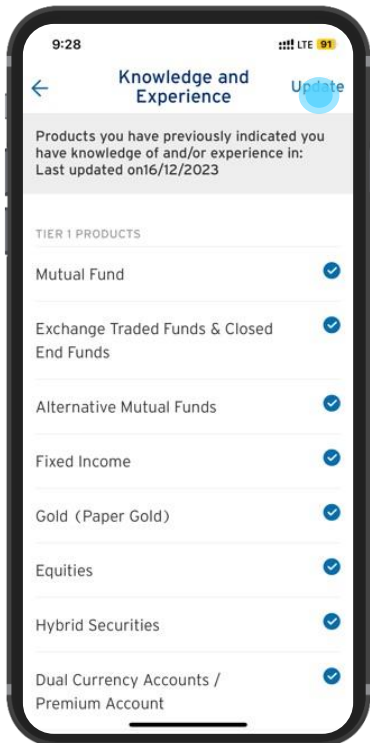


# C. Update K&E



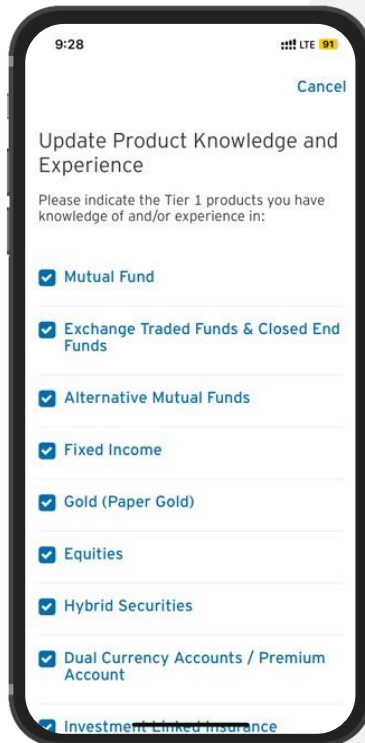
5

If you have previously completed the K&E, you will see the following message. Select “Update” to update K&E.



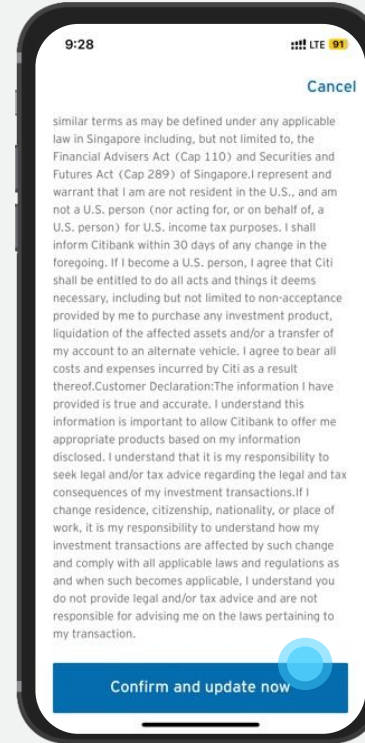
6

Complete and review all sections of the form before submitting



7

Select “Confirm and update now”

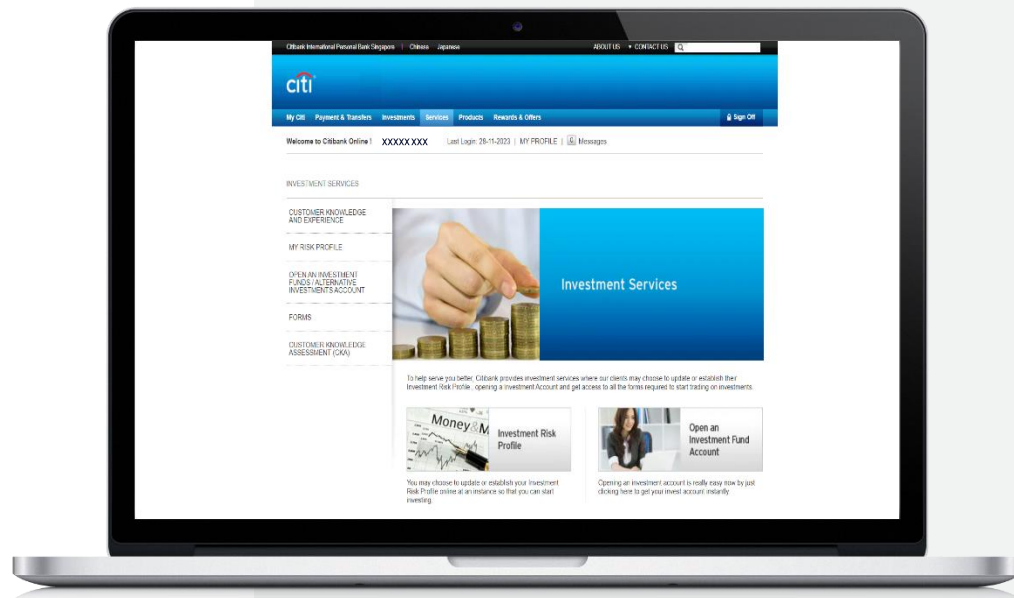




# Risk Profile, CKA, K&E Update

Citibank Online Contents

- A. Update Risk Profile 11
- B. Update Customer Knowledge Assessment (CKA) 19
- C. Update Knowledge and Experience (K&E) 28

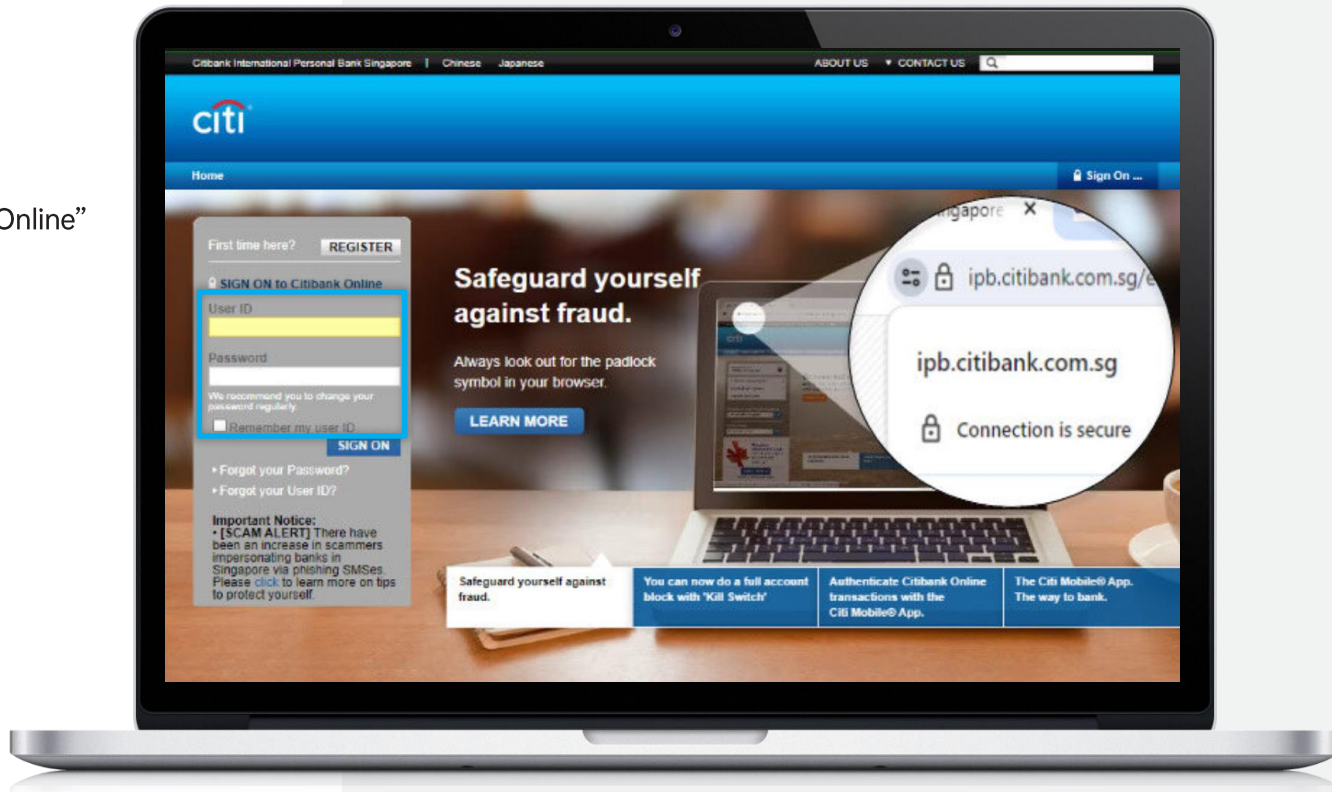


# A. Update Risk Profile



1 Go to [www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg)

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

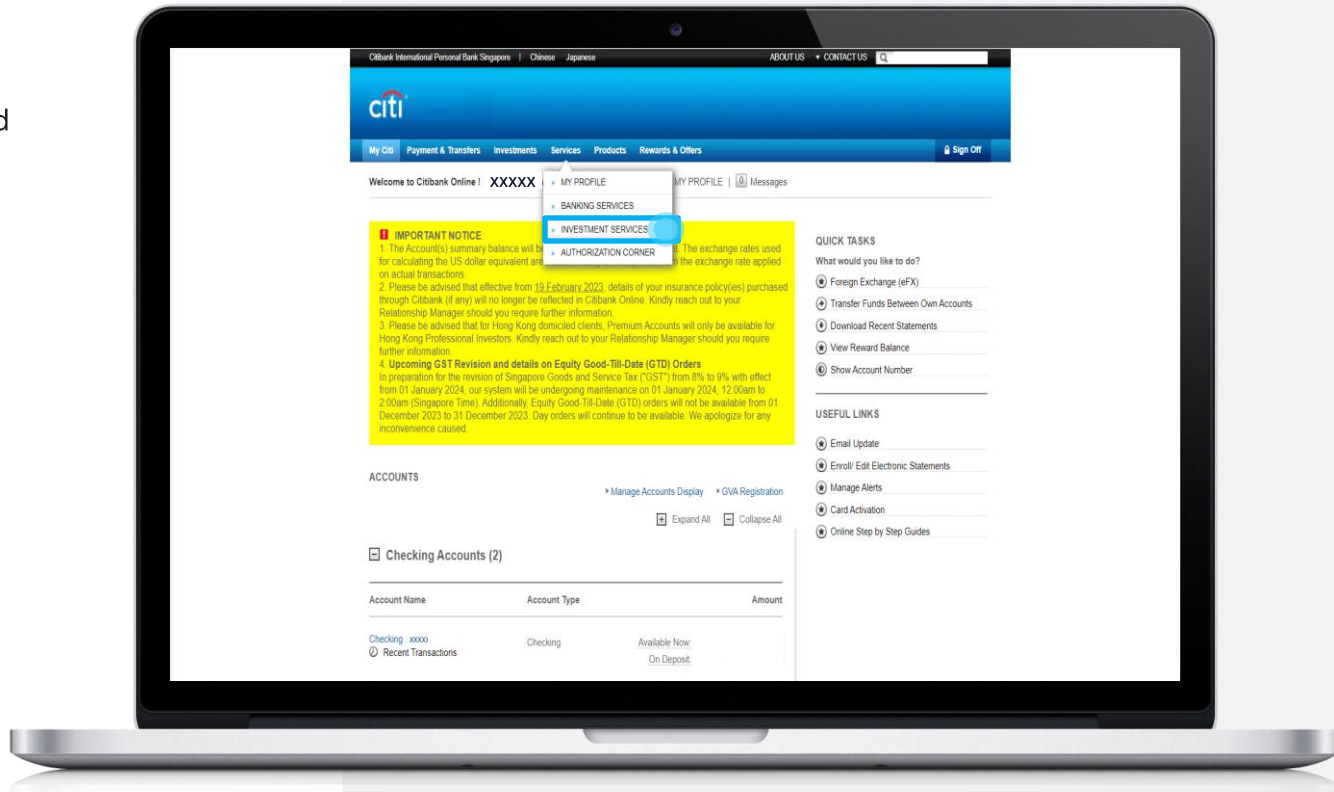


# A. Update Risk Profile



3

On the Main Menu, click on the “Services” tab and select “INVESTMENT SERVICES”



