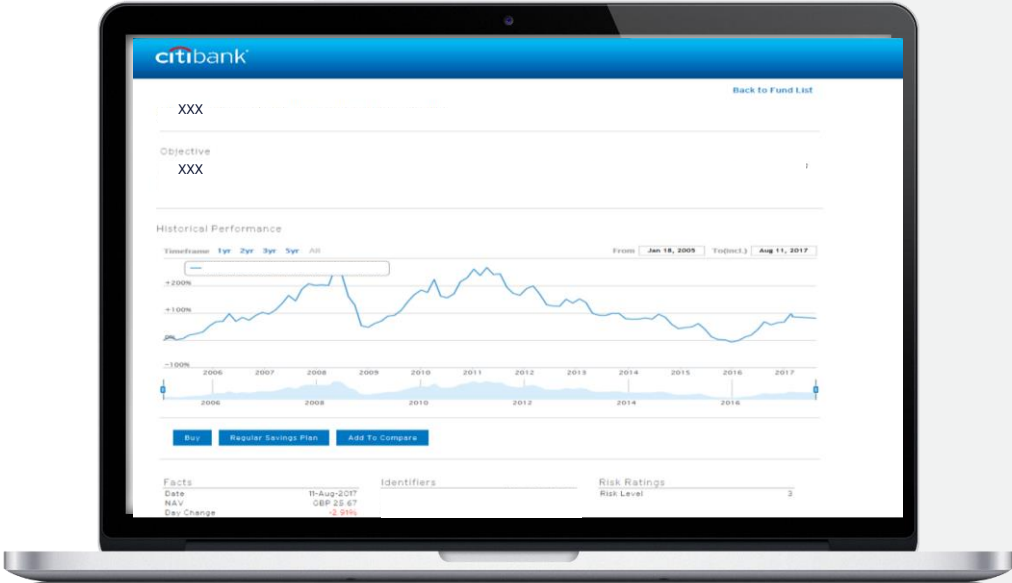


Investment Funds Quick Start Guide

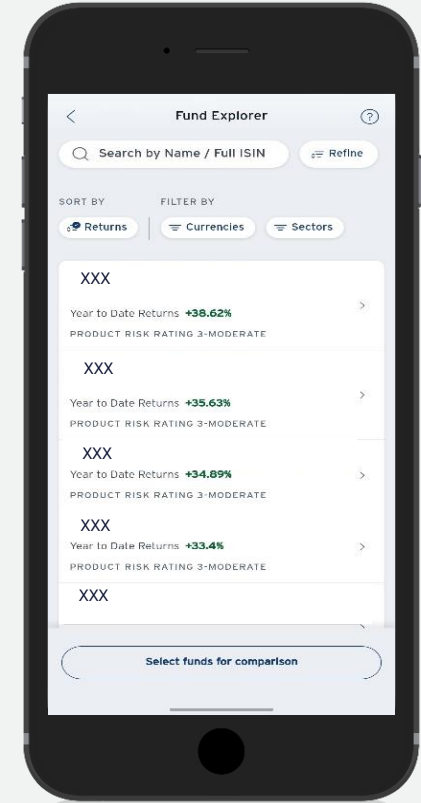
Citibank Online & Citi Mobile® App



Investment Funds

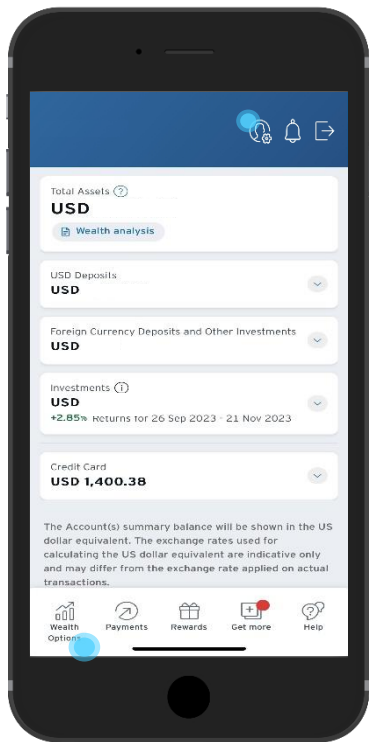
Citi Mobile® Contents

- A. Pre-requisite to your first fund purchase 3
- B. View/Compare Investment Funds 4
- C. Purchase Investment Funds (One-time/monthly) 6
- D. Sell Investment Funds 9
- E. Watchlist 10

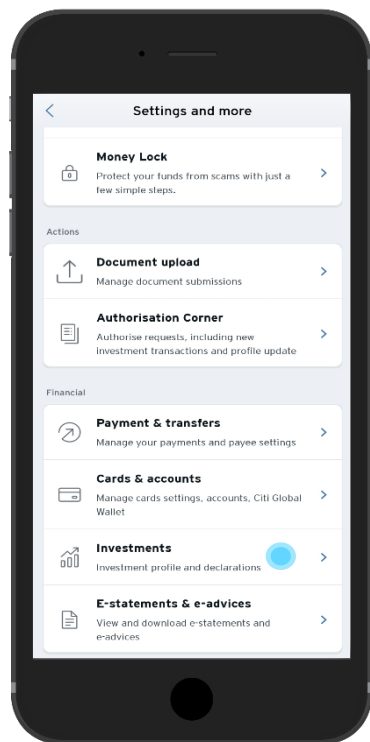


A. Pre-requisite to your first fund purchase

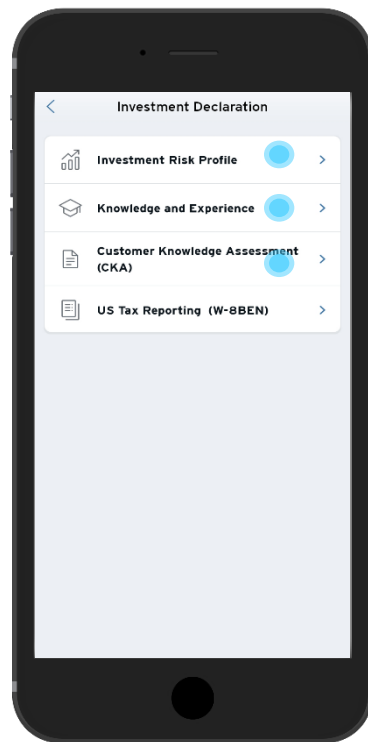
1 Go to your profile and settings



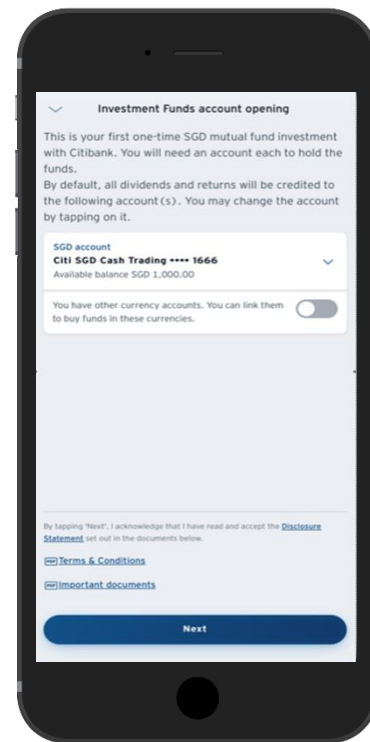
2 Tap on Investments



3 Complete your risk profile/K&E/CKA

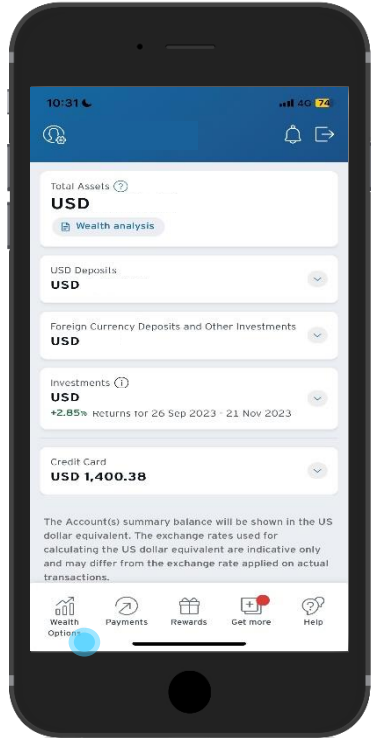


4 Investment funds account is opened seamlessly during your first fund purchase, no separate action required

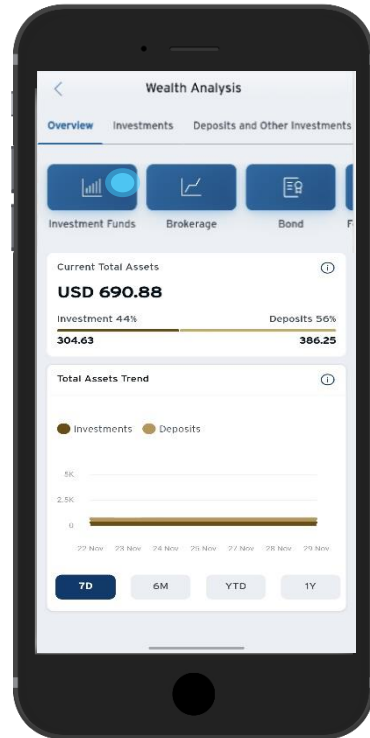


B. View/Compare Investment Funds

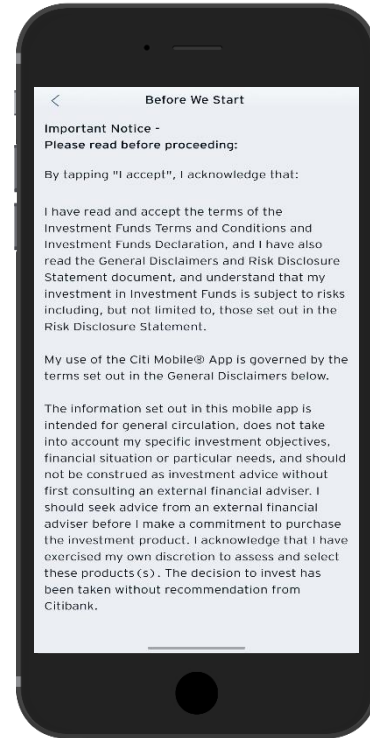
1 Go to Wealth/
Wealth Options



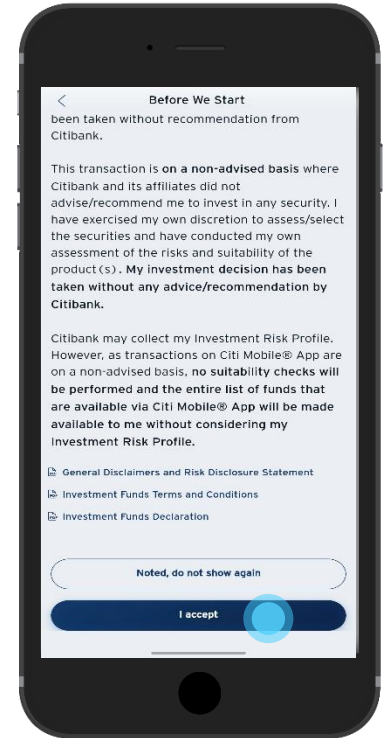
2 Select "Investment
Funds"



