

Dear Customer,

The Fair Dealing Guidelines issued by Monetary Authority of Singapore (MAS) in April 2009 aim to promote fair dealing by financial institutions when they conduct business with their customers.

The guidelines stipulate five fair dealing outcomes that are pivoted on the following principles:

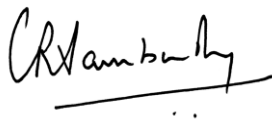
- Fair dealing is central to corporate culture
- Products and services offered are suitable for target customer segments
- Representatives who provide customers with quality advice and appropriate recommendations are competent
- Customers are provided with clear, timely and relevant information to make informed decisions
- Customer complaints are handled in an independent, effective and prompt manner

At Citibank, we are fully committed to delivering the above fair dealing outcomes to you:

- Our interaction with you will always be fair, balanced and customer focused
- Each one of us adhere to values that are designed to ensure that we put your needs first, and to deliver superior customer experience
- The wealth management product range that we distribute undergoes a rigorous due diligence process & we recommend products that are aligned with your financial objectives and risk profile
- Our sales personnel are completely trained and certified, prior to them engaging and recommending products to you
- We provide relevant and clear product information in a timely manner that will help you make informed financial decisions
- You have easy access to provide your feedback, which will be invaluable to the growth of the business. You can reach us through CitiPhone Banking, visit any one of our branches, contact your Relationship Manager or write to our Customer Service Director for this purpose
- We follow high service standards on complaints handling and resolution where complaints are resolved in an independent and prompt manner. If you like to have an external review of your concerns, we will guide you to seek assistance of FIDReC (Financial Industry Disputes Resolution Centre Ltd)

Fair dealing is central to the way we conduct business with you.

Regards



**Shyam Sambamurthy**  
Business Manager  
International Personal Bank Singapore