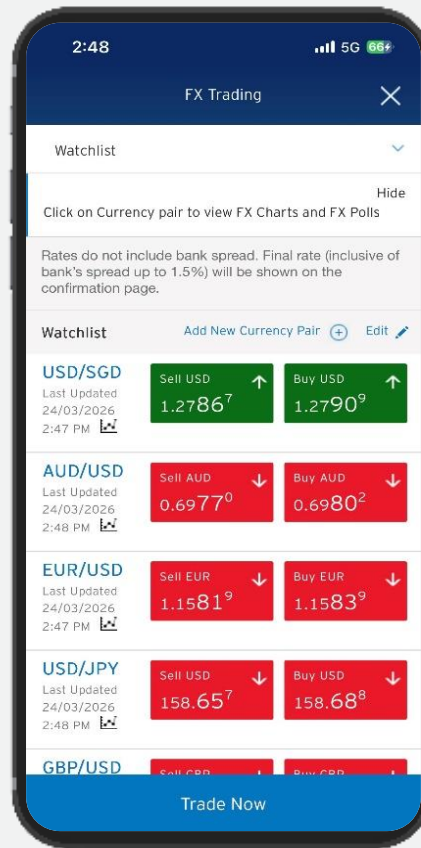


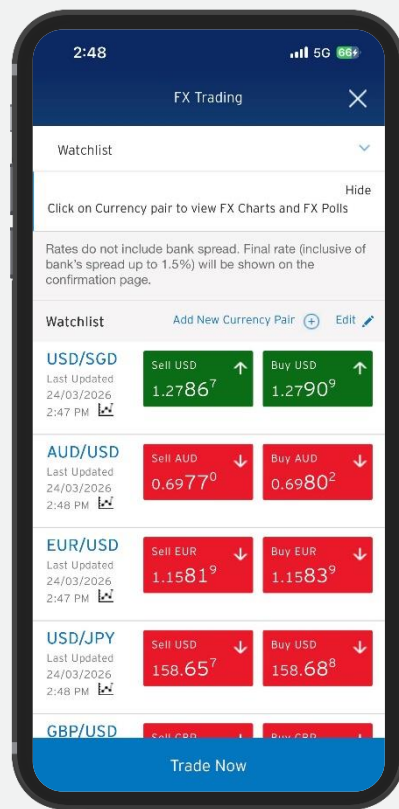
# How to: Trade Gold online with eFX

Quick Start Guide  
Citi Mobile® App



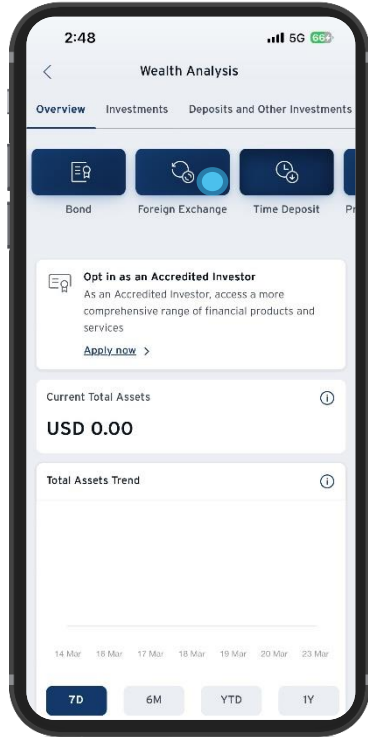
# How to trade gold online with eFX on Citi Mobile® App

- A. Watchlist 3
- B. Buying Gold:
  - i. Trade Now 4
  - ii. Order Watch 6
- C. Selling Gold
  - i. Trade Now 9
  - ii. Order Watch 11

