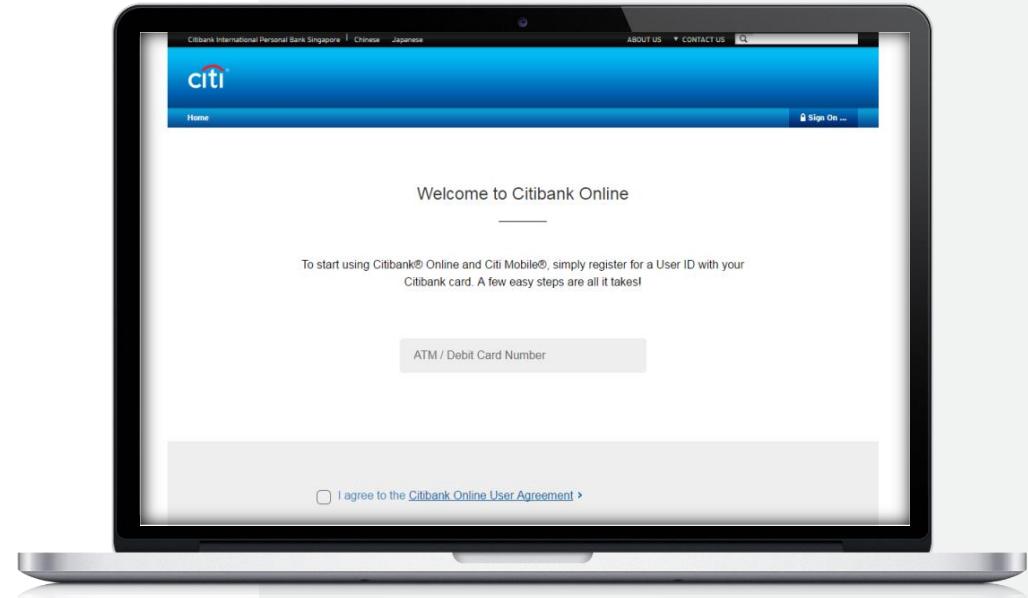


Time Deposits

Quick Start Guide

Citibank Online

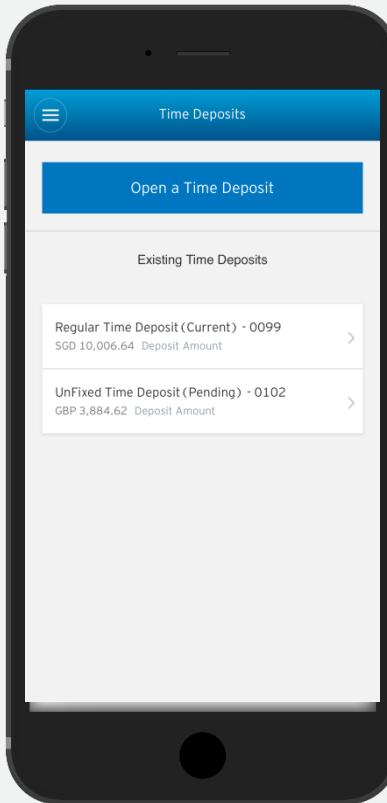




Time Deposits

Citi Mobile® Contents

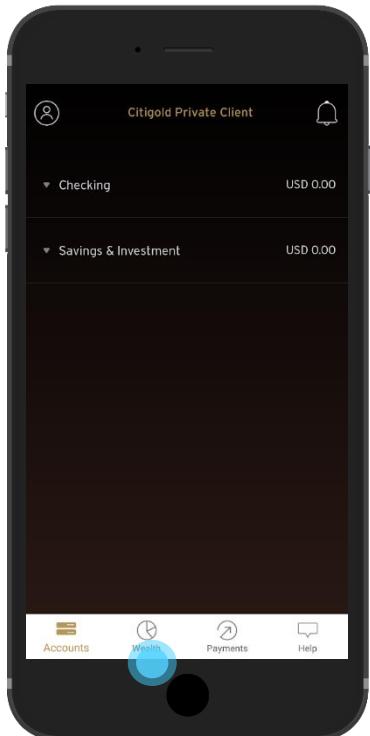
- A. Open a Time Deposit 3
- B. View Deposit Summary 5



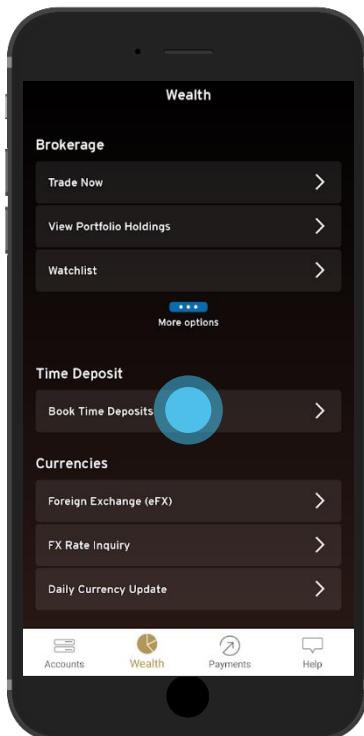
A. Open a Time Deposit



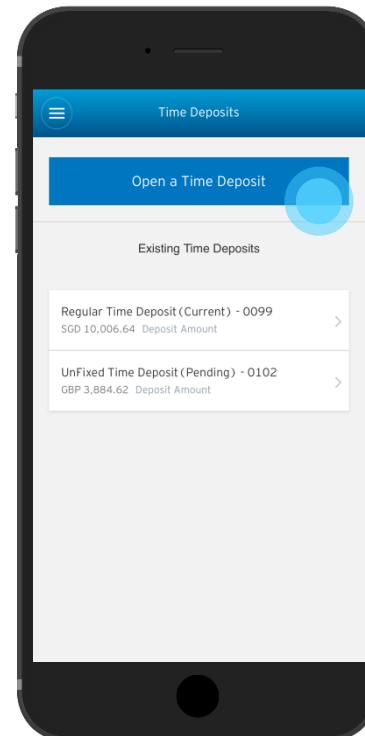
1 Go to Wealth



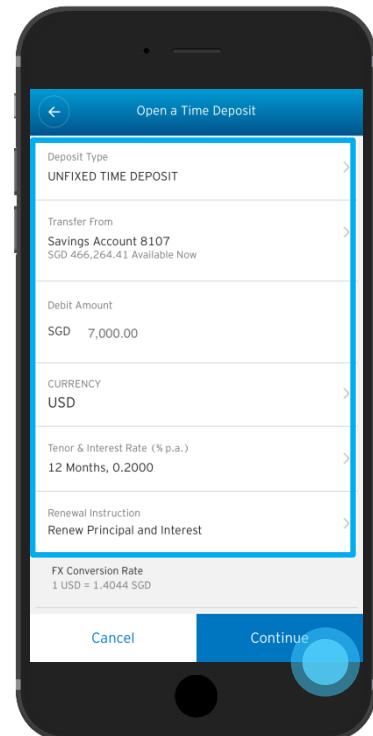
2 Click "Book Time Deposit"



3 Click "Open a Time Deposit"



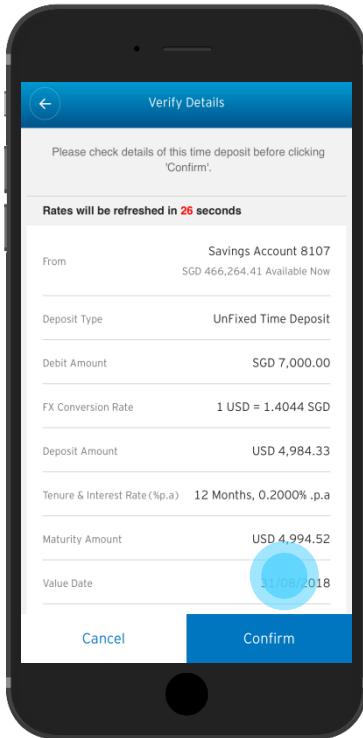
4 Input the instructions and click "Continue"



