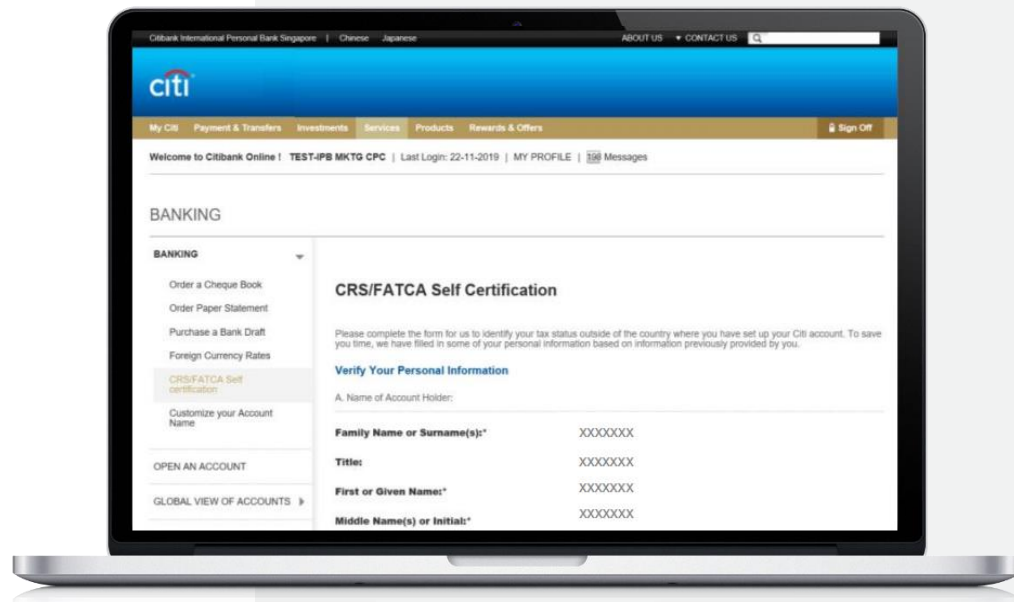


CRS FACTA Quick Start Guide

Citibank Online



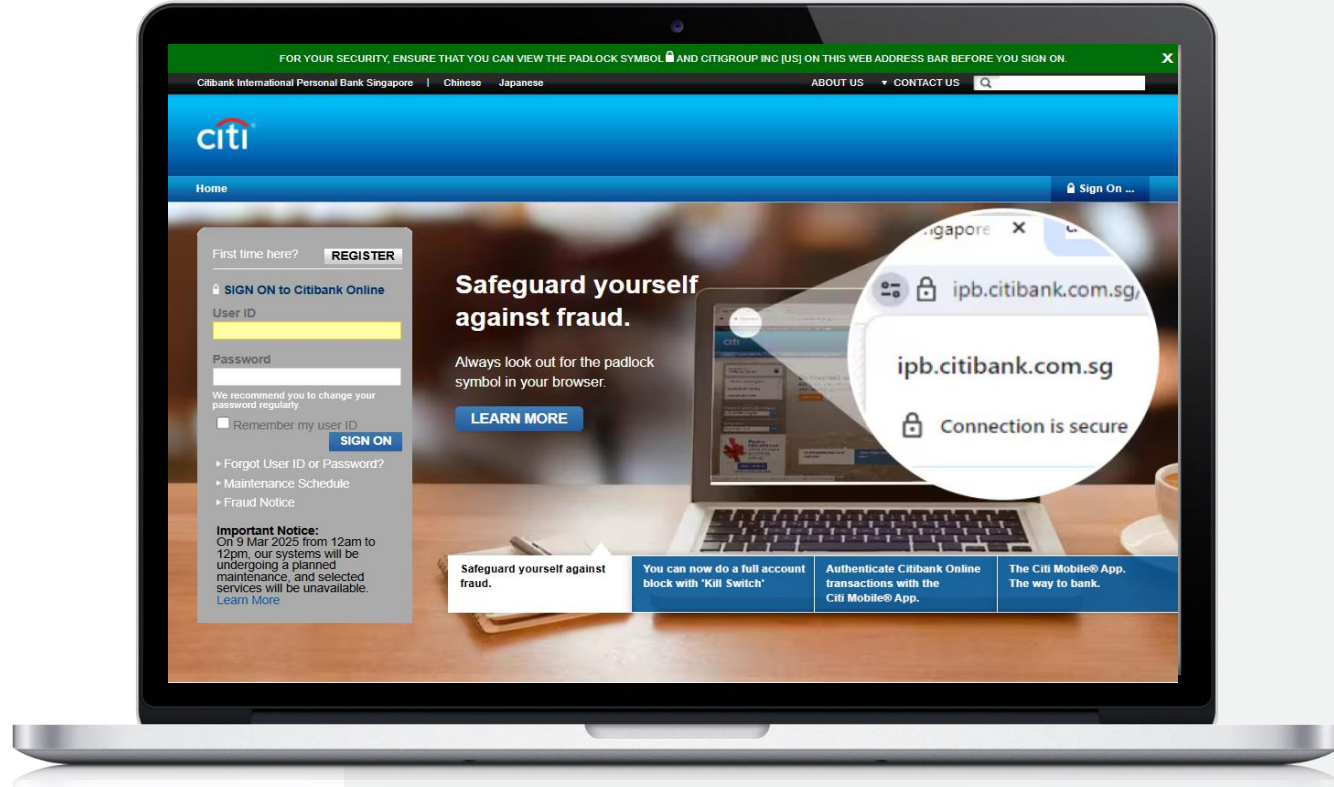
CRS/FATCA Certification

1

Go to
www.ipb.citibank.com.sg [Sign
On]