3 Read through the
important notice

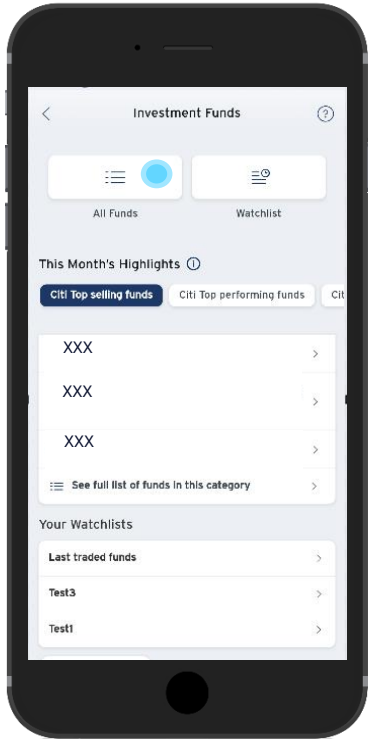


4 After reading the notice,
select "I Accept" to proceed

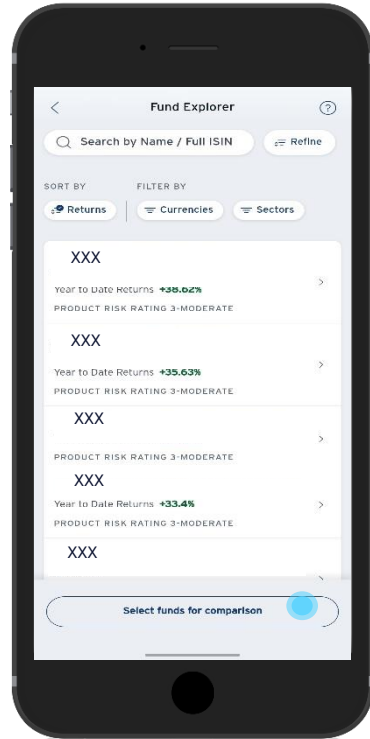


B. View/Compare Investment Funds

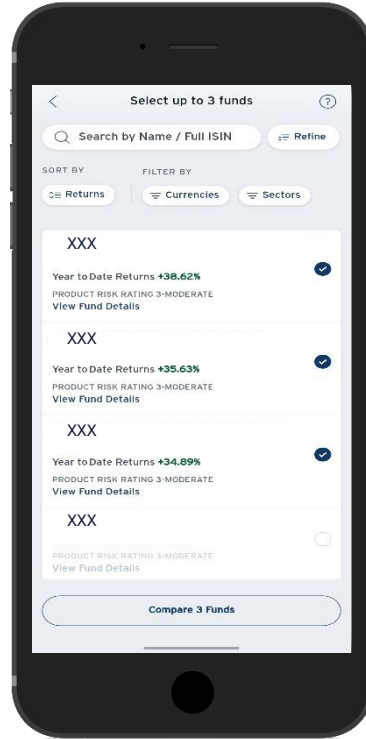
5 Tap on All Funds



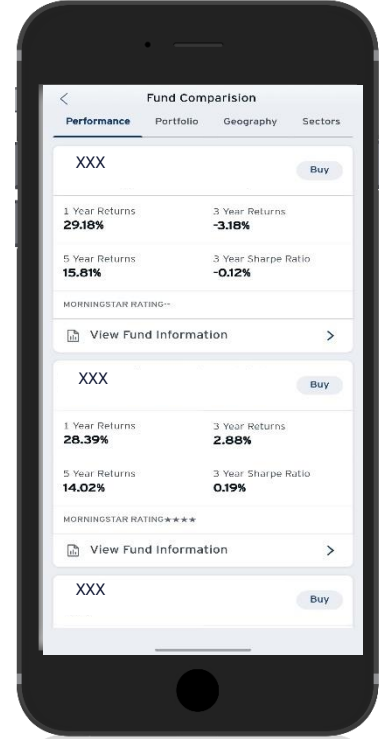
6 Browse full list of funds and select funds to compare



7 Select up to 3 funds for comparison

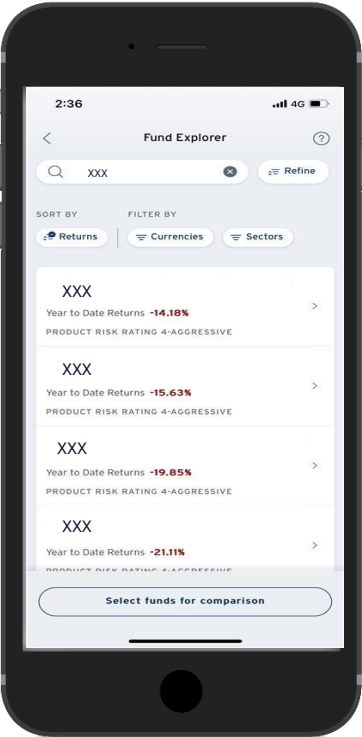


8 View funds comparison

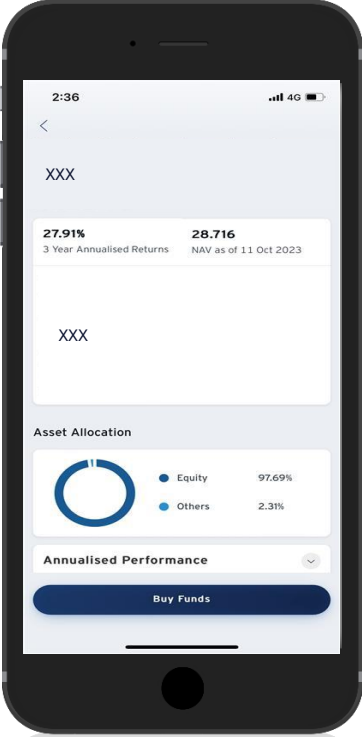


C. Purchase Investment Funds

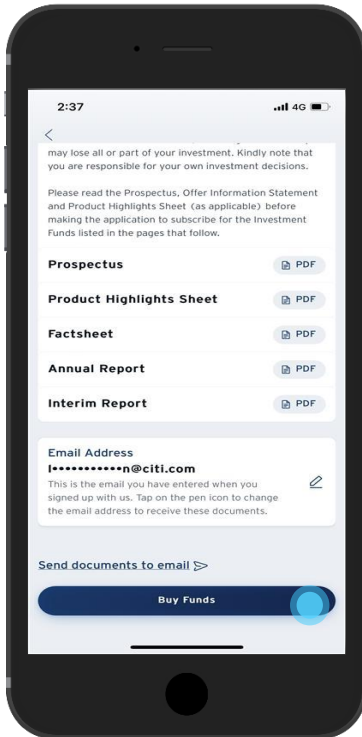
1 Browse funds by searching or filtering



2 Select a fund to view fund details

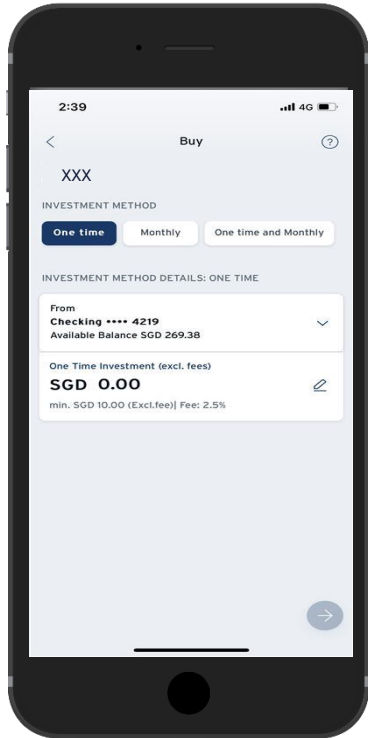


3 Click "Buy Funds" to proceed

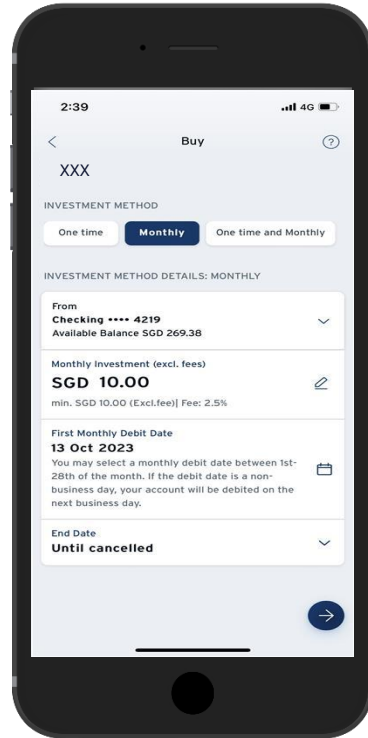


C. Purchase Investment Funds/Regular Savings Plan

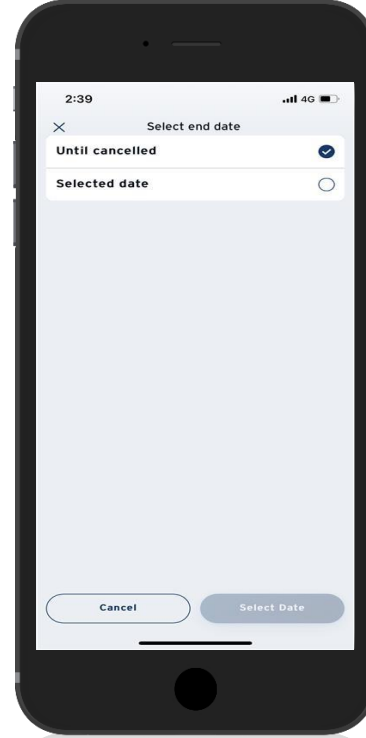
4 Select the investment method and input the required details



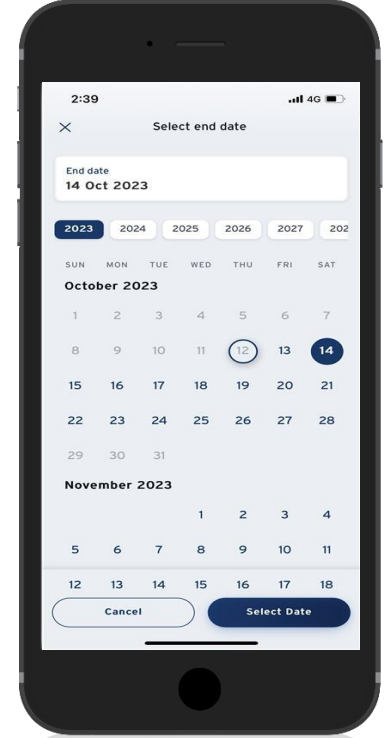
5 If a recurring investment option is selected, input the monthly investment amount and start date



6 Select end point of investments (if recurrent option is selected)

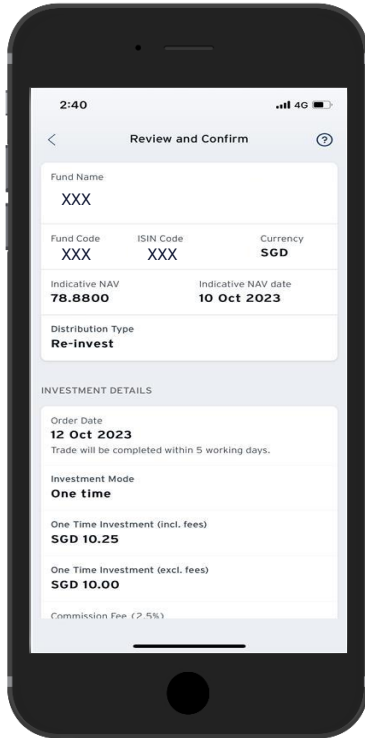


7 Select end date if required

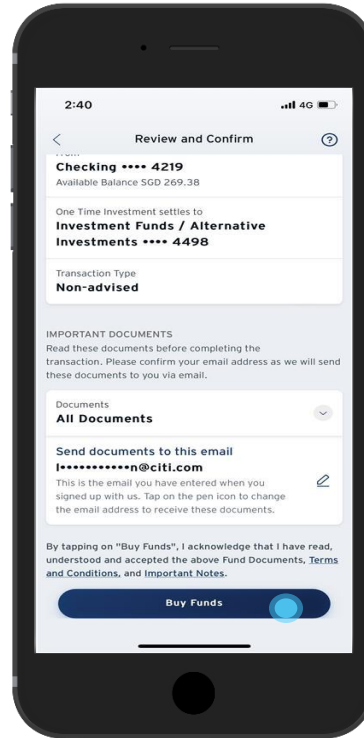


C. Purchase Investment Funds

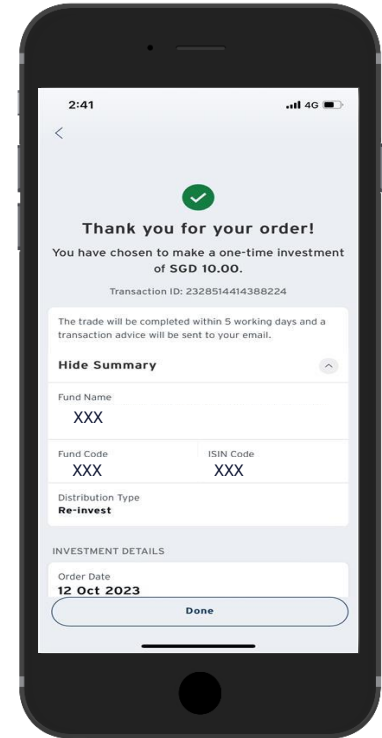
8 Review the details of the fund purchase