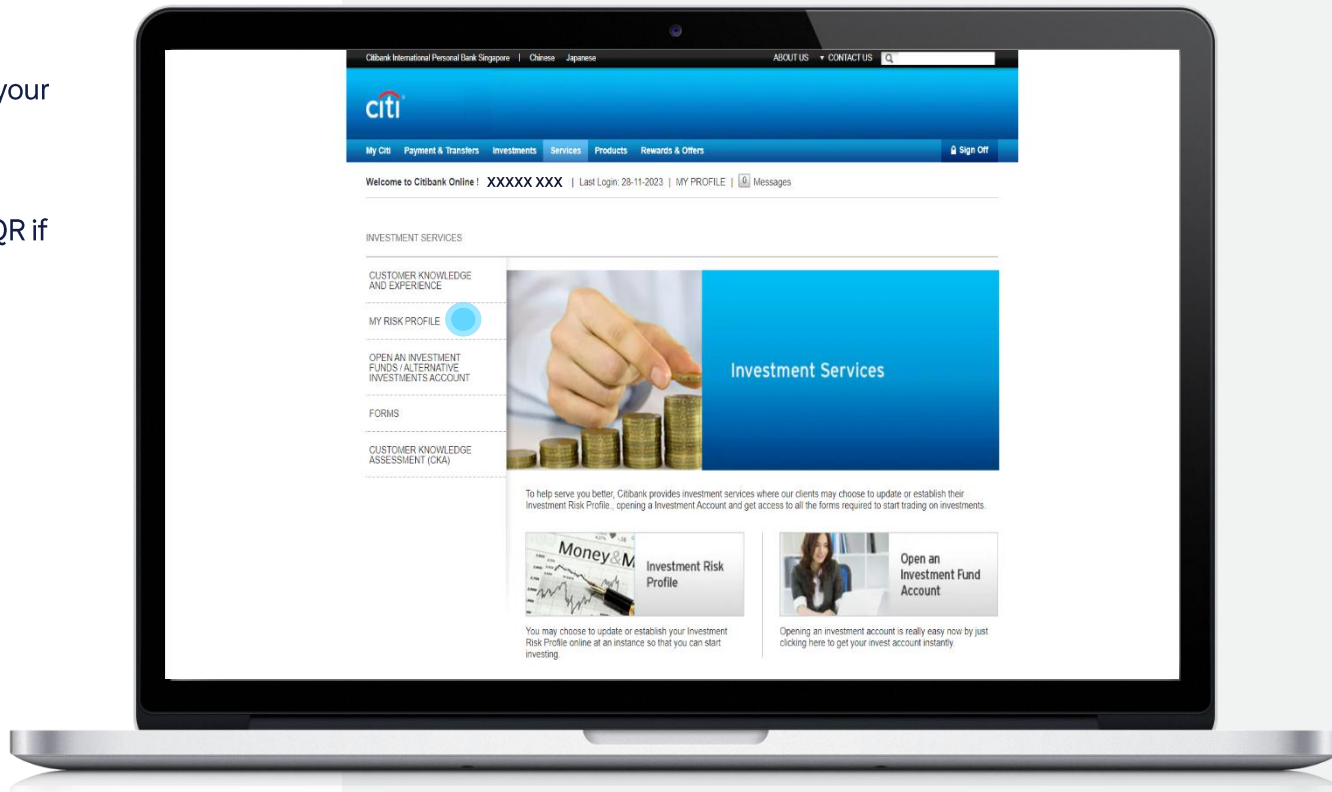
# A. Update Risk Profile



4

In “MY RISK PROFILE”, select your account number and corresponding Risk Profile

Authorize your action via Citi QR if you have not done so



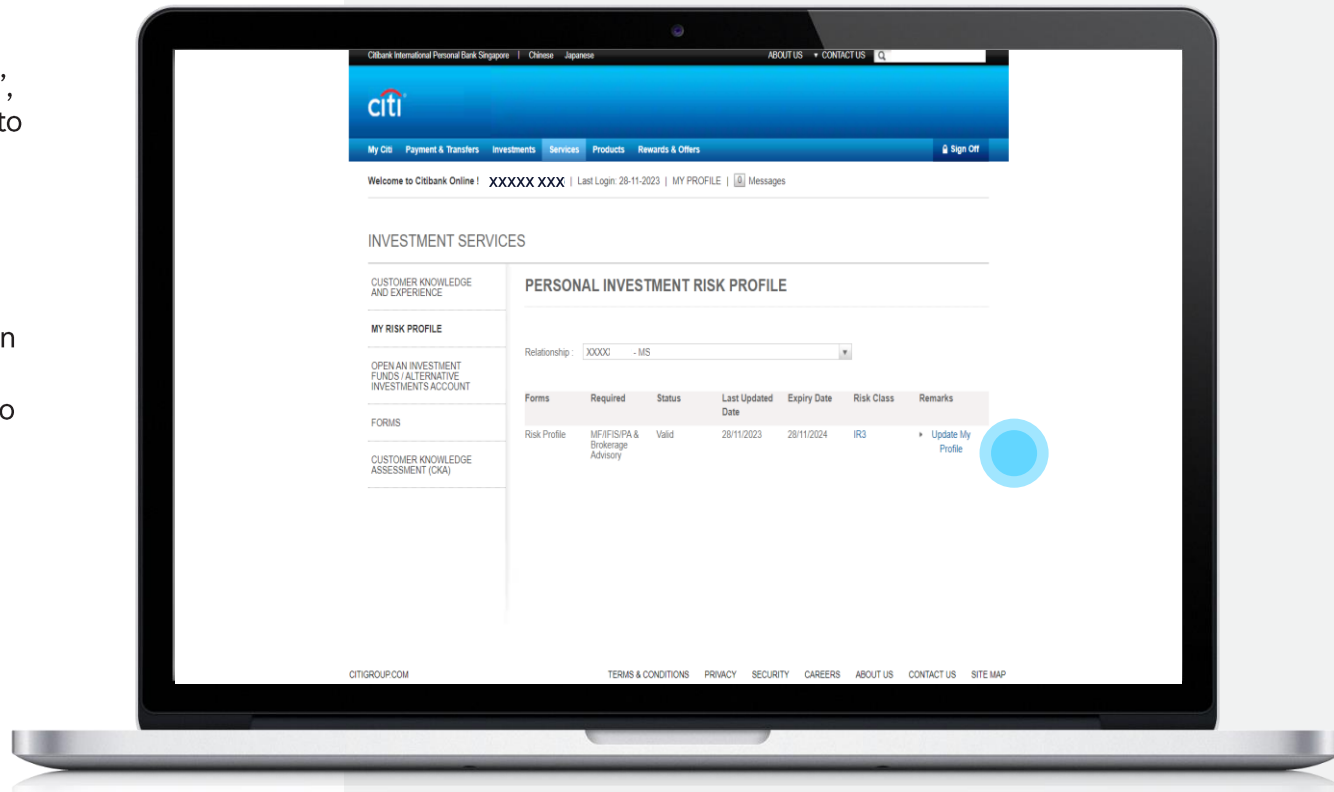
# A. Update Risk Profile



5

If your Risk Class shows “NIL”, please click on “Profile Now” to determine your Investment Risk Class.

If you have completed your Investment Risk Profile session previously but have an expired Risk Class, you may click on “Update my Profile” to update your Investment Risk Profile.

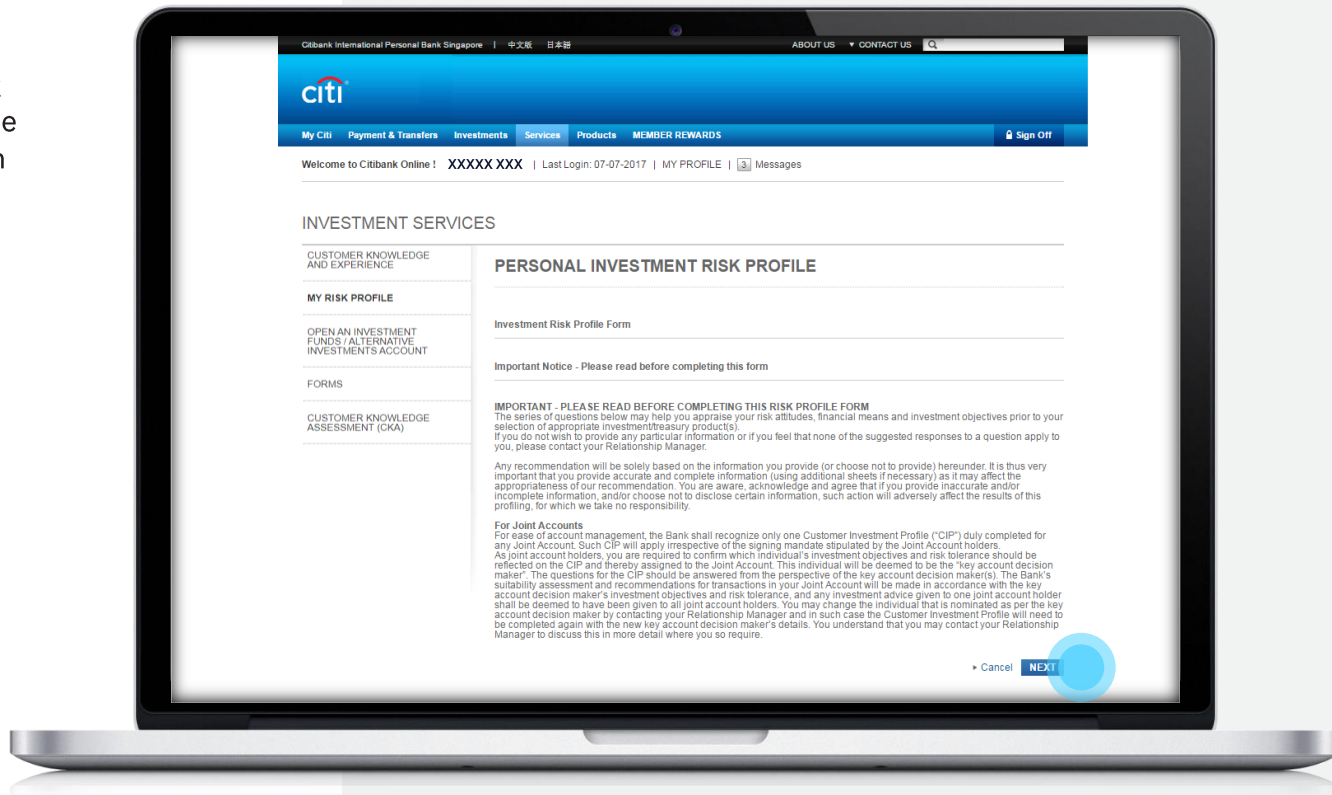


# A. Update Risk Profile



6

To start your Investment Risk Profile session, please read the Important Notice and click on “NEXT” once you have read and understood the content