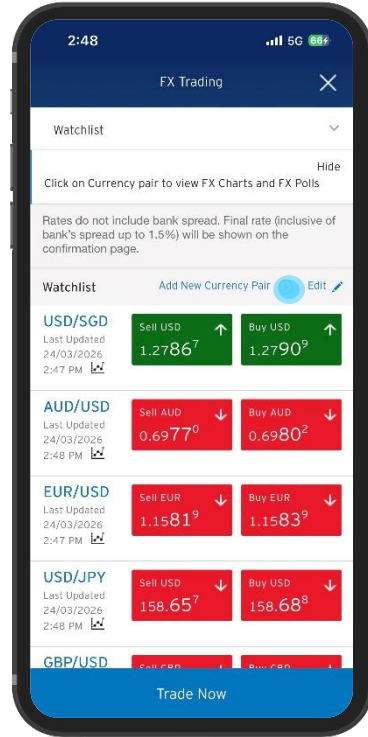


## A. Watchlist

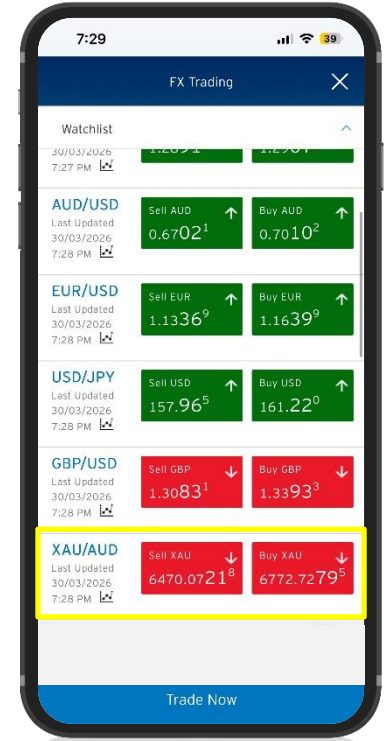
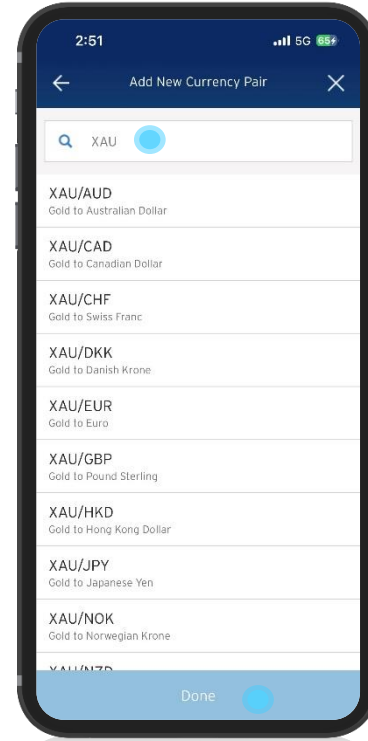
- 1 Go to Wealth > tap on “Foreign Exchange”
- 2 To add gold to your watchlist, tap on “Add New Currency Pair”



- 2 To add gold to your watchlist, tap on “Add New Currency Pair”

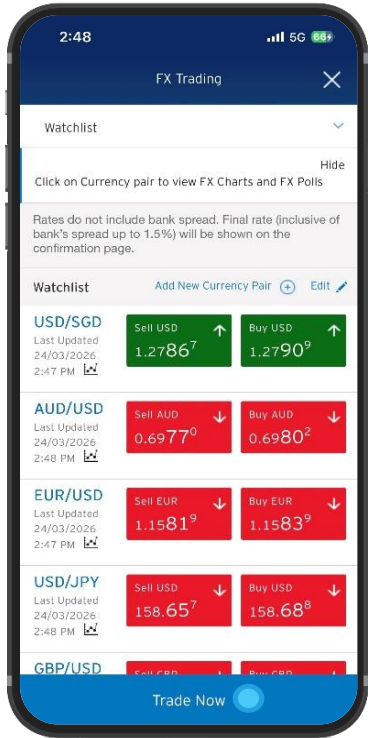


- 3 Search “XAU” in the search bar to view the currency pairs that involves gold. Select the pair you wish to add to your watchlist and tap on “Done”