9 Select "Buy Funds" to submit the order

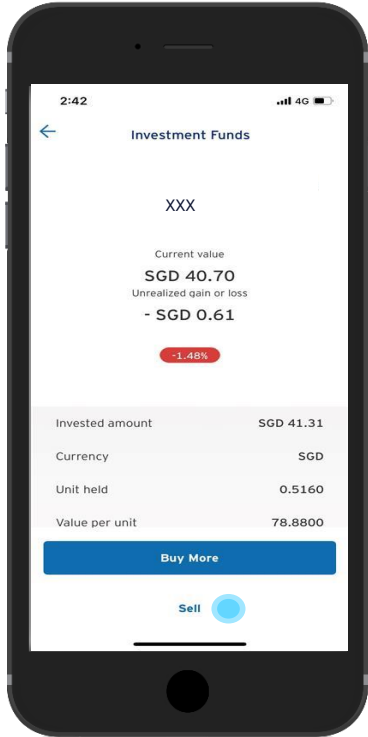


10 View confirmation screen of order submitted

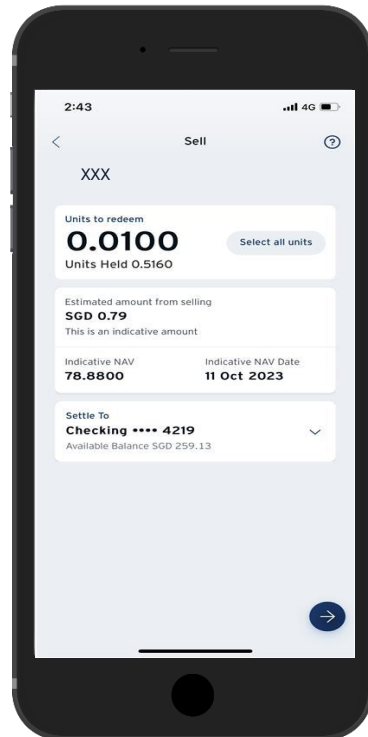


D. Sell Investment Funds

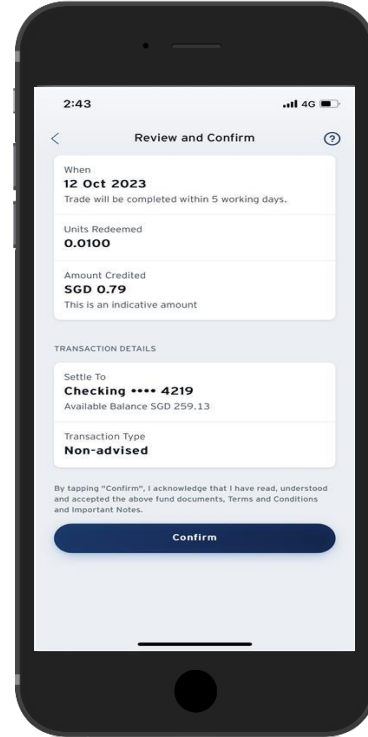
1 Go to your funds holdings and select the fund that you wish to sell



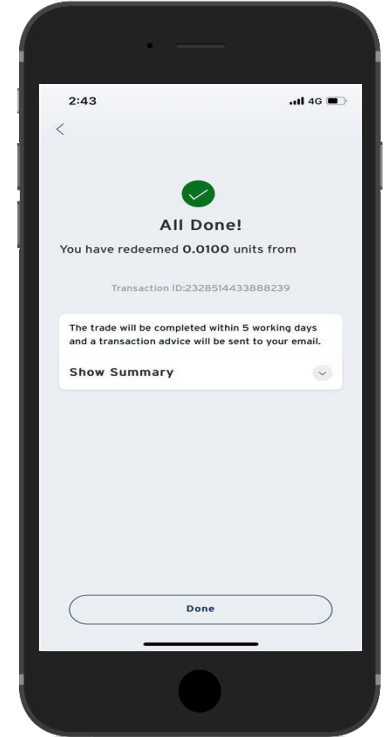
2 Input the number of units that you would like to sell



3 Review and ensure that the details are correct

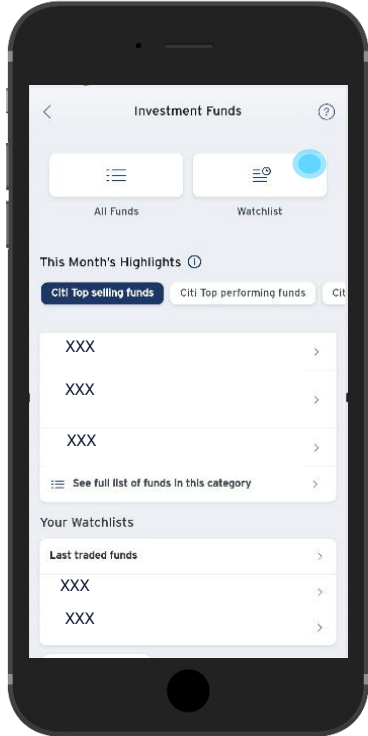


4 View confirmation screen of order submitted

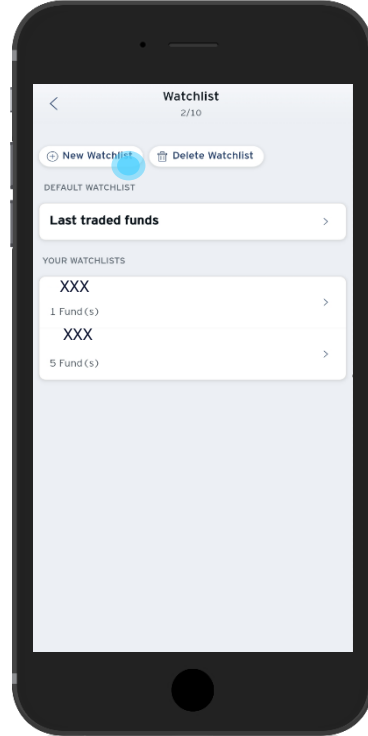


E. Watchlist

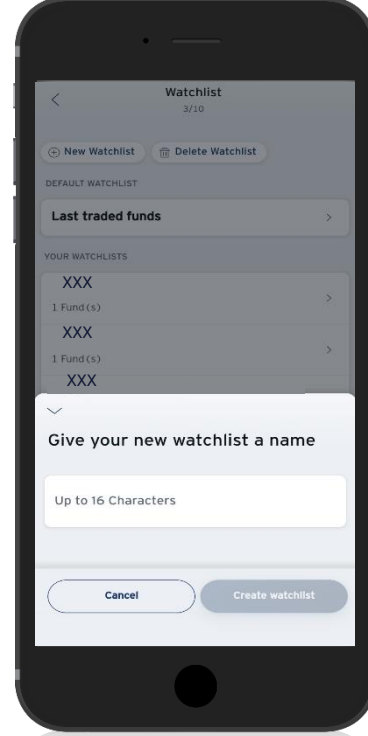
1 Tap on Watchlist



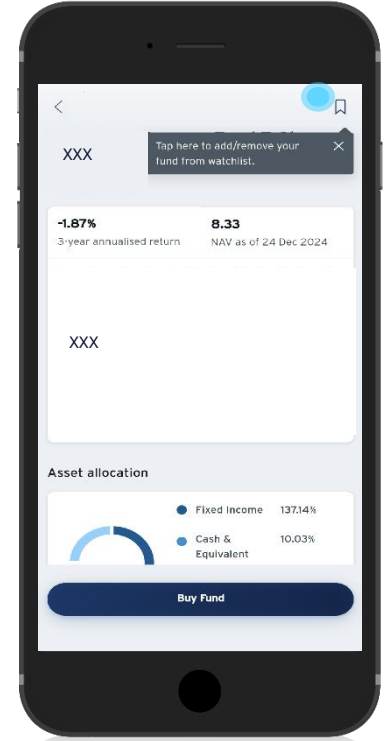
2 View/Manage your watchlists



3 Name your watchlist during creation



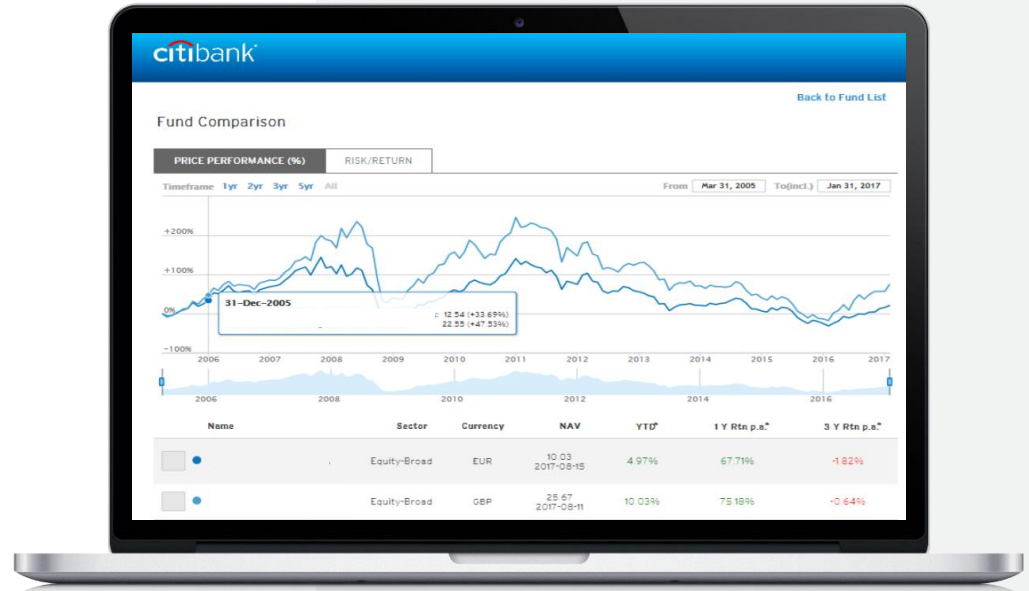
4 Browse funds and tap on bookmark icon to save to watchlist



