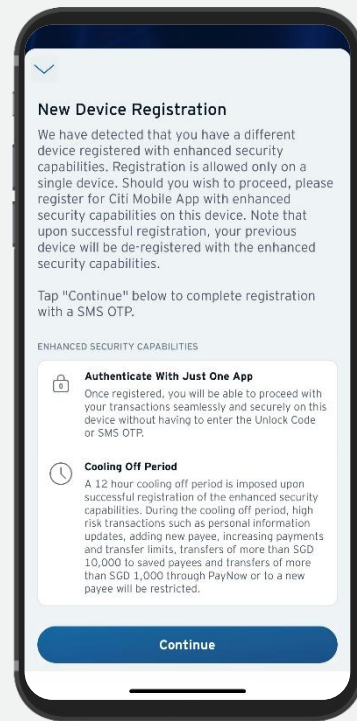


Quick Start Guide Enhanced Security Capability

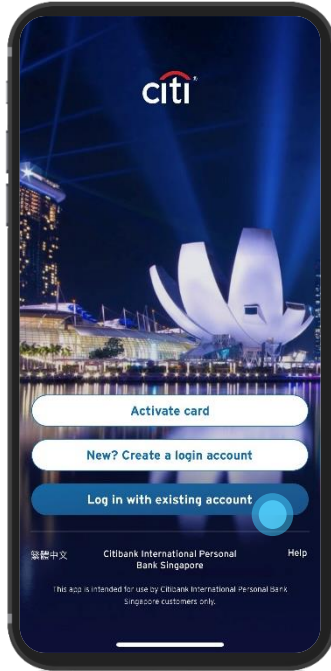
Citi Mobile® App



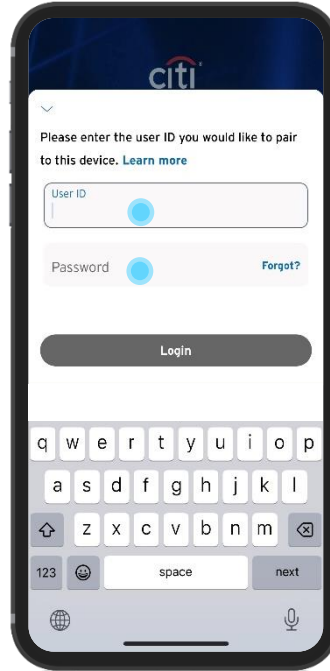
Enabling Enhanced Security Capability



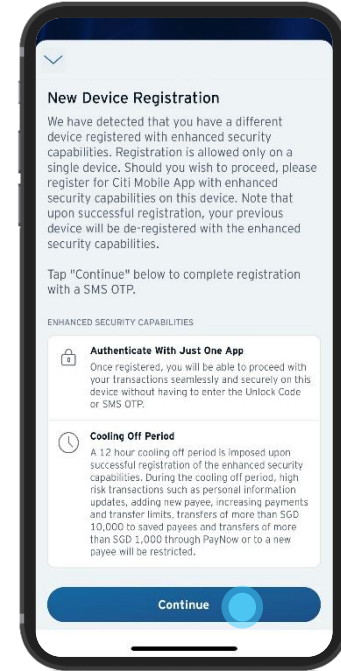
- 1 Open the Citi Mobile® App and click “Log in with existing account”



- 2 Enter your User ID and Password to Login



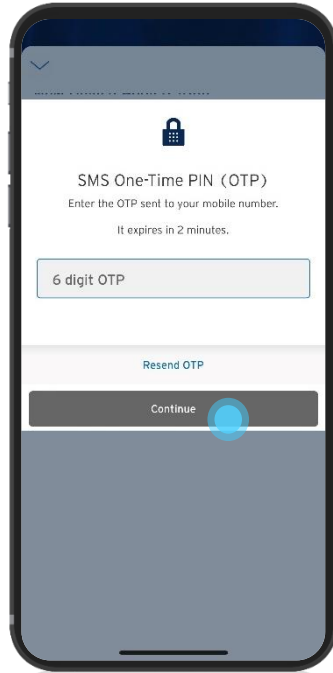
- 3 Read the disclaimer and click ‘Continue’ to upgrade Enhanced Security on the Citi Mobile® App



