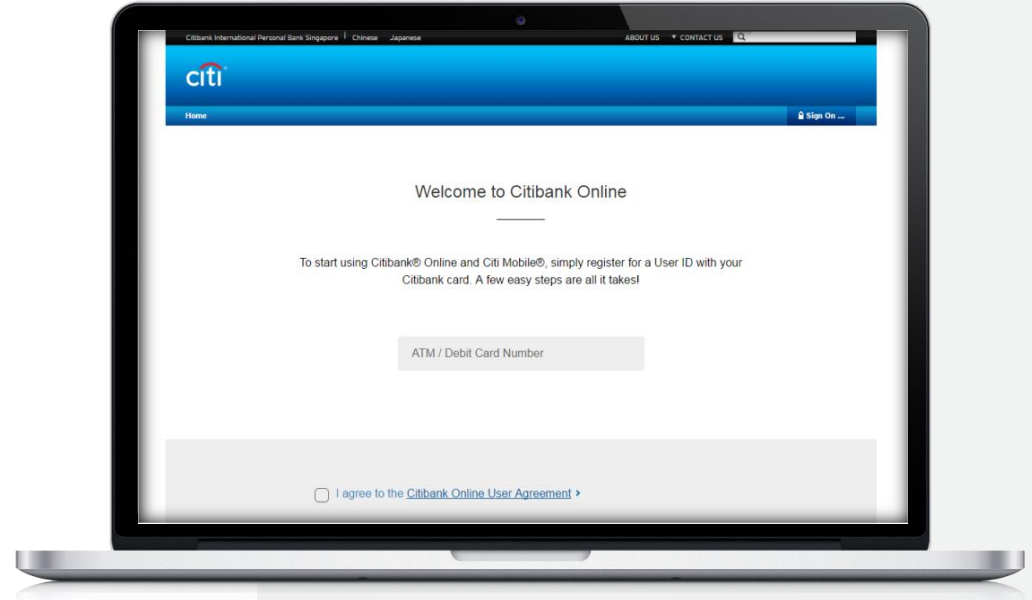


International Personal Bank
Singapore

Time Deposits Quick Start Guide

Citibank Online

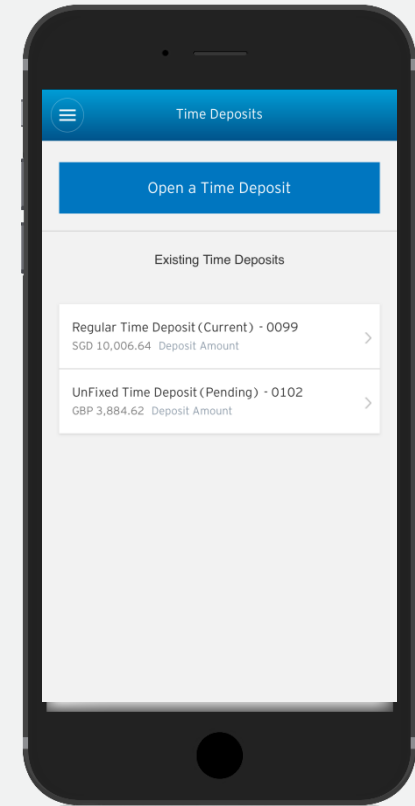


Time Deposits

Citi Mobile® Contents

A. Open a Time Deposit 3

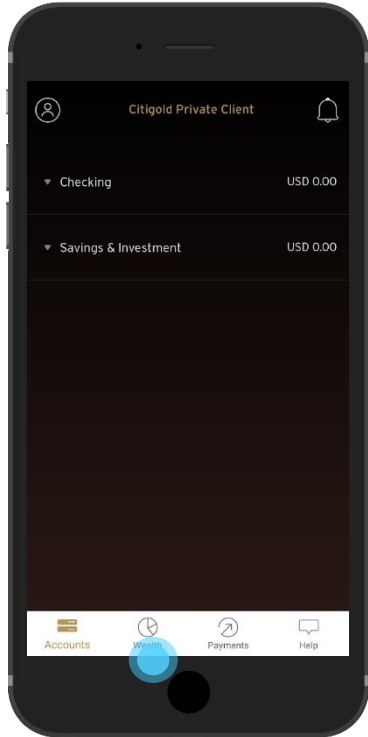
B. View Deposit Summary 5



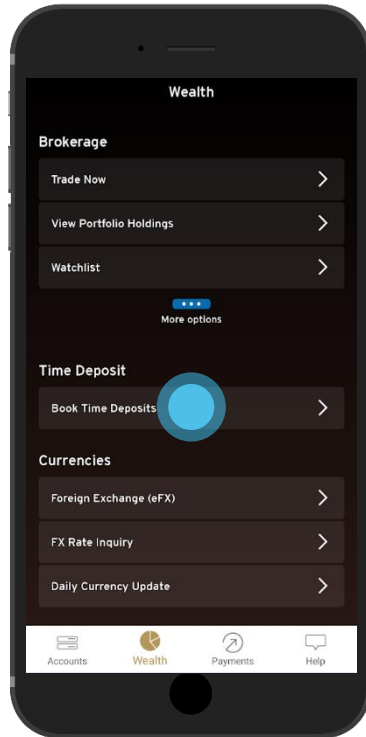
A. Open a Time Deposit



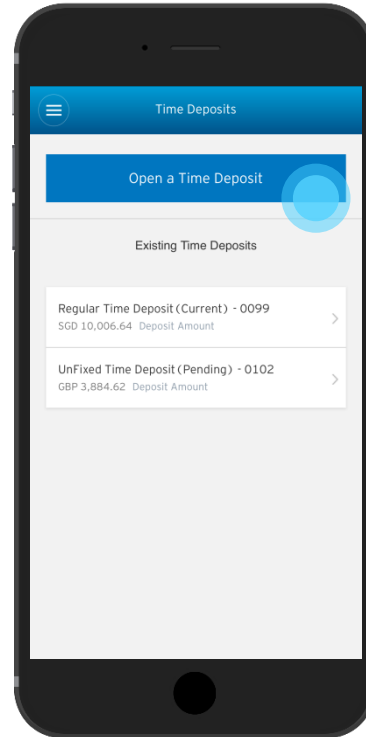
1 Go to Wealth



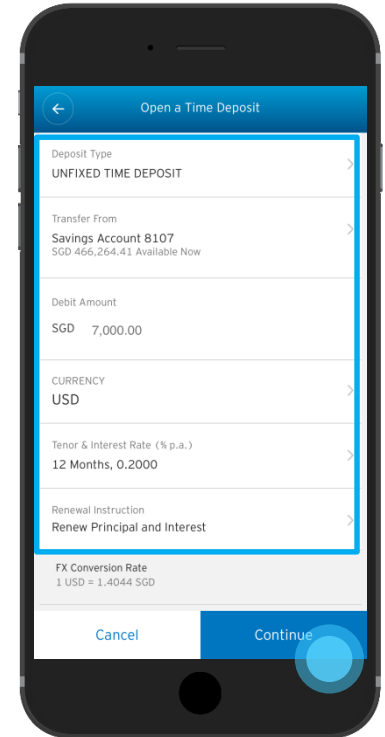
2 Click "Book Time Deposit"



3 Click "Open a Time Deposit"



4 Input the instructions and click "Continue"



A. Open a Time Deposit



5

Verify details then click Confirm

The 'Verify Details' screen displays the following information:

- Header:** Verify Details (with a back arrow)
- Message:** Please check details of this time deposit before clicking 'Confirm'.
- Refresh Notice:** Rates will be refreshed in 26 seconds
- From:** Savings Account 8107 (SGD 466,264.41 Available Now)
- Deposit Type:** UnFixed Time Deposit
- Debit Amount:** SGD 7,000.00
- FX Conversion Rate:** 1 USD = 1.4044 SGD
- Deposit Amount:** USD 4,984.33
- Tenure & Interest Rate (%p.a.):** 12 Months, 0.2000% .p.a
- Maturity Amount:** USD 4,994.52
- Value Date:** 31/08/2018
- Buttons:** Cancel and Confirm

6

Confirmation page

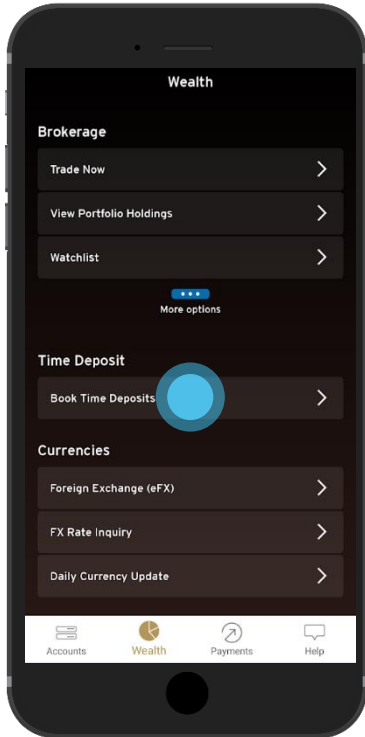
The 'Confirmation' screen displays the following information:

- Header:** Confirmation (with a menu icon)
- Success Message:** Your time deposit has set up successfully. Here are details of your confirmed time deposit.
- From:** Savings Account 8107
- Deposit Number:** XXXXXX6448UFTD000104
- Deposit Type:** UnFixed Time Deposit
- Maturity Amount:** USD 4,994.52
- Debit Amount:** SGD 7,000.00
- FX Conversion Rate:** 1 USD = 1.4044 SGD
- Deposit Amount:** USD 4,984.33
- Tenure & Interest Rate (%p.a.):** 12 Months, 0.2000 .p.a
- Value Date:** 31/08/2018
- Maturity Date:** 03/09/2019
- Buttons:** Open Another Time Deposit and Return To My Time Deposits

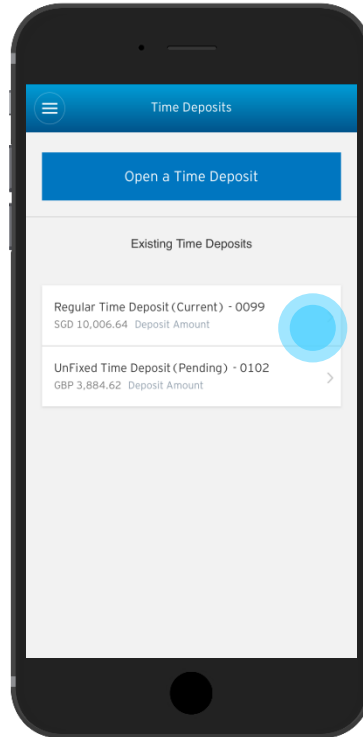
B. View Deposit Summary



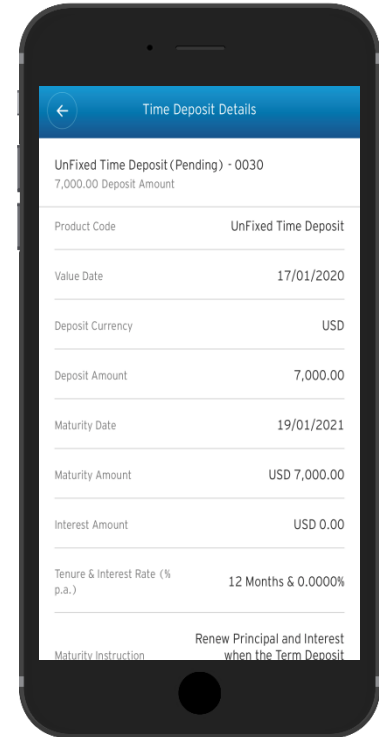
1 Go to Wealth, then select
“Book Time Deposit”



2 Click on the Time Deposit
account you wish to view



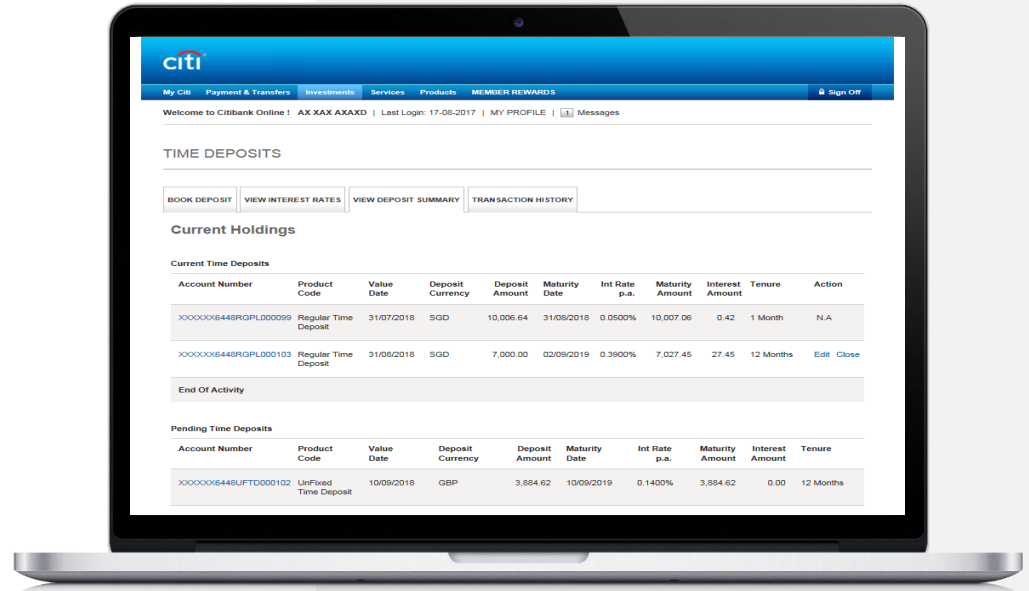
3 See details



Time Deposits

Citibank Online Contents

A. Book Time Deposits	7
B. View Deposit Summary	13
C. Edit Maturity Instruction	14
D. Early Break	19
E. View Transaction History	23
F. View Interest Rates	24



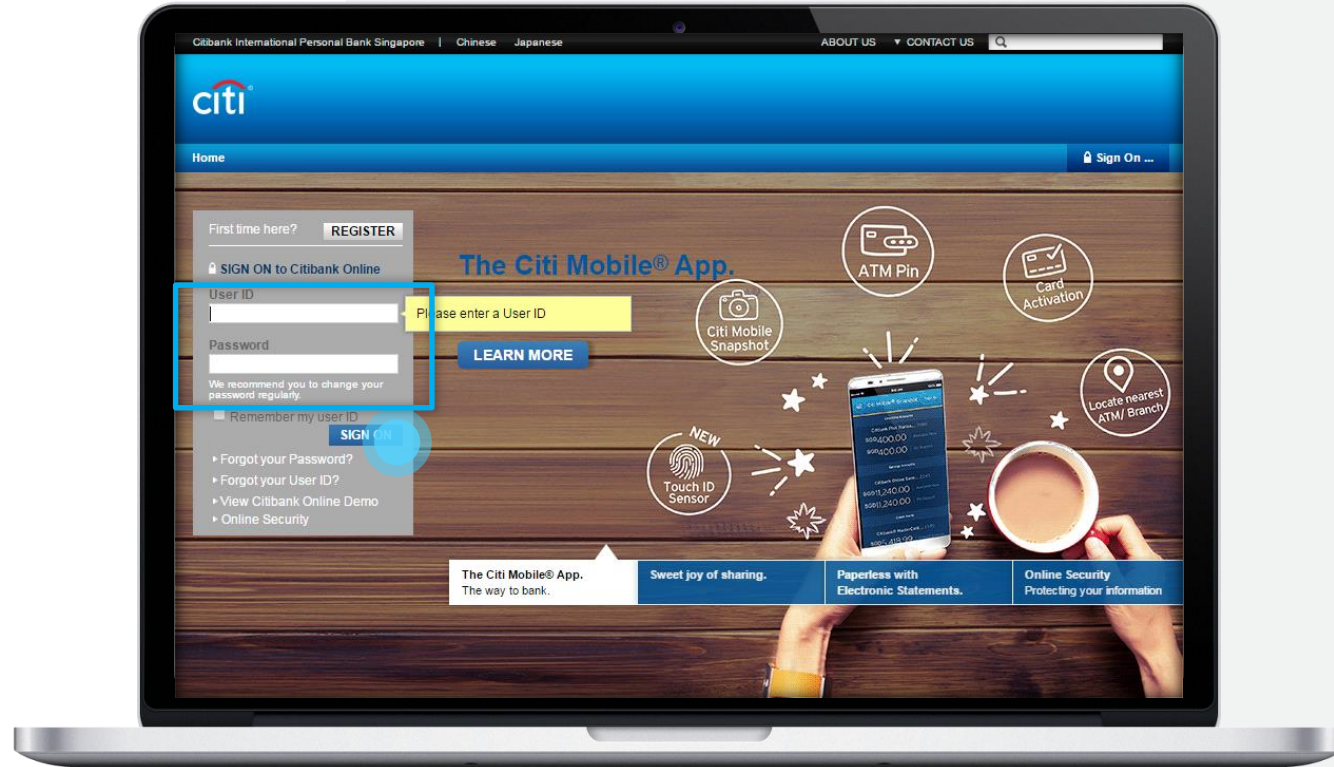
A. Book Time Deposits

1

Go to
www.ipb.citibank.com.sg

2

Sign on with your
User ID and Password



A. Book Time Deposits

3

On the Main Menu, click on the “Investments” tab and select “Time Deposits”

You will be required to authenticate using 6-digit OTP, if you have not done so.