Investment Funds

Citibank Online Contents

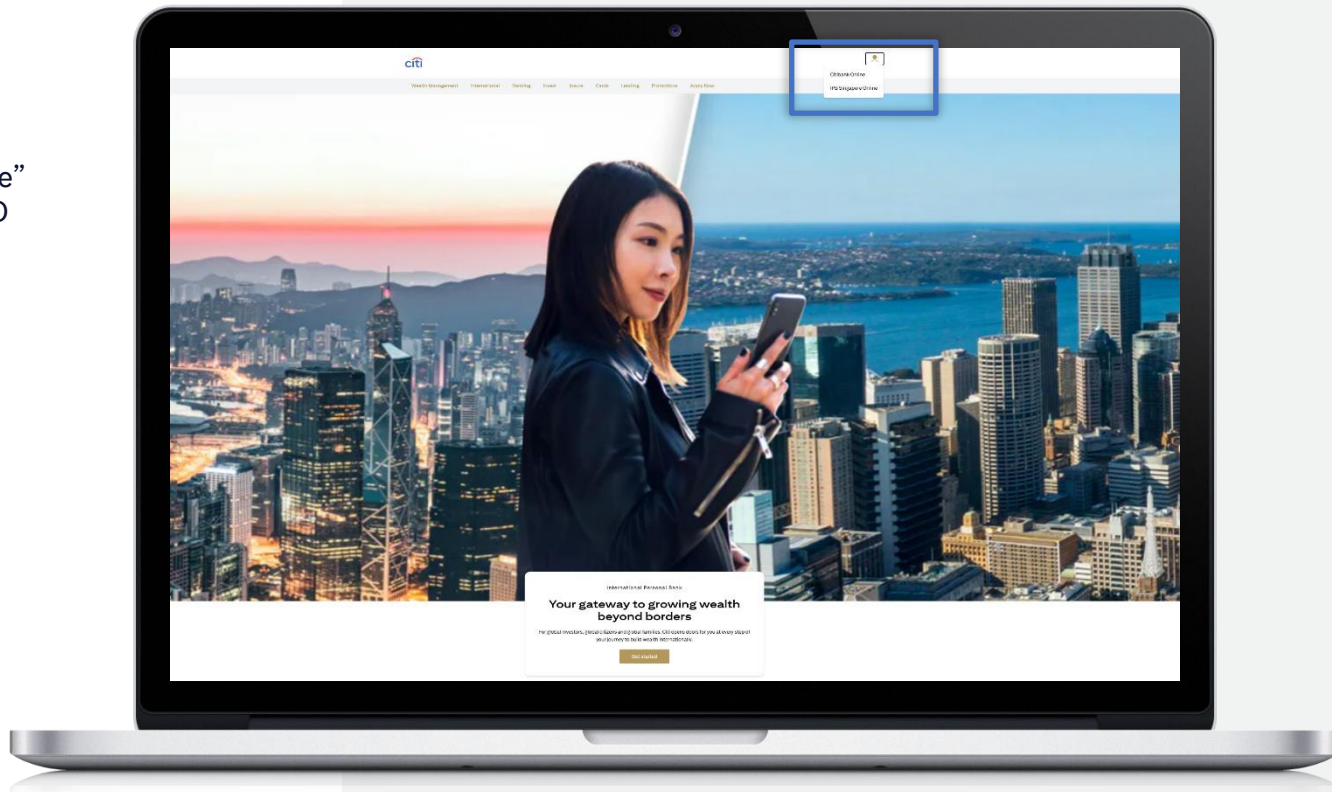
- A. Pre-requisite to your first fund purchase 12
- B. Trade Now 15
- C. Setup Regular Savings Plan 22
- D. Delete Regular Savings Plan 28
- E. View Account Holdings 32
- F. Privé Fund Search 34



A. Pre-requisite to your first fund purchase



- 1 Go to www.ipb.citibank.com.sg > [Sign On]
- 2 Select “IPB Singapore Online” and sign in with your User ID and Password

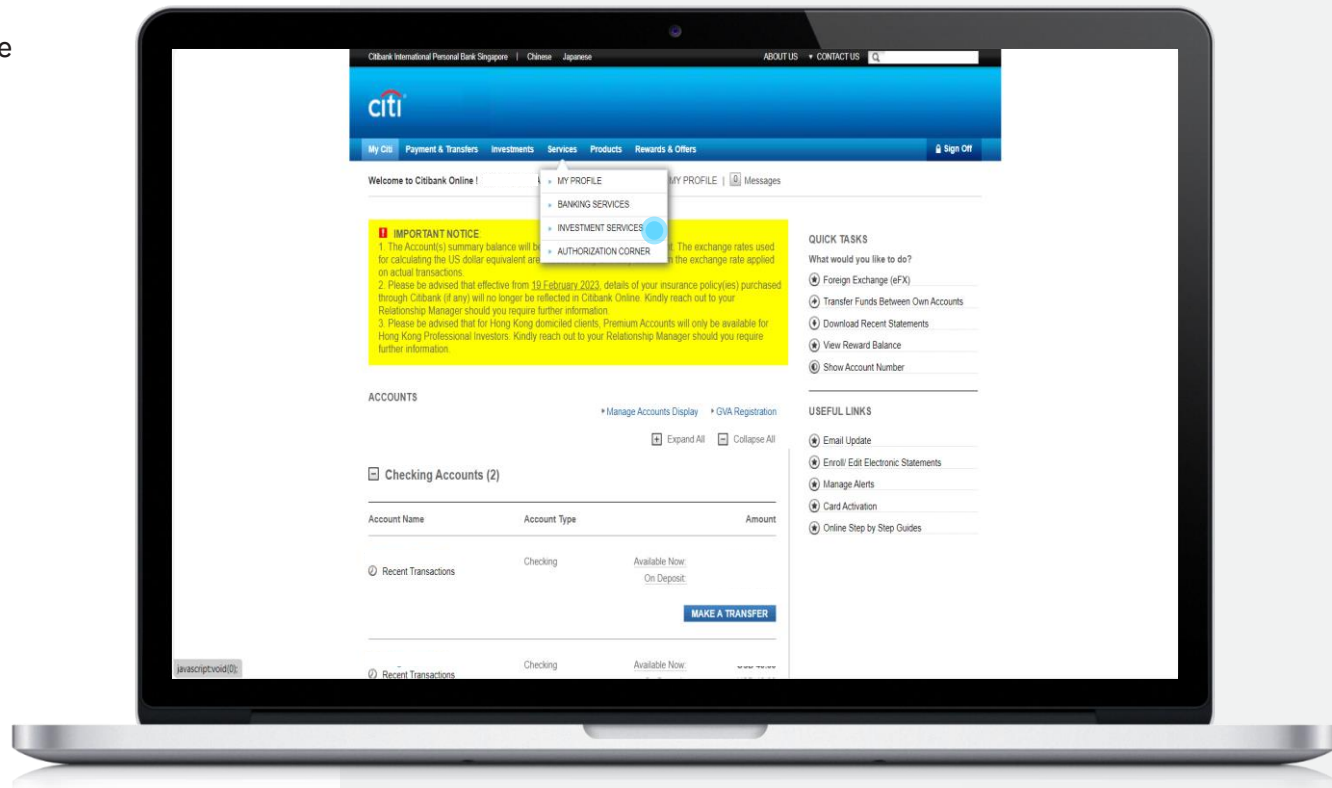


A. Pre-requisite to your first fund purchase



3

On the Main Menu click on the “Services” tab and select “Investment Services”



A. Pre-requisite to your first fund purchase



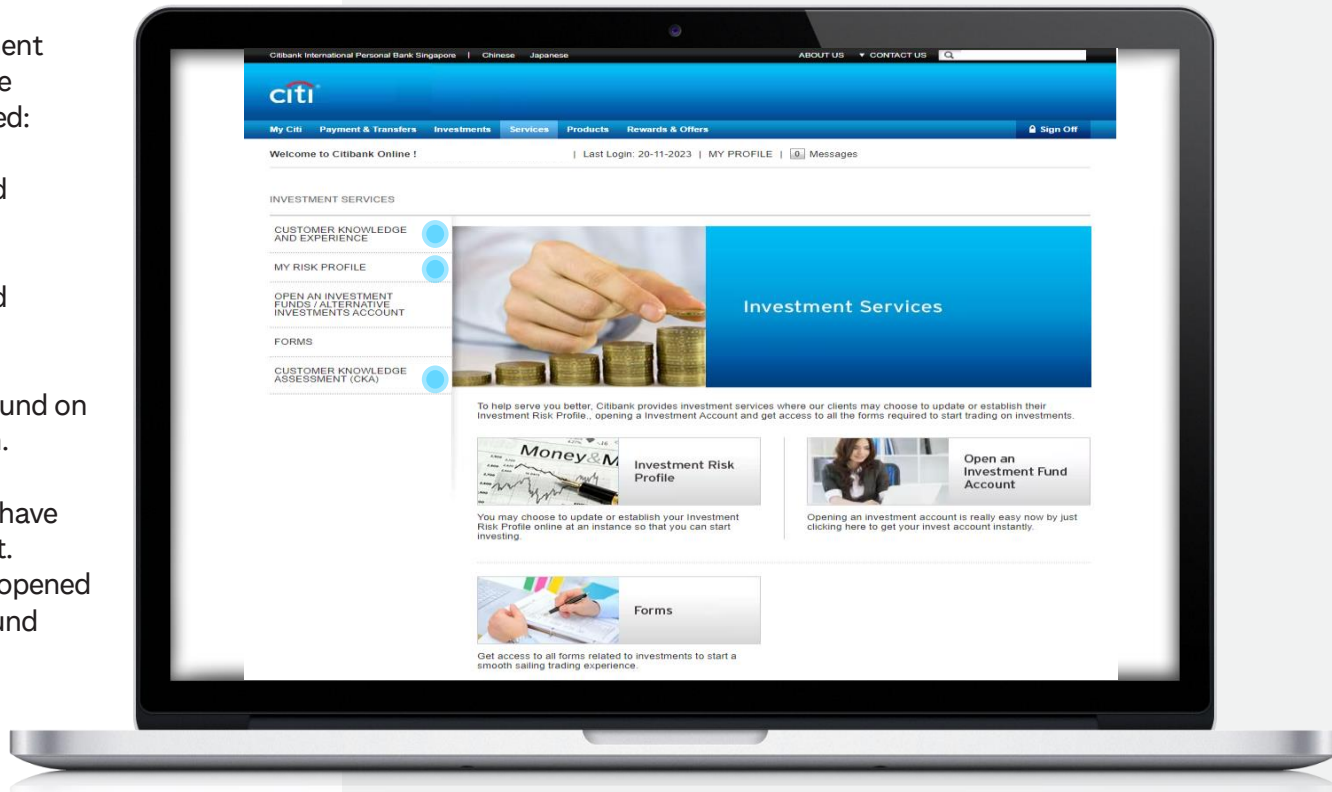
4

Before setting up the Investment Fund account, ensure that the following have been completed:

1. Customer Knowledge and Experience
2. My Risk Profile
3. Customer Knowledge and Assessment (CKA)

These assessments can be found on the left bar in the page shown.