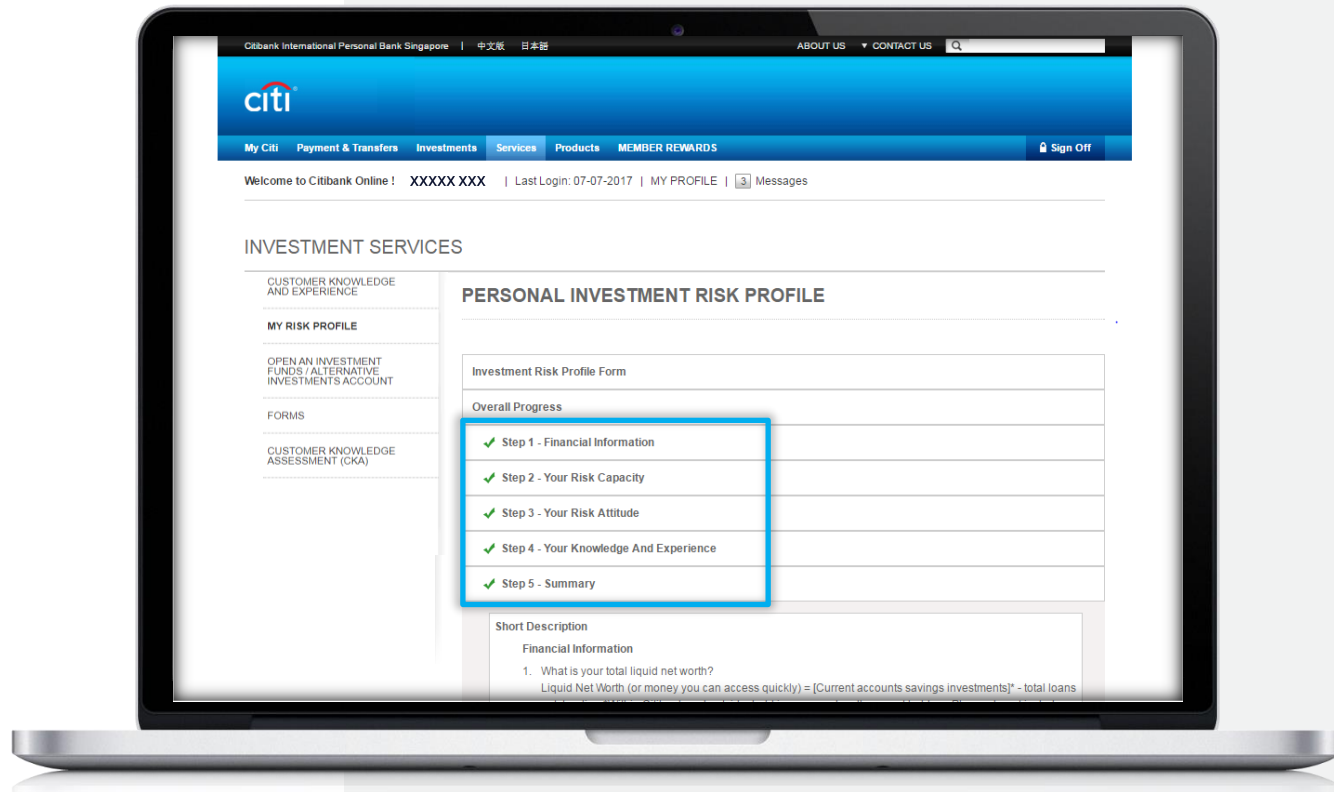
# A. Update Risk Profile



7

Complete the following 5 steps

- Financial Information
- Your Risk Capacity
- Your Risk Attitude
- Your Knowledge & Experience
- Summary





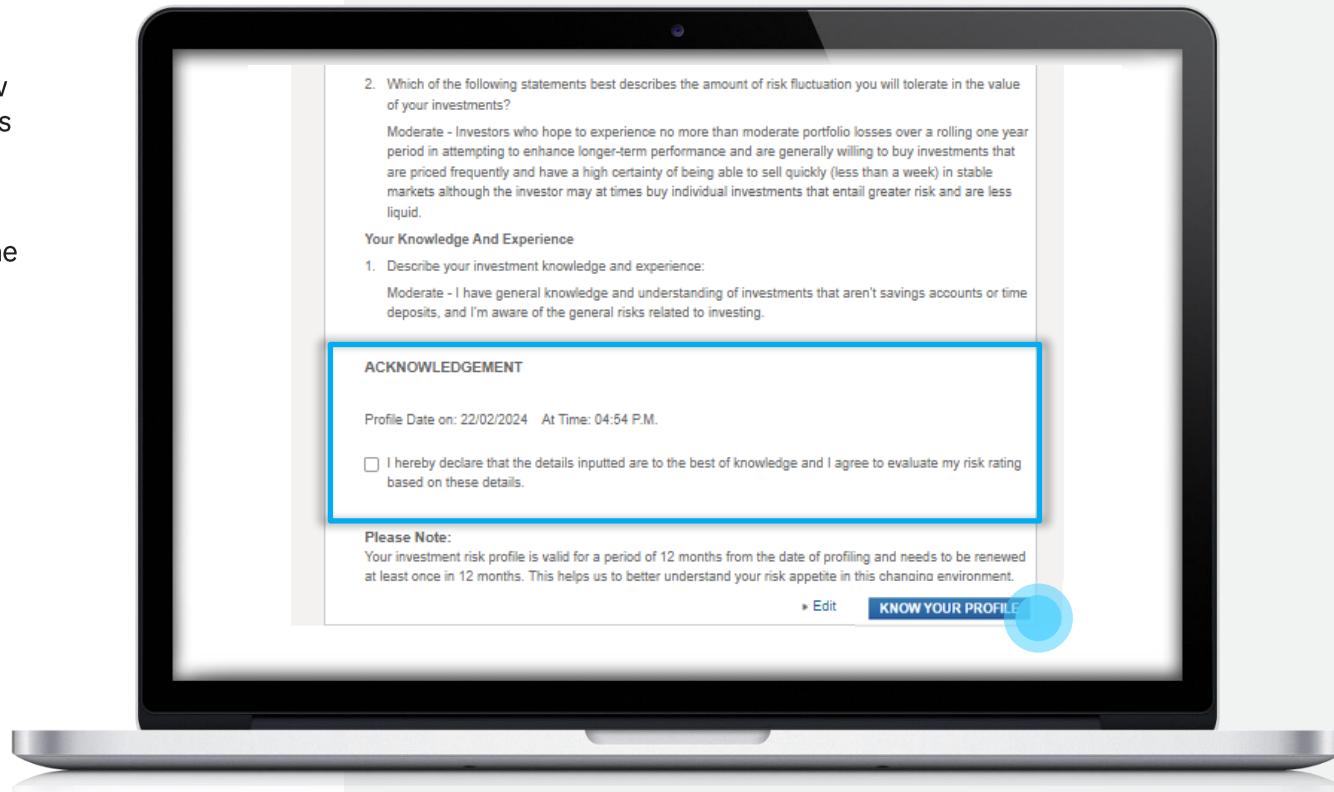
# A. Update Risk Profile



8

In the final step, please review your answers to the questions to ensure they are accurate.

Once you are satisfied, tick the checkbox to acknowledge, and click on “KNOW YOUR PROFILE”



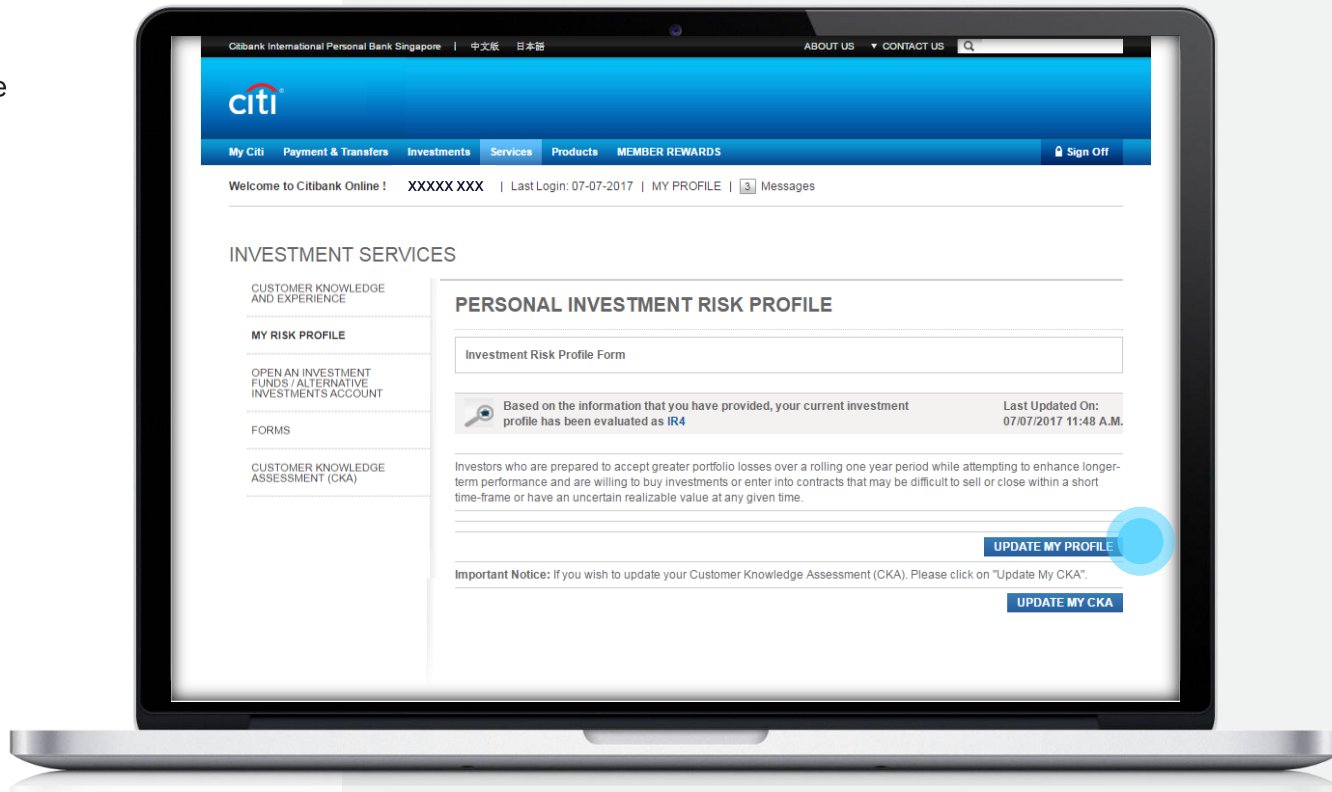
# A. Update Risk Profile



9

Investment Risk Profile will be generated and presented as shown below

Click “UPDATE MY PROFILE”