2

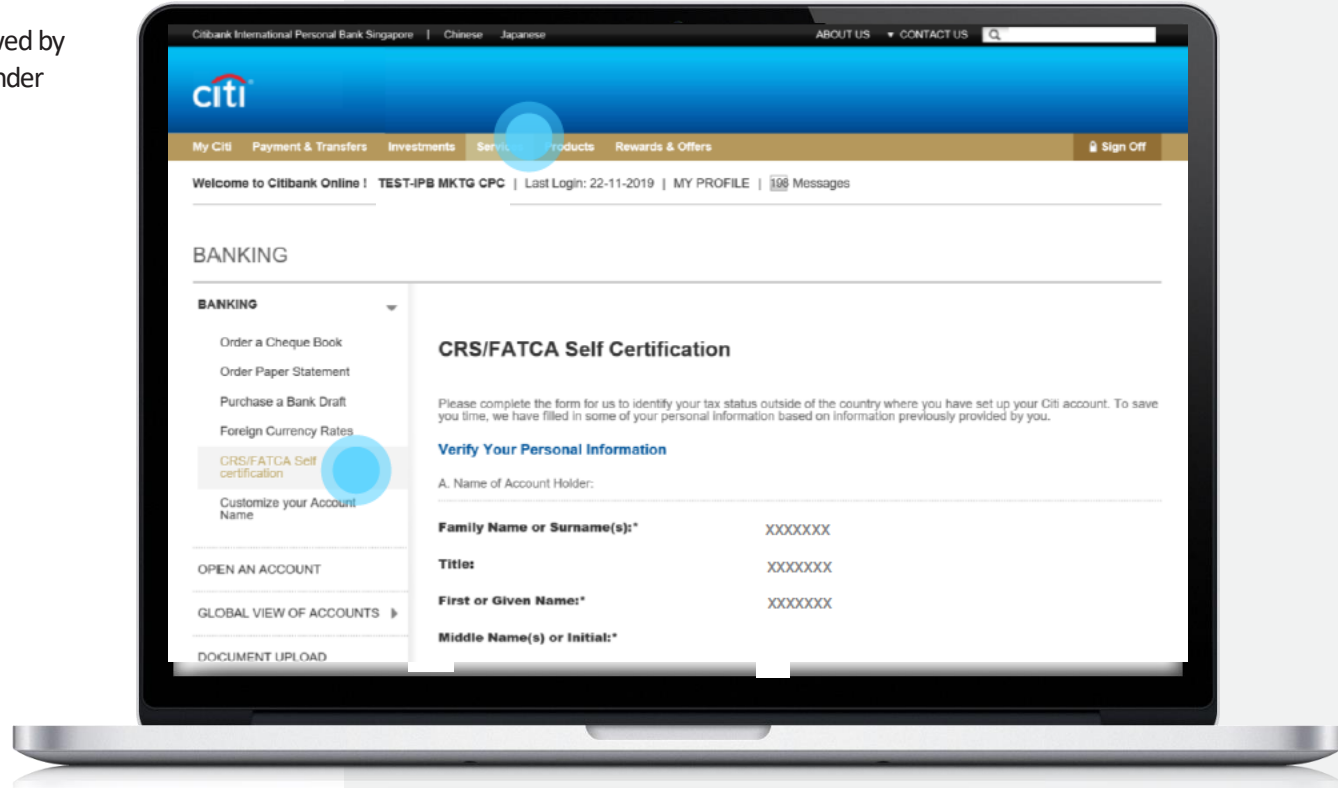
Sign on with your
User ID and Password



CRS/FATCA Certification

3

Click on the "Services" tab followed by "CRS/FATCA Self certification" under "BANKING"





4

Verify your personal information presented on the screen and click “Continue”.

A laptop screen displays a certification form with the following fields and values:

D. Date of birth	
.....	