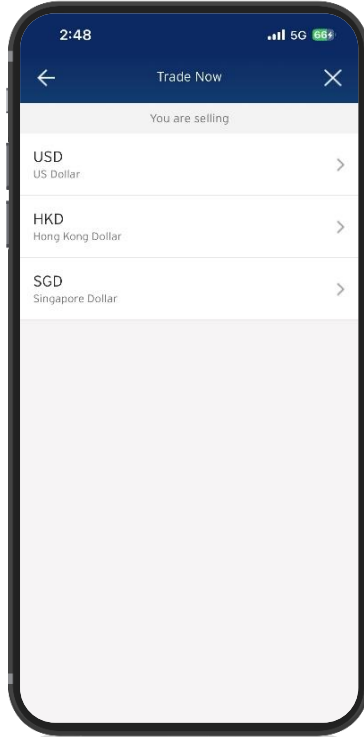


## B. Buying Gold – (i) Trade Now

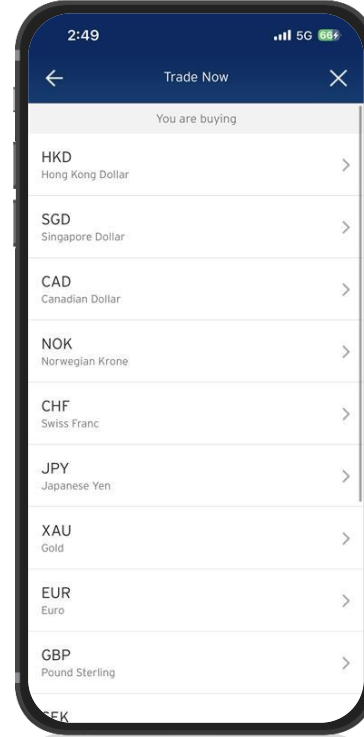
1 Tap on “Trade Now”



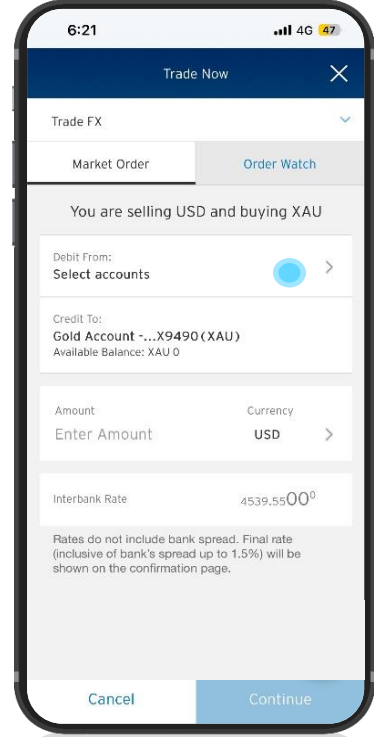
2 Choose the currency to sell



3 Choose the currency to buy. To buy gold, select “XAU”

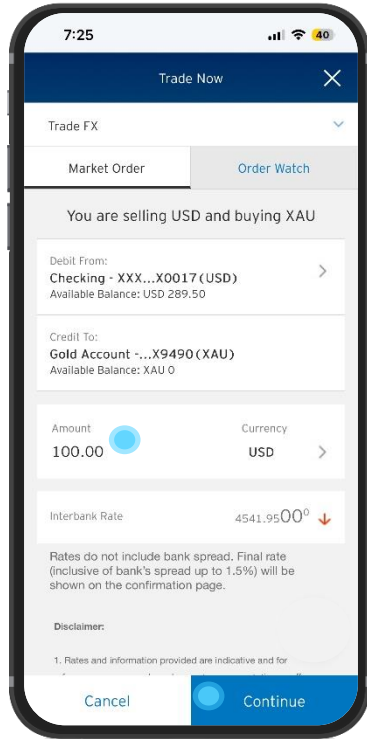


4 Select the accounts you wish to debit and credit from

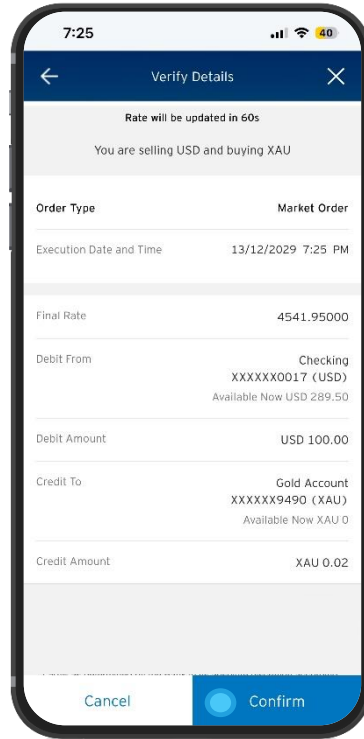


## B. Buying Gold – (i) Trade Now

5 Indicate amount\* and tap “Continue”

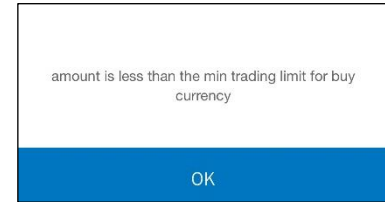


6 Review confirmation screen and tap “Confirm”

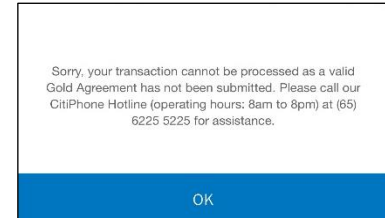


### \*Important Notice:

The minimum amount of gold clients can buy/sell is **1oz**. Any amount below that will reflect the below error message:

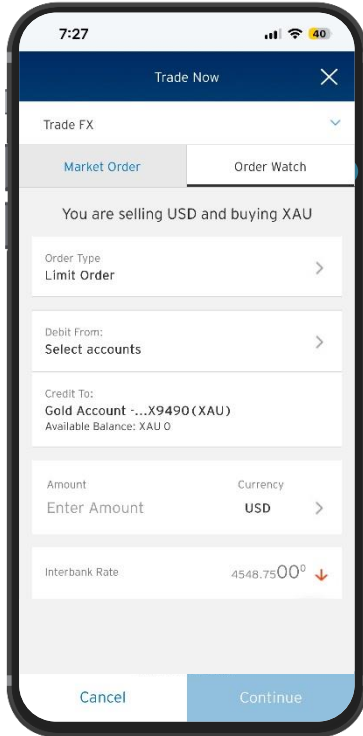


Please note also that a valid gold agreement will need to be submitted offline through your Client Advisor before you can proceed with the transaction, if not below error will show:

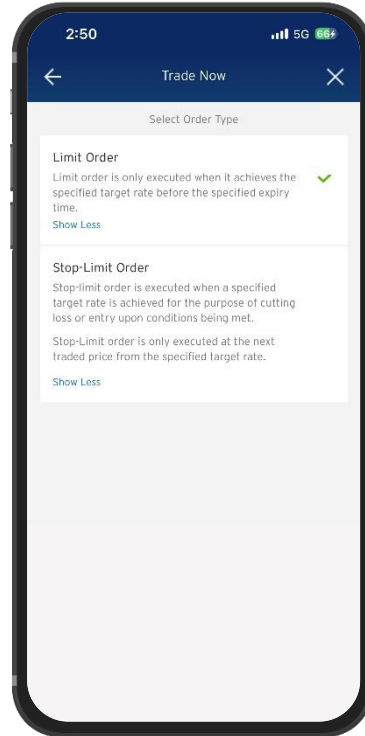


## B. Buying Gold – (ii) Order Watch

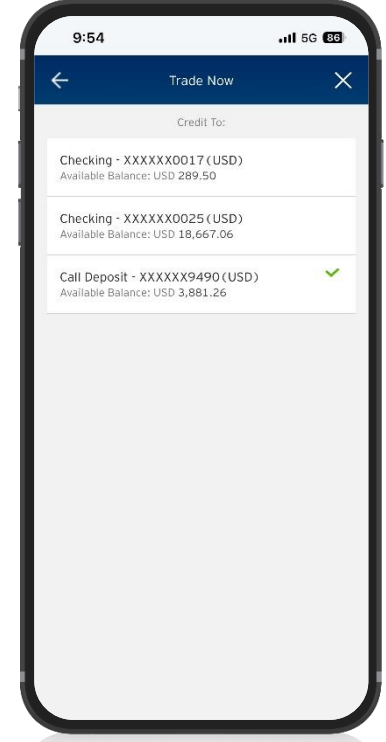
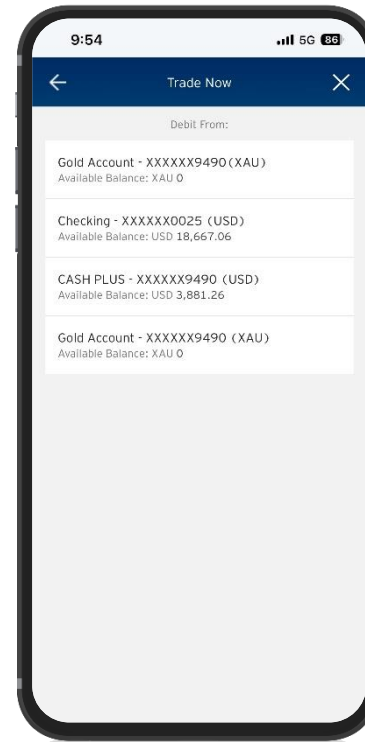
1 Tap on “Order Watch” and fill in the fields



2 Order type: Limit or Stop-Limit



3 Select the accounts you wish to debit and credit from



## B. Buying Gold – (ii) Order Watch

4

Fill in the amount of gold you wish to sell

Trade Now

Trade FX

Market Order Order Watch

You are selling USD and buying XAU

Order Type  
Limit Order

Debit From:  
Checking - XXX...X0017 (USD)  
Available Balance: USD 289.50

Credit To:  
Gold Account ...X9490 (XAU)  
Available Balance: XAU 0

Amount Currency  
Enter Amount USD

Interbank Rate 4548.7500<sup>0</sup>

Rates do not include bank spread. Final rate (inclusive of bank's spread up to 1.5%) will be shown on the confirmation page.