Additionally, ensure that you have an Active Settlement Account. Investment funds account is opened seamlessly during your first fund purchase, no separate action required



B. Trade Now



1

Go to

www.ipb.citibank.com.sg >

[Sign On]

2

Select “IPB Singapore Online”
and sign in with your User ID
and Password



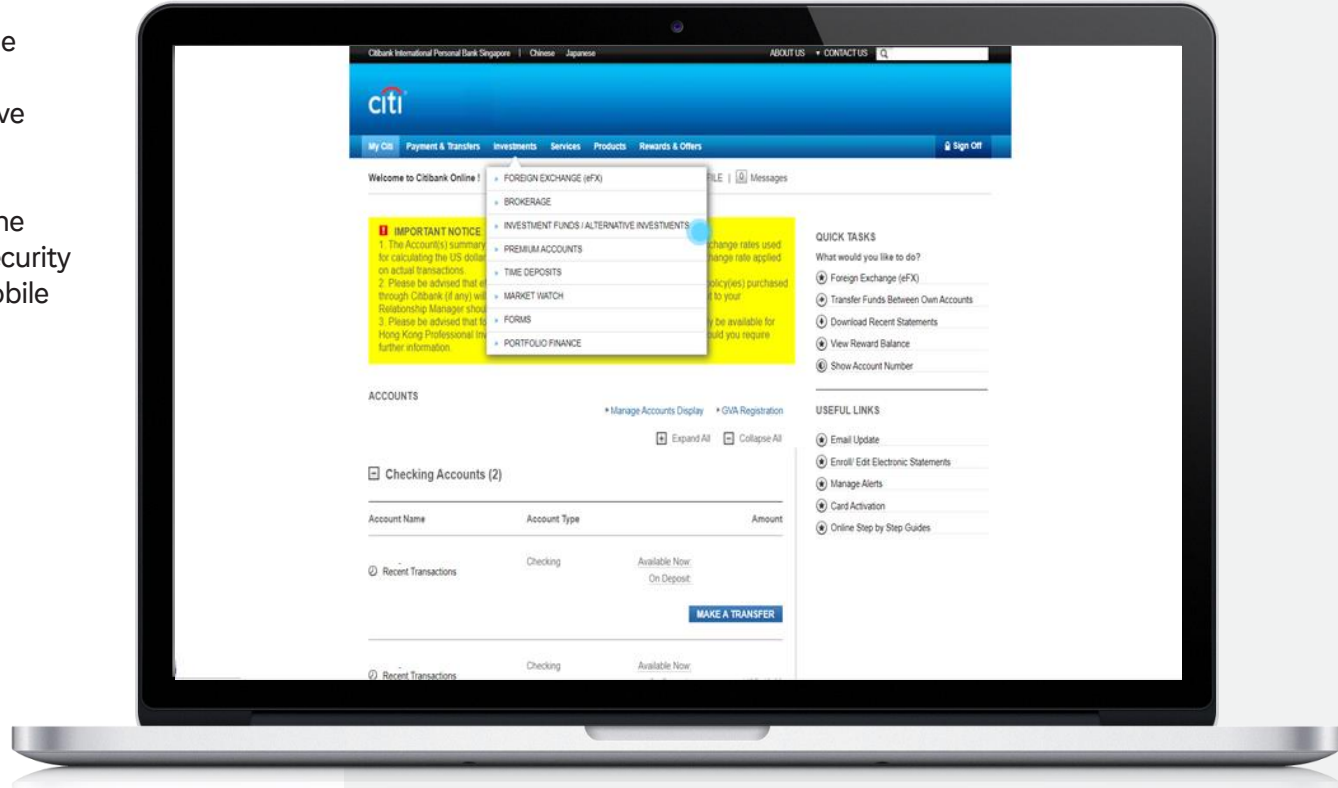
B. Trade Now



3

On the Main Menu click on the “Investments” tab and select “Investment Funds/Alternative Investments”

You will be required to scan the Citibank Online Enhanced Security QR code with your IPB SG Mobile App

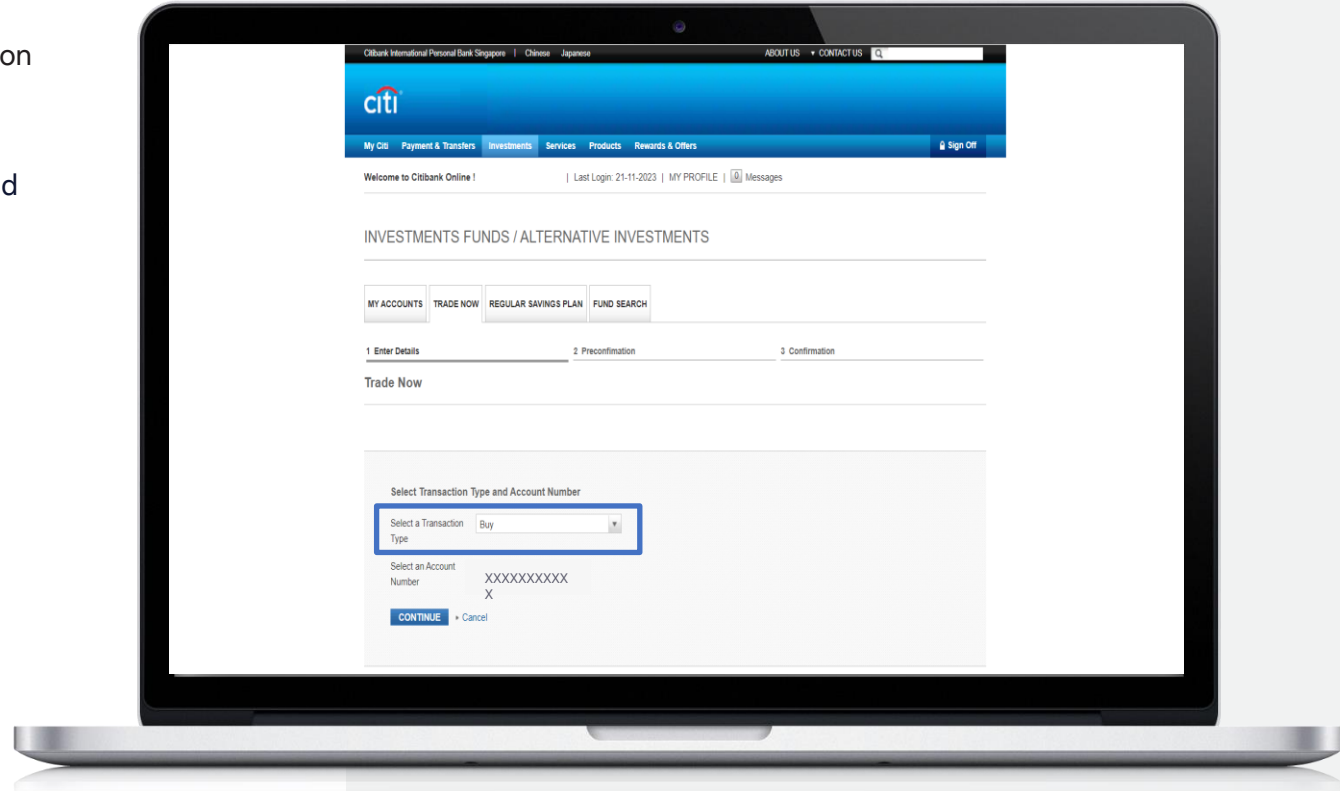


B. Trade Now



4 In “Investment Funds,” click on “Trade Now”

5 Select a Transaction Type and click on “Continue”



B. Trade Now



6 Select Currency, Fund Name or Fund Code. Click on “Search” to search for Funds

7 Select the Fund and click on “Continue”

B. Trade Now



8

Input your instruction and once you are satisfied, please read the important declarations and T&Cs, Prospectus/Factsheet/Product Highlights Sheet.

If you agree and decide to proceed, tick the checkbox to acknowledge and click on "continue"

The screenshot shows a laptop displaying a web form titled "Trade Now". The form is divided into three steps: "1 Enter Details", "2 Preconfirmation", and "3 Confirmation". The "Enter Transaction Details" section is highlighted with a blue box. It contains the following fields:

- Account to be Debited: Savings Account : xxxxxx SGD 490,264.41 Available Now
- Minimum Initial Amount: SGD 3,000.00
- Minimum Subsequent Investment Amount: SGD 1,000.00
- Indicative NAV: 13.28000 As of 11/11/2016
- Amount to be Debited: SGD 3000
- Select Fees: Inclusive
- Dividend Distribution: Cash

Below the "Enter Transaction Details" section, there is a checkbox that is checked, with the text: "I have read and agree to all the important declarations and terms and conditions. View Prospectus, View FactSheet, View HighlightSheet". At the bottom of the form, there are two buttons: "CONTINUE" and "Cancel".

B. Trade Now



9 Pre-confirmation page

10 Please check that the details are correct

11 Click “Submit”

The screenshot shows a web interface for fund trading, currently on the '2 Preconfirmation' step. The page is titled '1 Enter Details', '2 Preconfirmation', and '3 Confirmation'. The main content area displays the following details:

Enclosed are the details of your Fund request.

Order Date:	17/08/2018
Investment Fund Account Number:	XXXXXX
Action:	Buy
Fund Name:	
Fund Code:	
Fund Currency:	SGD
Risk Rating:	P3
Account to be Debited:	Savings Account : xxxxxx8107 SGD 490,264.41 Available Now
Amount to be Debited:	SGD 3,000.00
Units:	219.3240
Indicative NAV:	13.28000 As of 11/11/2016
Dividend Distribution:	Cash
Transaction Type:	Non-Advised

Estimated fees and charges

Select Fees:	Inclusive
Fee Percent:	3.00%
Total Fee:	SGD 67.36

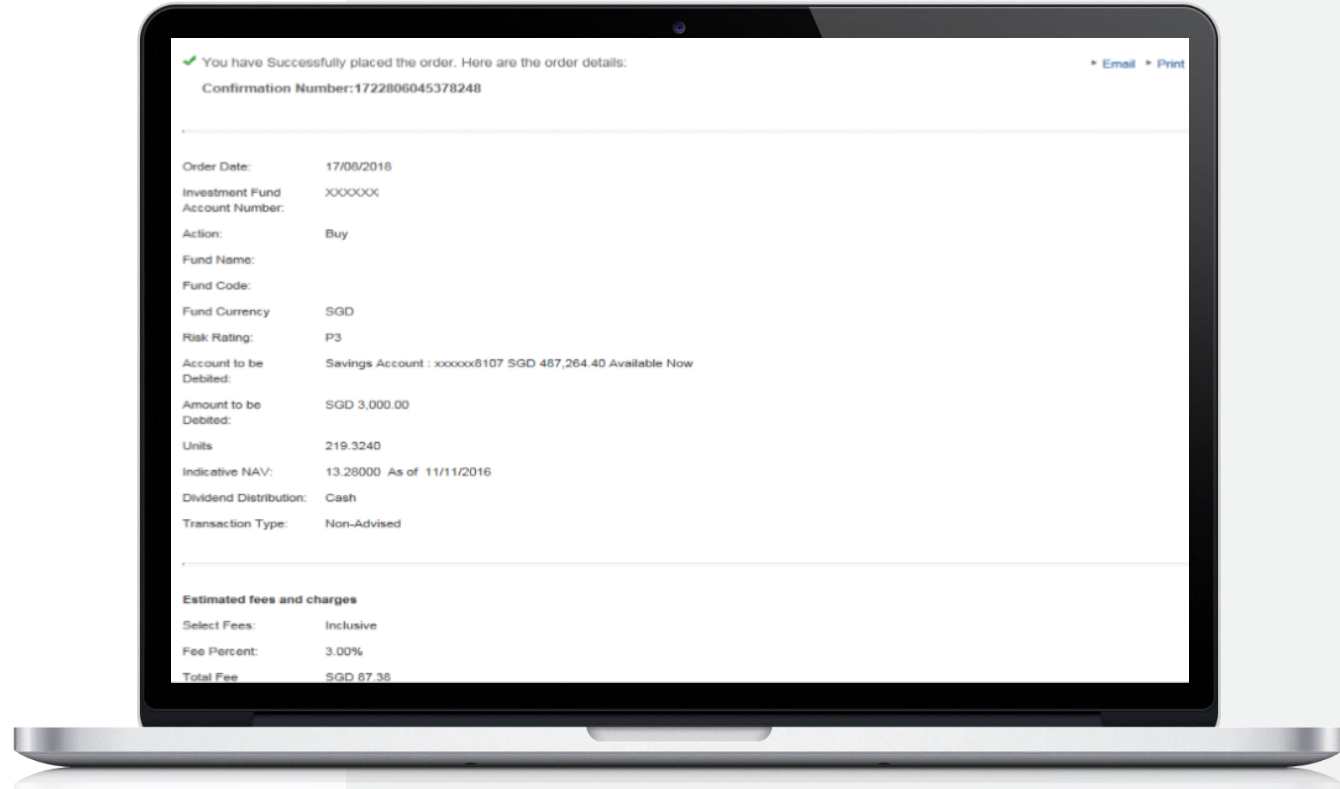
At the bottom, there are three buttons: 'SUBMIT', 'Make Changes', and 'Cancel'. A blue circle highlights the 'SUBMIT' button.