Date of birth* (YYYY-MM-DD):::	1970-03-18
E. Place of Birth:	
.....	
Town or City of Birth:	MUMBAI
Country of Birth:	Hong Kong
.....	
▶ Back CONTINUE	

CRS/FACTA Certification

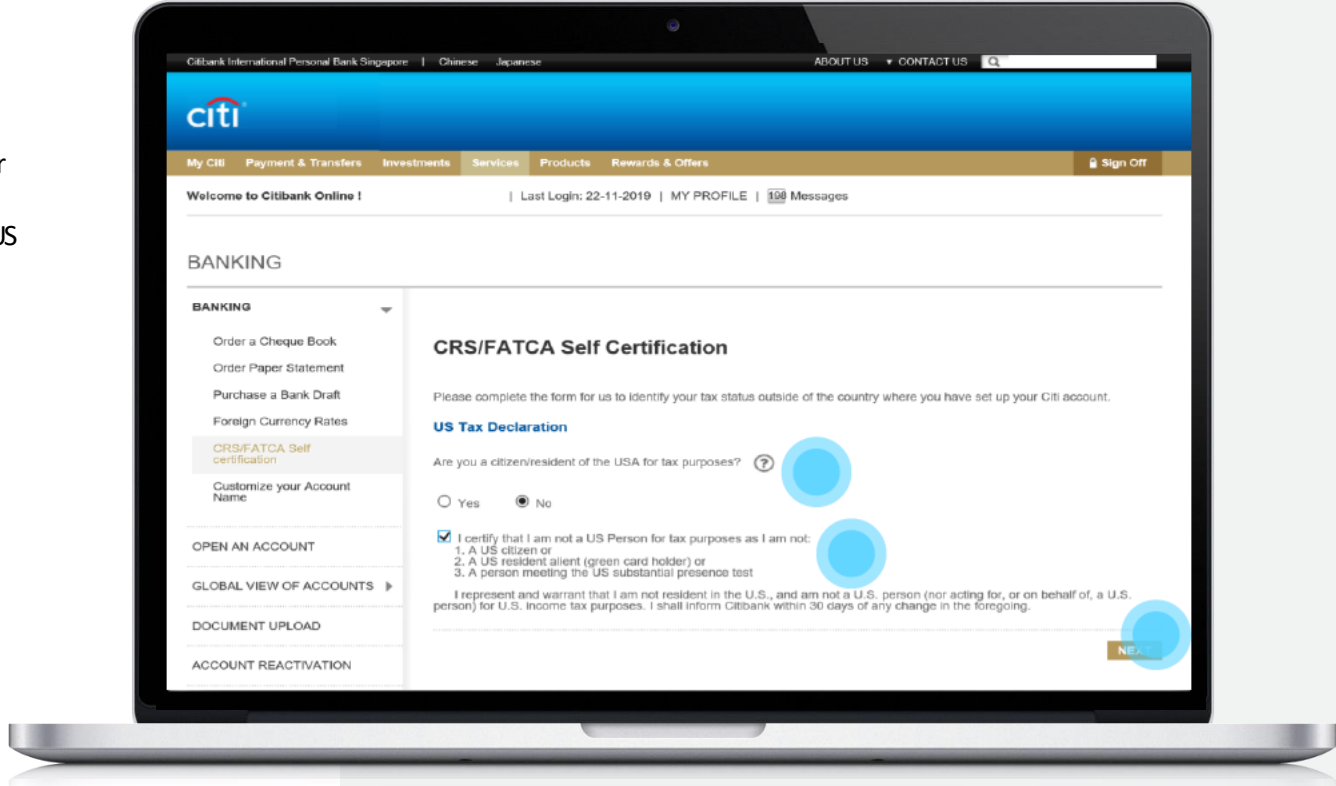


5

Complete the declaration by:

- Indicating if you are a citizen/resident of the USA for tax purposes
- Certifying that you are not a US Person for tax purposes by checking the tick box.