Cancel Continue

5

Set the target rate

Trade Now

Trade FX

Market Order Order Watch

Input the target rate:

Target Rate  
Please enter

Expiration date  
In 1 Week  
31/12/2029 9:00 AM

**Disclaimer:**  
1. Rates and information provided are indicative and for reference purposes only and are not a representation or offer from the Bank of the terms on which an order can be executed.  
2. The Bank does not guarantee the accuracy and reliability of the rates and information which are relied upon at the user's sole risk.  
3. The Target Rate for the purposes of transactions executed as an Order Watch, will be the customer "All in rate" which is different from the prevailing interbank market rate at the time of the execution as it includes a Bank spread ranging from 0.10% to 1.50% as determined by the Bank in its absolute discretion according to the transaction amount.

4. Order Watch (if Limit Order) requires a minimum amount of

Cancel Continue

6

Set the Expiration date

Trade Now

Select Expiration Date

In 1 Week  
30/03/2026 9:00 AM

In 24 Hours  
25/03/2026 9:00 AM

Select a Date

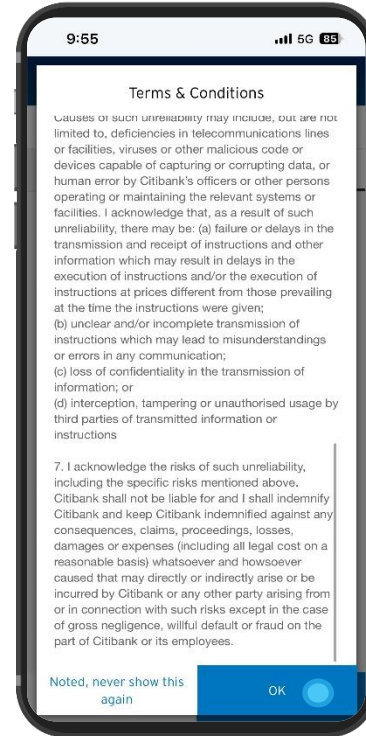
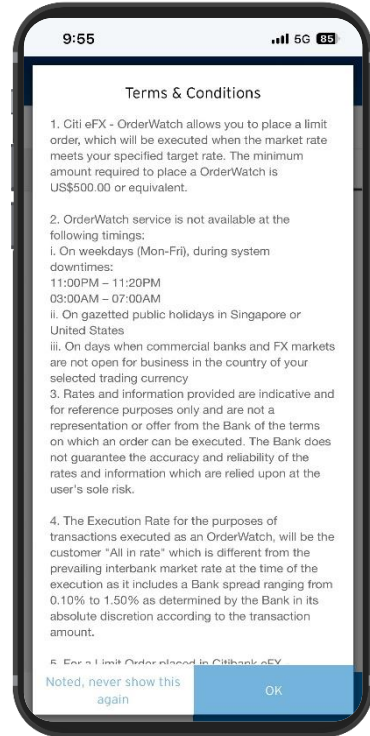
March 2026

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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Done

