

# Accredited Investors Gateway

## Digital Client Guide

Eligible clients with net financial assets\* of at least S\$1 million (or foreign currency equivalent) held with Citi at the time of opting in **can now seamlessly opt in as an Accredited Investor, or renew their Accredited Investor status, via the Citi Mobile® App!**

**All in just a few clicks with no supporting documents required.**

\*Net financial assets refers to the total value of a client's financial assets, net of any related liabilities such as loans and credit card balances.

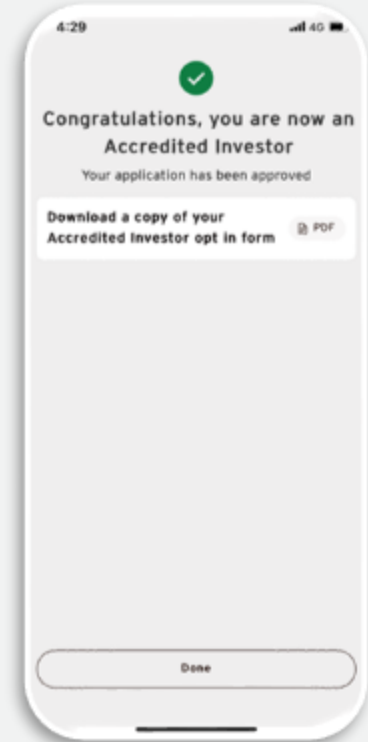




# Accredited Investor Gateway

Citi Mobile® Contents

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## Important Note

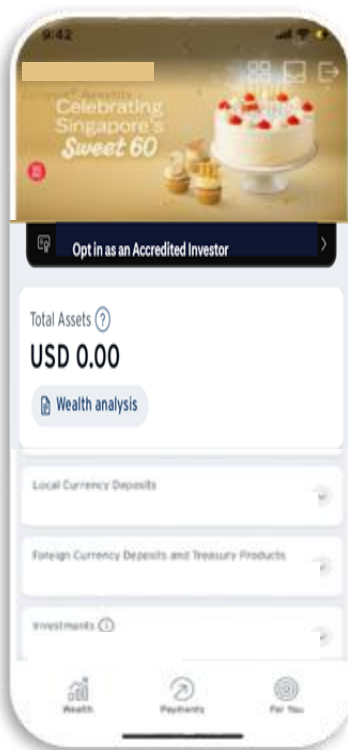
An Accredited Investor is an individual who meets the requirements set out under the Securities and Futures Act, 2001 of Singapore and opts in to be treated as an Accredited Investor by the bank.

Accredited Investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as accredited investors therefore forgo the benefit of certain regulatory safeguards. When the bank deals with Accredited Investors, Citibank is exempt from complying with certain requirements under the Financial Advisers Act, 2001 (“FAA”) of Singapore and the Securities and Futures Act, 2001 of Singapore, and related regulations, notices and guidelines that are meant to provide regulatory safeguards to retail clients. This includes, but is not limited to, a number of business conduct requirements such as Disclosure of Product Information (Section 34 of FAA), Reasonable Basis for Investment Recommendation (Section 36 of FAA), and Disclosure of Certain Interests in Securities (Section 45 of FAA), and which sections client cannot rely upon in relation to any civil claim against Citibank or a Citigroup company. Investors should consult a professional adviser if they do not understand any consequence of being treated as an accredited investor.

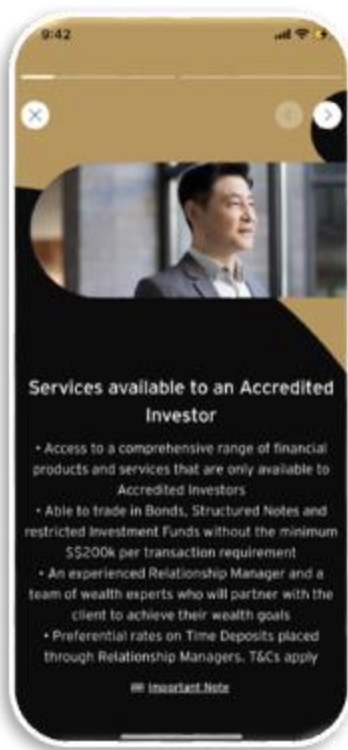
As an Accredited Investor, client is responsible for any and all suitability and reasonableness decisions on investments, including any advice on product suitability received from Citibank.