Once done, click on "Next".

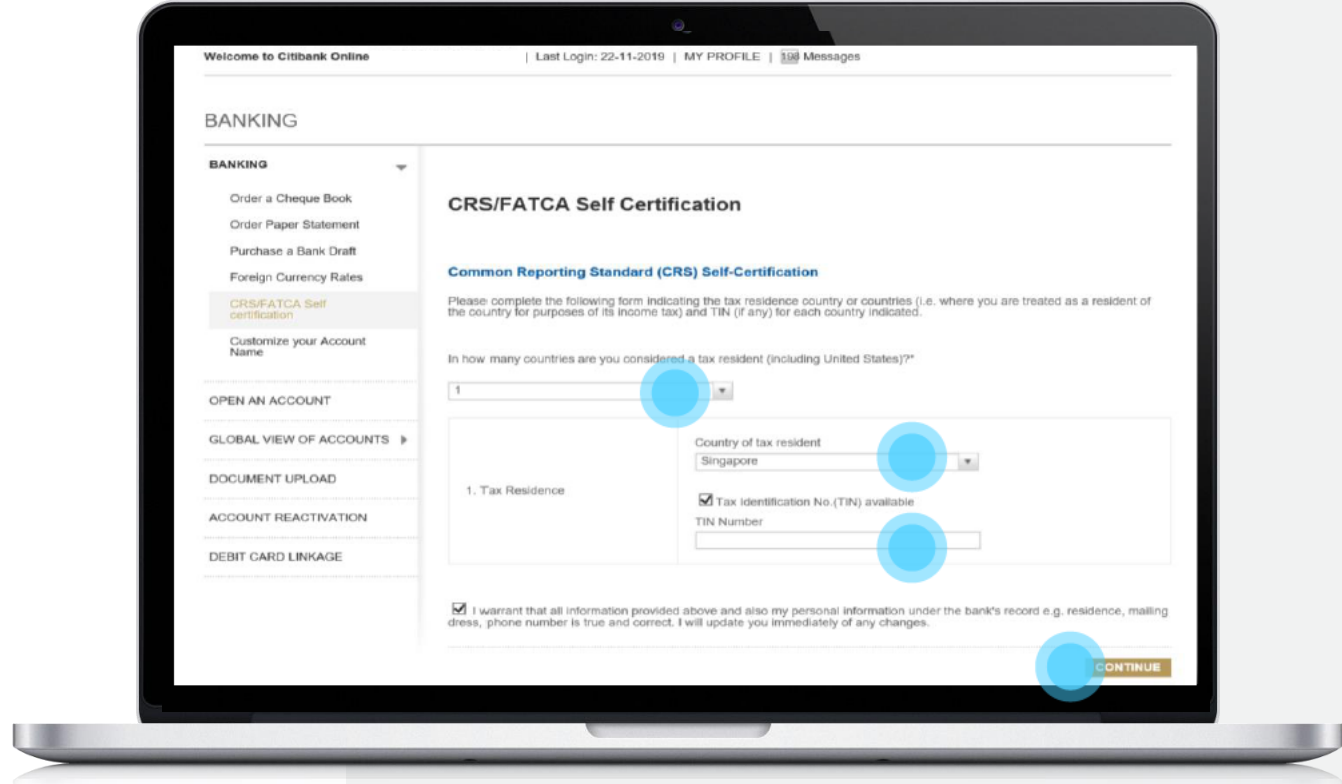


CRS/FATCA Certification



6

Complete the questionnaire and click "Continue"



CRS/FACTA Certification



7

If you have indicated that you are considered a tax resident in more than 1 country, you will have to indicate the country in which you are primarily domiciled in.