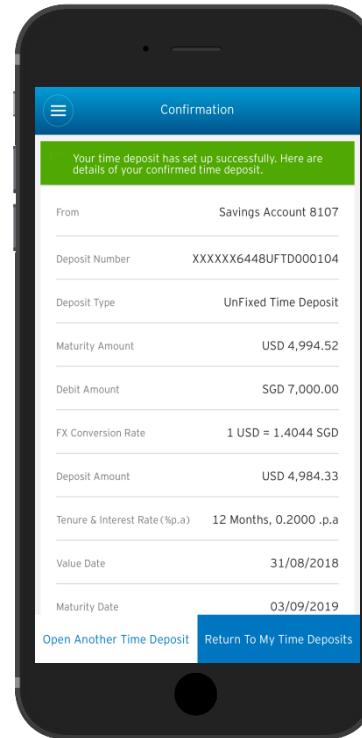
A. Open a Time Deposit



5 Verify details then click Confirm



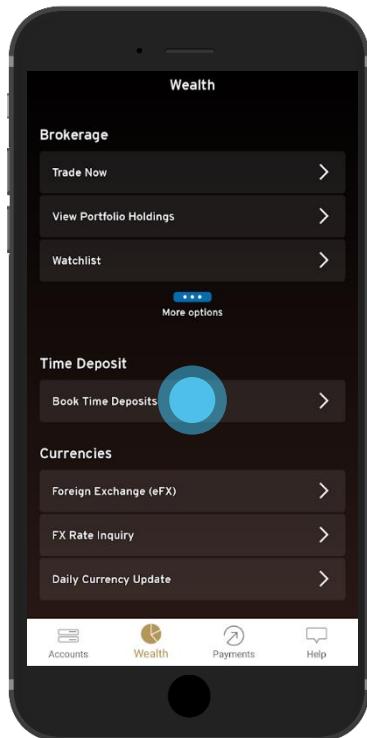
6 Confirmation page



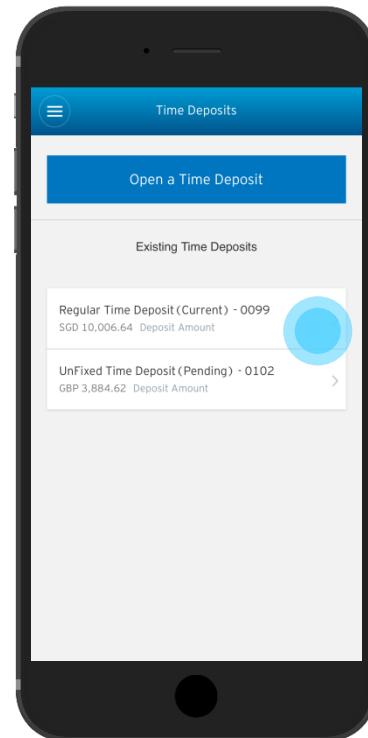
B. View Deposit Summary



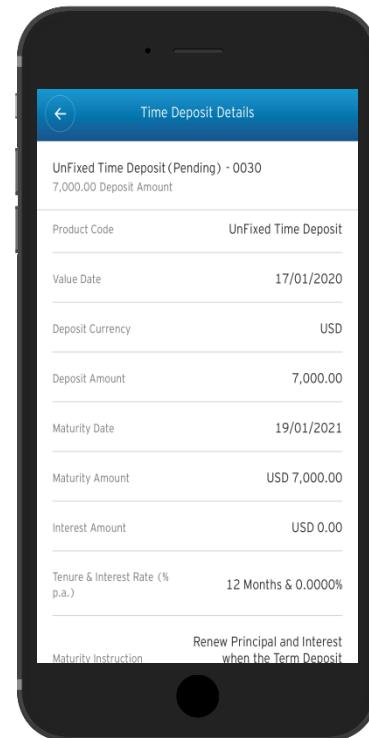
1 Go to Wealth, then select
“Book Time Deposit”



2 Click on the Time Deposit
account you wish to view



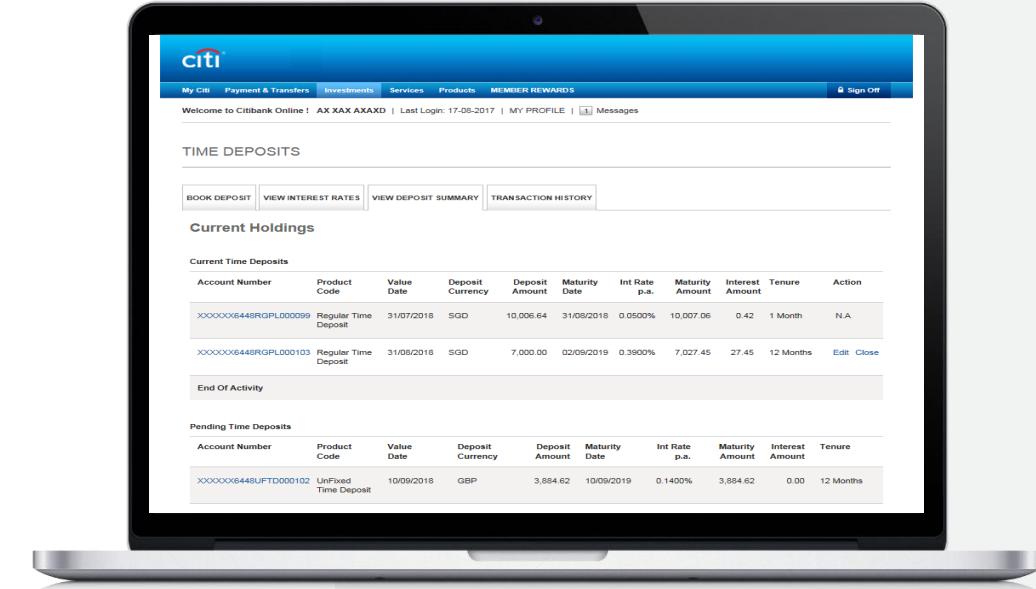
3 See details



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.

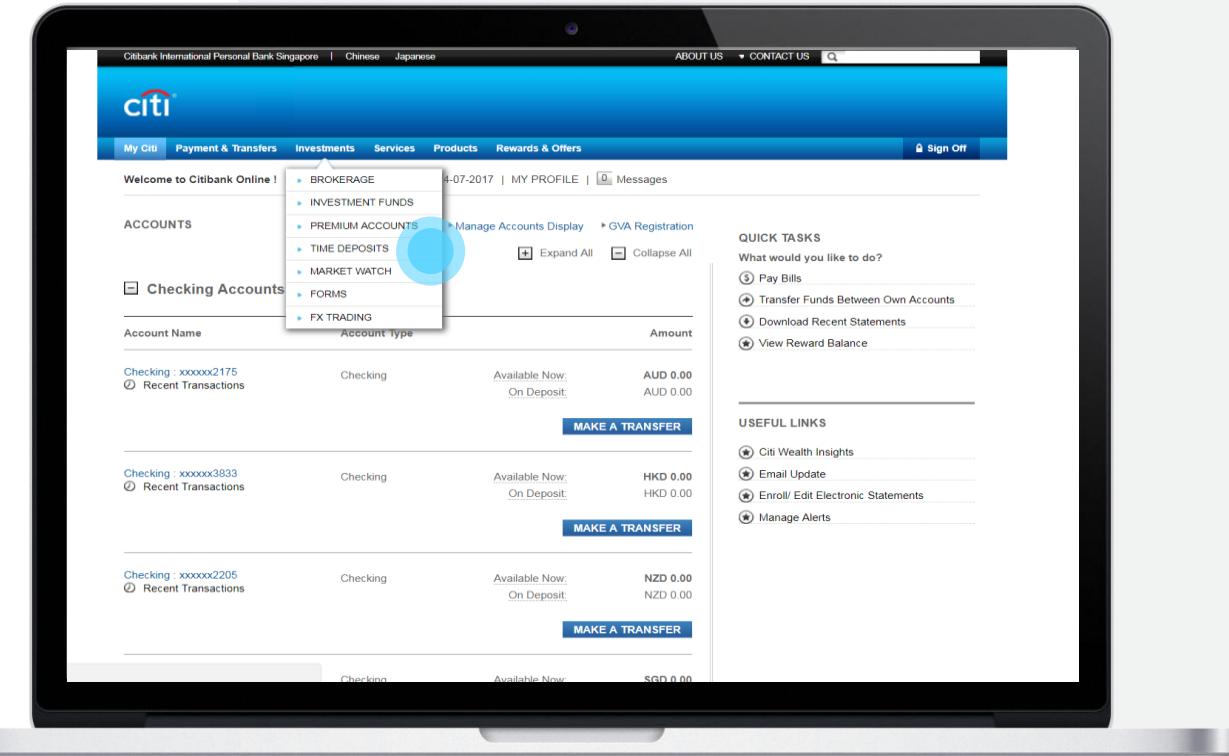
Useful Tips: **i** Citi Mobile® Token

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"

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TIME DEPOSITS

[BOOK DEPOSIT](#) [VIEW INTEREST RATES](#) [VIEW DEPOSIT SUMMARY](#) [TRANSACTION HISTORY](#)

Step 1 of 3: Time Deposit Selection

Book Deposit

Set Up a New Time Deposit
Establish a New Time Deposit in 2 easy steps.