## B. Update CKA



1

Click on “Update my CKA”  
from the previous screen or  
Go to  
[www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg)

2

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

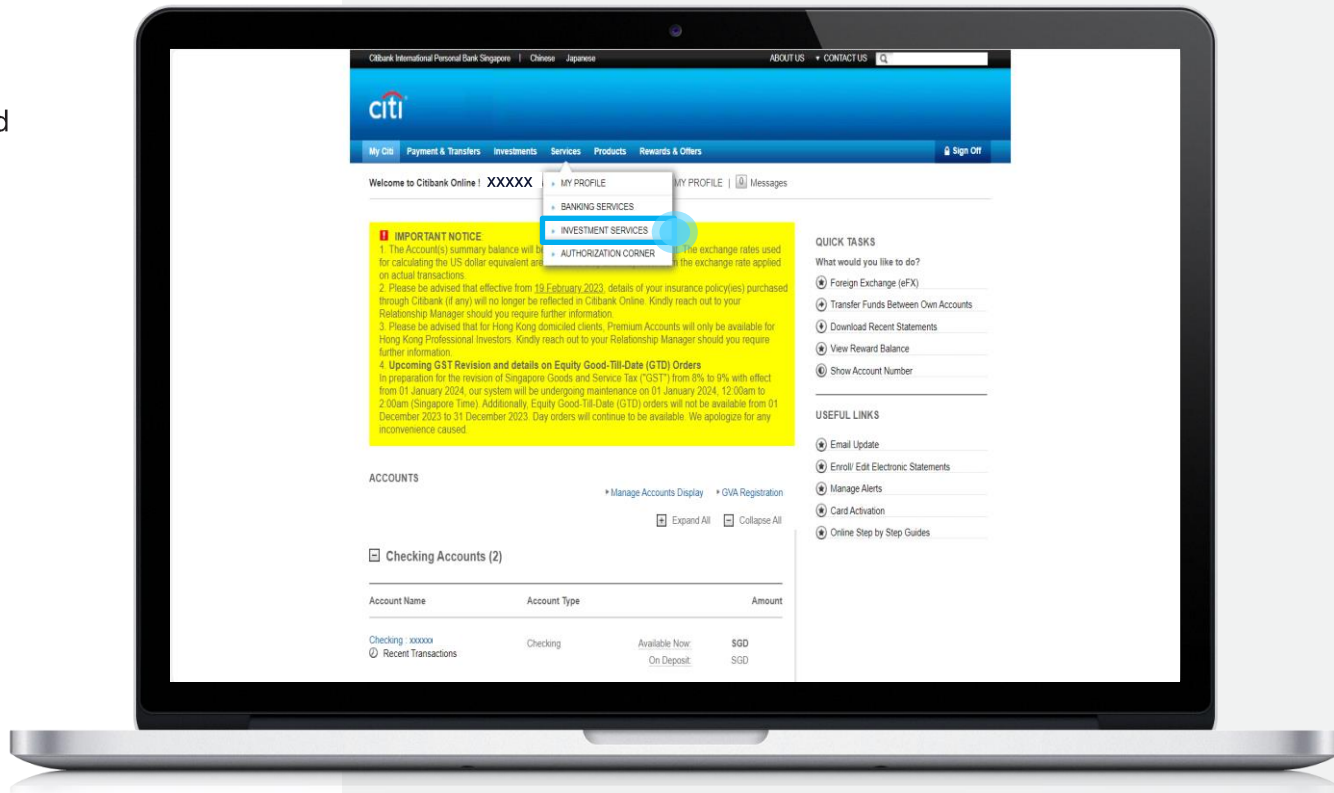


# B. Update CKA



3

On the Main Menu, click on the “Services” tab and select “INVESTMENT SERVICES”



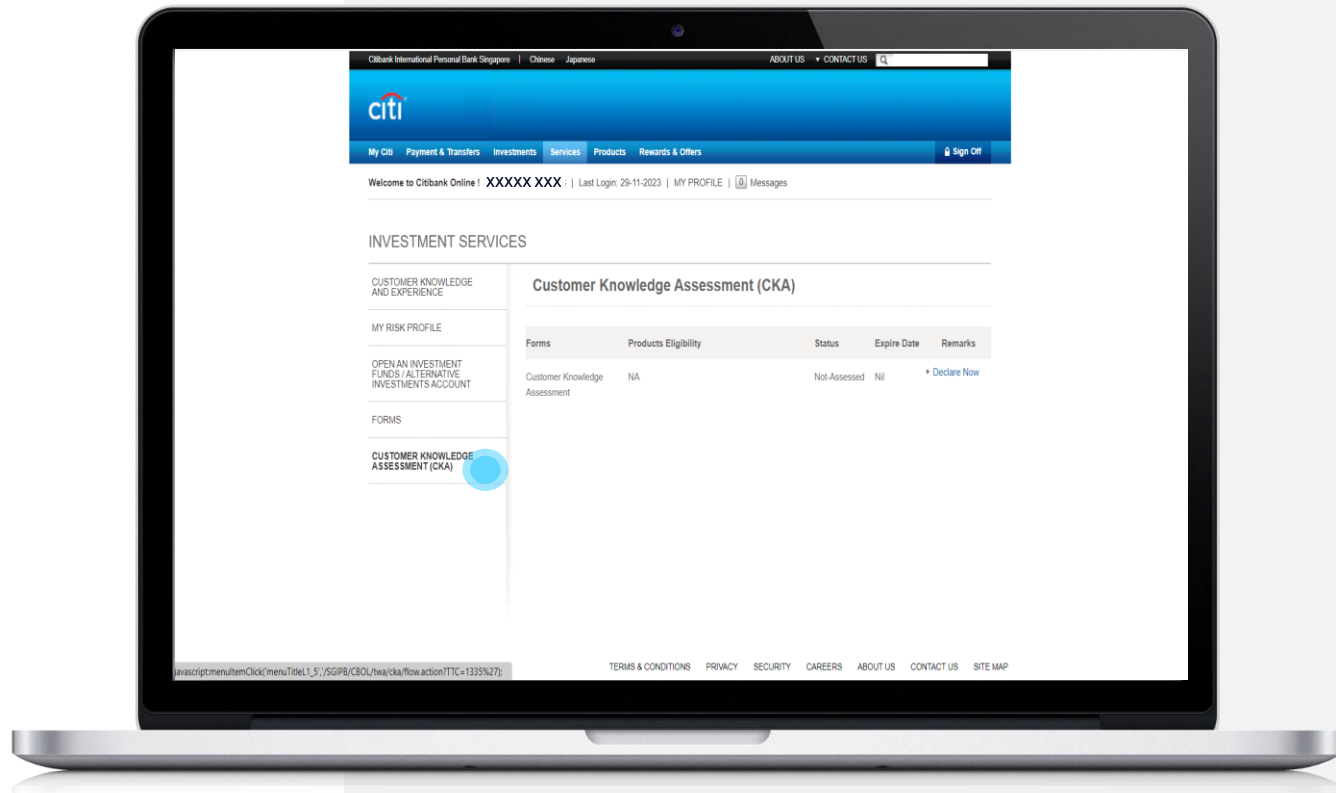
# B. Update CKA



4

Select “CUSTOMER KNOWLEDGE ASSESSMENT (CKA)”