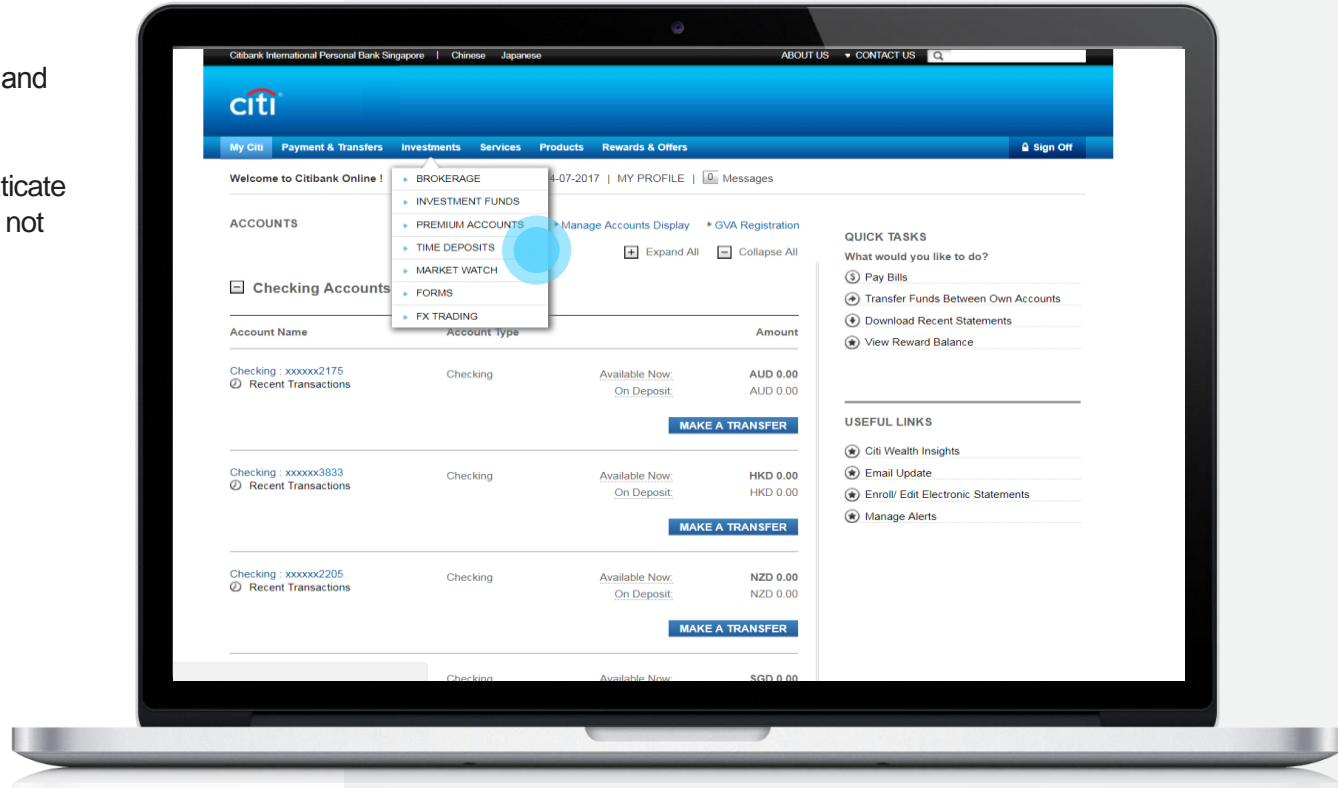
Useful Tips: Citi Mobile® Token

Your mobile phone is now your online security device.

Use the Citi Mobile® Token to authenticate all your transactions.

This replaces other methods like Online Security Device, or One-Time PIN (OTP) via SMS.

Find out more about Citi Mobile® Token [here](#)

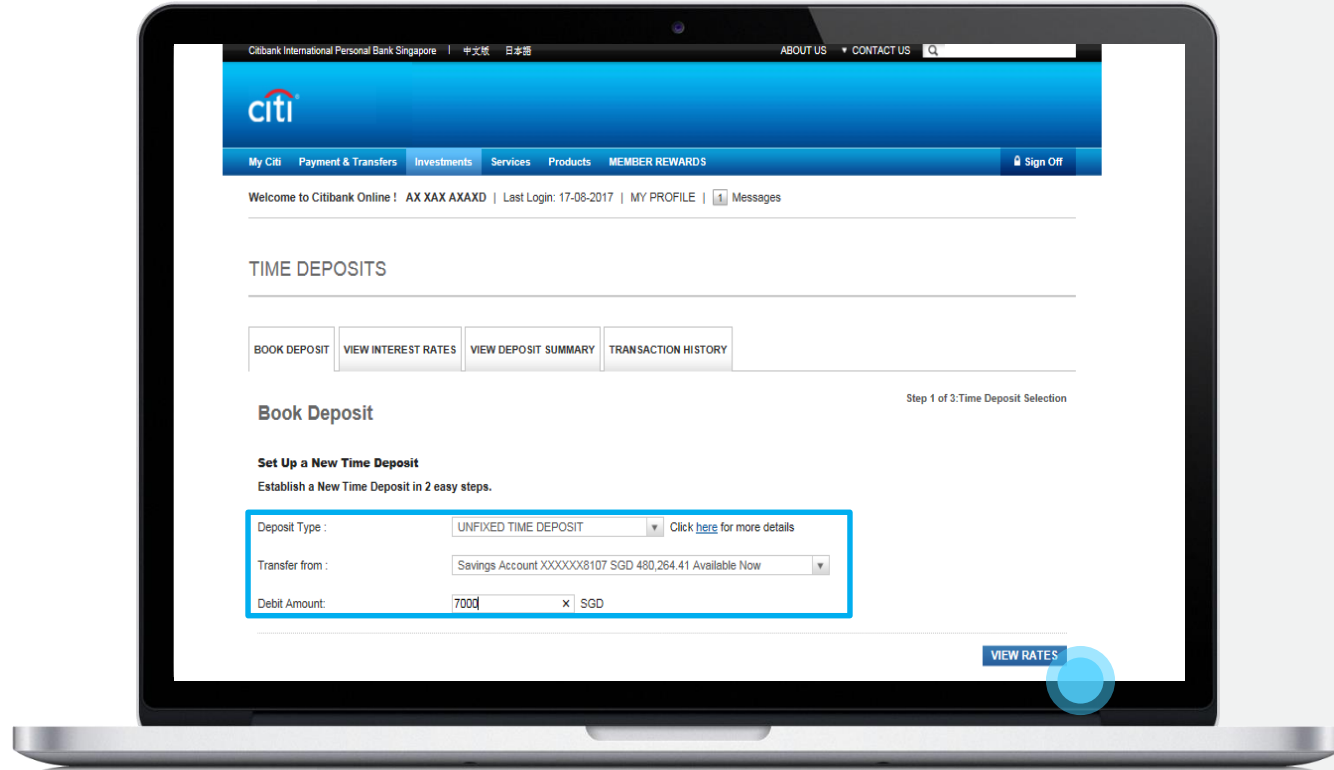


A. Book Time Deposits



4

Select a Deposit Type, account to transfer from and Amount. Then click “View Rates”



A. Book Time Deposits



5

Select rate and the rollover instruction. Then click “Next”

VIEW RATES

	AUD	CAD	CHF	EUR	GBP	HKD
FX Conversion Rate	1 AUD = 1.0505 SGD	1 CAD = 1.0383 SGD	1 CHF = 1.4430 SGD	1 EUR = 1.5716 SGD	1 GBP = 1.8019 SGD	1 HKD = 0.1805 SGD
Converted Amount	AUD 6,663.38	CAD 6,741.53	CHF 4,850.78	EUR 4,453.79	GBP 3,884.62	HKD 38,759.75
Tenure/Interest Rate (%p.a.)	AUD	CAD	CHF	EUR	GBP	HKD
1 Week	<input type="radio"/> 0.5500	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA
1 Month	<input type="radio"/> 0.8000	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> 0.1900	<input type="radio"/> NA
2 Months	<input type="radio"/> 0.7900	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> 0.1900	<input type="radio"/> NA
3 Months	<input type="radio"/> 0.7800	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> 0.1700	<input type="radio"/> NA
6 Months	<input type="radio"/> 0.7600	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> 0.1500	<input type="radio"/> NA
9 Months	<input type="radio"/> 0.7600	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> 0.1400	<input type="radio"/> NA
12 Months	<input type="radio"/> 0.7600	<input type="radio"/> NA	<input type="radio"/> NA	<input type="radio"/> NA	<input checked="" type="radio"/> 0.1400	<input type="radio"/> NA

*Rates are indicative

More Currencies

Select your Rollover Instruction:
Renew Principal and credit Interest into Account

Transfer Interest Into:
GBP - Overnight Deposit Account

Auto Renewal Tenor:
12 Months

Please note:
For Enhanced Unfixed Deposit, please refer to your monthly banking statements. You may also call your Relationship Manager or our 24 hour Citiphone Banking Hotline at +65 6224 5757 for assistance.
Establishment of SGD Time Deposit is not available on Saturday.
The SGD Regular Time Deposit shall, subject to the provisions of the Deposit Insurance Act ("Act"), be eligible for deposit insurance coverage under the Deposit Insurance Scheme up to the limits specified in the Act.
If you decide to credit your overnight account, you will only be able to use it as a source of fund to establish a new Time Deposit or Premium Account on maturity.