B. Trade Now



12

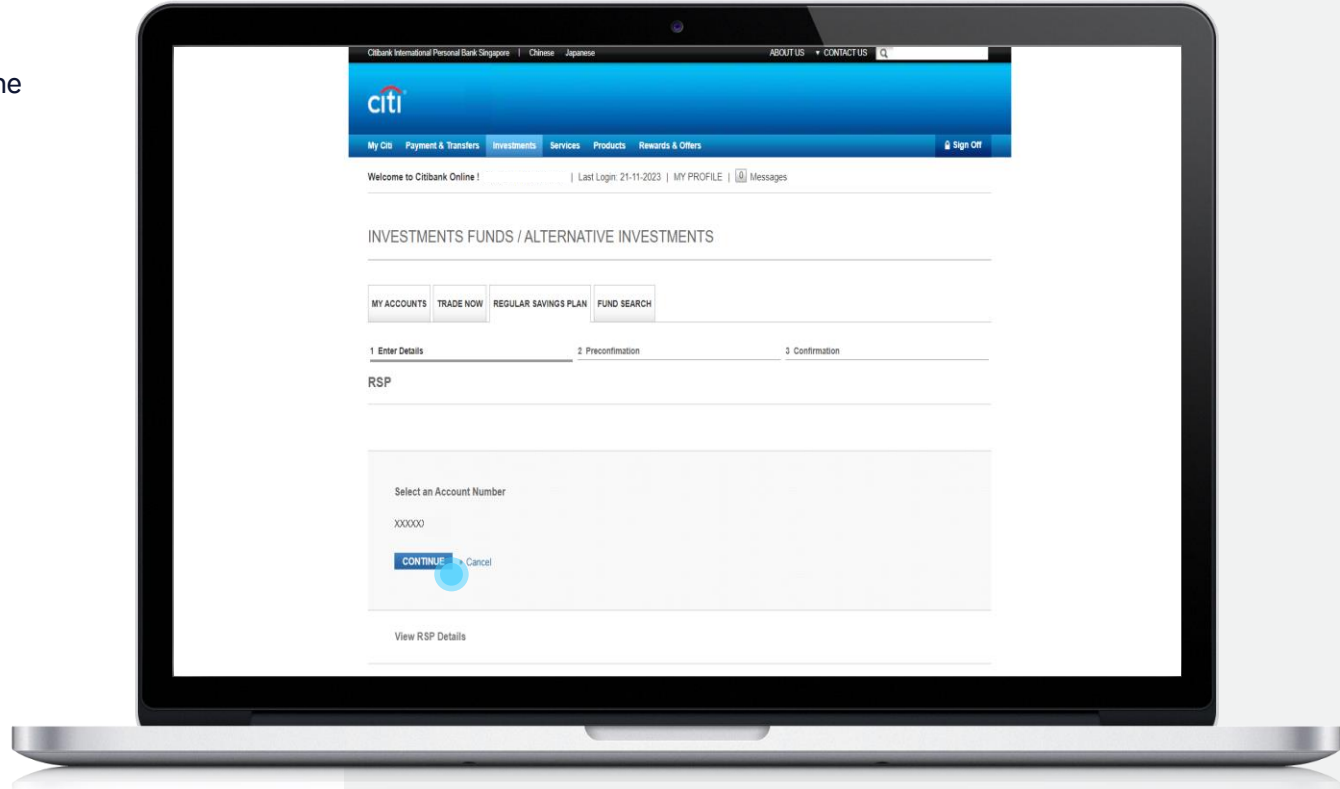
View confirmation Page



C. Setup Regular Savings Plan



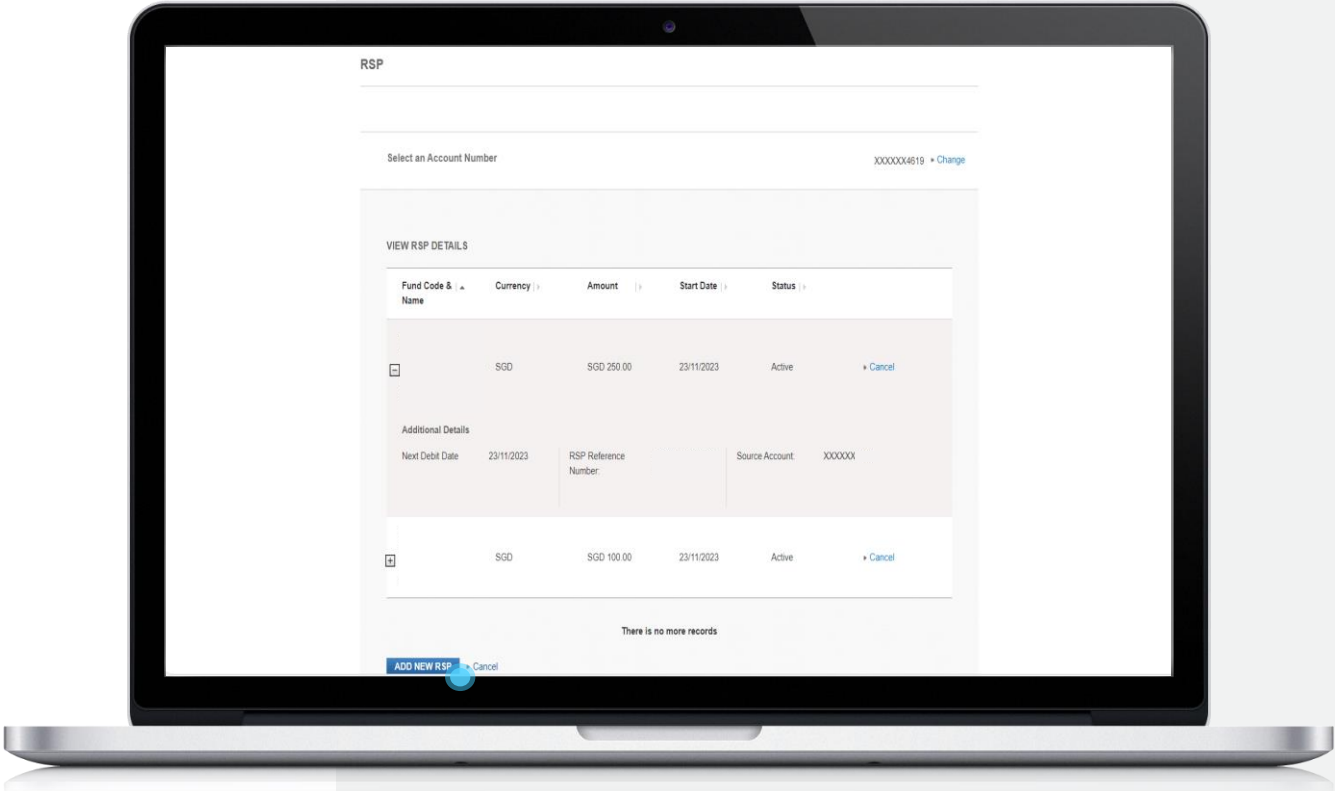
- 1 On the Main Menu, click on the “Investments” tab and select “Investment Funds/Alternative Investments”
- 2 In “Investment Funds/Alternative Investments”, click on “Regular Savings Plan”
- 3 Click “Continue”



C. Setup Regular Savings Plan



4 Click on "Add New RSP"



C. Setup Regular Savings Plan

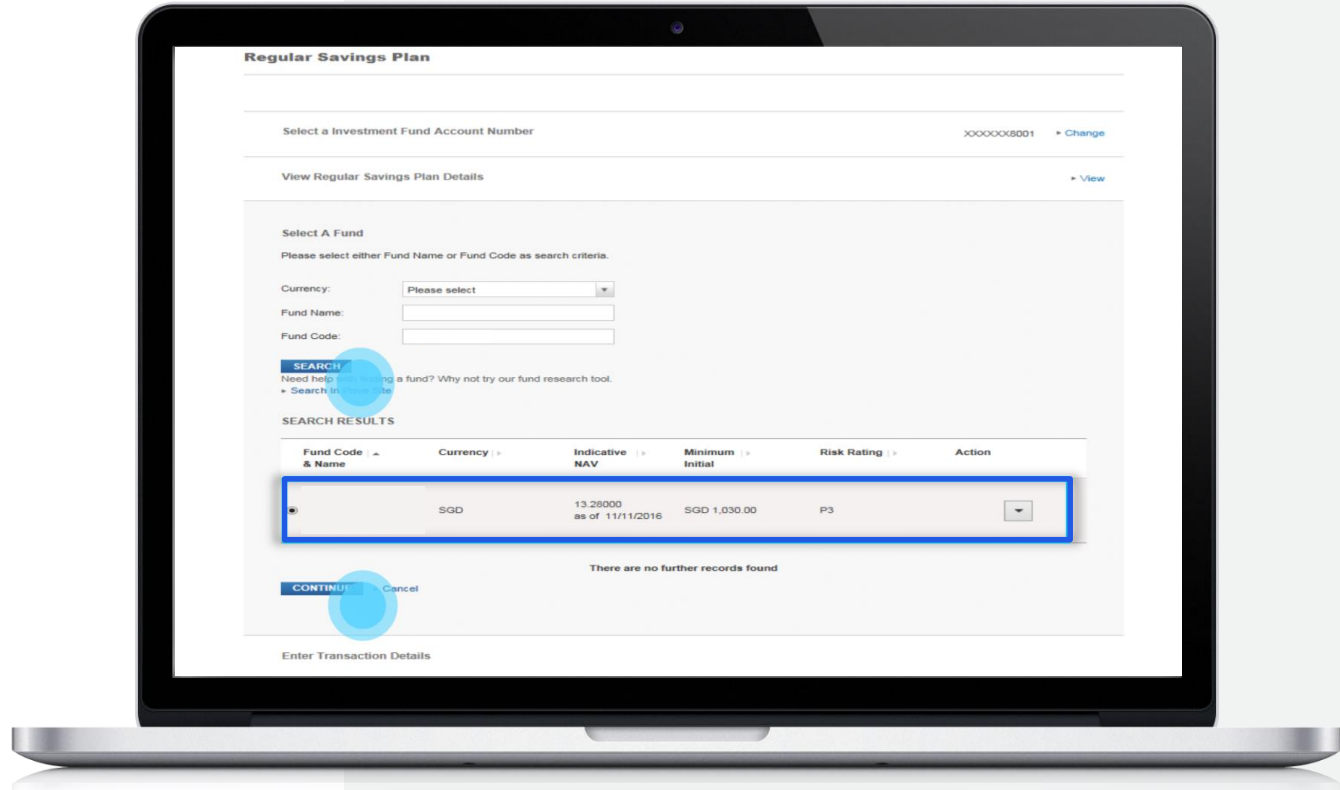


5

Select Currency, Fund Name or Fund Code. Click on “Search” to search for funds

6

Select the Fund and click on “Continue”