Authorize your action via Citi QR if you have not done so

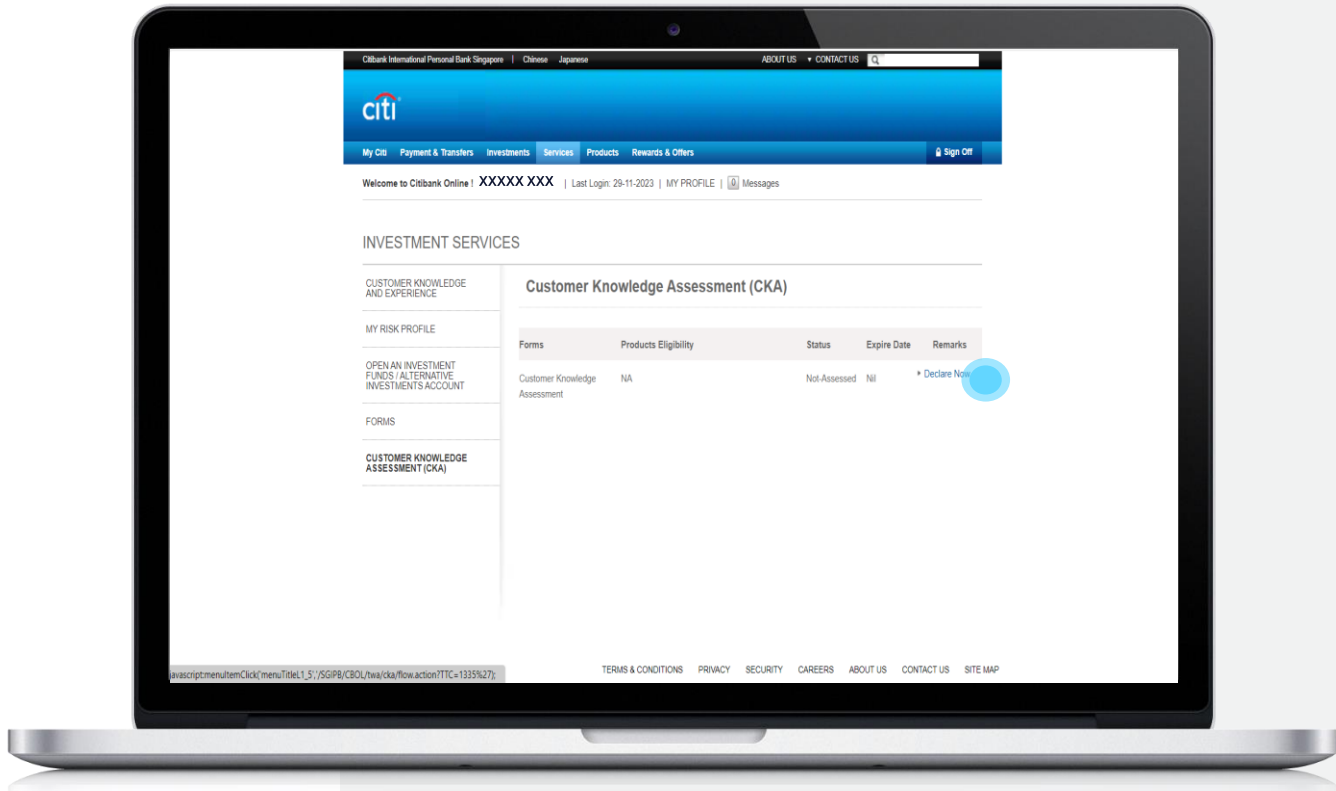


# B. Update CKA



5

Click on “Declare Now” to update your CKA

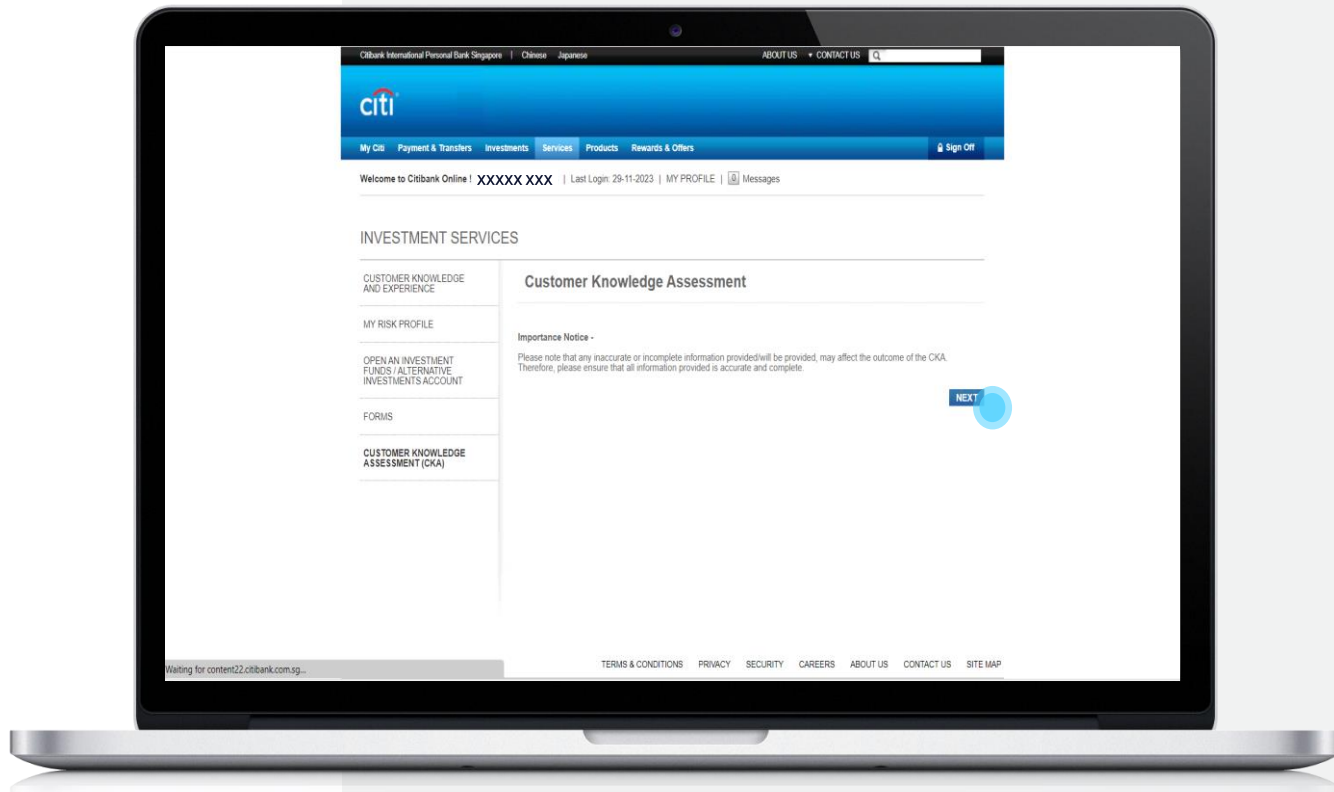


# B. Update CKA



6

Read through the important notice and click “NEXT”



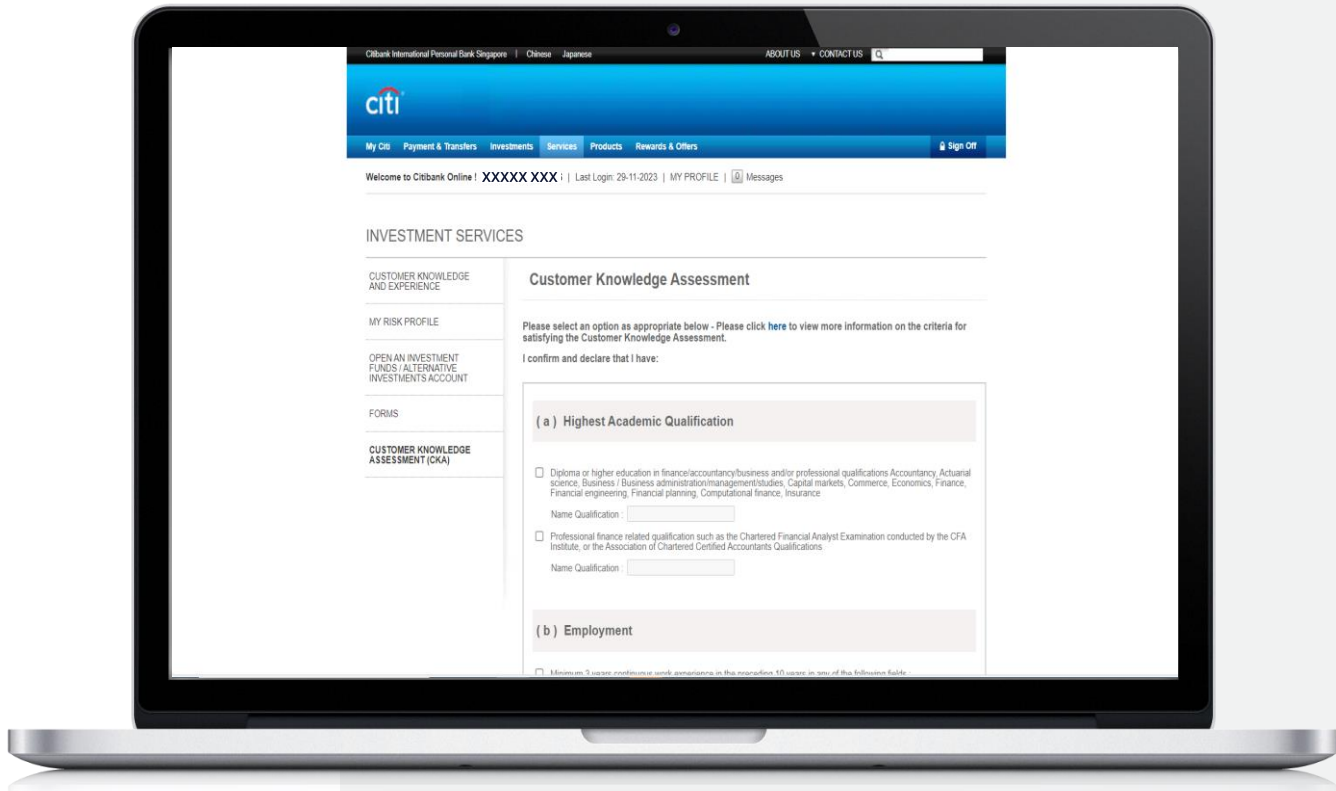
# B. Update CKA



7

Declare your:

- Highest Academic Qualification
- Employment
- Investment Experience



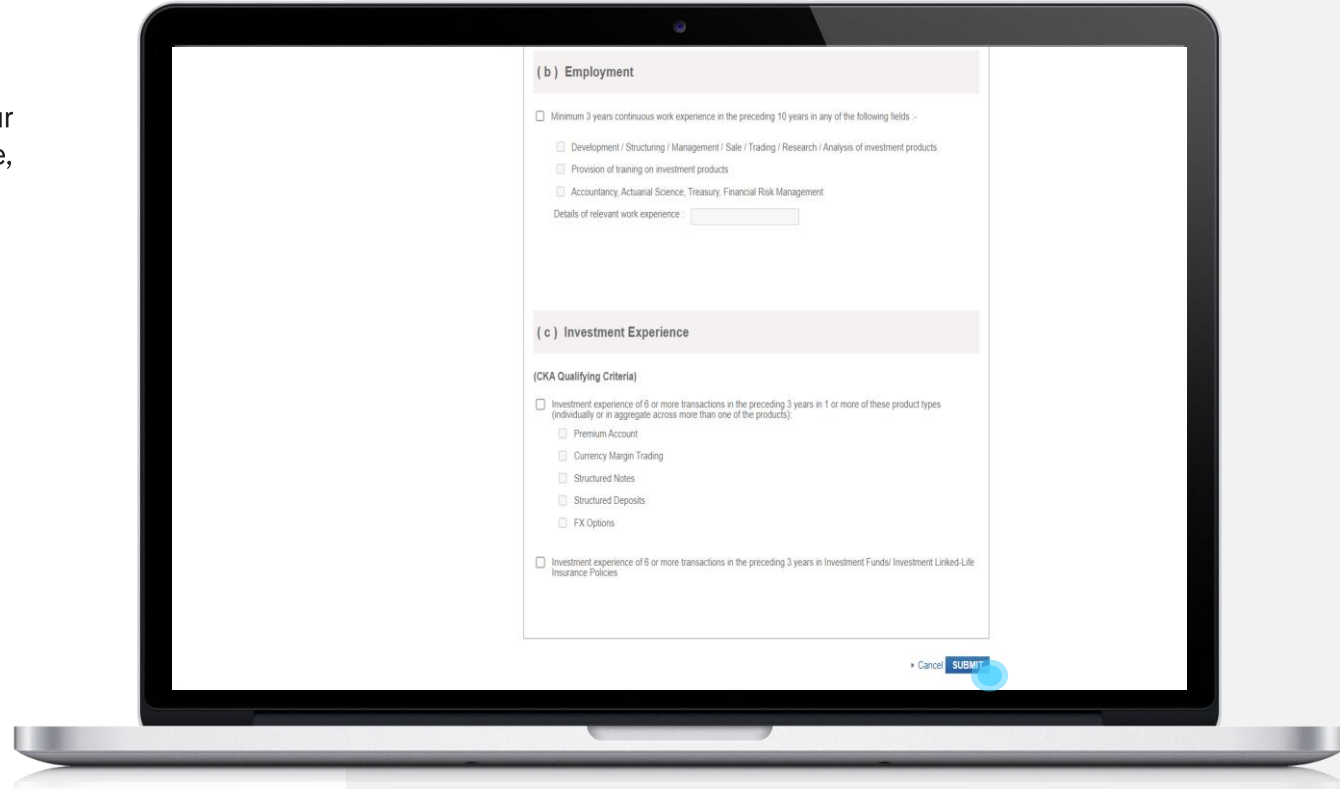


# B. Update CKA



8

Ensure all fields are appropriately filled as per your qualifications and knowledge, then click “SUBMIT”