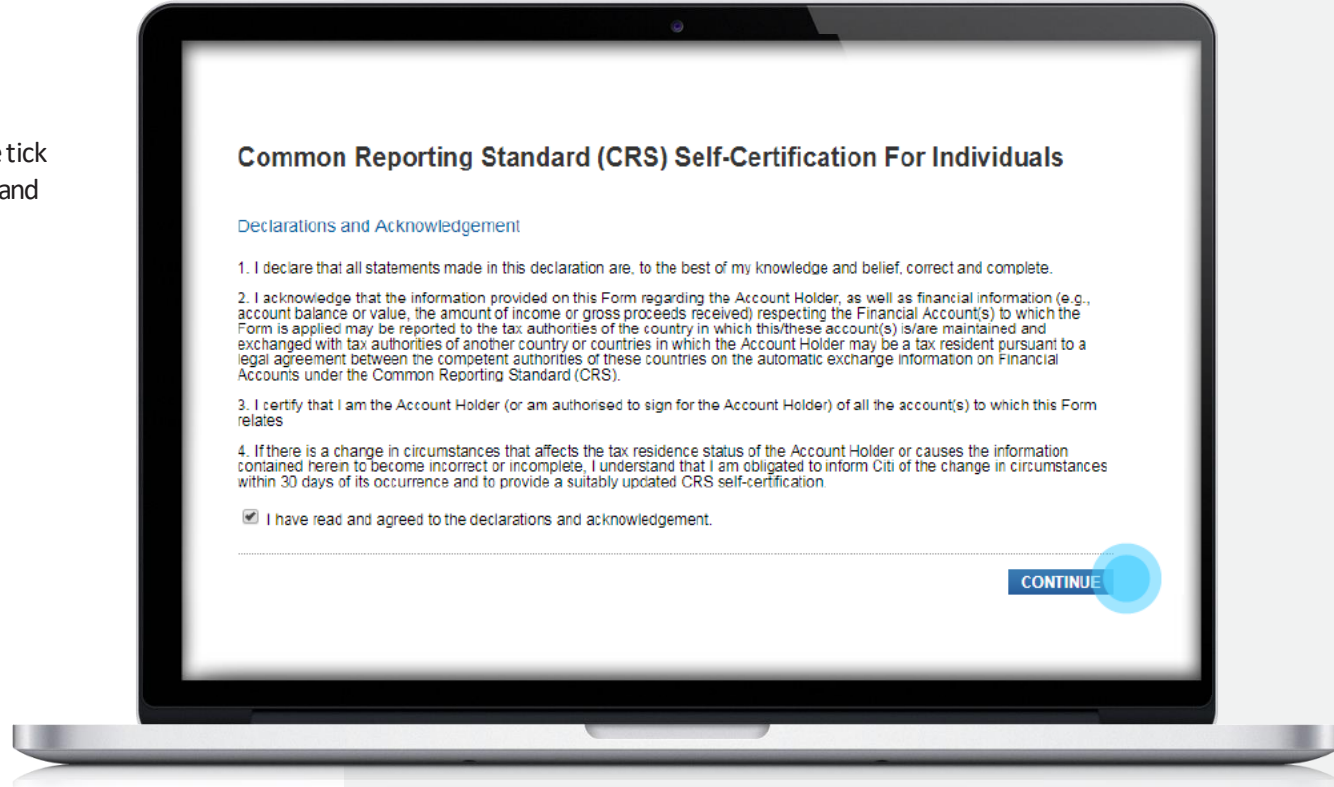
Once done, please press “Continue”.

A laptop screen displays a web form for CRS/FACTA certification. The form asks, "In how many countries are you considered a tax resident (including United States)?" with a dropdown menu set to "3". Below this, there are two sections for "Tax Residence". The first section, "1. Tax Residence", has "Primary residence" selected and a blue circle highlighting it. It includes a "Country of tax resident" dropdown set to "USA", a checked "Tax Identification No. (TIN) available" checkbox, and a "TIN Number" field containing "123XXX123". The second section, "2. Tax Residence", also has "Primary residence" selected. It includes a "Country of tax resident" dropdown set to "Afghanistan", an unchecked "Tax Identification No. (TIN) available" checkbox, and three radio button options: "The country where the Account Holder is subject to income tax as a resident does not issue TINs." (selected), "The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why in Remarks).", and "No TIN is required because the tax residence jurisdiction that issues the TIN does not require a Financial Institution to collect and report the TIN". A "Remarks" text field is present. At the bottom, there is a warrant statement and a blue "CONTINUE" button with a blue circle highlighting it.