Deposit Type : Click [here](#) for more details

Transfer from :

Debit Amount: SGD

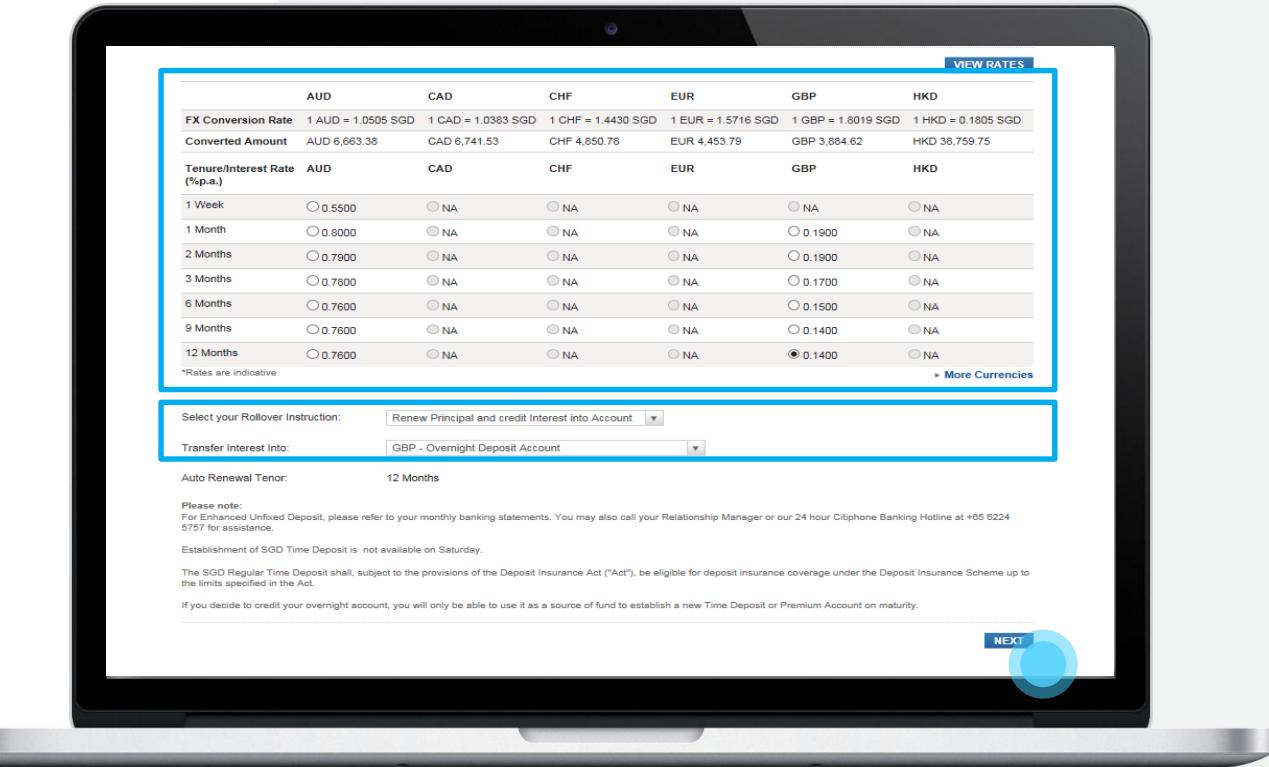
VIEW RATES

A. Book Time Deposits



5

Select rate and the rollover instruction. Then click "Next"

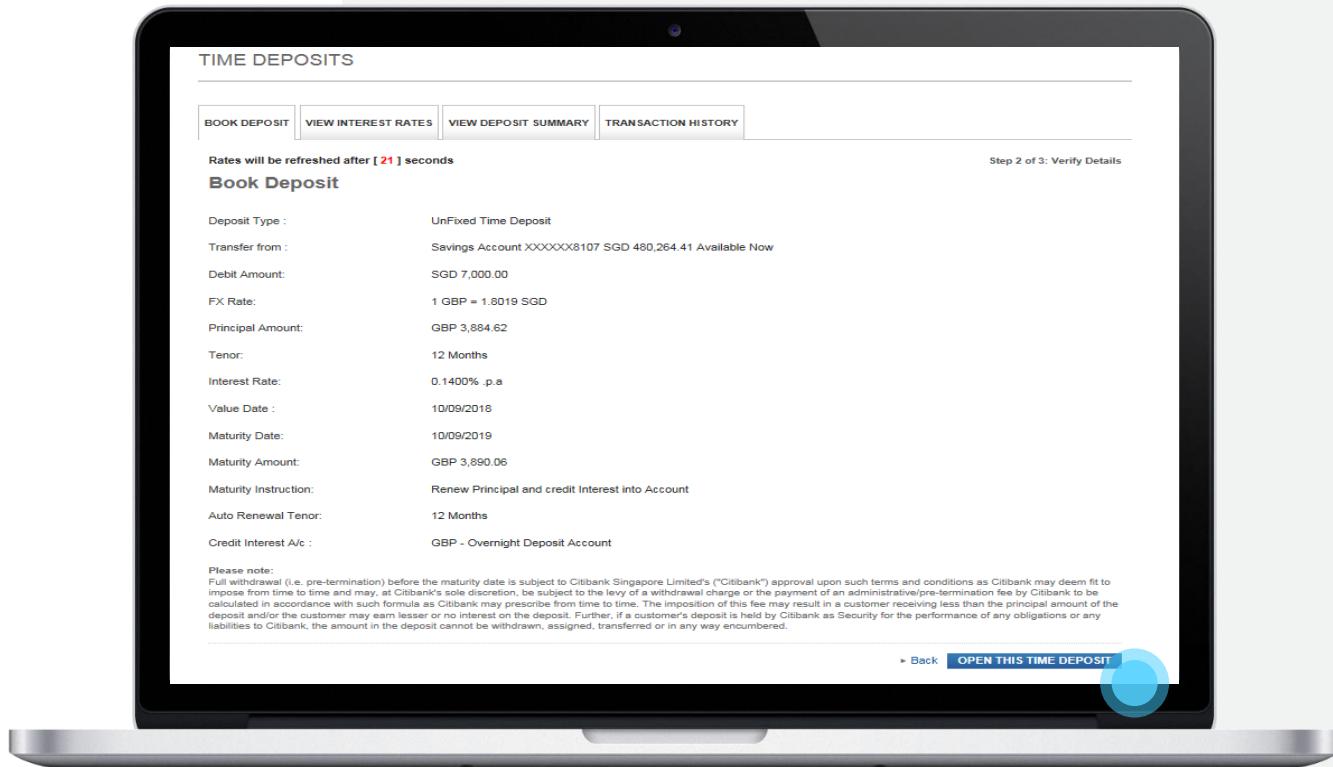


A. Book Time Deposits



6

Verify details then click “Open This Time Deposit”



A. Book Time Deposits



7

Confirmation page

TIME DEPOSITS

BOOK DEPOSIT VIEW INTEREST RATES VIEW DEPOSIT SUMMARY TRANSACTION HISTORY

Step 3 of 3: Confirmation

Book Deposit

✓ Thank you for booking a Time Deposit.
Your request has been successfully processed and the deposit number is XXXXXX6448UFTD000102

Your New Balance in Account is:	Savings Account XXXXXX8107 SGD 473,264.41 Available Now
	Savings Account XXXXXX8107 SGD 490,264.41 On Deposit
Deposit Type :	UnFixed Time Deposit
Debit Amount:	SGD 7,000.00
FX Rate:	1 GBP = 1.6019 SGD
Principal Amount:	GBP 3,884.62
Tenor:	12 Months
Interest Rate:	0.1400% p.a
Value Date :	10/09/2018
Maturity Date:	10/09/2019
Maturity Amount:	GBP 3,890.06
Maturity Instruction:	Renew Principal and credit Interest into Account
Auto Renewal Tenor:	12 Months
Credit Interest A/c :	GBP - Overnight Deposit Account

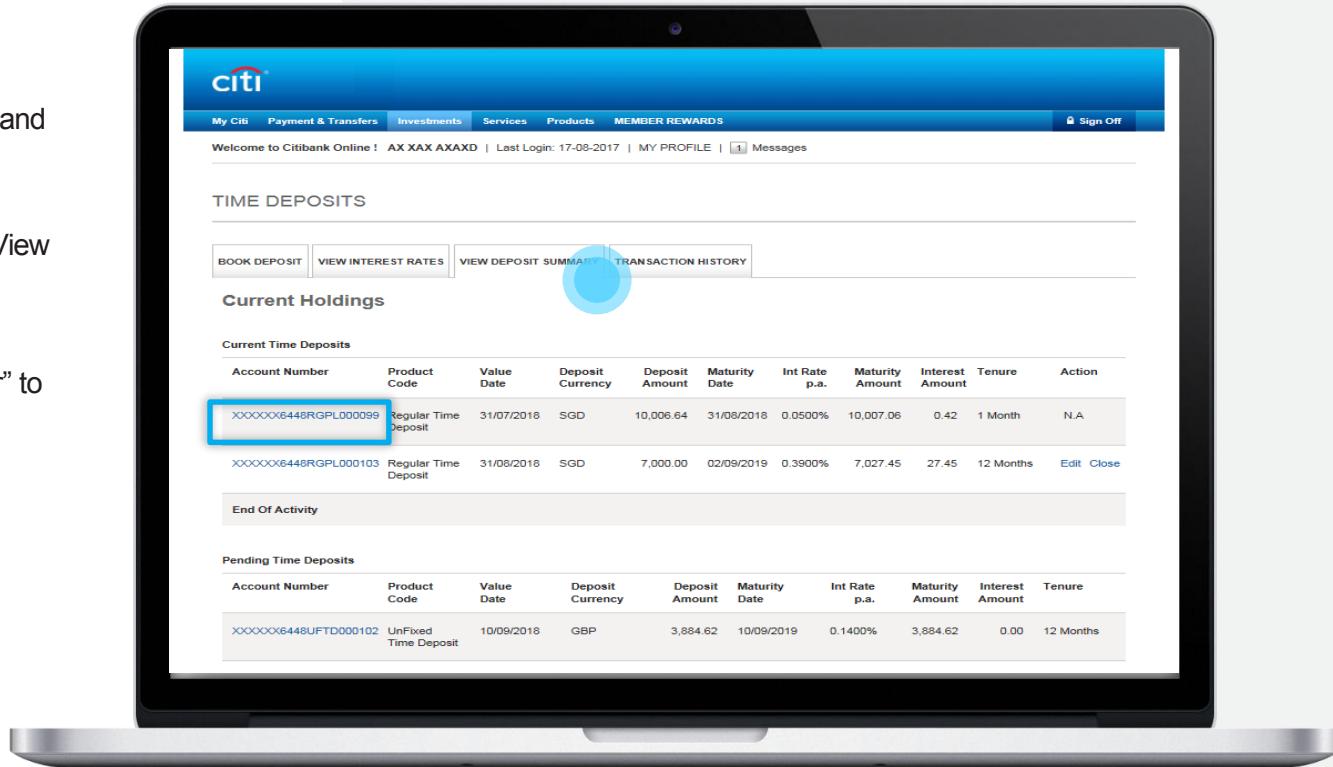
Did you know you could receive an SMS/Email alert related to this transaction? Please click [here](#) to know more and sign up.