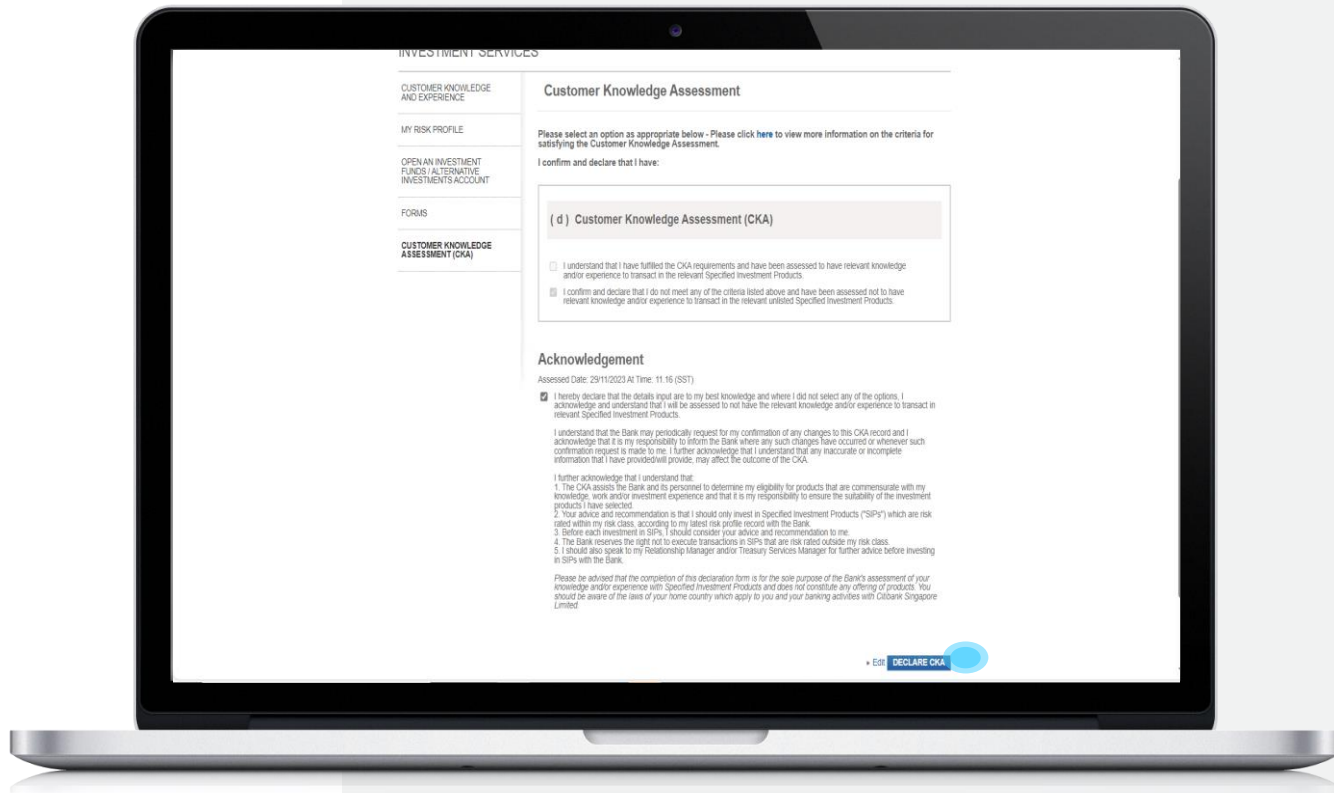
# B. Update CKA



9

Please review your answers and ensure they are accurate

Then check the checkbox to acknowledge and click on “DECLARE CKA”



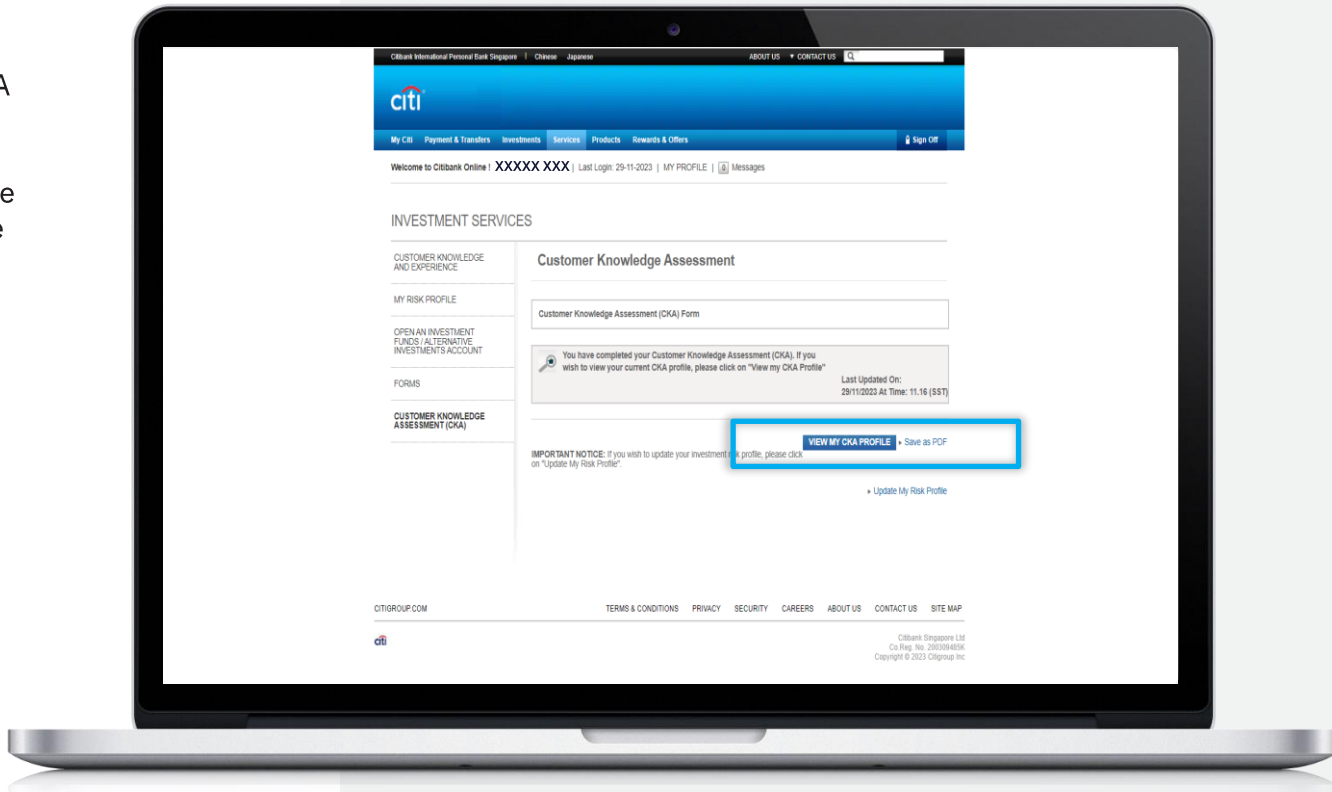
# B. Update CKA



10

You have completed your CKA

You can choose to view and review your CKA Profile or save as PDF for your own reference



# C. Update K&E



1 Go to [www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg)

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

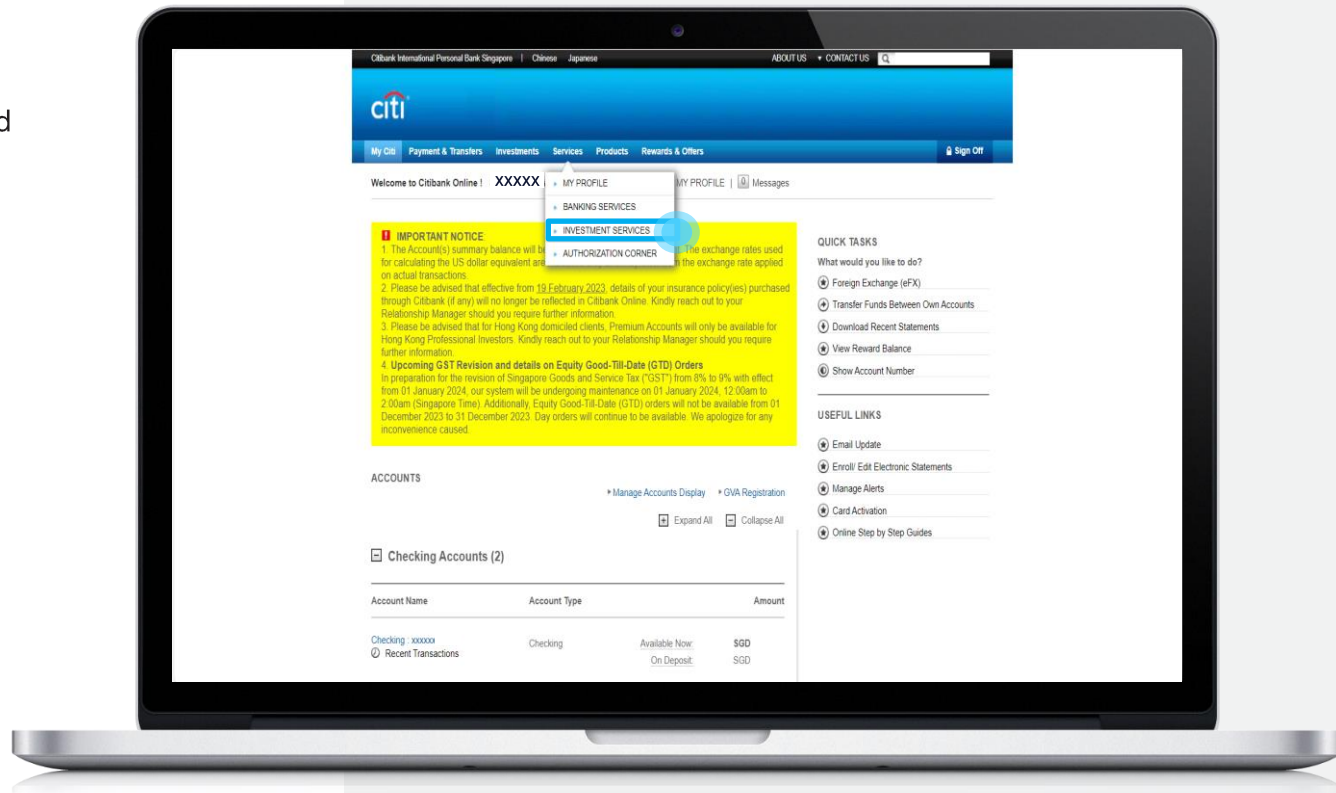


# C. Update K&E



3

On the Main Menu, click on the “Services” tab and select “INVESTMENT SERVICES”