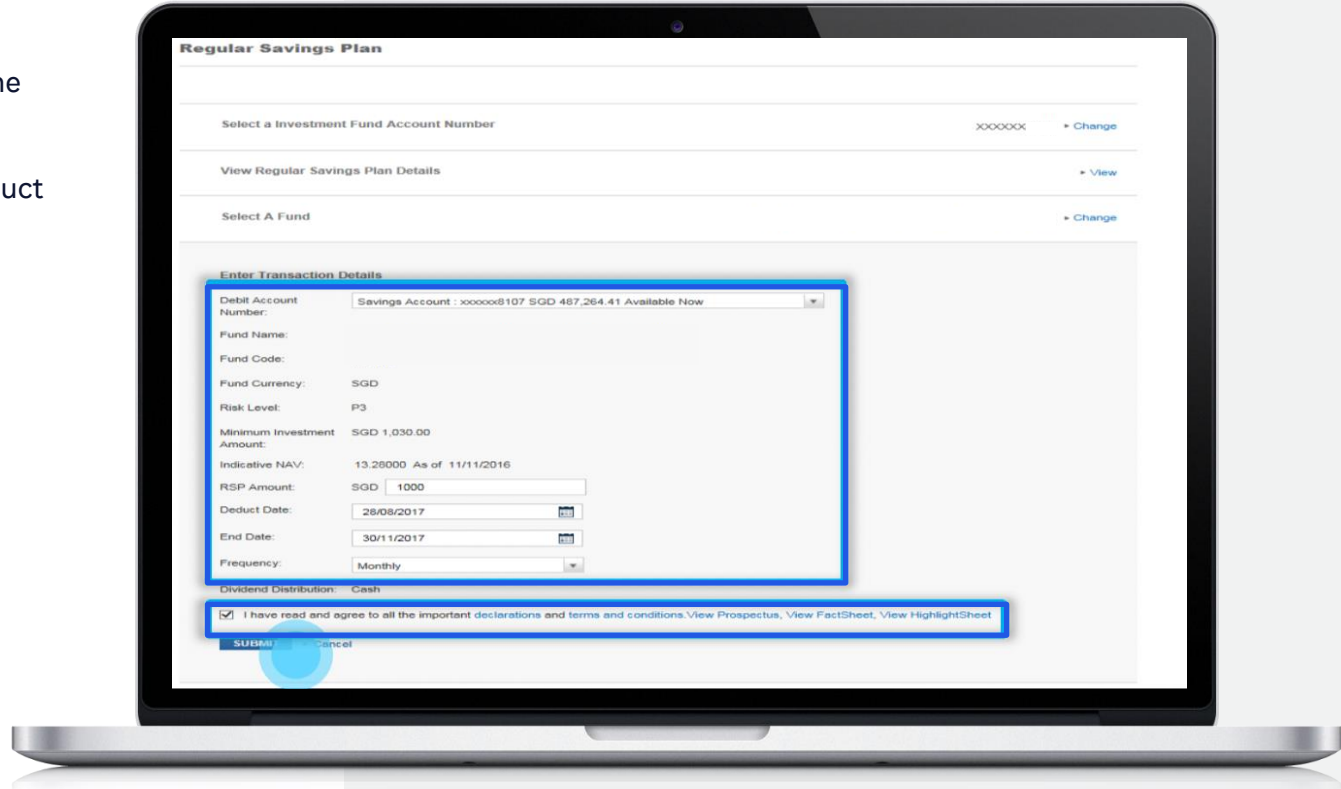
C. Setup Regular Savings Plan



7

Input instructions and read the important declarations and T&Cs, Prospectus/Factsheet/Product Highlights Sheet.

Select "Submit" to proceed



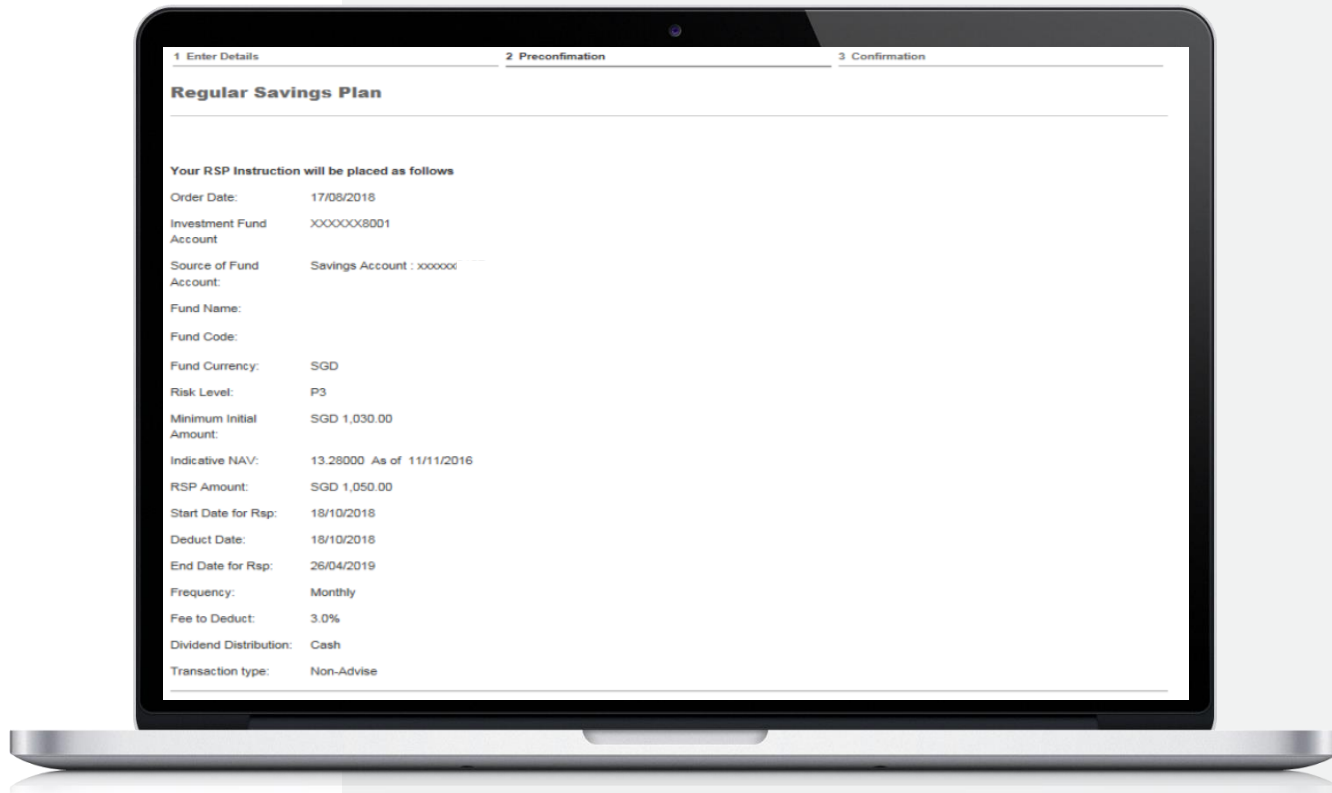
C. Setup Regular Savings Plan



8 Pre-confirmation Page

9 Please check that the details are correct

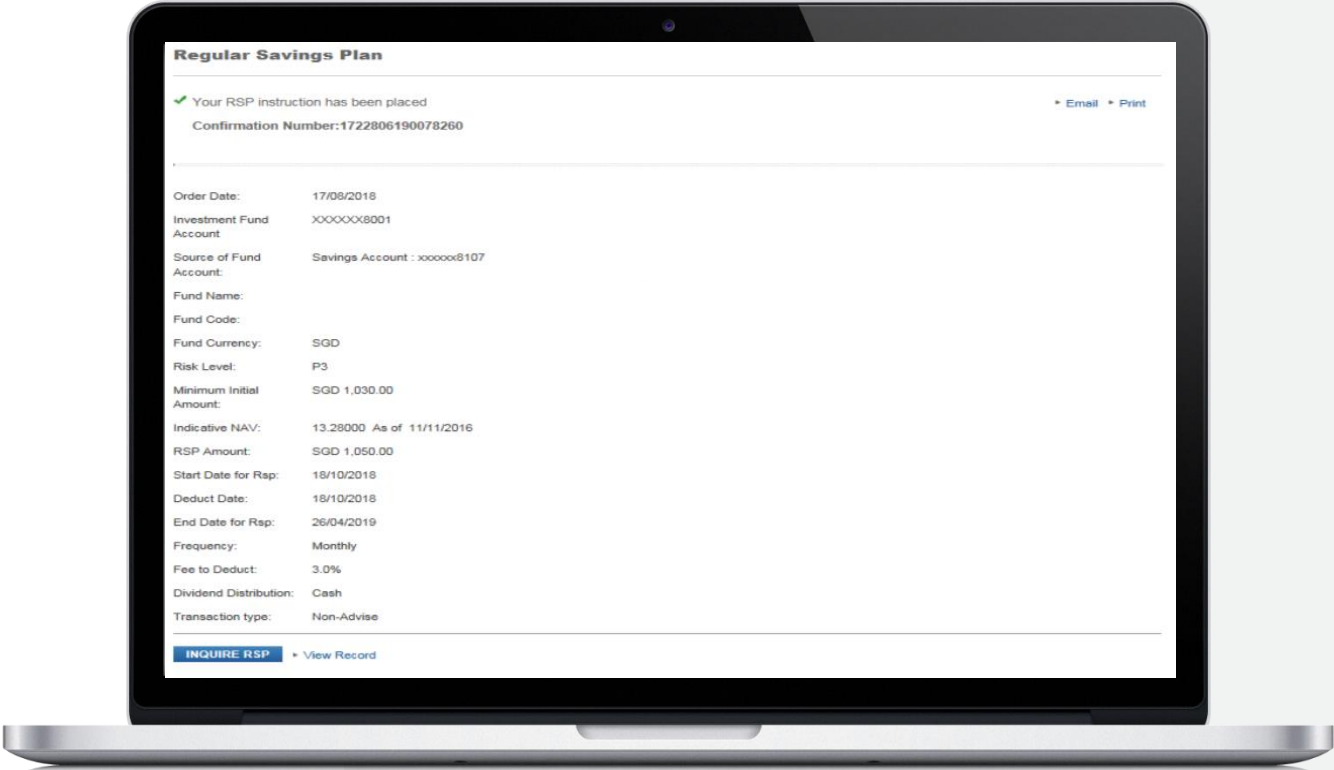
10 Click “Submit”