Learn more about the effect of being treated as an Accredited Investor at [www.citibank.com.sg/AccdInv](http://www.citibank.com.sg/AccdInv)

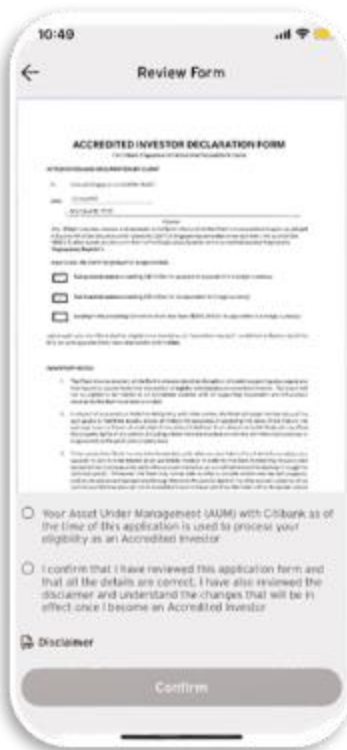
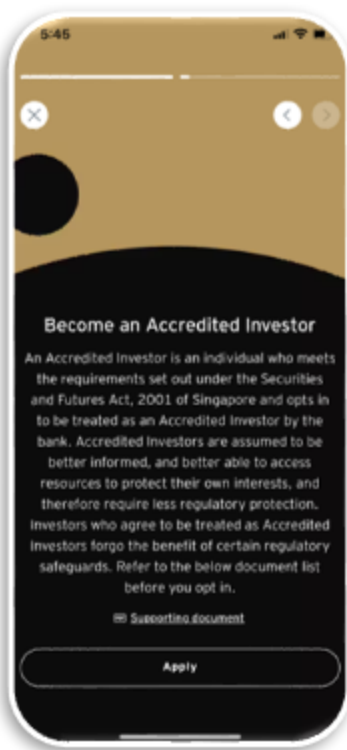
## Opt in as an Accredited Investor in just a few clicks^!



Tap on the Opt in banner on the dashboard



Read through the Accredited Investor services and Important Note, after which click on "Apply"



Review form and disclaimers and click on "Confirm"