Please note:
Full withdrawal (i.e. pre-termination) before the maturity date is subject to Citibank Singapore Limited's ("Citibank") approval upon such terms and conditions as Citibank may deem fit to impose from time to time and may, at Citibank's sole discretion, be subject to the levy of a withdrawal charge or the payment of an administrative/termination fee by Citibank to be calculated in accordance with such formula as Citibank may prescribe from time to time. The imposition of this fee may result in a customer receiving less than the principal amount of the deposit and/or the customer may earn lesser or no interest on the deposit. Further, if a customer's deposit is held by Citibank as security for the performance of any obligations or any liabilities to Citibank, the amount in the deposit cannot be withdrawn, assigned, transferred or in any way encumbered.

> View Record **VIEW DEPOSIT SUMMARY**

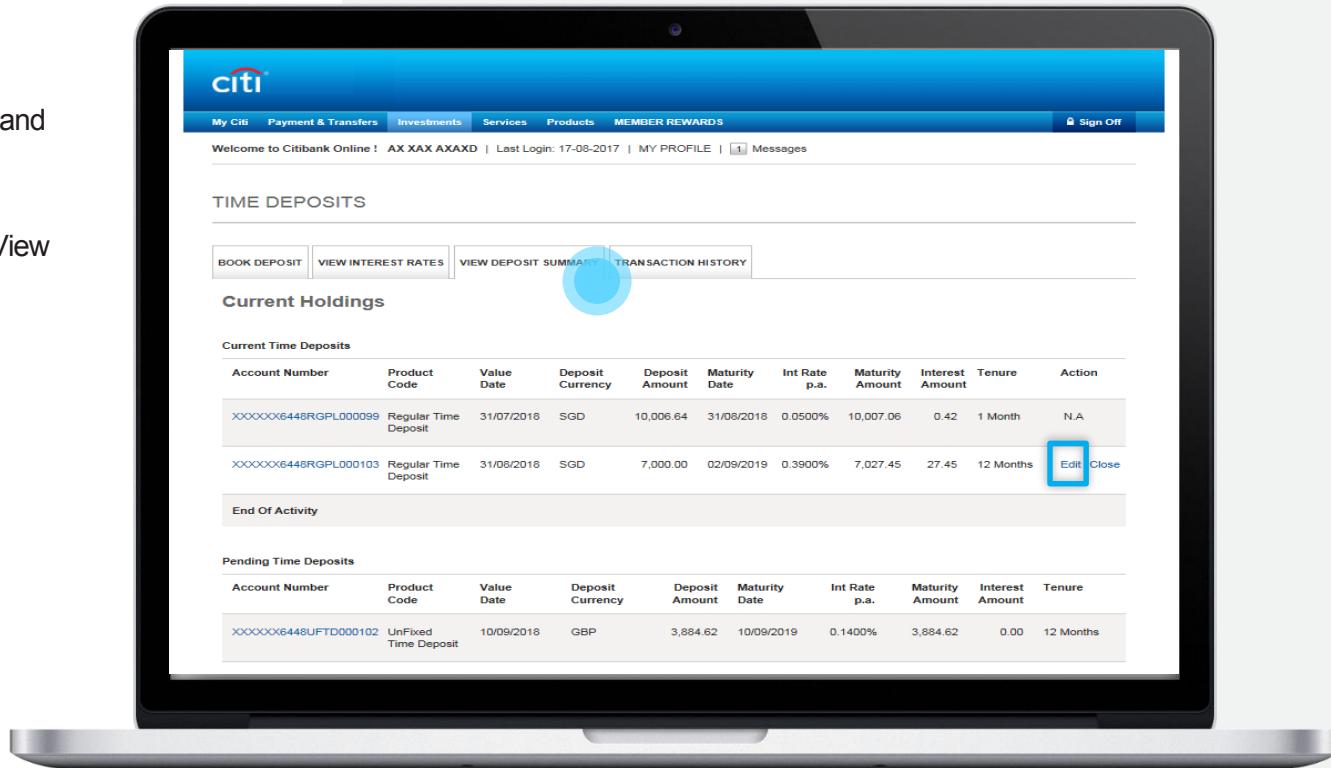
B. View Deposit Summary

- 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

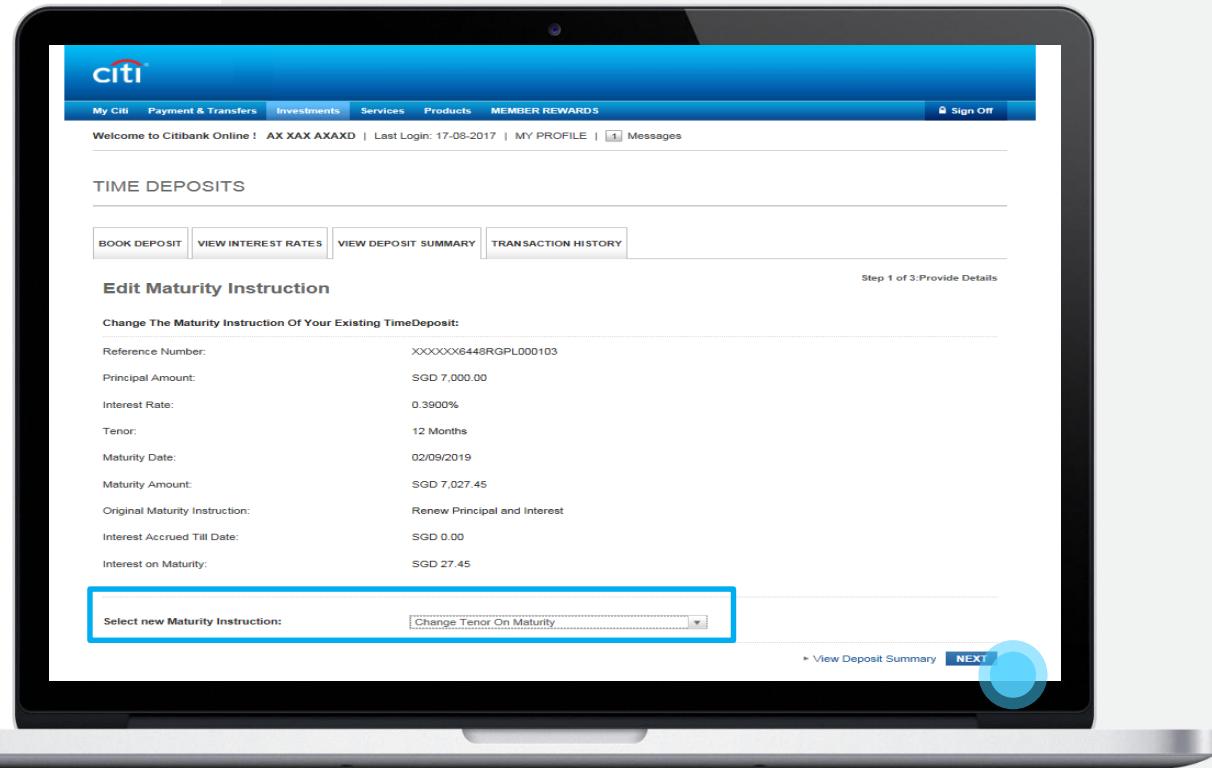
- 1 On the Main Menu, click on the “Investments” tab and select “Time Deposits”.
- 2 In “Time Deposits”, Click on “View Deposit Summary”
- 3 Click “Edit”