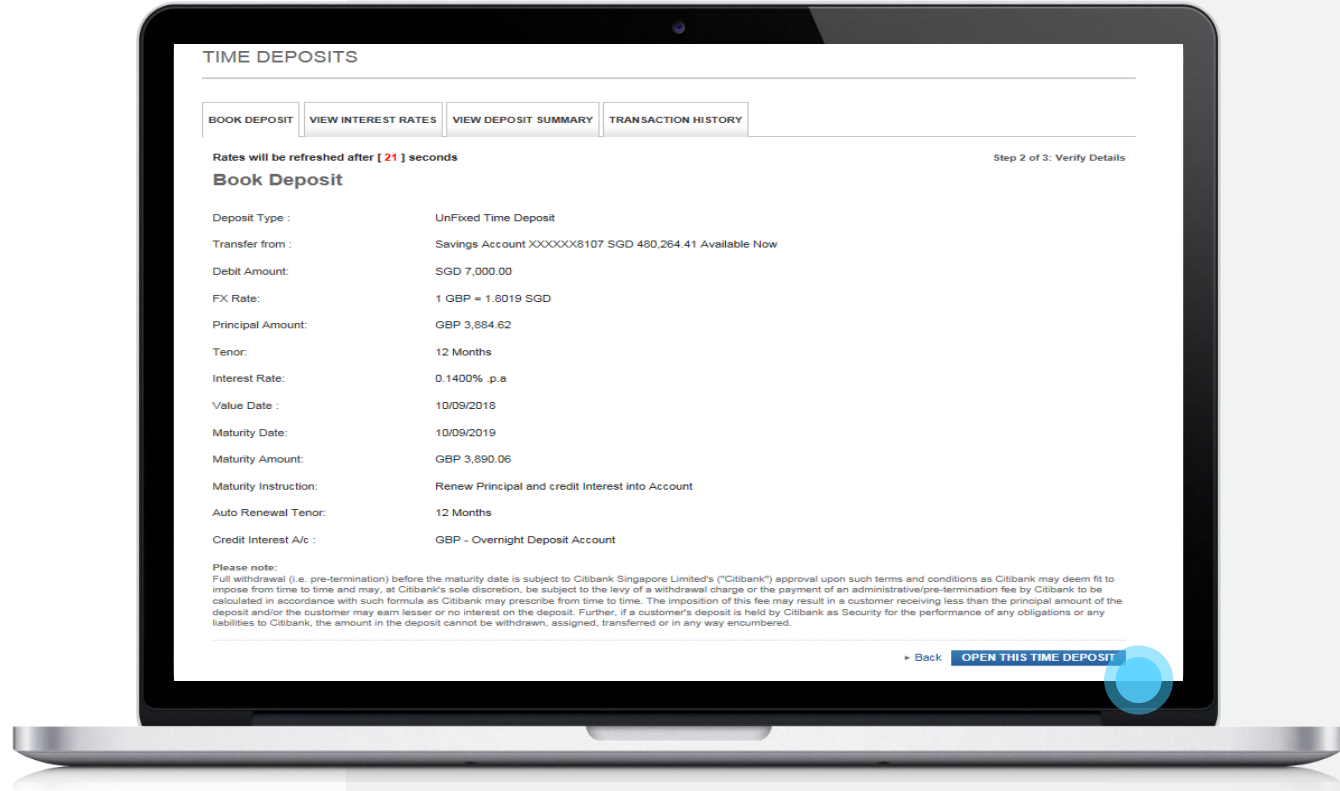
NEXT

A. Book Time Deposits



6

Verify details then click “Open This Time Deposit”

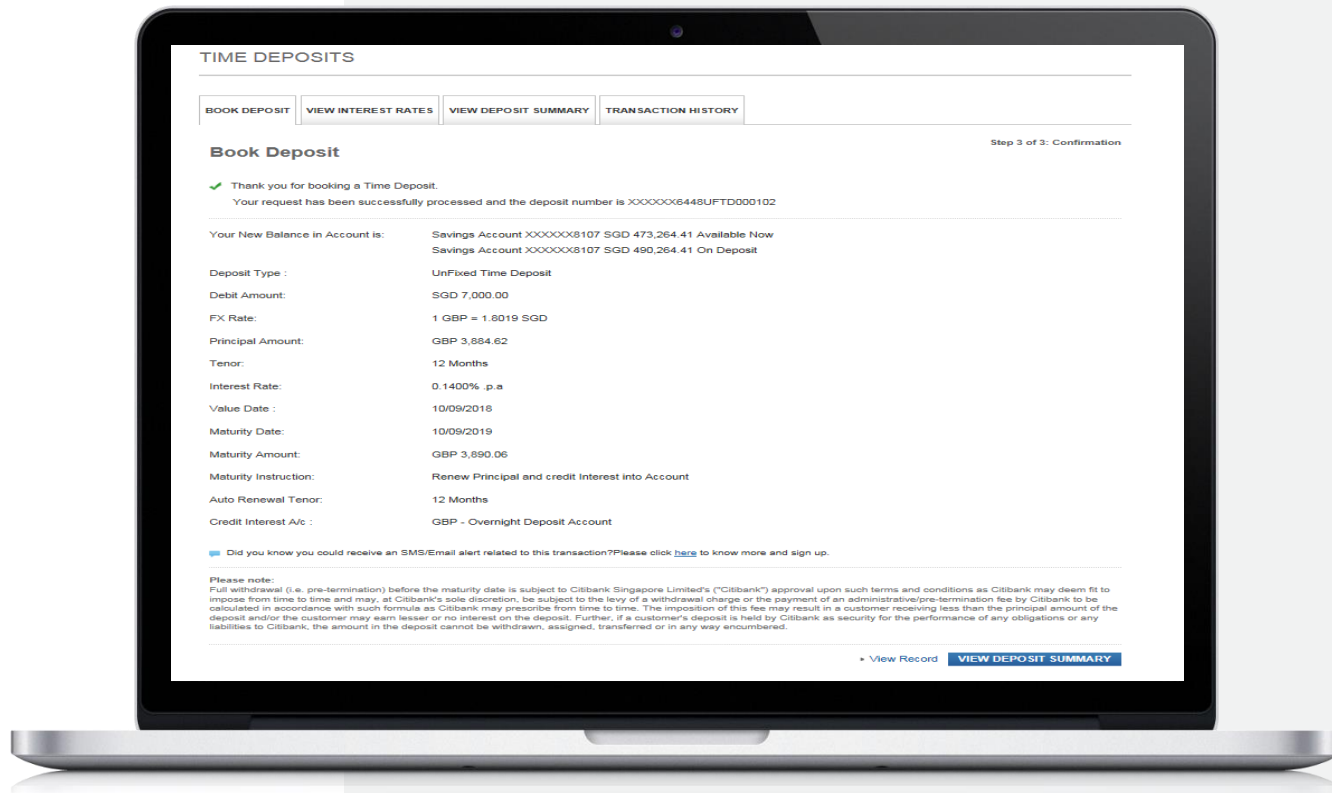


A. Book Time Deposits



7

Confirmation page



B. View Deposit Summary

1

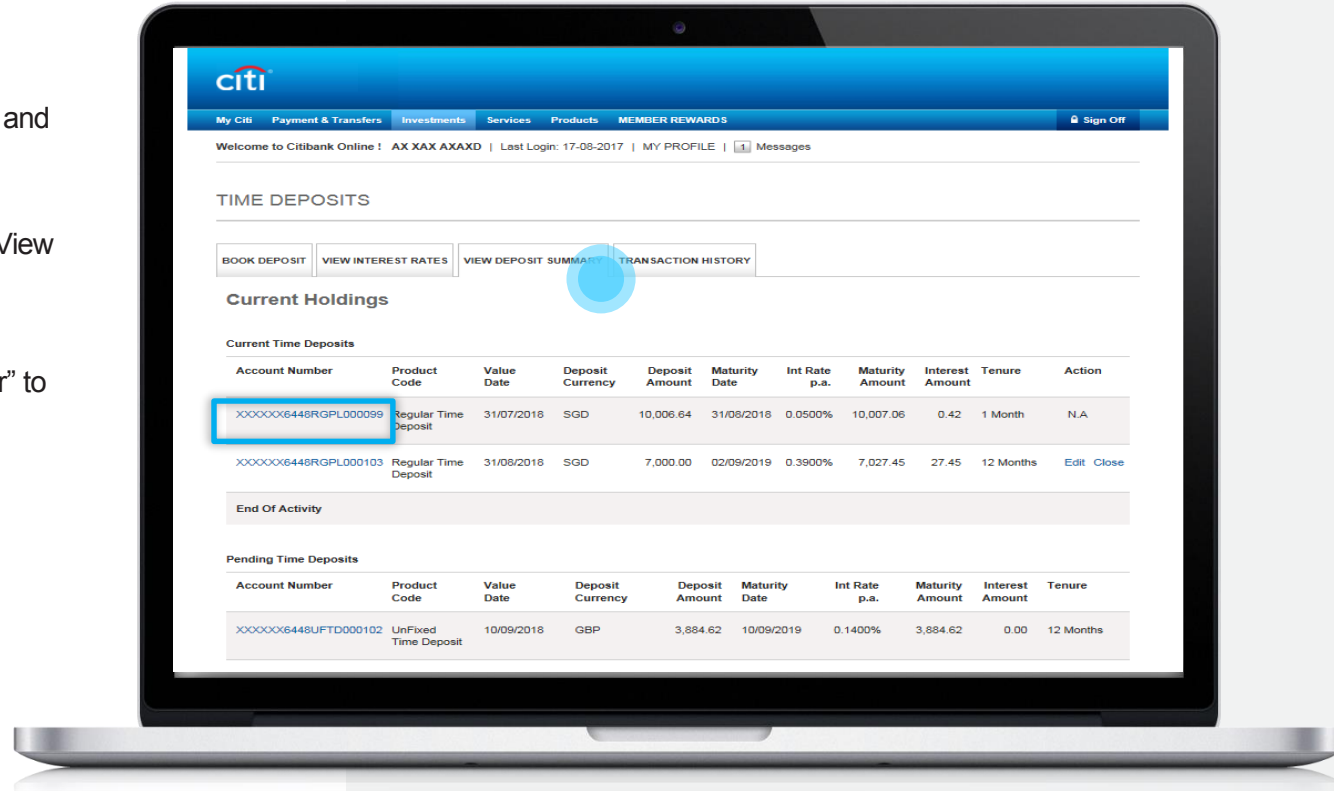
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