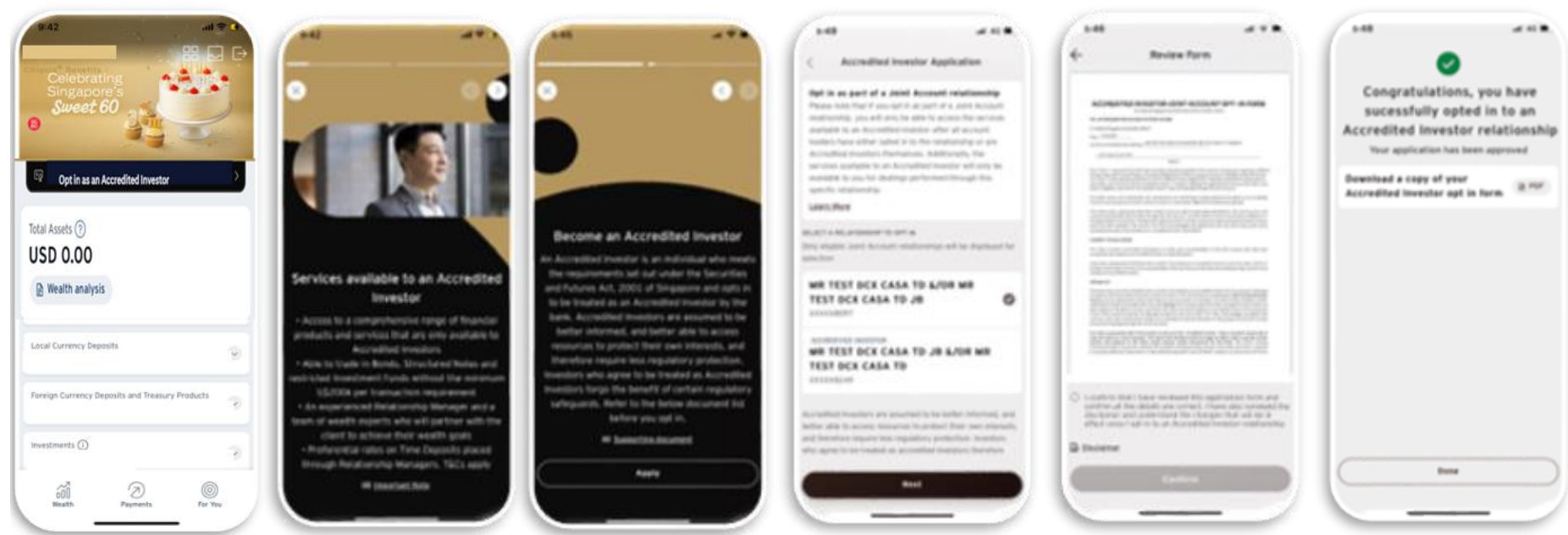


You have now opted in as an Accredited Investor!

<sup>^</sup>Only applicable for eligible customers with net financial assets\* of at least S\$1 million (or foreign currency equivalent) held with Citi at the time of opting in via the Citi Mobile® App.

\*Net financial assets refers to the total value of a client's financial assets, net of any related liabilities such as loans and credit card balances.

Opt in as an Accredited Investor if you are part of a joint relationship with an existing Accredited Investor#



Tap on the Opt in banner on the dashboard

Read through the Accredited Investor services and Important Note, after which click on “Apply”

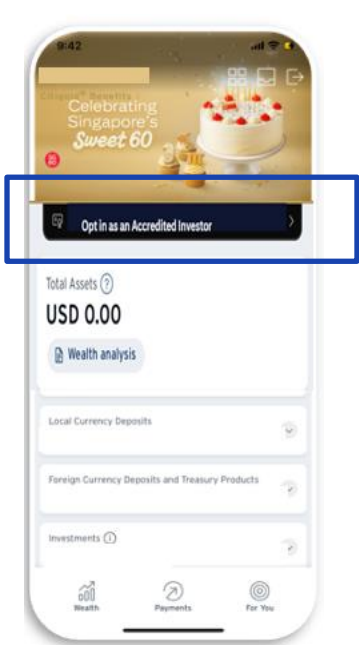
Select a relationship which you would like to use to opt in as an Accredited Investor

Review form and disclaimers and click on “Confirm”

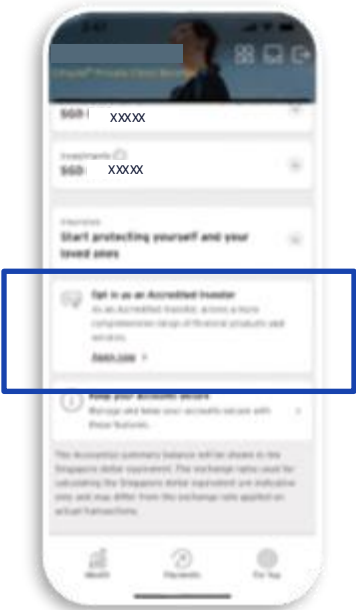
You have now opted in as an Accredited Investor as part of this joint relationship

<sup>5</sup> | #Clients in a joint account with an existing Accredited Investor may opt in for Accredited Investor status for that specific joint account relationship to access products and services available to an Accredited Investor.

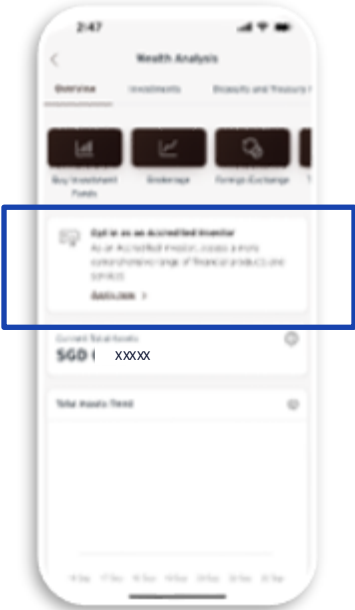
Entry Points



Tap on the Opt in banner on the TOP of the main dashboard



Tap on the Opt in banner on the BOTTOM of the main dashboard



Tap on the Opt in banner on the TOP of the Wealth Analysis page

# 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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