C. Edit Maturity Instruction

4

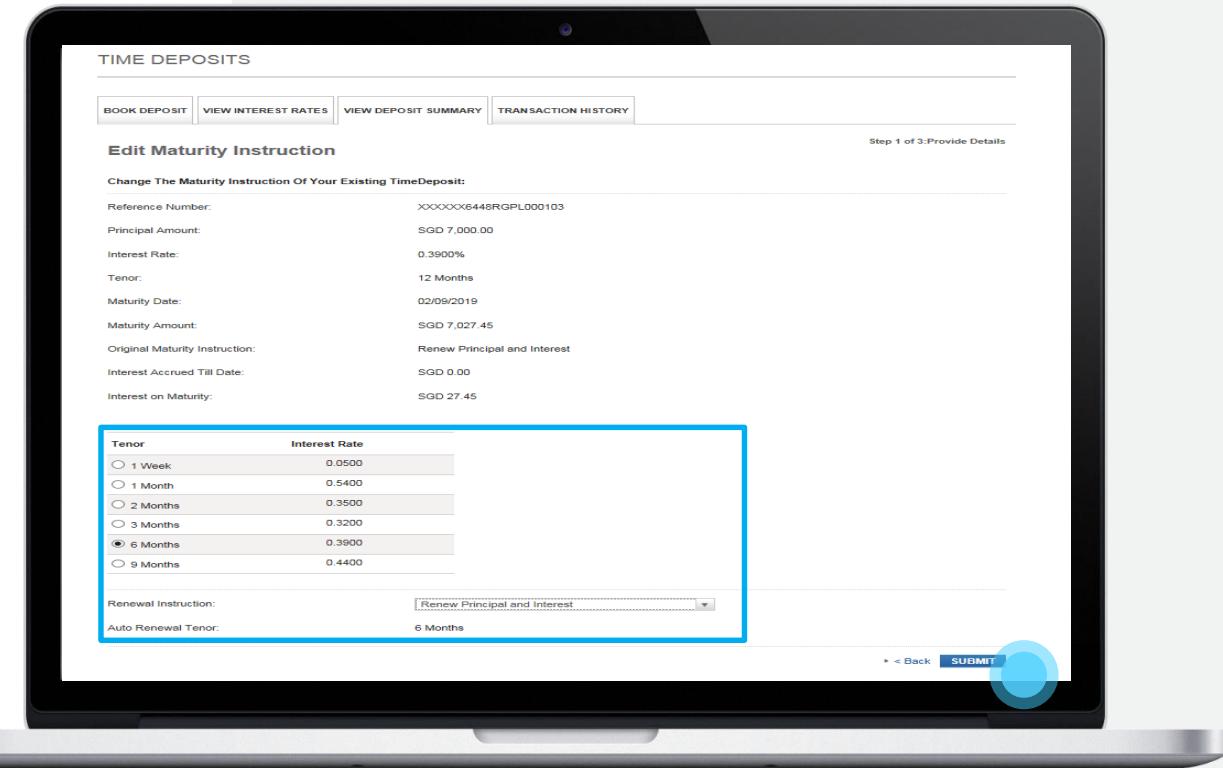
Select a new maturity instruction and click on “Next”



C. Edit Maturity Instruction

5

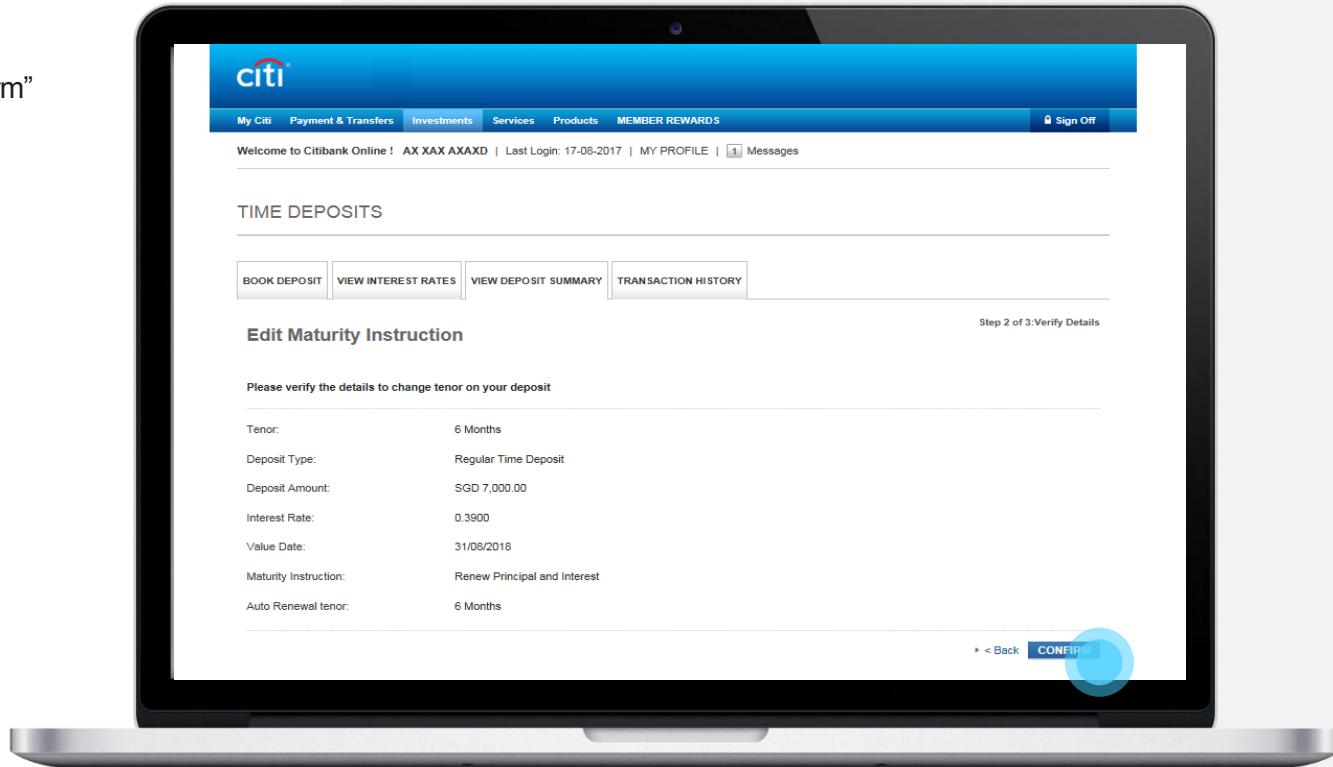
Select a Tenor period and then click "Submit"



C. Edit Maturity Instruction

6

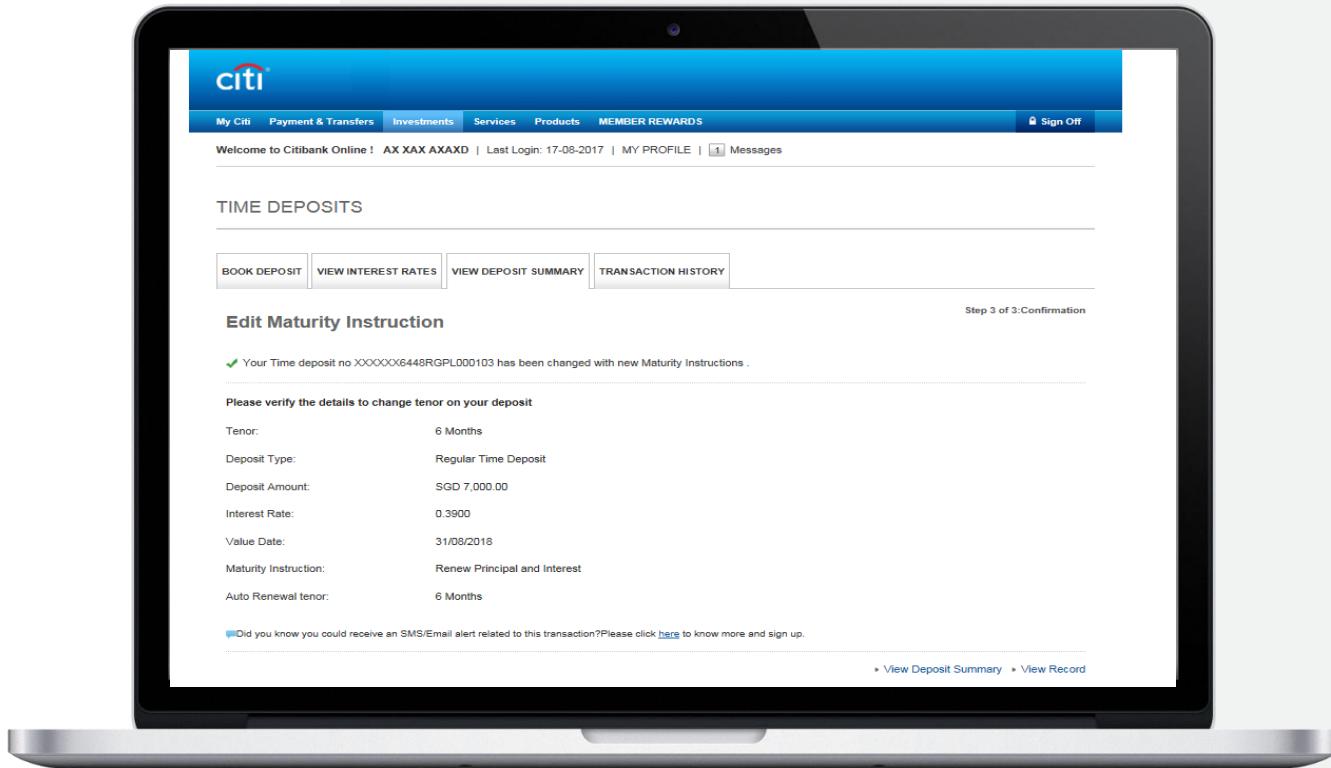
Verify details then click “Confirm”