In “Time Deposits”, Click on “View Deposit Summary”

3

Click on the “Account Number” to view more details



C. Edit Maturity Instruction

1

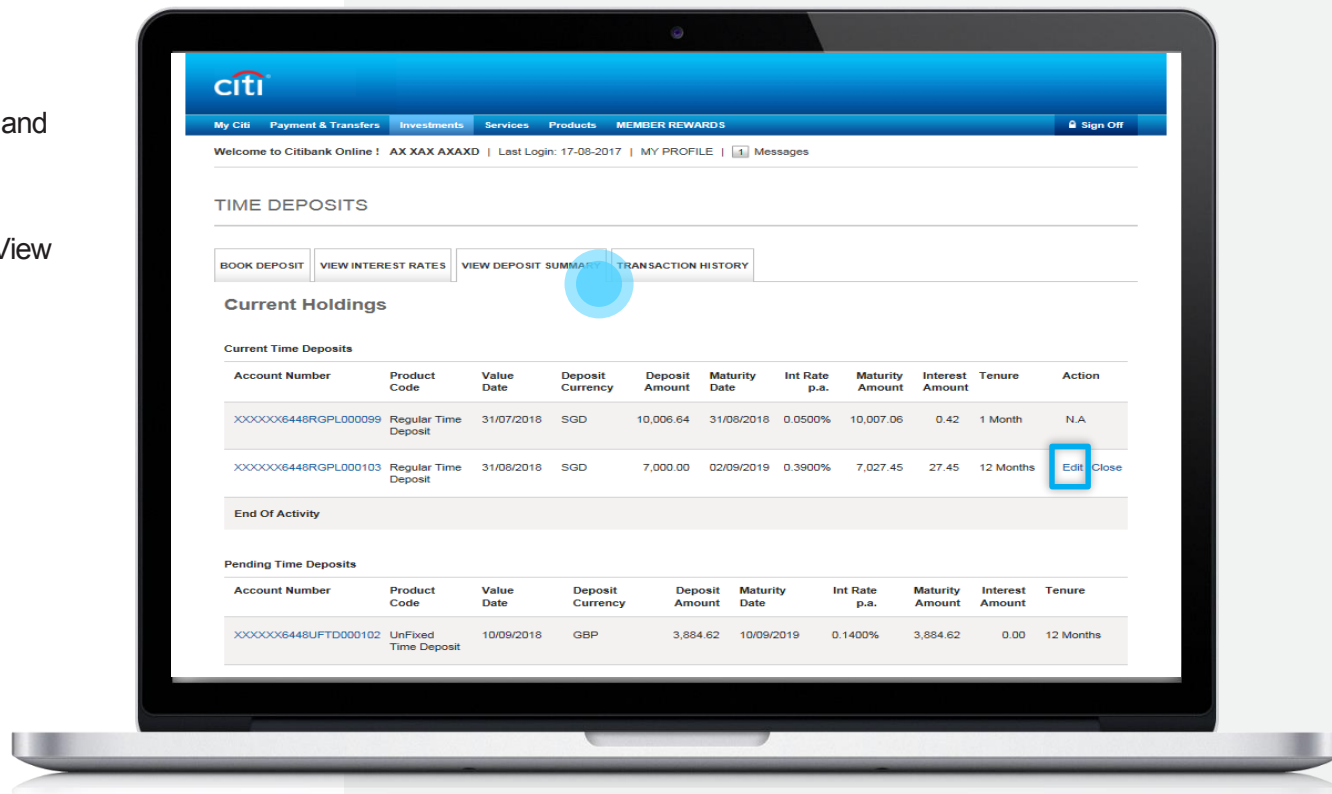
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

In “Time Deposits”, Click on “View Deposit Summary”

3

Click “Edit”



C. Edit Maturity Instruction

4

Select a new maturity instruction and click on “Next”

The screenshot shows the Citi online banking interface. The top navigation bar includes links for My Citi, Payment & Transfers, Investments, Services, Products, and MEMBER REWARDS. Below the navigation bar, a welcome message is displayed along with the user's account information (AX XAX AXAXD) and last login date (17-08-2017). The main content area is titled 'TIME DEPOSITS' and contains four tabs: BOOK DEPOSIT, VIEW INTEREST RATES, VIEW DEPOSIT SUMMARY, and TRANSACTION HISTORY. The 'Edit Maturity Instruction' page is currently active, showing the details of an existing time deposit. The details include the Reference Number (XXXXXX6448RGPL000103), Principal Amount (SGD 7,000.00), Interest Rate (0.3900%), Tenor (12 Months), Maturity Date (02/09/2019), Maturity Amount (SGD 7,027.45), Original Maturity Instruction (Renew Principal and Interest), Interest Accrued Till Date (SGD 0.00), and Interest on Maturity (SGD 27.45). A dropdown menu is present to select a new maturity instruction, with 'Change Tenor On Maturity' selected. A blue circle highlights the 'NEXT' button at the bottom right of the page.

Step 1 of 3: Provide Details

Edit Maturity Instruction

Change The Maturity Instruction Of Your Existing TimeDeposit:

Reference Number:	XXXXXX6448RGPL000103
Principal Amount:	SGD 7,000.00
Interest Rate:	0.3900%
Tenor:	12 Months
Maturity Date:	02/09/2019
Maturity Amount:	SGD 7,027.45
Original Maturity Instruction:	Renew Principal and Interest
Interest Accrued Till Date:	SGD 0.00
Interest on Maturity:	SGD 27.45

Select new Maturity Instruction: Change Tenor On Maturity

[View Deposit Summary](#) **NEXT**

C. Edit Maturity Instruction

5

Select a Tenor period and then click
“Submit”

TIME DEPOSITS

BOOK DEPOSIT | VIEW INTEREST RATES | VIEW DEPOSIT SUMMARY | TRANSACTION HISTORY

Step 1 of 3: Provide Details

Edit Maturity Instruction

Change The Maturity Instruction Of Your Existing TimeDeposit:

Reference Number: XXXXXX6448RGPL000103

Principal Amount: SGD 7,000.00

Interest Rate: 0.3900%

Tenor: 12 Months

Maturity Date: 02/09/2019

Maturity Amount: SGD 7,027.45

Original Maturity Instruction: Renew Principal and Interest

Interest Accrued Till Date: SGD 0.00

Interest on Maturity: SGD 27.45

Tenor	Interest Rate
<input type="radio"/> 1 Week	0.0500
<input type="radio"/> 1 Month	0.5400
<input type="radio"/> 2 Months	0.3500
<input type="radio"/> 3 Months	0.3200
<input checked="" type="radio"/> 6 Months	0.3900
<input type="radio"/> 9 Months	0.4400