CRS/FATCA Certification

8

Please ensure that you read the declaration on this screen. To acknowledge, please click on the tick box at the bottom of the screen and then click on “Continue”.



Common Reporting Standard (CRS) Self-Certification For Individuals

Declarations and Acknowledgement

1. I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.
2. I acknowledge that the information provided on this Form regarding the Account Holder, as well as financial information (e.g., account balance or value, the amount of income or gross proceeds received) respecting the Financial Account(s) to which the Form is applied may be reported to the tax authorities of the country in which this/these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be a tax resident pursuant to a legal agreement between the competent authorities of these countries on the automatic exchange information on Financial Accounts under the Common Reporting Standard (CRS).
3. I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this Form relates
4. If there is a change in circumstances that affects the tax residence status of the Account Holder or causes the information contained herein to become incorrect or incomplete, I understand that I am obligated to inform Citi of the change in circumstances within 30 days of its occurrence and to provide a suitably updated CRS self-certification.

I have read and agreed to the declarations and acknowledgement.

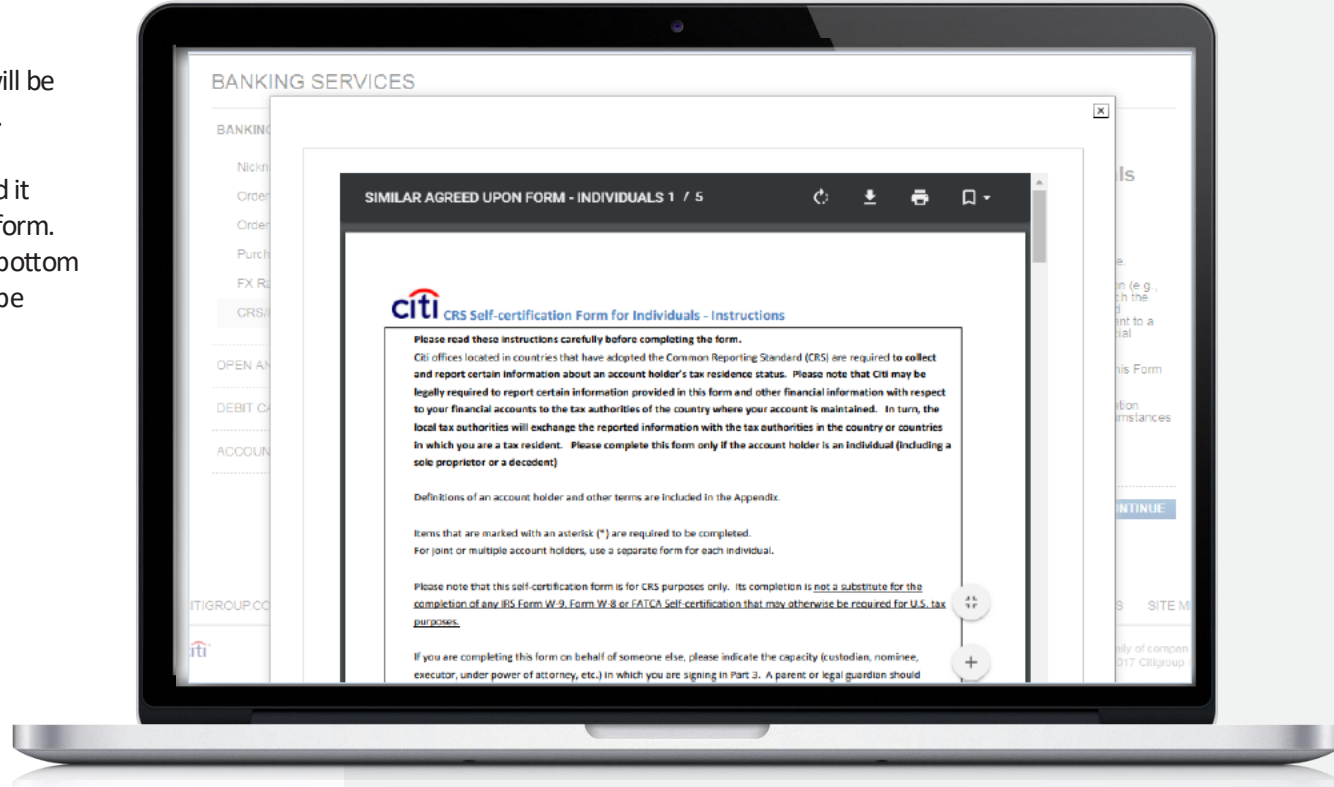
CONTINUE

CRS/FATCA Certification

9

The CRS Self Certification form will be presented for your confirmation.