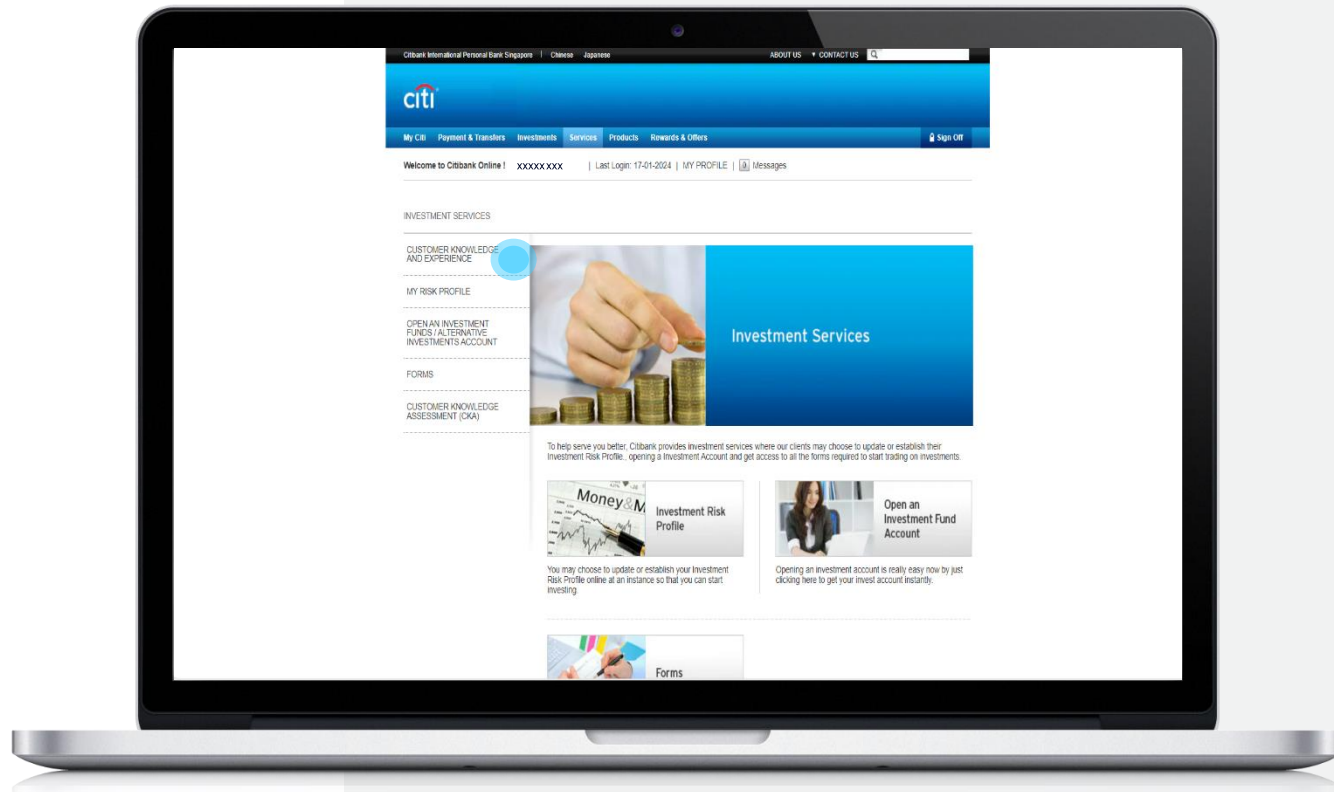
# C. Update K&E



4

Select “CUSTOMER KNOWLEDGE AND EXPERIENCE”

Authorize your action via Citi QR if you have not done so

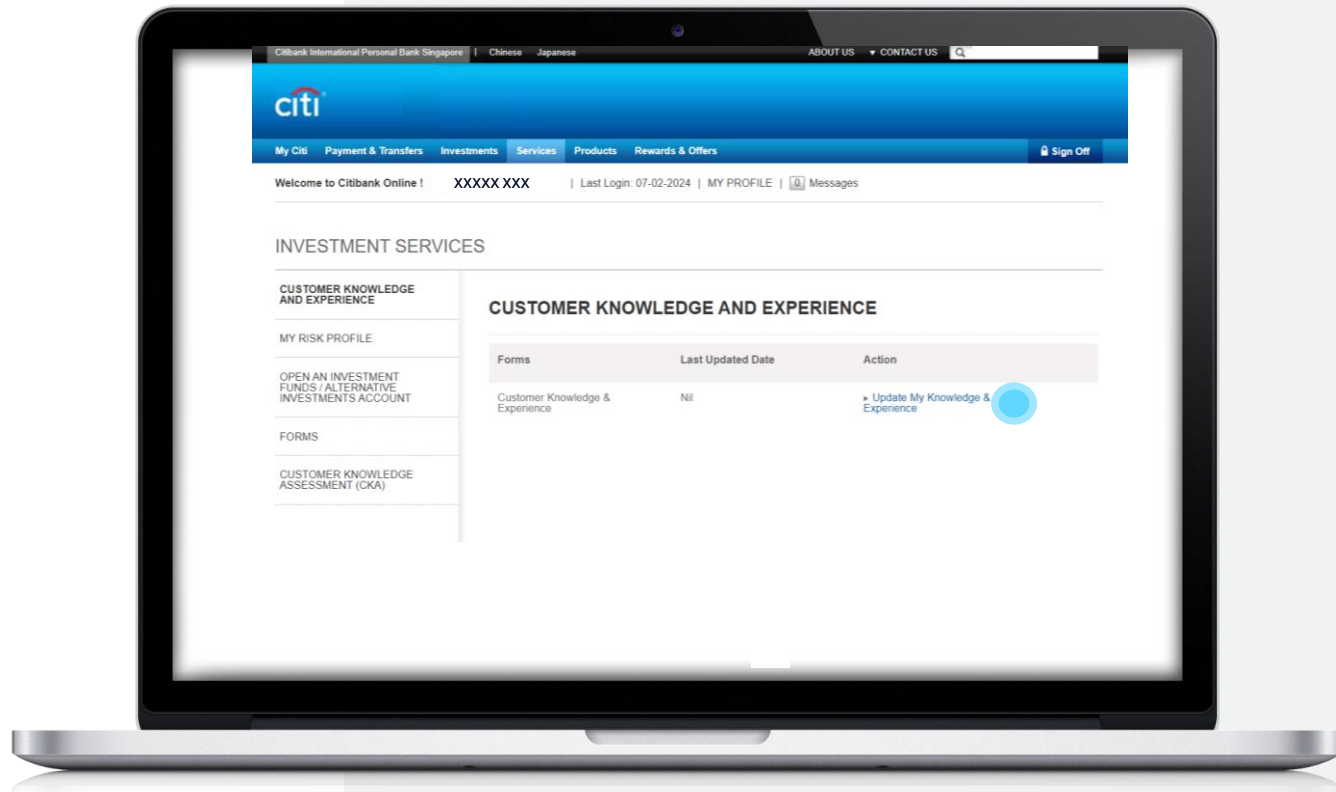


# C. Update K&E



5

Click on “Update My Knowledge & Experience” to update your K&E



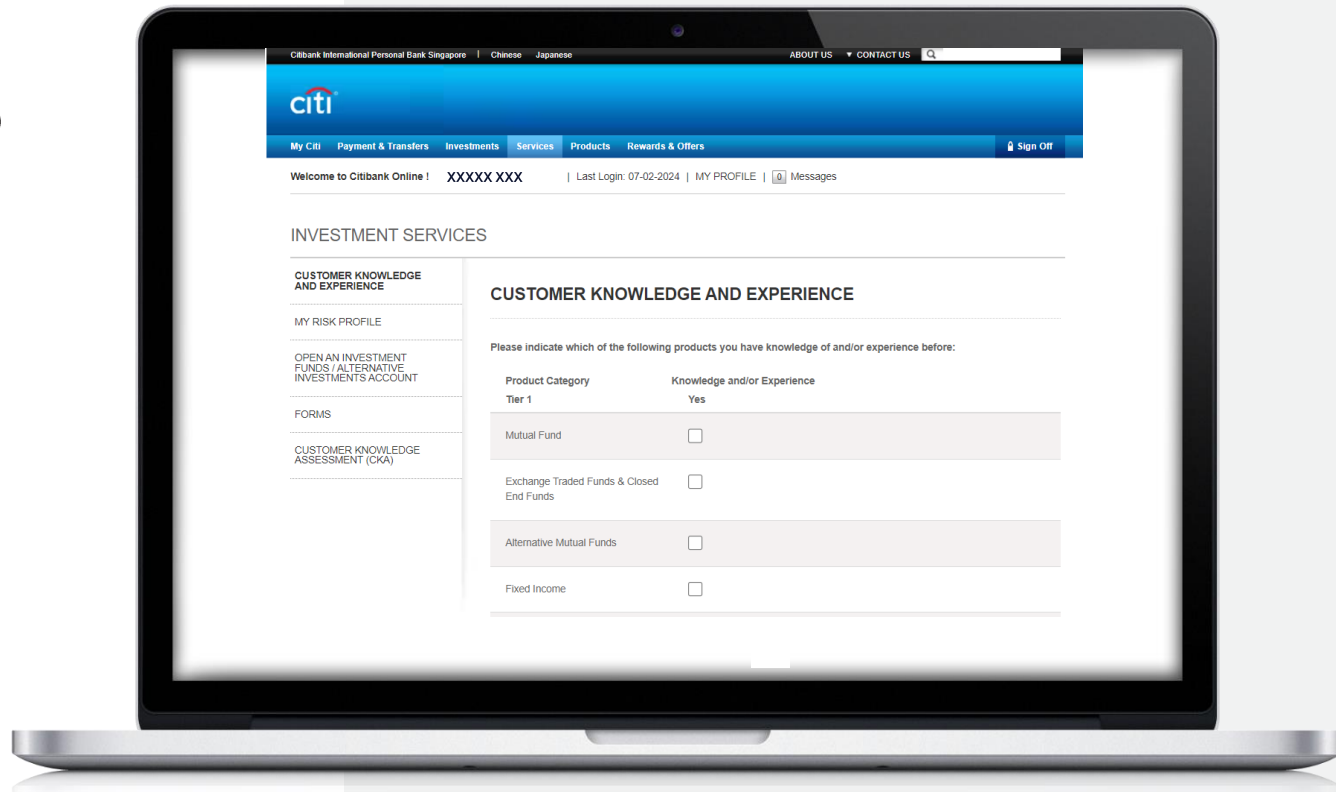
# C. Update K&E



6

Declare your:

- Product Experience (Tier 1)