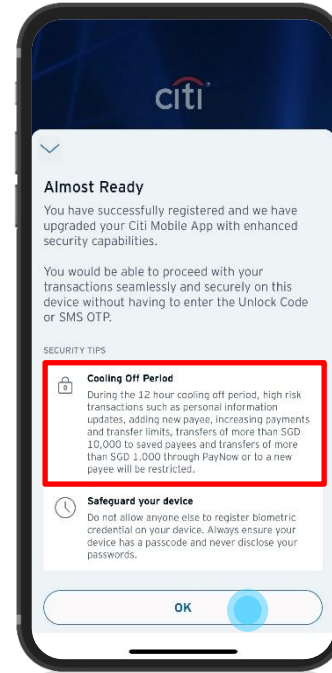
Enabling Enhanced Security Capability



- 4 Enter the 6-digit SMS OTP and click “Continue”



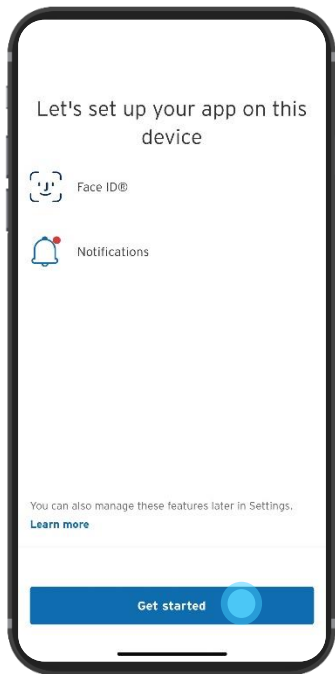
- 5 Enhanced security confirmation screen. Do note there is a 12h cooling off period once the enhanced security capability is enabled, whereby certain High-Risk Transactions will be restricted.



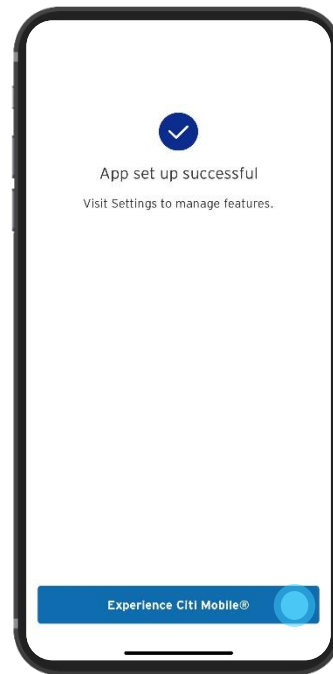
Enabling Enhanced Security Capability



- 6 To proceed with Enhanced Security Capability, the device biometric authentication must be setup via Touch/Face ID®, to confirm click “Get started”



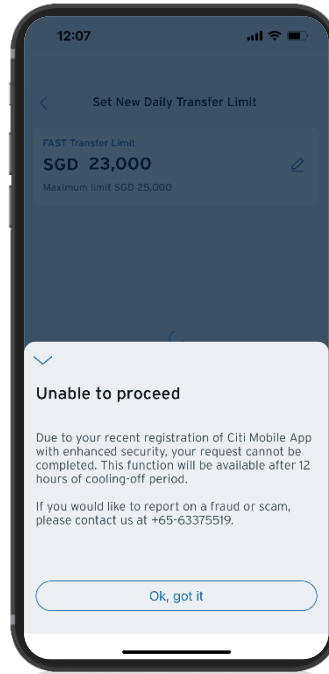
- 7 Successful Set Up Confirmation Screen



Enabling Enhanced Security Capability



- 8 In the event you attempt to carry out a High-Risk Transaction during the 12h Cooling Period, it will show the below 'Unable to proceed' message



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 without 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 to 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.

Investment Disclaimers

Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not SDIC Insured • Not Offered to US Persons • Are subject to investment risks, including the possible loss of the principal amount invested

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. 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\$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

This is neither an offer nor solicitation to purchase or sell any security, other investment or service or to attract any funds or deposits. This document does not constitute the distribution of any information or the making of any offer of solicitation by any one in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such document or make any offer or solicitation. Investors investing in investment products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Investment products are not available to US Persons, not insured by the Federal Deposit Insurance Corporation and may not be available in all jurisdictions.

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.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more information, please visit www.ipb.citibank.com.sg.

Sign On Now

Explore these capabilities on Citibank Online & Citi Mobile®

Key Capabilities Available Online



Servicing

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



Investing

eFX, Time Deposits, Premium Account, 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)