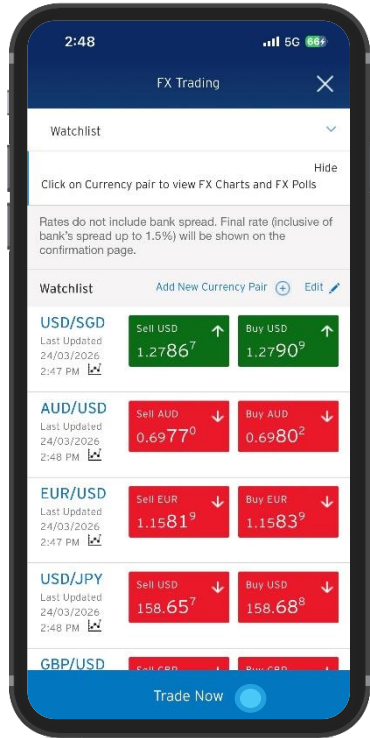
## B. Buying Gold – (ii) Order Watch

- 7 Scroll down the terms and conditions and tap on “Ok” to proceed

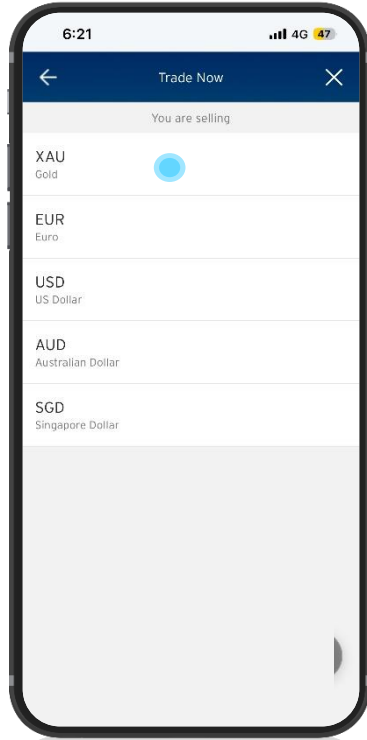


## C. Selling Gold – (i) Trade Now

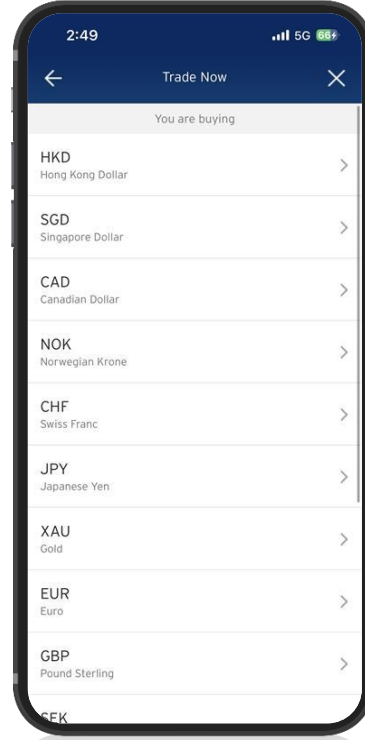
1 Tap on “Trade Now”



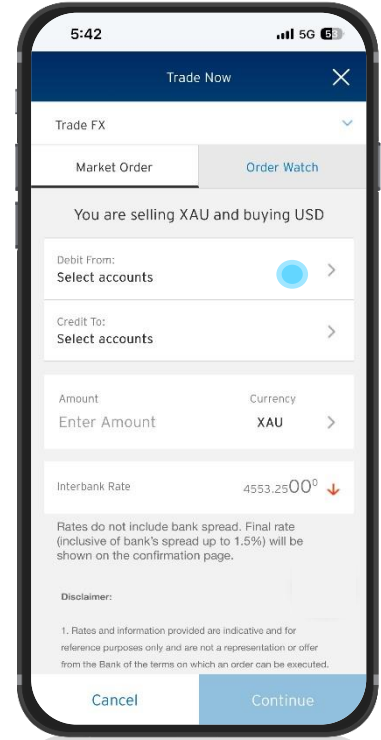
2 Choose the currency to sell. To sell gold, select “XAU”



3 Choose the currency buy in



4 Select the accounts you wish to debit and credit from



## C. Selling Gold – (i) Trade Now

5 Indicate amount\* and tap “Continue”

Trade Now

Trade FX

Market Order Order Watch

You are selling XAU and buying USD

Debit From: Gold Account -...X9490 (XAU)  
Available Balance: XAU 50

Credit To: Checking - XXX...X0025 (USD)  
Available Balance: USD 18,667.06

Amount: 5.00 Currency: XAU

Interbank Rate: 4553.2500

Rates do not include bank spread. Final rate (inclusive of bank's spread up to 1.5%) will be shown on the confirmation page.

Disclaimer:  
1. Rates and information provided are indicative and for...

Cancel Continue

6 Review confirmation screen and tap “Confirm”

Verify Details

Rate will be updated in 55s

You are selling XAU and buying USD

Order Type: Market Order

Execution Date and Time: 02/01/2030 2:36 PM

Final Rate: 4649.15000

Debit From: Gold Account XXXXX9490 (XAU)  
Available Now XAU 50

Debit Amount: XAU 5.00

Credit To: Checking XXXXX0025 (USD)  
Available Now USD 18,667.87

Credit Amount: USD 23,259.87

1. The rate displayed will be refreshed after 60 seconds, at which point a different rate may be displayed.

2. The rate displayed includes a Bank spread ranging from 0.10% to 1.6% as determined by the Bank for its discretion according to market conditions.