Renewal Instruction: Renew Principal and Interest

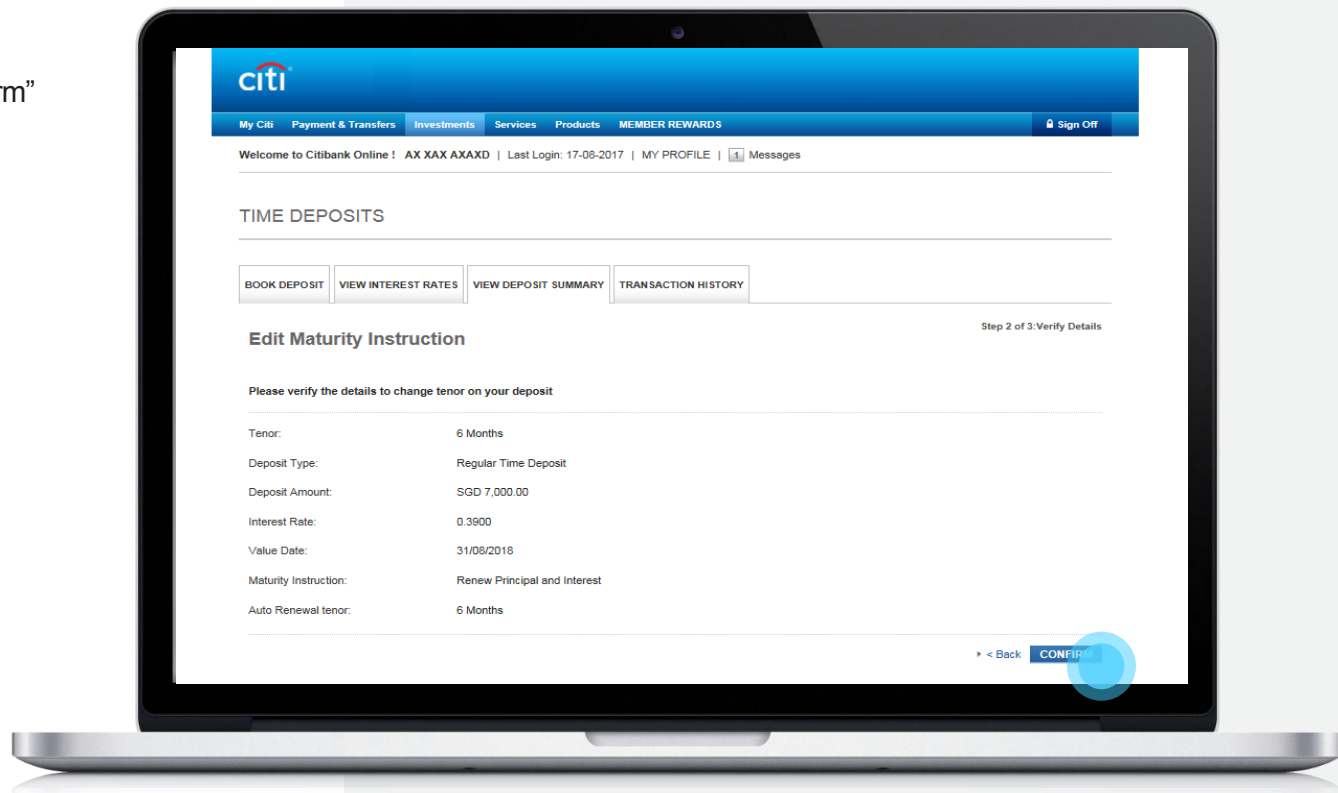
Auto Renewal Tenor: 6 Months

< Back SUBMIT

C. Edit Maturity Instruction

6

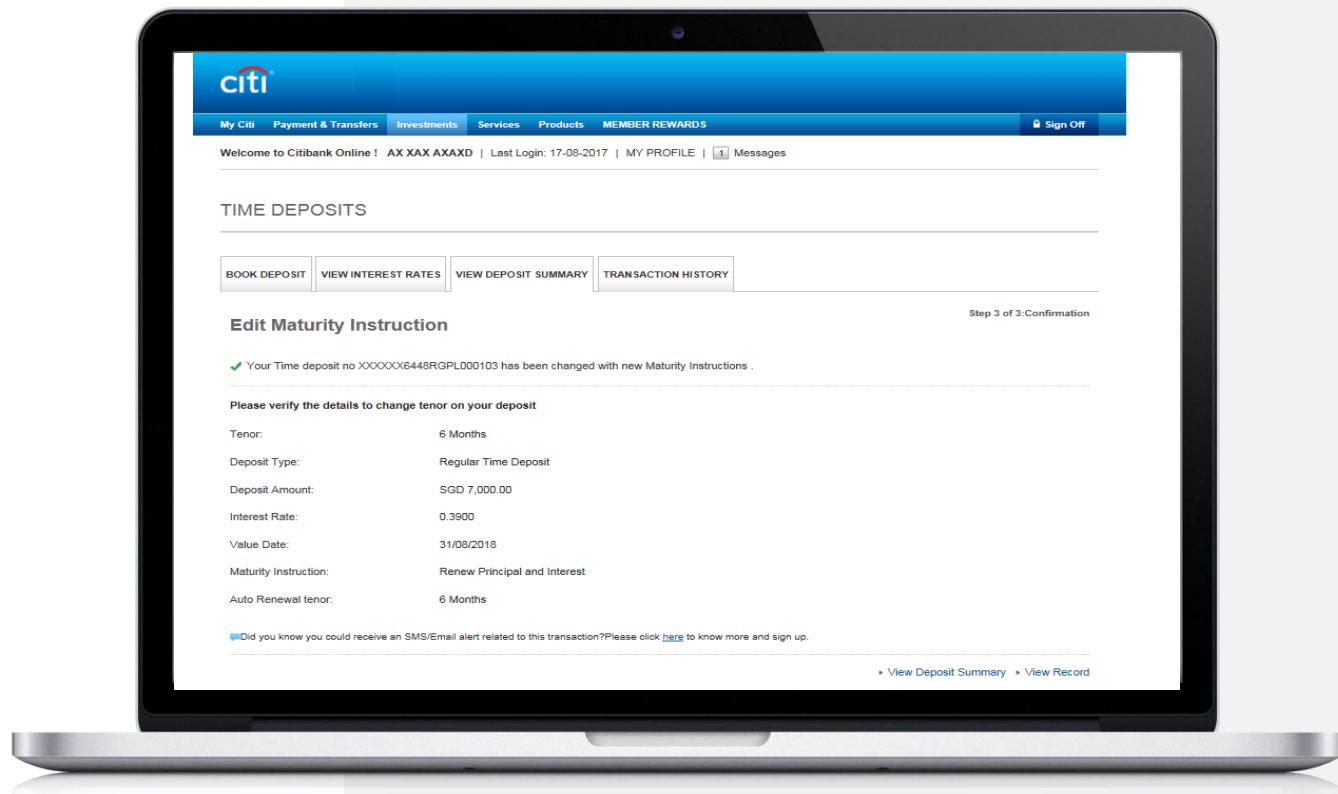
Verify details then click “Confirm”



C. Edit Maturity Instruction

7

Confirmation page



D. Early Break

1

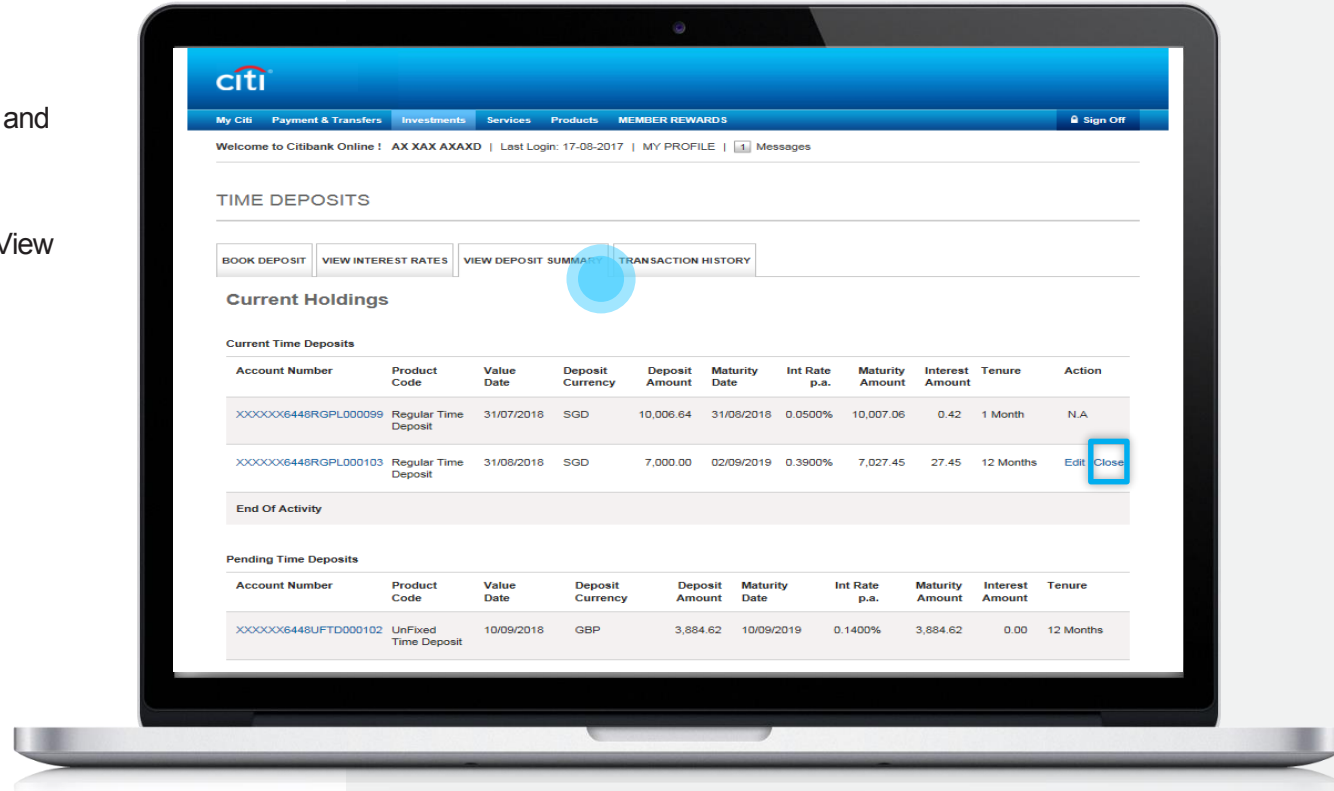
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

In “Time Deposits”, Click on “View Deposit Summary” tab

3

Click “Close”



D. Early Break

4

Select an option and then click
“Next”

TIME DEPOSITS

BOOK DEPOSIT | VIEW INTEREST RATES | VIEW DEPOSIT SUMMARY | TRANSACTION HISTORY

Step 1 of 3: Provide Details

Close Deposit

Please select the options below to close the deposit:

TD Reference No: XXXXXX0648RGPL000103

Principal Amount: SGD 7,000.00

Tenor: 12 Months

Maturity Date: 02/09/2019

Interest Accrued Till Date: SGD 0.00

Maturity Amount: SGD 7,027.45

Interest on Maturity: SGD 27.45

Select Currency	Convert Amount	FX Rate
<input type="radio"/> AUD	6,689.51	1 AUD = 1.0505 SGD
<input type="radio"/> SGD	7,027.45	1 SGD = 1.0000 SGD
<input type="radio"/> CAD	6,767.96	1 CAD = 1.0363 SGD
<input type="radio"/> CHF	4,669.61	1 CHF = 1.4430 SGD
<input type="radio"/> GBP	3,899.66	1 GBP = 1.8019 SGD
<input type="radio"/> JPY	553,604	100 JPY = 1.2694 SGD
<input type="radio"/> NZD	7,017.70	1 NZD = 1.0013 SGD
<input type="radio"/> HKD	38,911.75	1 HKD = 0.1805 SGD
<input checked="" type="radio"/> USD	5,003.68	1 USD = 1.4044 SGD
<input type="radio"/> EUR	4,471.25	1 EUR = 1.5716 SGD