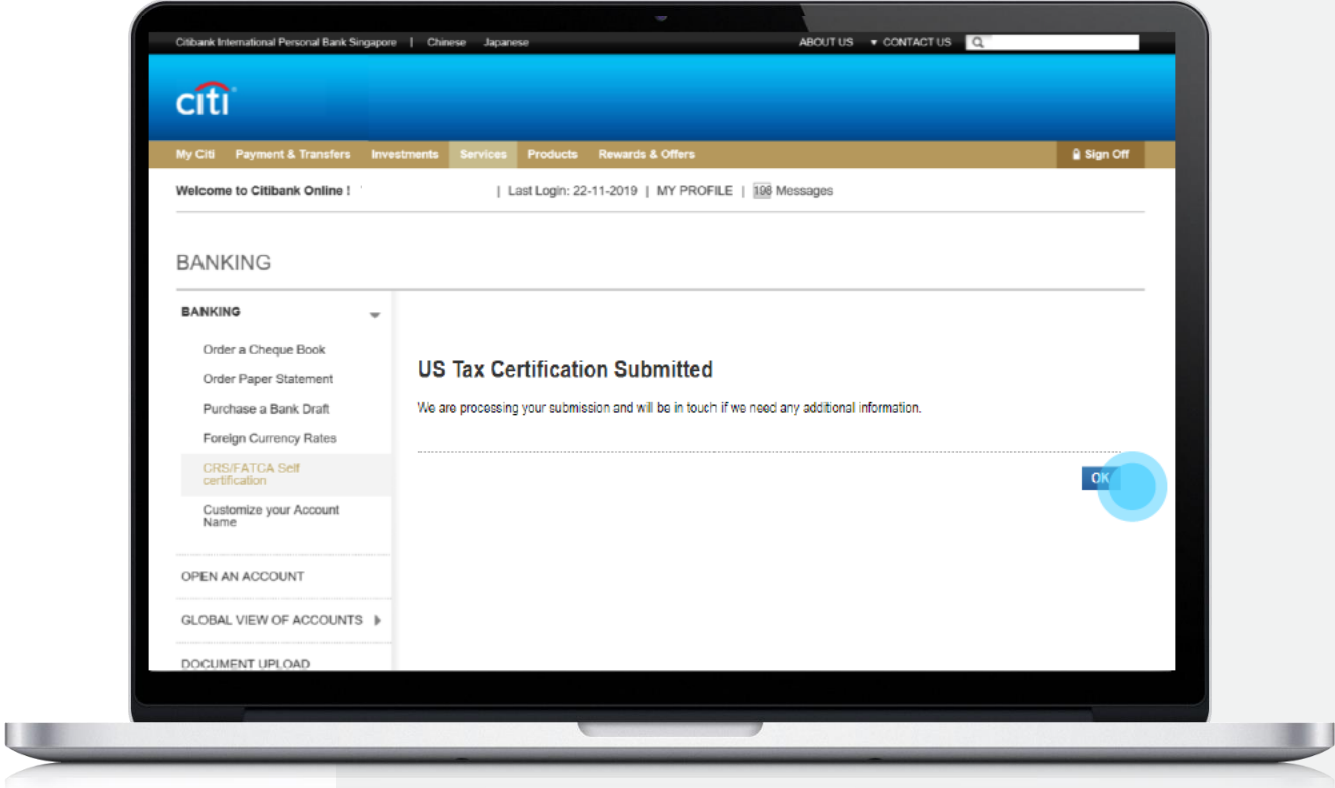
Please ensure that you have read it carefully before completing the form. By clicking on “Continue” at the bottom of the page, the declaration will be submitted.



CRS/FATCA Certification

10

Confirmation screen



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 (SMSes) 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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Banking Hours
Monday to Friday: 9:30am – 6:00pm