Cancel Confirm

### \*Important Notice:

The minimum amount of gold clients can buy/sell is **1oz**. Any amount below that will reflect the below error message:

amount is less than the min trading limit for buy currency

OK

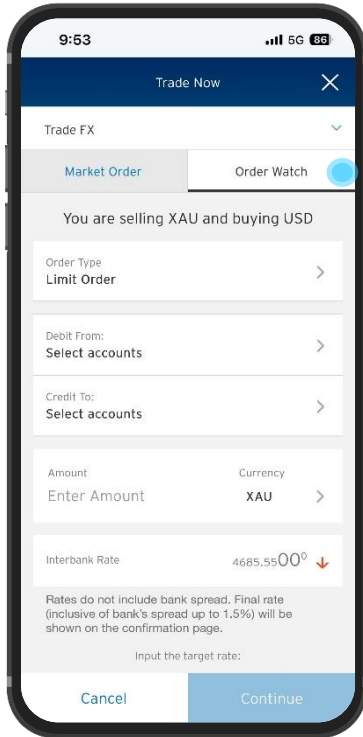
Please note also that a valid gold agreement will need to be submitted offline through your Client Advisor before you can proceed with the transaction, if not below error will show:

Sorry, your transaction cannot be processed as a valid Gold Agreement has not been submitted. Please call our CitiPhone Hotline (operating hours: 8am to 8pm) at (65) 6225 5225 for assistance.

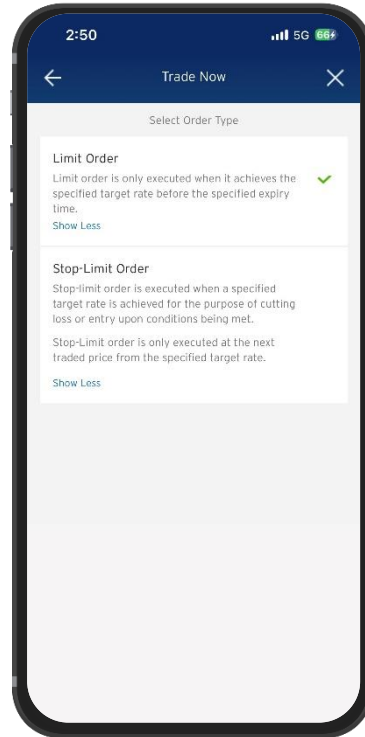
OK

## C. Selling Gold – (ii) Order Watch

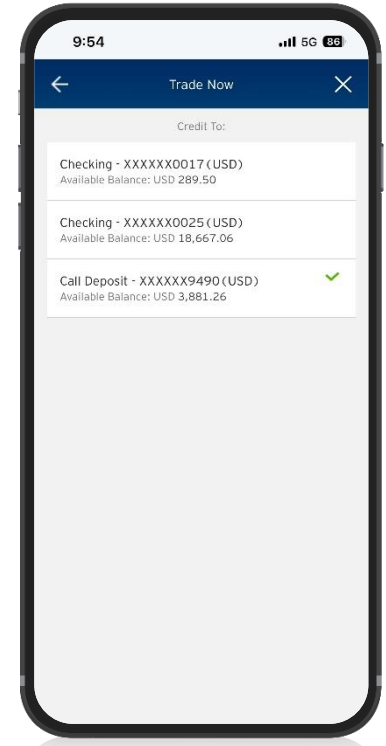
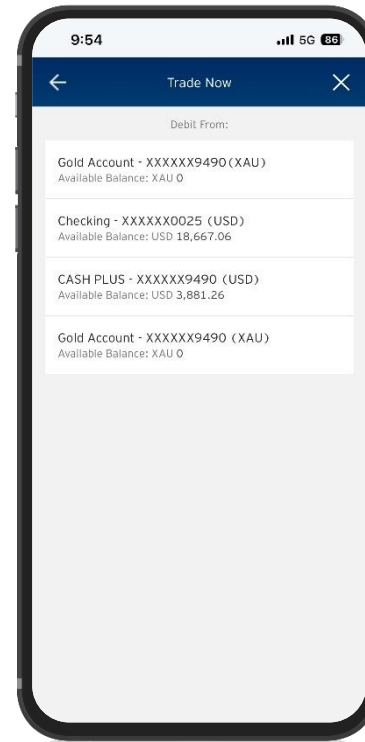
1 Tap on “Order Watch” and fill in the fields