Credit Account Number: USD - Oversight Deposit Account

LIQUIDATE DEPOSIT:

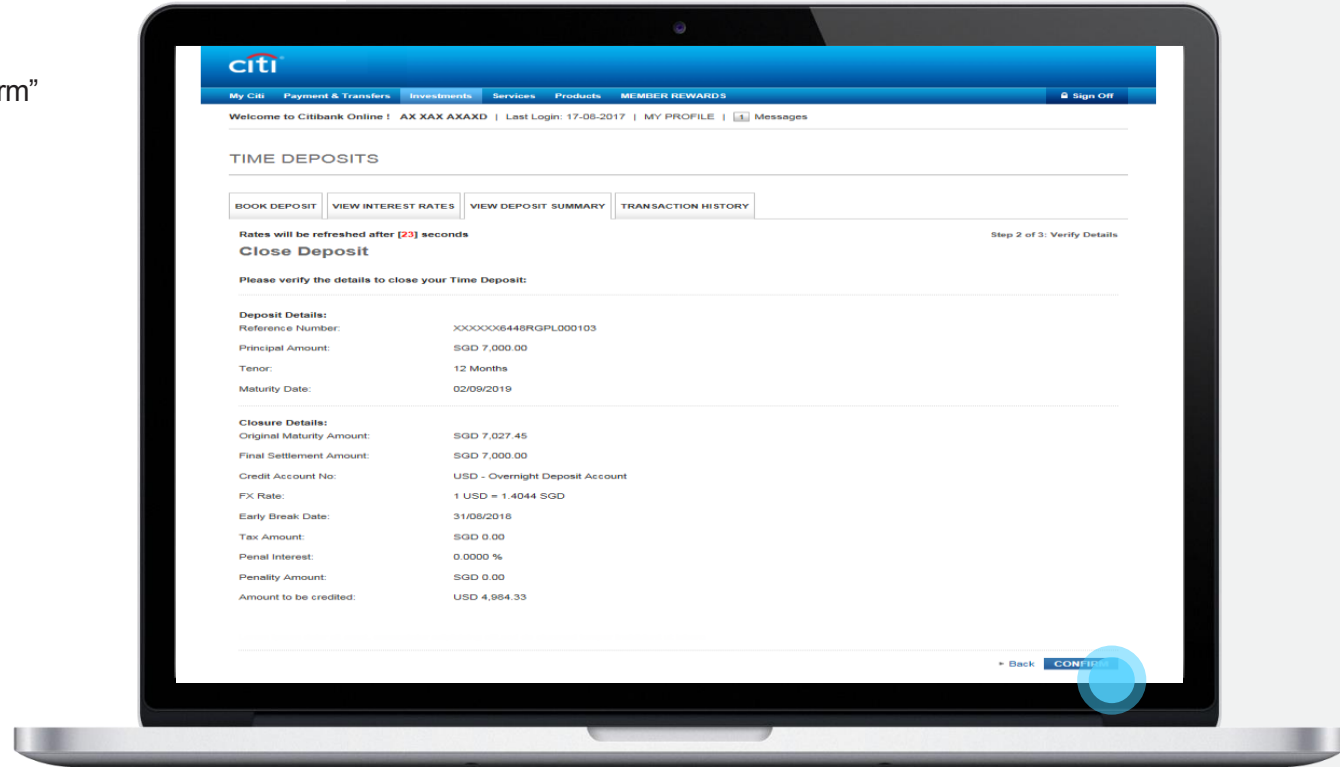
☒ Full

[View Deposit Summary](#) **NEXT**

D. Early Break

5

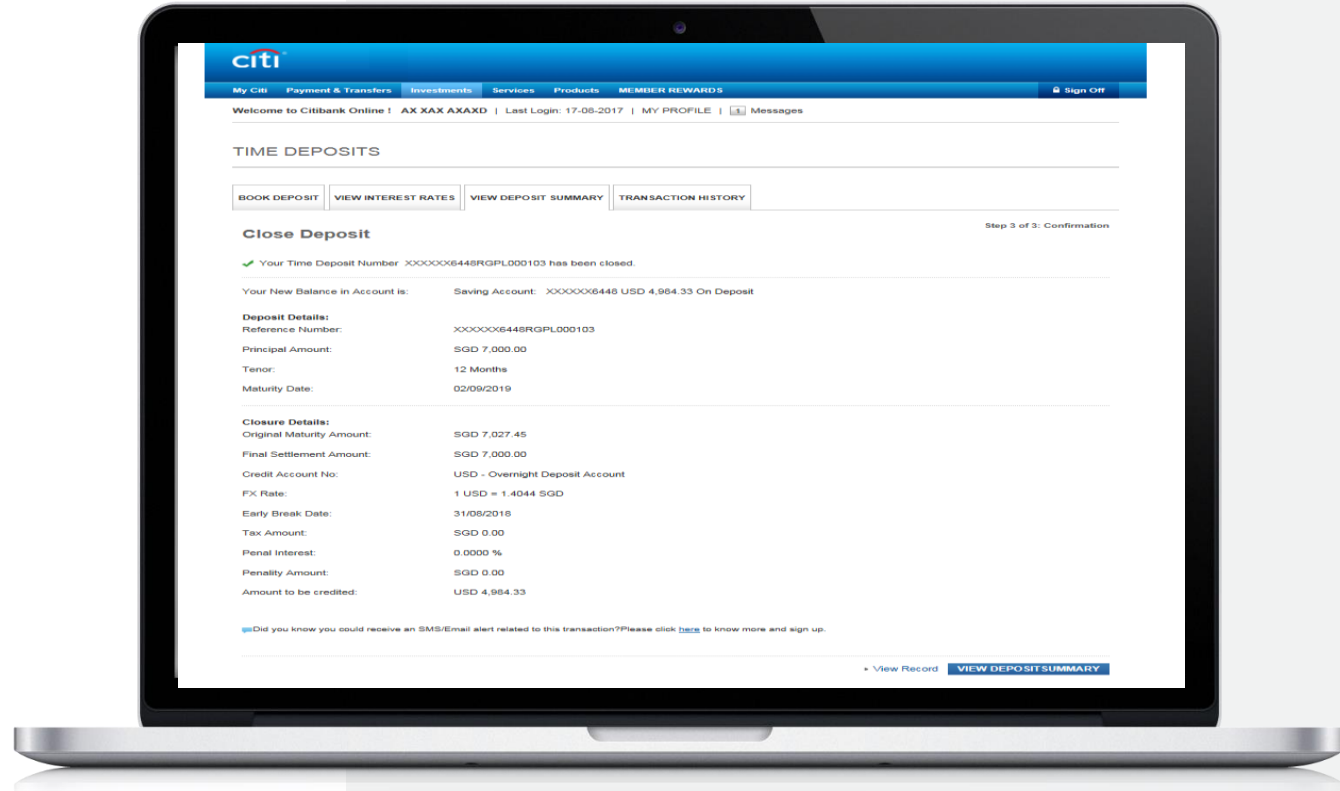
Verify details then click “Confirm”



D. Early Break

6

Confirmation page



E. View Transaction History

1

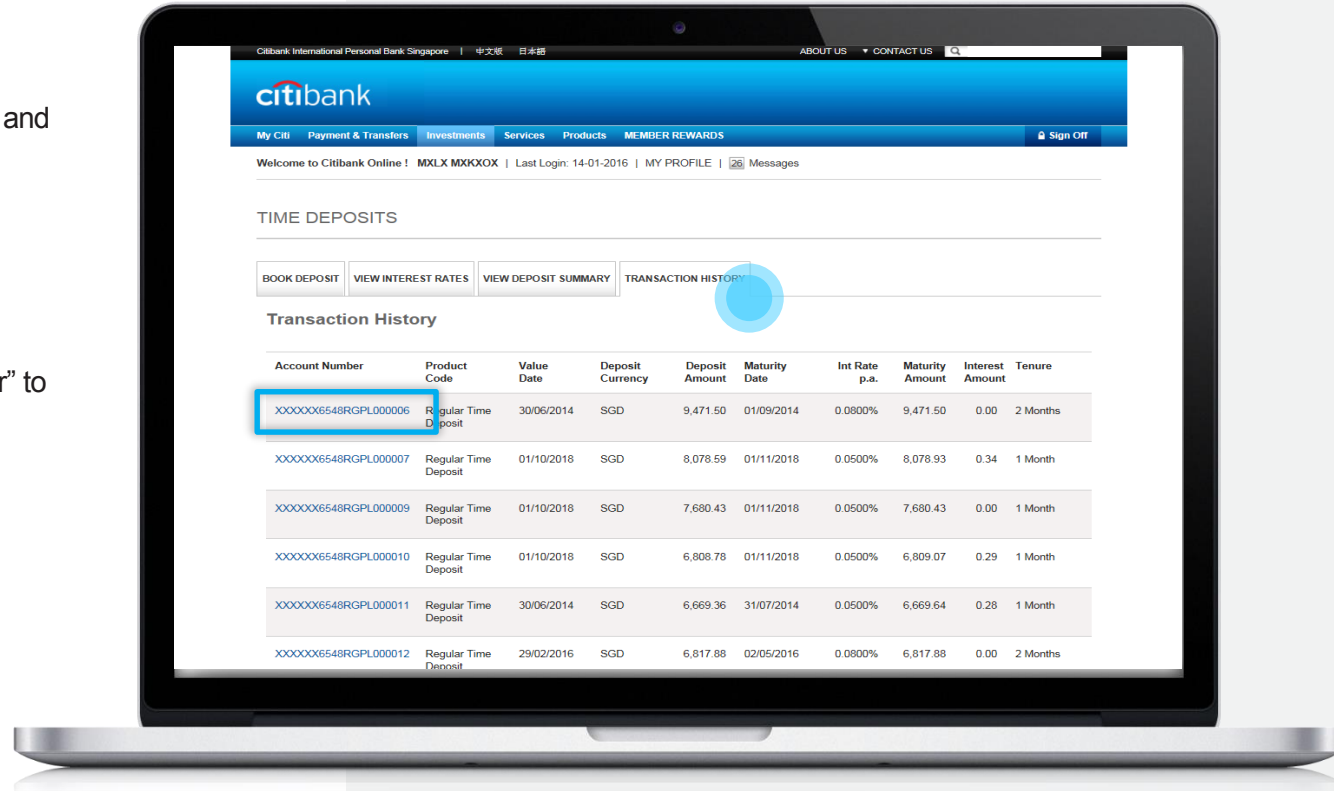
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