C. Edit Maturity Instruction

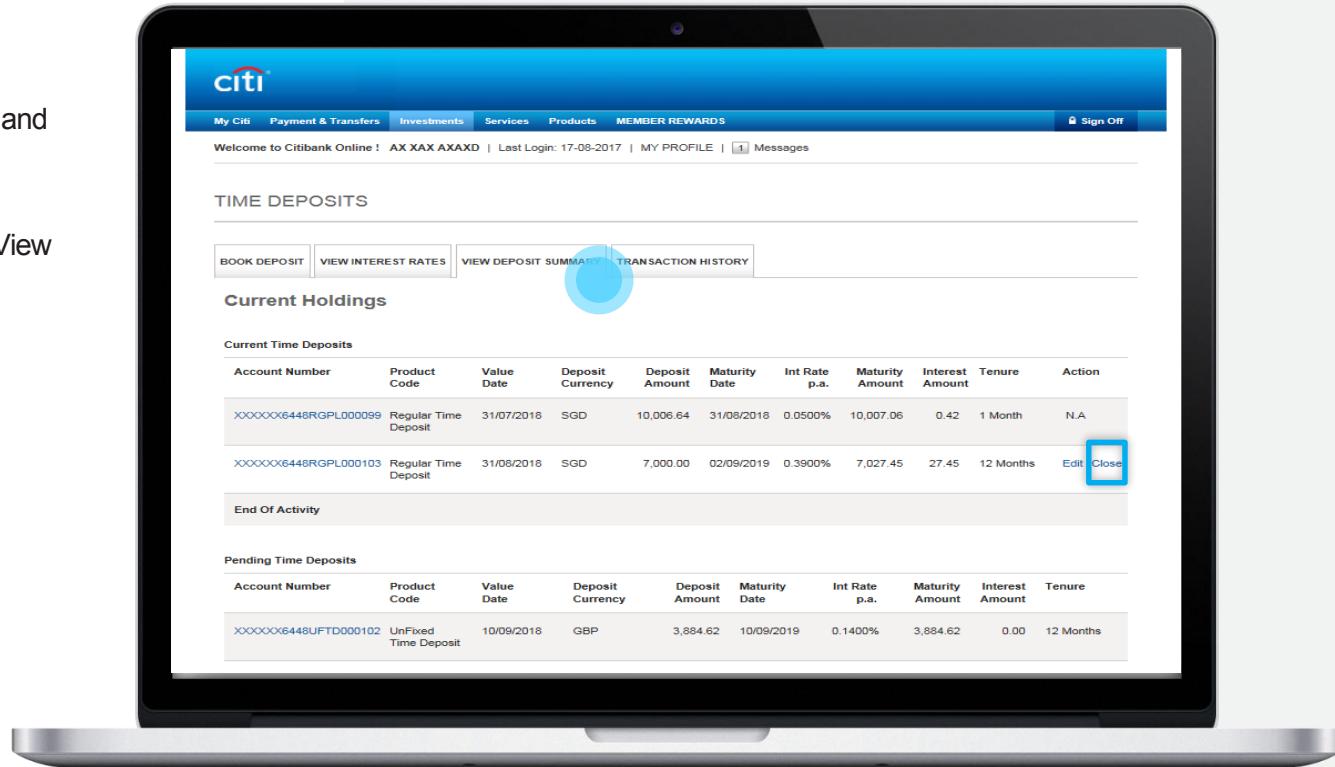
7

Confirmation page



D. Early Break

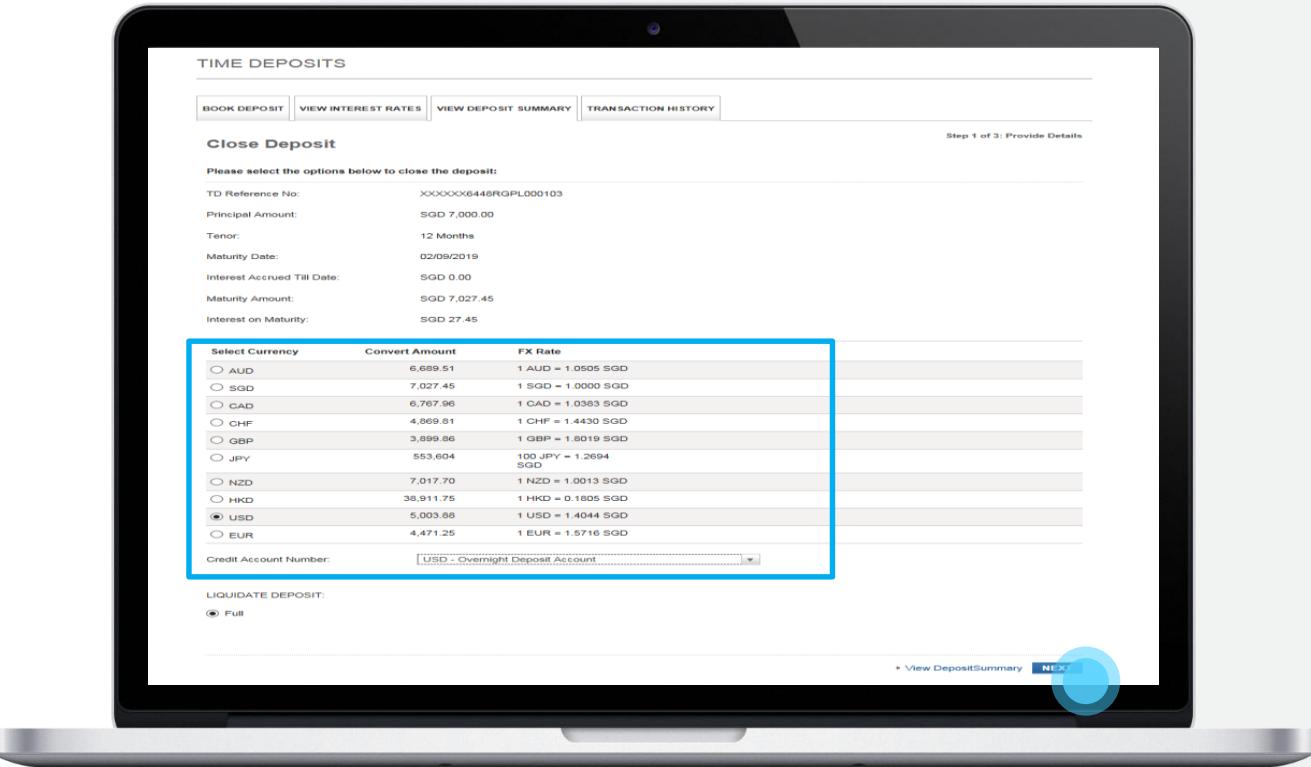
- 1 On the Main Menu, click on the “Investments” tab and select “Time Deposits”.
- 2 In “Time Deposits”, Click on “View Deposit Summary” tab
- 3 Click “Close”