2 Order type: Limit or Stop-Limit



3 Select the accounts you wish to debit and credit from



## C. Selling Gold – (ii) Order Watch

4

Fill in the amount of gold you wish to sell

Trade Now

Trade FX

Market Order Order Watch

You are selling XAU and buying USD

Order Type  
Limit Order

Debit From:  
Checking - XXX...0025 (USD)  
Available Balance: USD 18,667.06

Credit To:  
Call Deposit -...X9490 (USD)  
Available Balance: USD 3,881.26

Amount  
5.00

Currency  
XAU

Interbank Rate  
4685.5500

Rates do not include bank spread. Final rate (inclusive of bank's spread up to 1.5%) will be shown on the confirmation page.

Cancel Continue

5

Set the target rate

Trade Now

Trade FX

Market Order Order Watch

Input the target rate:

Target Rate  
Please enter

Expiration date  
In 1 Week  
31/12/2029 9:00 AM

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4. Order Watch (All in Rate) requires a minimum amount of

Cancel Continue

6

Set the Expiration date

Trade Now

Trade FX

Market Order Order Watch

Input the target rate:

Target Rate  
6.00000

Expiration date  
In 1 Week  
31/12/2029 9:00 AM

Disclaimer:  
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4. Order Watch (All in Rate) requires a minimum amount of

Cancel Continue

Trade Now

Select Expiration Date

In 1 Week  
30/03/2026 9:00 AM

In 24 Hours  
25/03/2026 9:00 AM

Select a Date

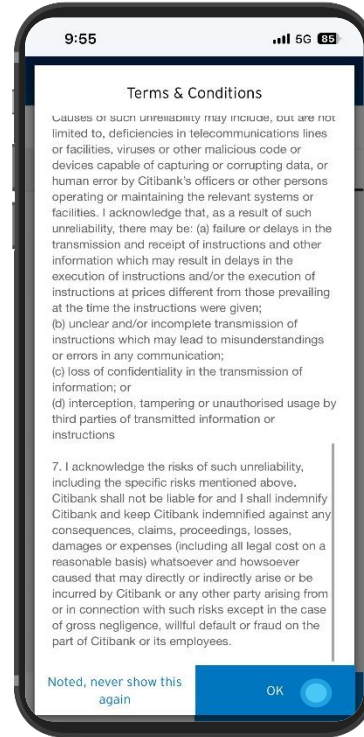
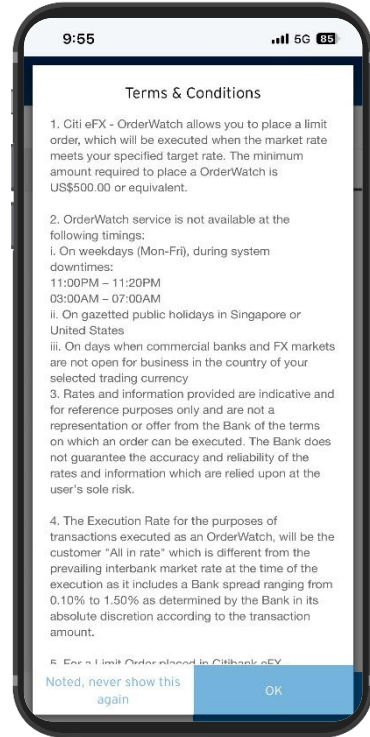
March 2026

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22	23	24	25	26	27	28
29	30	31				

Done

## C. Selling Gold – (ii) Order Watch

- 7 Scroll down the terms and conditions and tap on “Ok” to proceed



# 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.

## General Disclaimers

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. 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. 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.

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# Sign On Now

## Explore these capabilities

### on Citibank Online & Citi Mobile® App

#### Key Features Available Online



#### Servicing

Current Balances, Up to 7 years of Statements and 2 years Advices



#### Investing

FX, Time Deposits, Bonds, Brokerage, Premium Account, Investment Funds



#### Banking

Telegraphic Transfers, Citibank Global Transfers



Citibank Online  
[www.ipb.citibank.com.sg](http://www.ipb.citibank.com.sg)

Citi Mobile® App