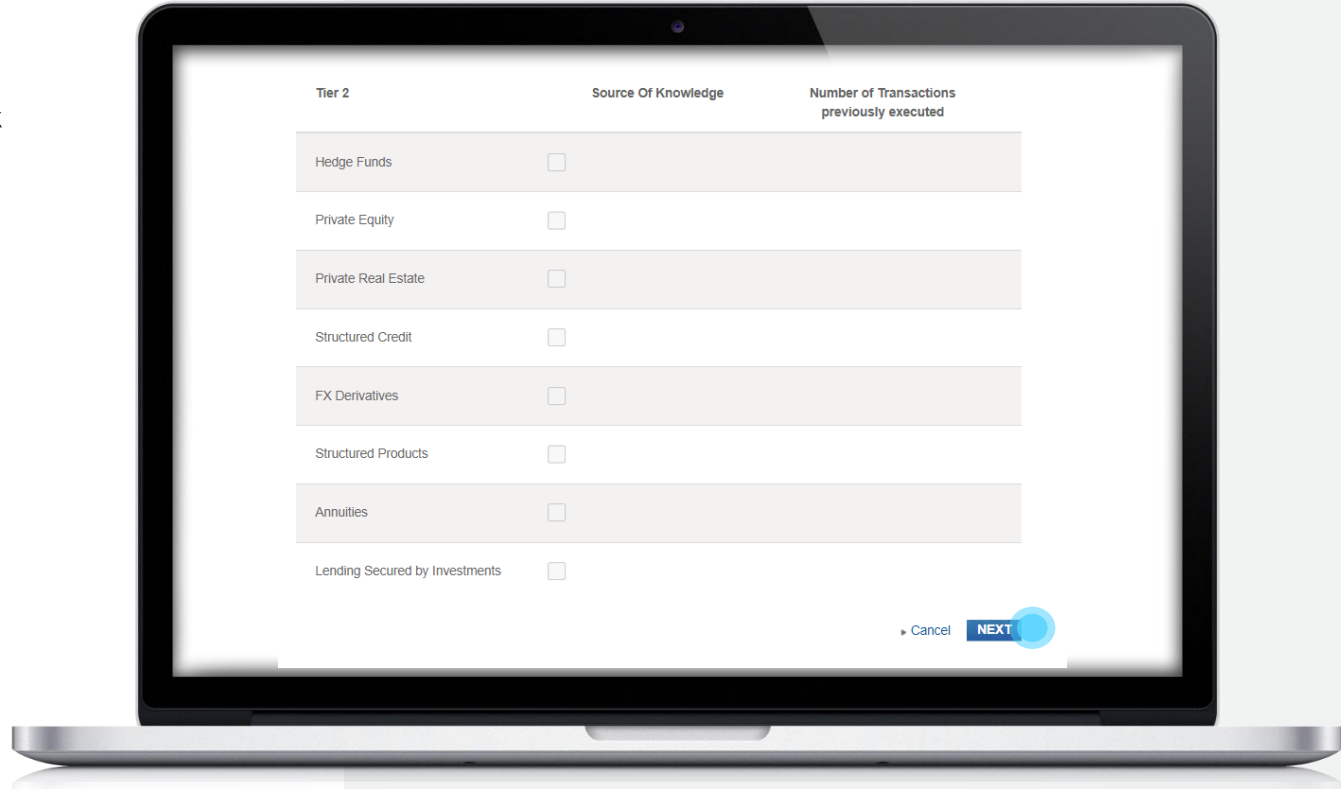


# C. Update K&E



7

Ensure all fields are appropriately filled, then click “NEXT”



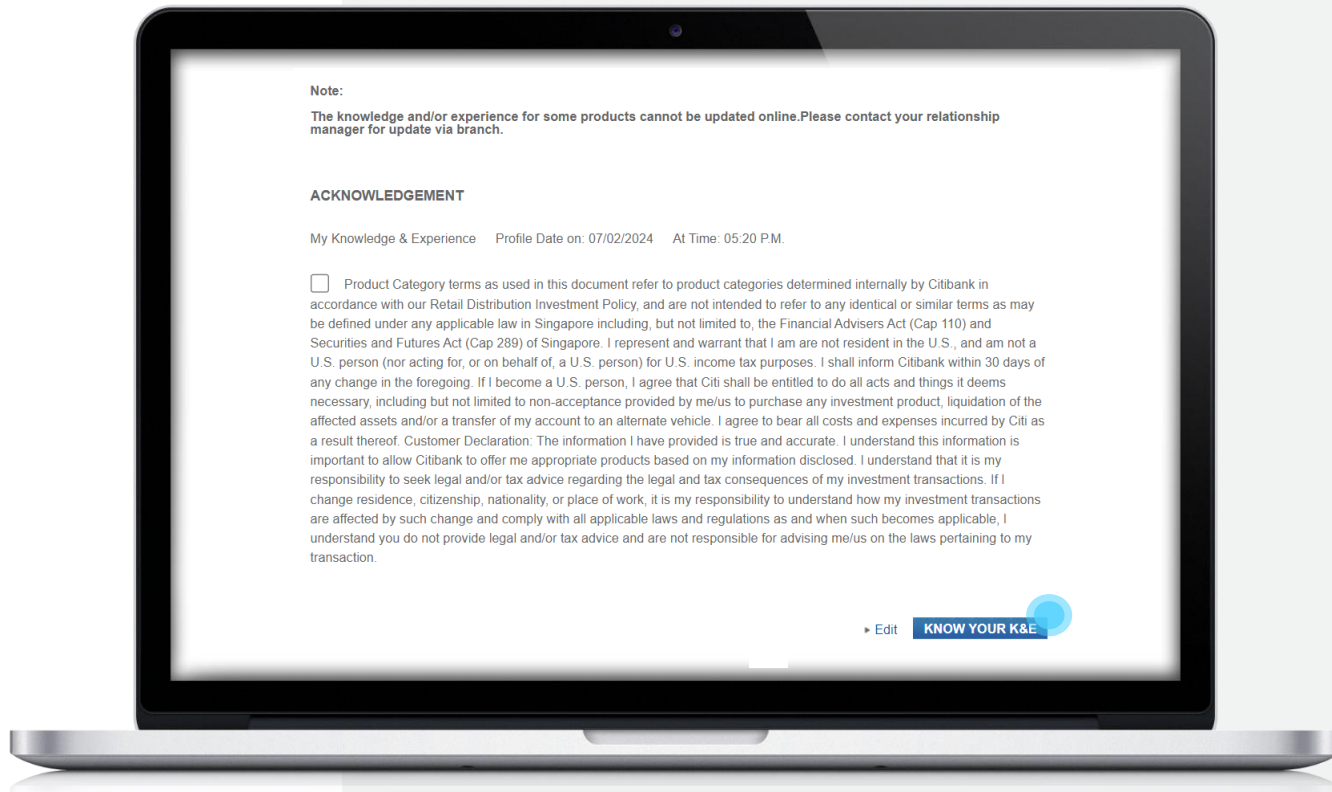
# C. Update K&E



8

Please review your answers and ensure they are accurate

Then check the checkbox to acknowledge and click on “KNOW YOUR K&E”



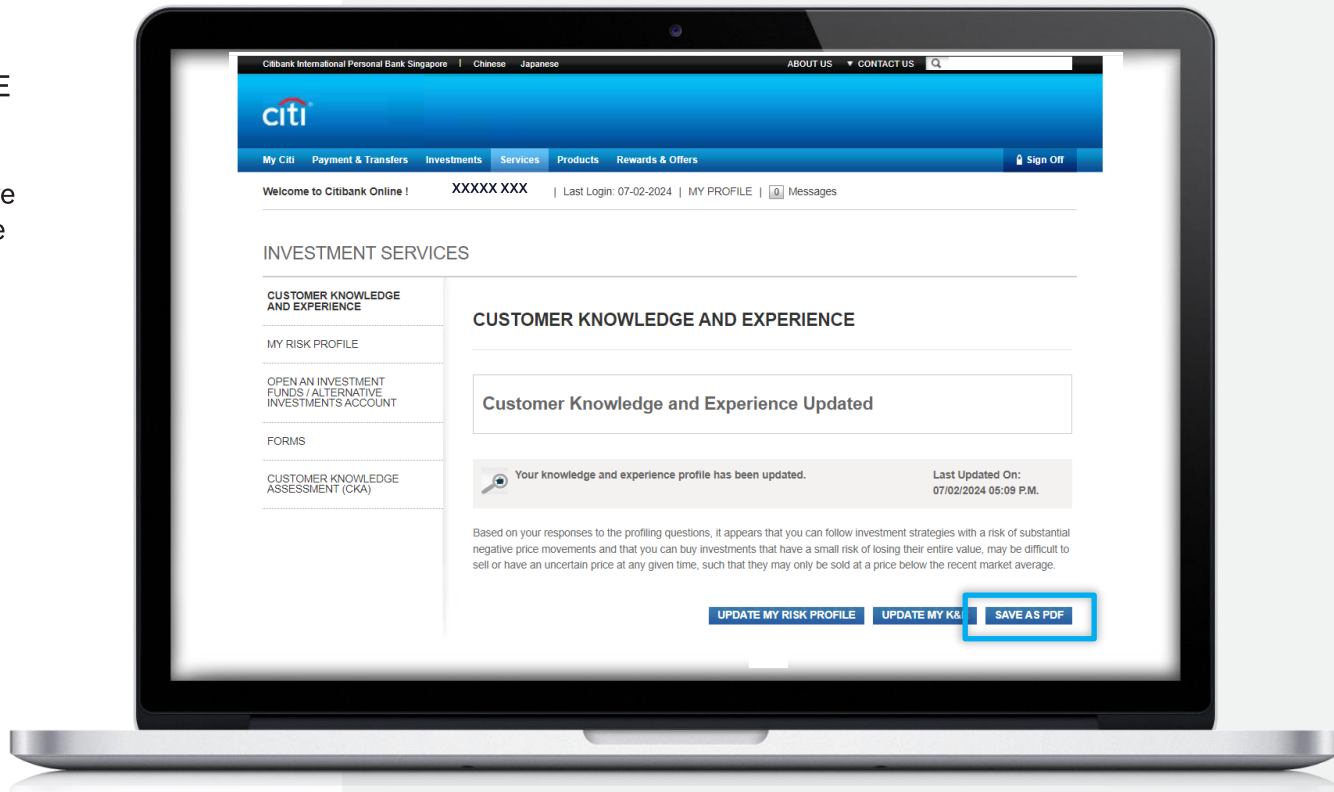
# C. Update K&E



9

You have completed your K&E

You can choose to view and review your K&E Profile or save as PDF for your own reference



# 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. 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. 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.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more information, please visit [www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg).

# Sign On Now

## Explore these capabilities on Citibank Online & Citi Mobile<sup>®</sup>

### Key Features Available Online



#### Servicing

Current Balances, Up to 7 years of Statements and 2 years Advices



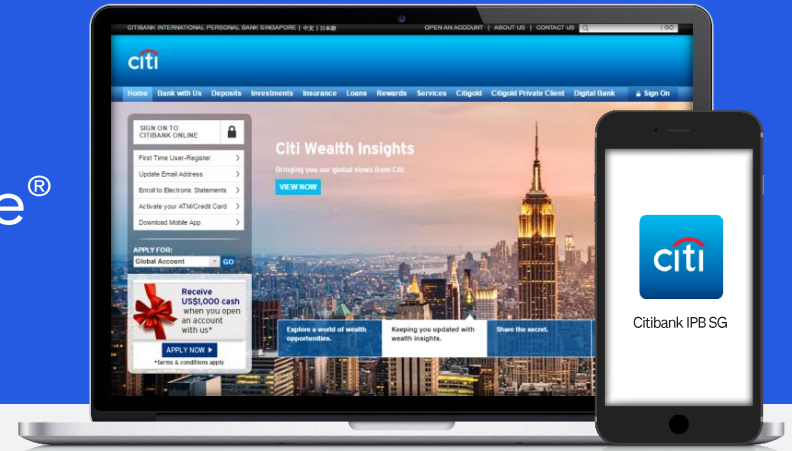
#### Investing

FX, Time Deposits, Bonds, Brokerage, Premium Account, Investment Funds



#### Banking

Telegraphic Transfers, Citibank Global Transfers



Citibank Online  
[www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg)

Citi Mobile<sup>®</sup> App



Available on the  
**App Store**



Available on the  
**Google play**



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

<sup>^</sup>Only available in App store

**Citibank International Personal Bank Singapore**



[www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg)



8 Marina View  
#21-00 Asia Square Tower 1  
Singapore 018960



**Banking Hours**  
Monday to Friday: 9:30am–6:00pm