D. Early Break

4

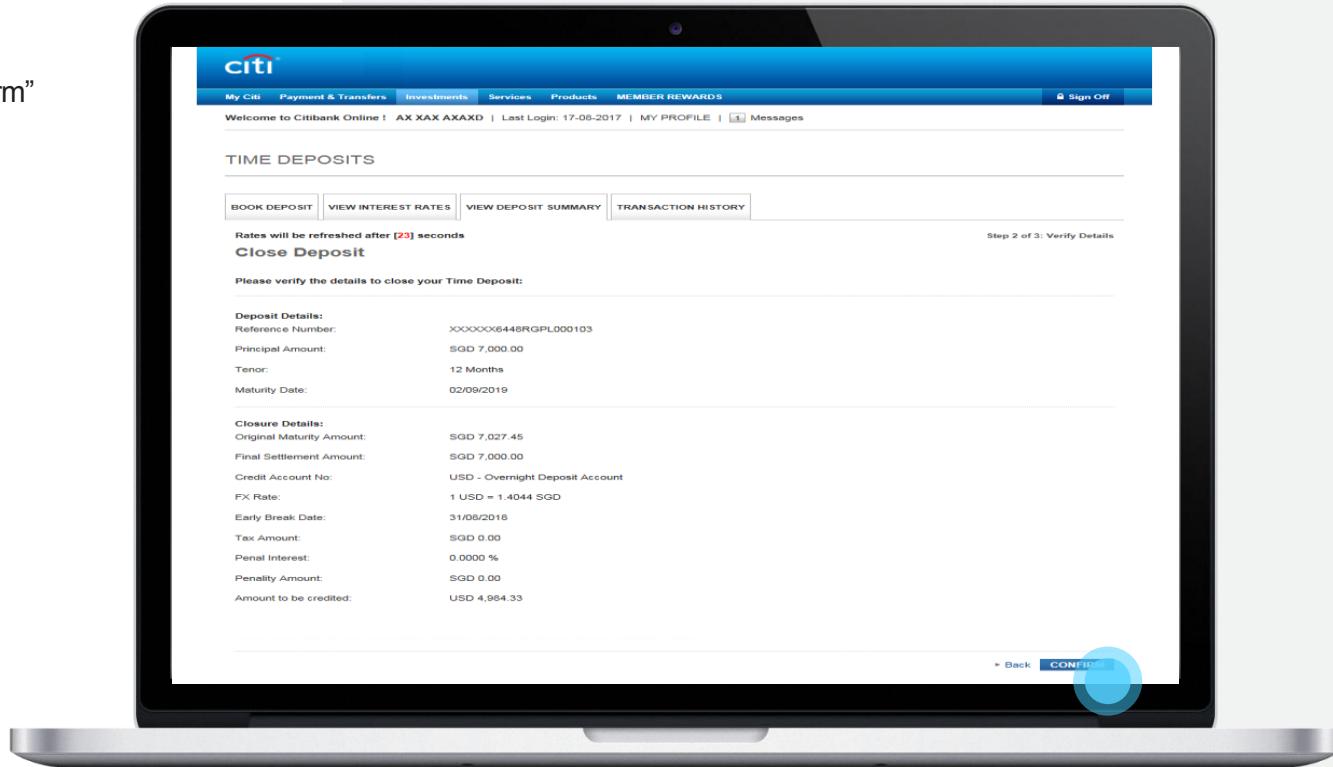
Select an option and then click
“Next”



D. Early Break

5

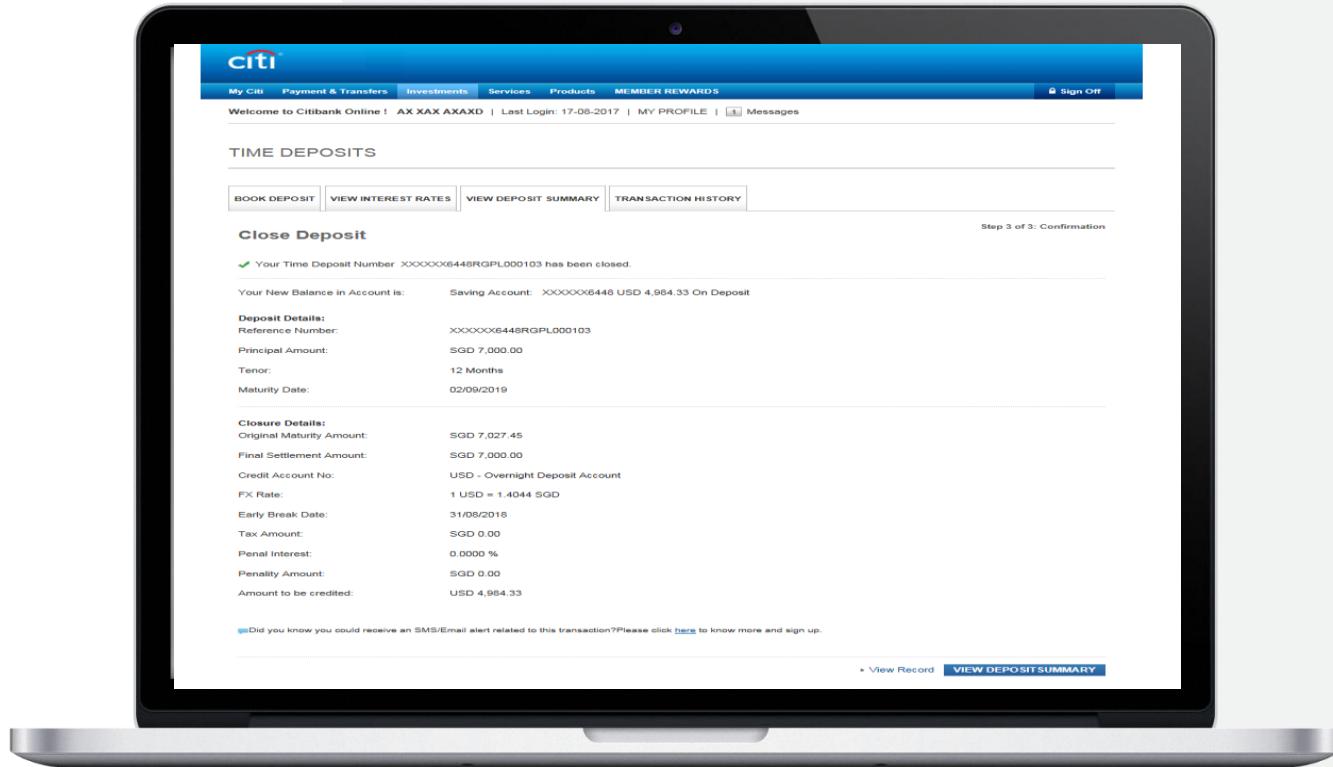
Verify details then click “Confirm”



