

Dear Valued Customer

In our continuing effort to optimize service and operational support to our customers, Citibank Singapore Limited ("Citibank") may, from time to time, utilize the services of various partner organizations (both affiliate companies and external organizations, the "Service Provider Partners") for activities such as data processing and technology infrastructure support services. Such Service Provider Partners may be based in Singapore or outside of Singapore. All Service Provider Partners used by Citibank will be selected using a rigorous evaluation process, to ensure they deliver the highest possible standards of service, reliability and integrity.

Citibank is committed to maintaining total security and privacy with respect to all customer and transaction information, whether services are provided directly by Citibank or by our Service Provider Partners. All Service Provider Partners have strict obligations to keep customer information confidential and Citibank is both committed to and responsible for ensuring that our Service Provider Partners adhere to these obligations.

Applicable laws both in Singapore and other countries may require Citibank and our Service Provider Partners to disclose information relating to Citibank's customers to relevant authorities from time to time. We would like to assure you that the circumstances under which our Service Provider Partners may be required to do so are limited and include compulsion under a court order, police investigations or criminal prosecutions.

Should you have further enquiries, please contact our 24-Hour CitiPhone Banking at +65 6224 5757.

Yours sincerely



Shyam Sambamurthy
Business Manager
International Personal Bank Singapore