In “Time Deposits”, Click “Transaction History”

3

Click on the “Account Number” to view more details



F. View Interest Rates

1

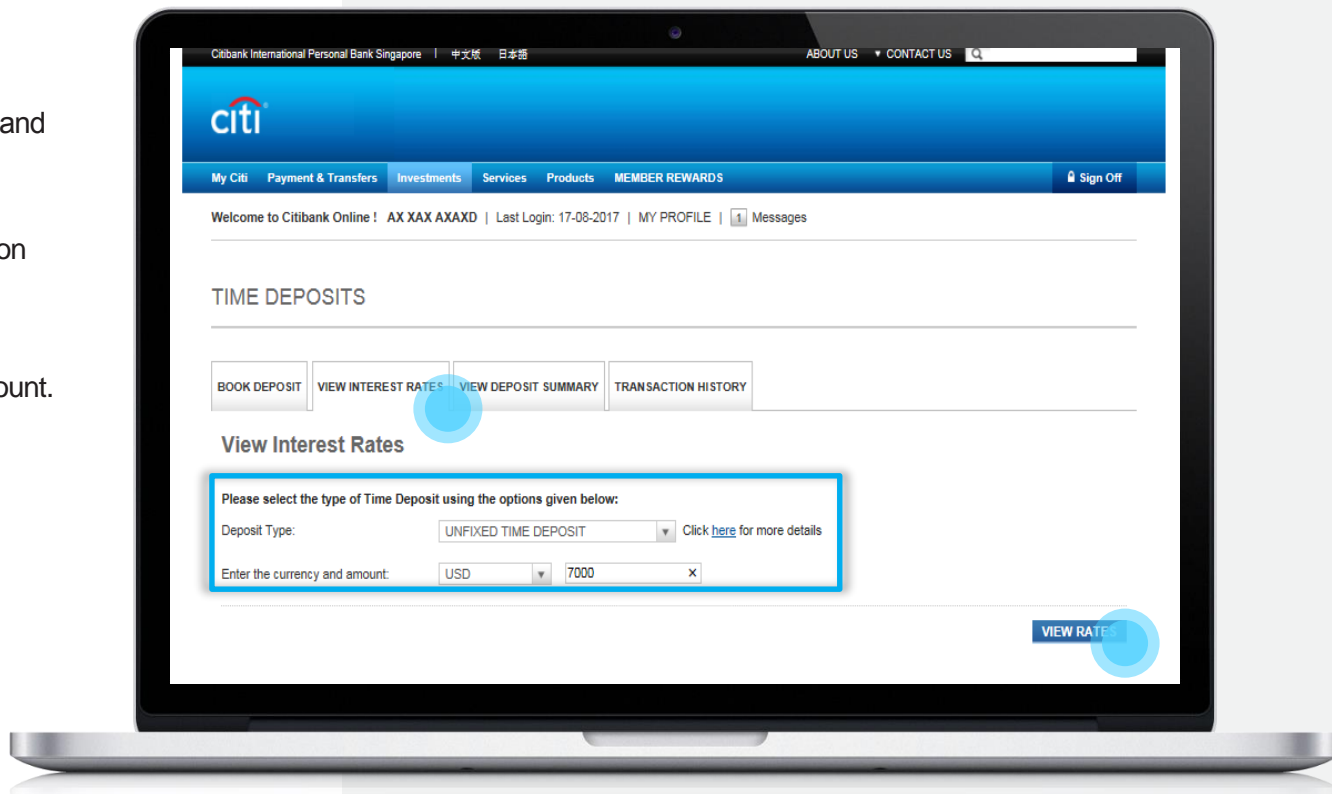
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

Under “Time Deposits”, Click on “View Interest Rates”

3

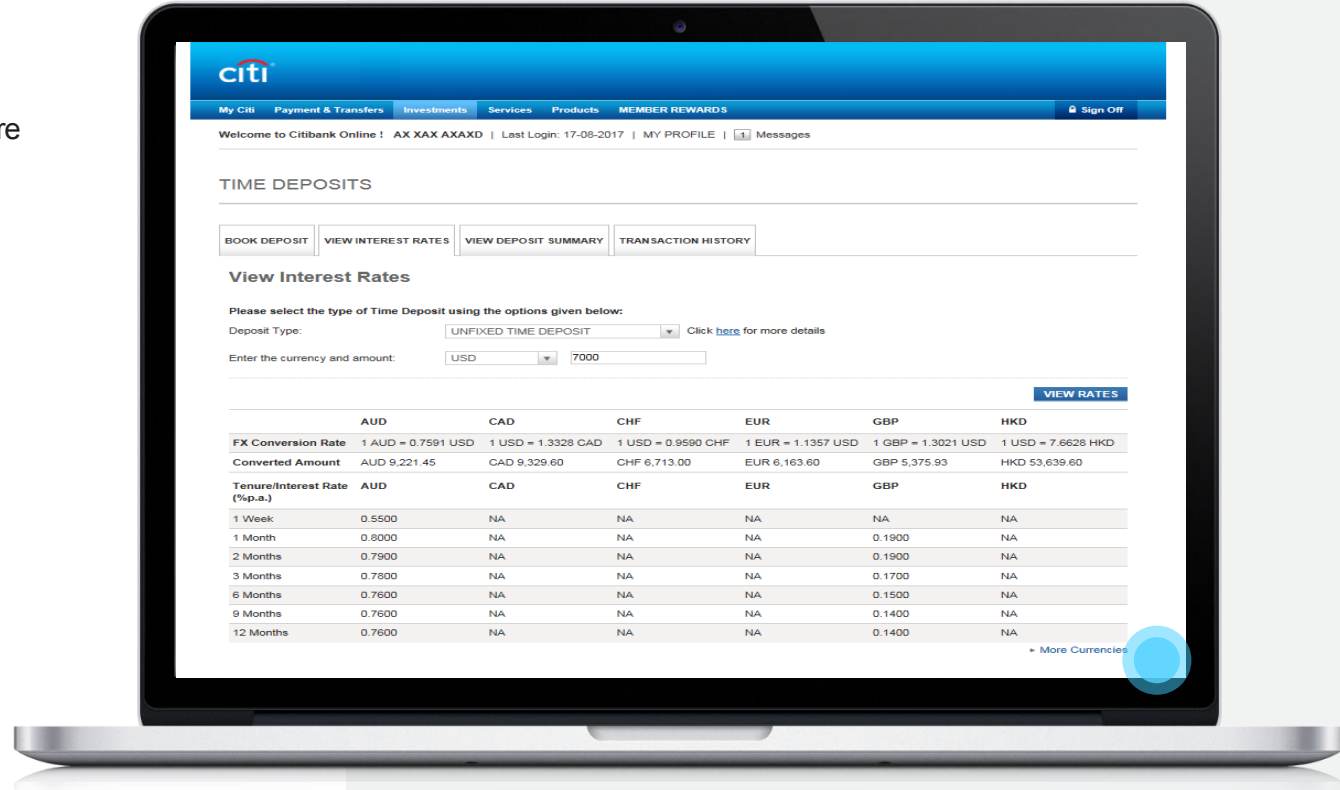
Select currency and input amount. Then click “View Rates”



F. View Interest Rates

4

See details. To view more currencies rates, click on “More Currencies”



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

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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\$75,000 (with effect from April 1 2019) in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Portfolio Disclaimer

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Portfolio diversification is an important element for an investor to consider when making investment decisions. Concentrated positions may entail greater risks than a diversified portfolio. Certain factors that affect the assessment of whether your overall investment portfolio is sufficiently diversified may not be evident from a review of only your account with Citibank. It therefore is important that you carefully review your entire investment portfolio to ensure that it meets your investment goals and is within your risk tolerance, including your objectives for asset and issuer diversification. To discuss your asset allocations and potential strategies to reduce the risk and/or volatility of a concentrated position, please contact your personal banker/relationship manager.

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Explore these capabilities on Citibank Online & Citi Mobile®

Key Features Available Online



Servicing

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



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 and jurisdictions: 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

Citibank International Personal Bank Singapore



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
9:30am – 6:00pm (Cash Teller Service)