D. Early Break

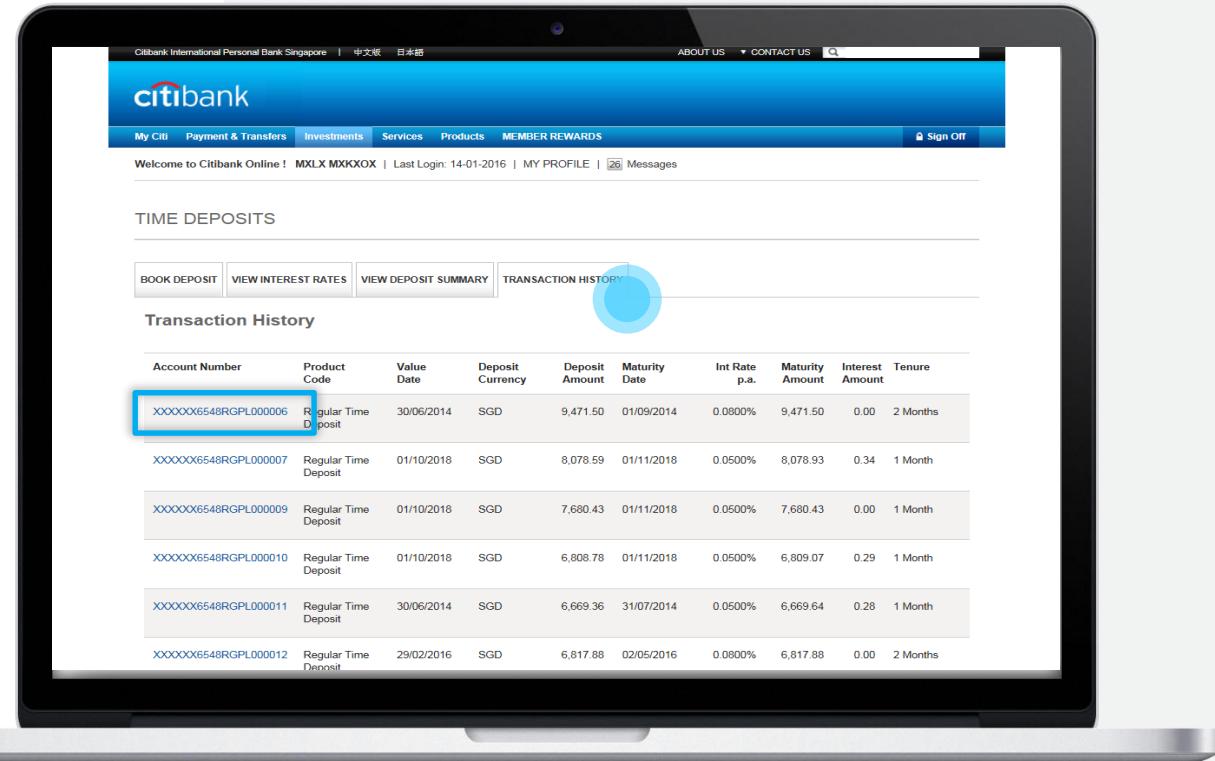
6

Confirmation page



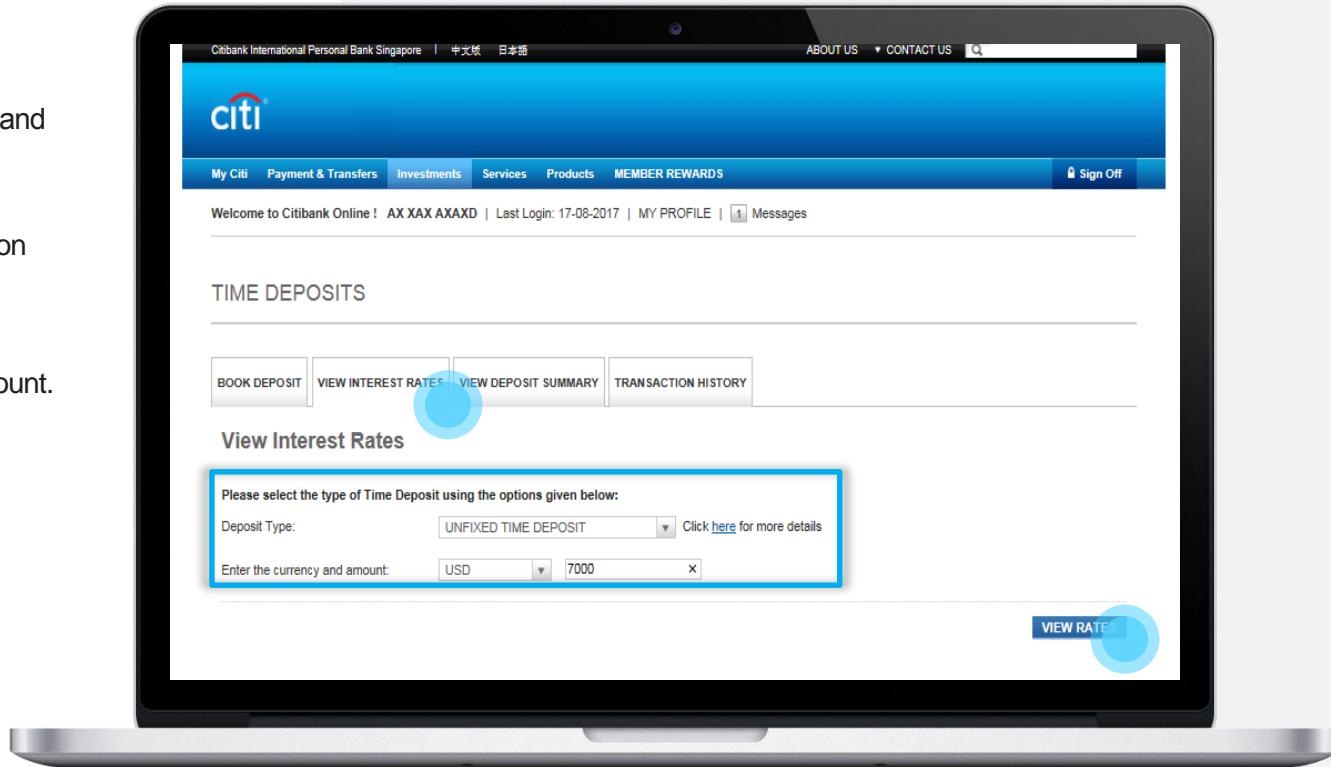
E. View Transaction History

- 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

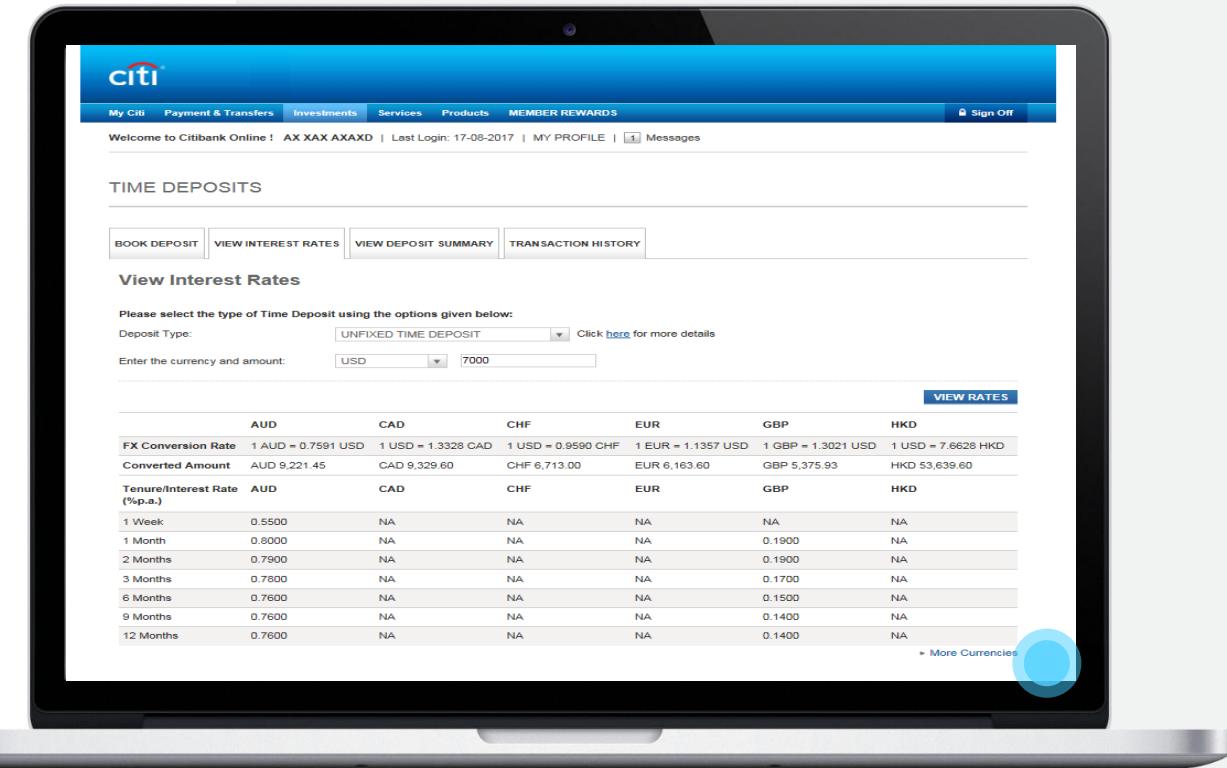
- 1 On the Main Menu, click on the “Investments” tab and select “Time Deposits”.
- 2 Under “Time Deposits”, Click on “View Interest Rates”
- 3 Select currency and input amount. Then click “View Rates”



F. View Interest Rates

4

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



The screenshot shows the Citibank Online interface for viewing time deposit interest rates. The top navigation bar includes 'My Citi', 'Payment & Transfers', 'Investments', 'Services', 'Products', 'MEMBER REWARDS', 'Sign Off', and a 'Welcome to Citibank Online!' message. Below the navigation is a 'TIME DEPOSITS' section with tabs for 'BOOK DEPOSIT', 'VIEW INTEREST RATES' (which is selected), 'VIEW DEPOSIT SUMMARY', and 'TRANSACTION HISTORY'. The 'View Interest Rates' section prompts the user to select a deposit type (UNFIXED TIME DEPOSIT) and enter a currency and amount (USD 7000). A table displays interest rates for various currencies and tenures. The table has columns for AUD, CAD, CHF, EUR, GBP, and HKD, and rows for FX Conversion Rate, Converted Amount, and Tenure/Interest Rate (%p.a.). The 'More Currencies' link is located at the bottom right of the table.

	AUD	CAD	CHF	EUR	GBP	HKD
FX Conversion Rate	1 AUD = 0.7591 USD	1 USD = 1.3328 CAD	1 USD = 0.9590 CHF	1 EUR = 1.1357 USD	1 GBP = 1.3021 USD	1 USD = 7.6628 HKD
Converted Amount	AUD 9,221.45	CAD 9,329.60	CHF 6,713.00	EUR 6,163.60	GBP 5,375.93	HKD 53,639.60
Tenure/Interest Rate (%p.a.)	AUD	CAD	CHF	EUR	GBP	HKD
1 Week	0.5500	NA	NA	NA	NA	NA
1 Month	0.8000	NA	NA	NA	0.1900	NA
2 Months	0.7900	NA	NA	NA	0.1900	NA
3 Months	0.7800	NA	NA	NA	0.1700	NA
6 Months	0.7600	NA	NA	NA	0.1500	NA
9 Months	0.7600	NA	NA	NA	0.1400	NA
12 Months	0.7600	NA	NA	NA	0.1400	NA

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

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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.

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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[^]



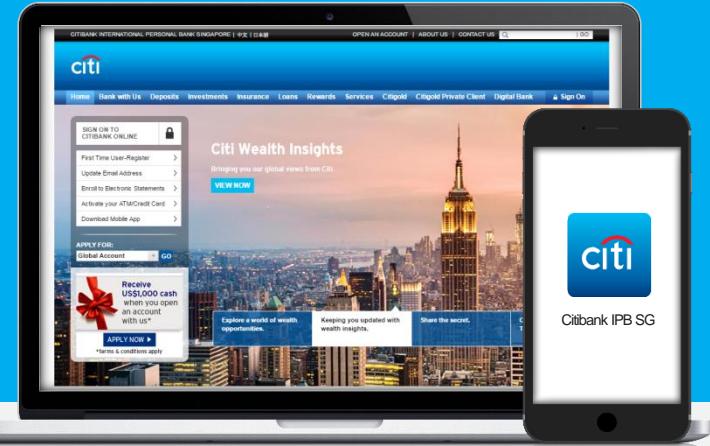
Investing

eFX, Brokerage, Investment Funds[^]



Banking

Telegraphic Transfers, Citibank Global Transfers



Citibank Online

www.ipb.citibank.com.sg

Citi Mobile® App



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)