C. Setup Regular Savings Plan



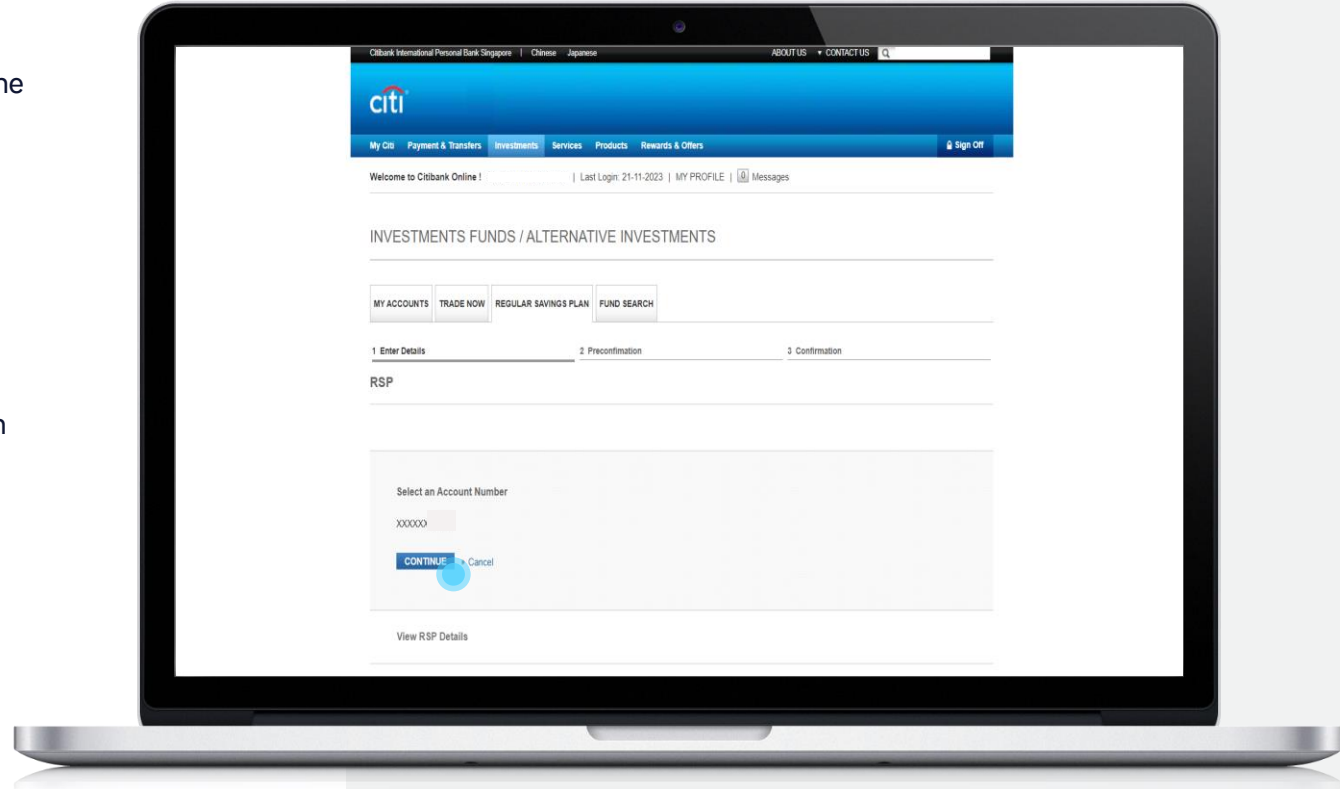
11 Confirmation Page



D. Delete Regular Savings Plan



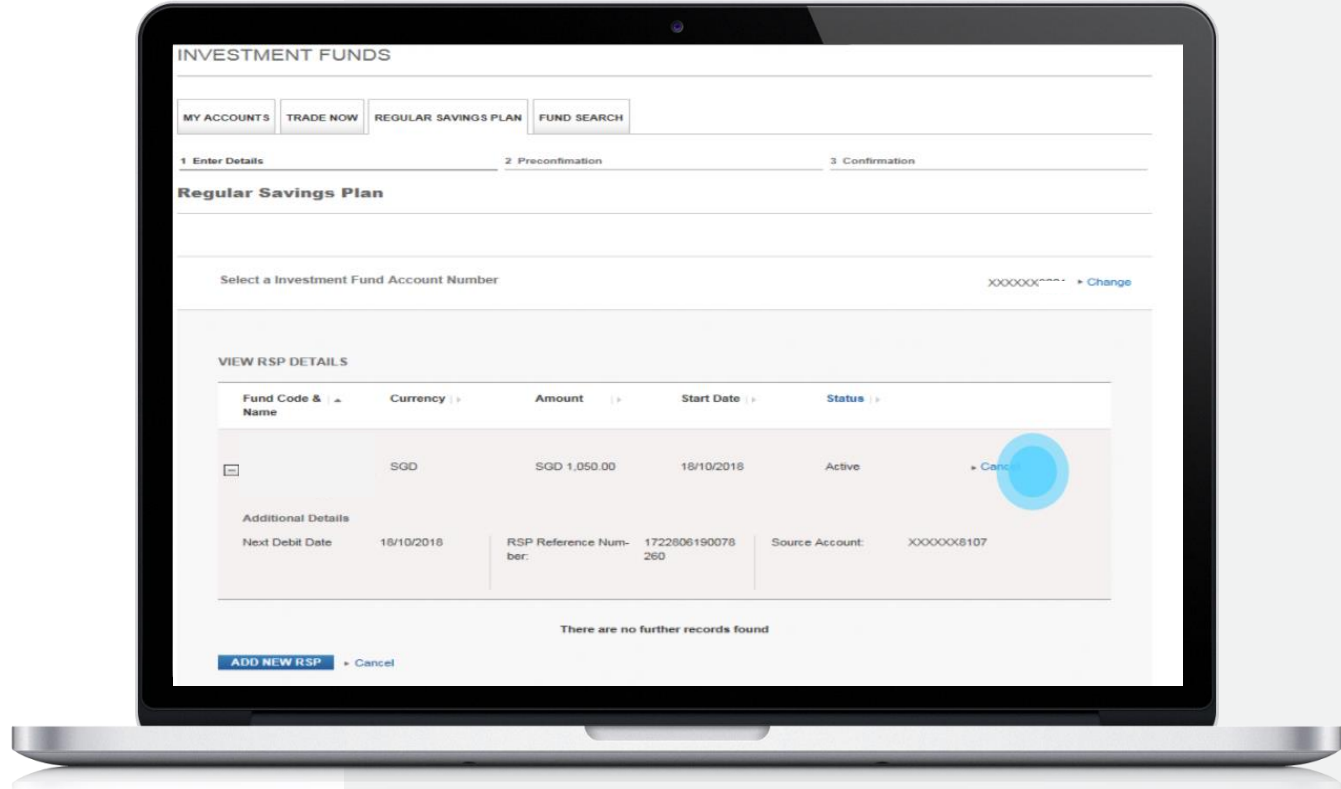
- 1 On the Main Menu, click on the “Investments” tab and select “Investment Funds”
- 2 In “Investment Funds”, click on “Regular Savings Plan”
- 3 Select an Investment Fund Account Number and click on “Continue”



D. Delete Regular Savings Plan



4 Click on “Cancel”

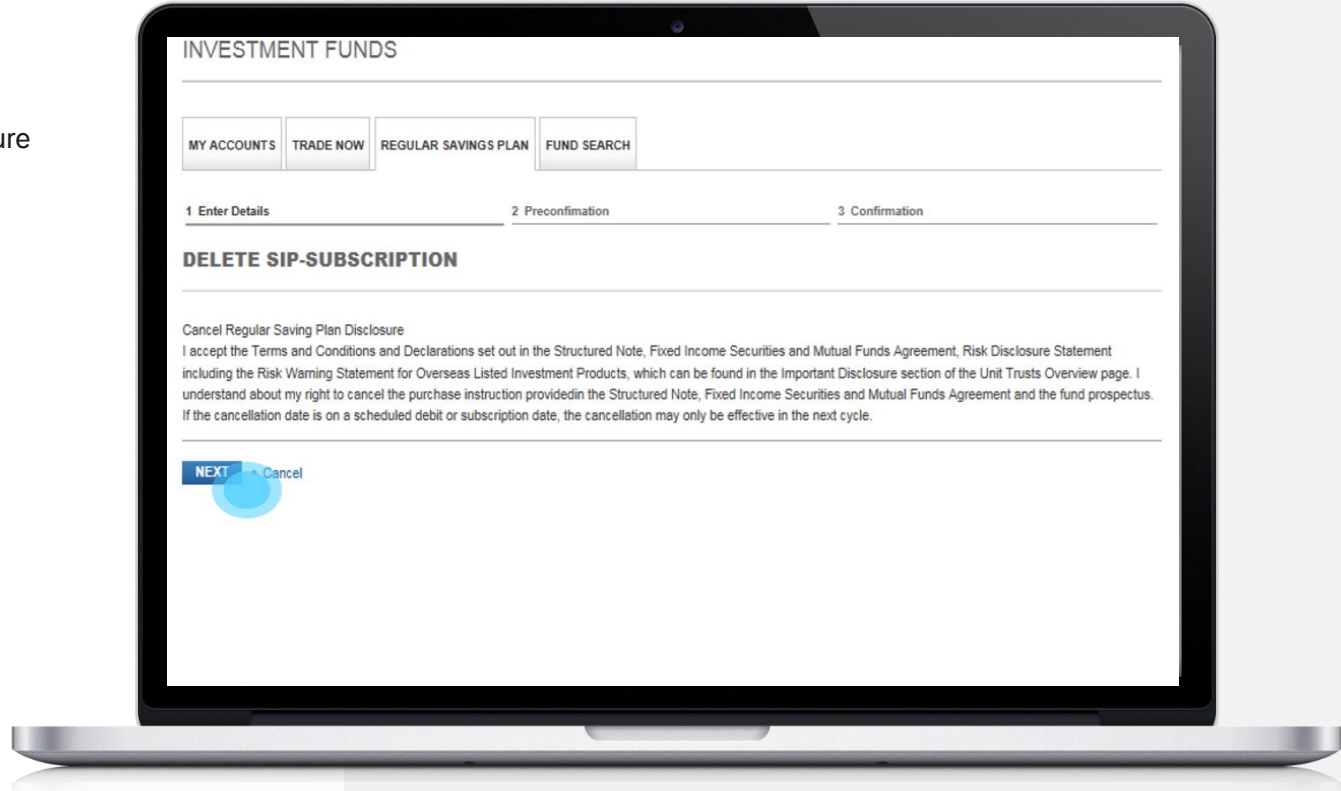


D. Delete Regular Savings Plan



5

Click on “Next” to acknowledge the Cancel Regular Saving Plan Disclosure

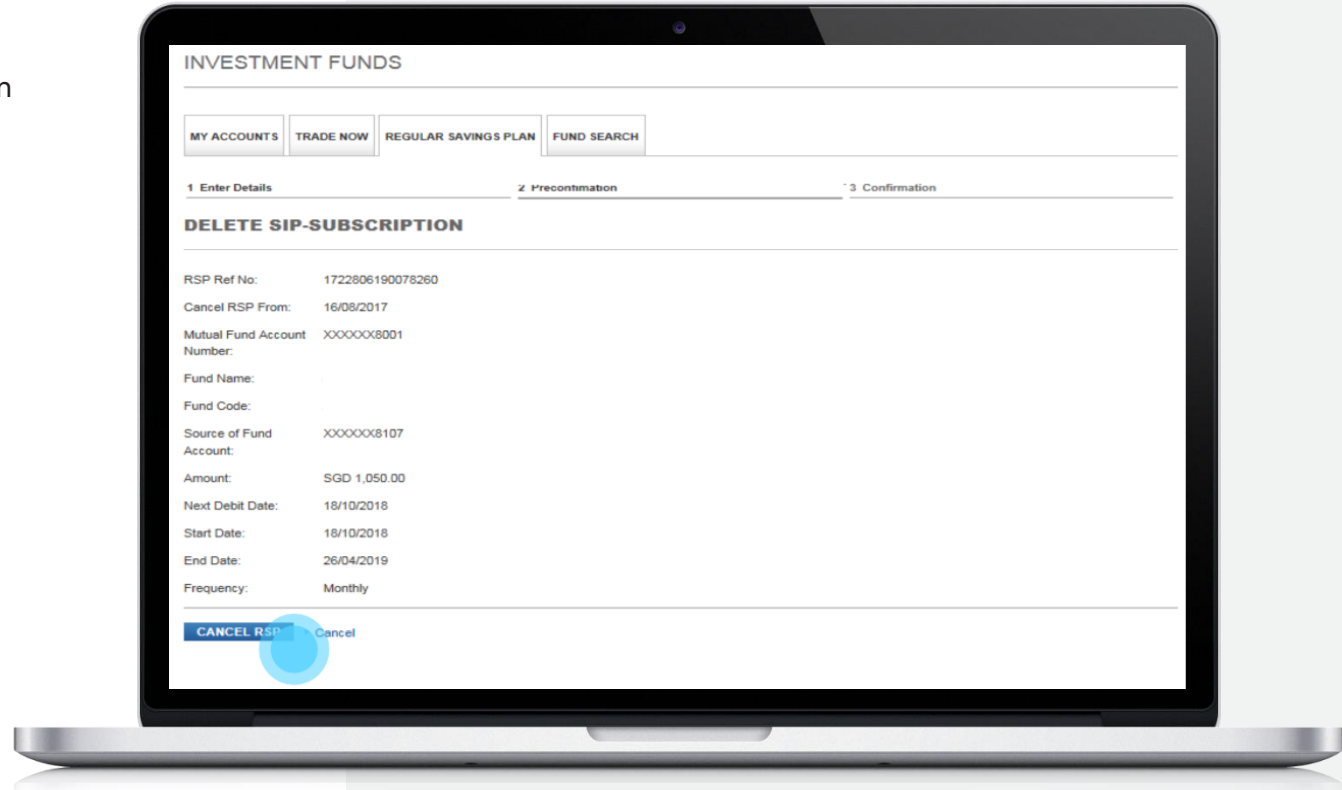


D. Delete Regular Savings Plan



6

Verify the details and click on “Cancel RSP”

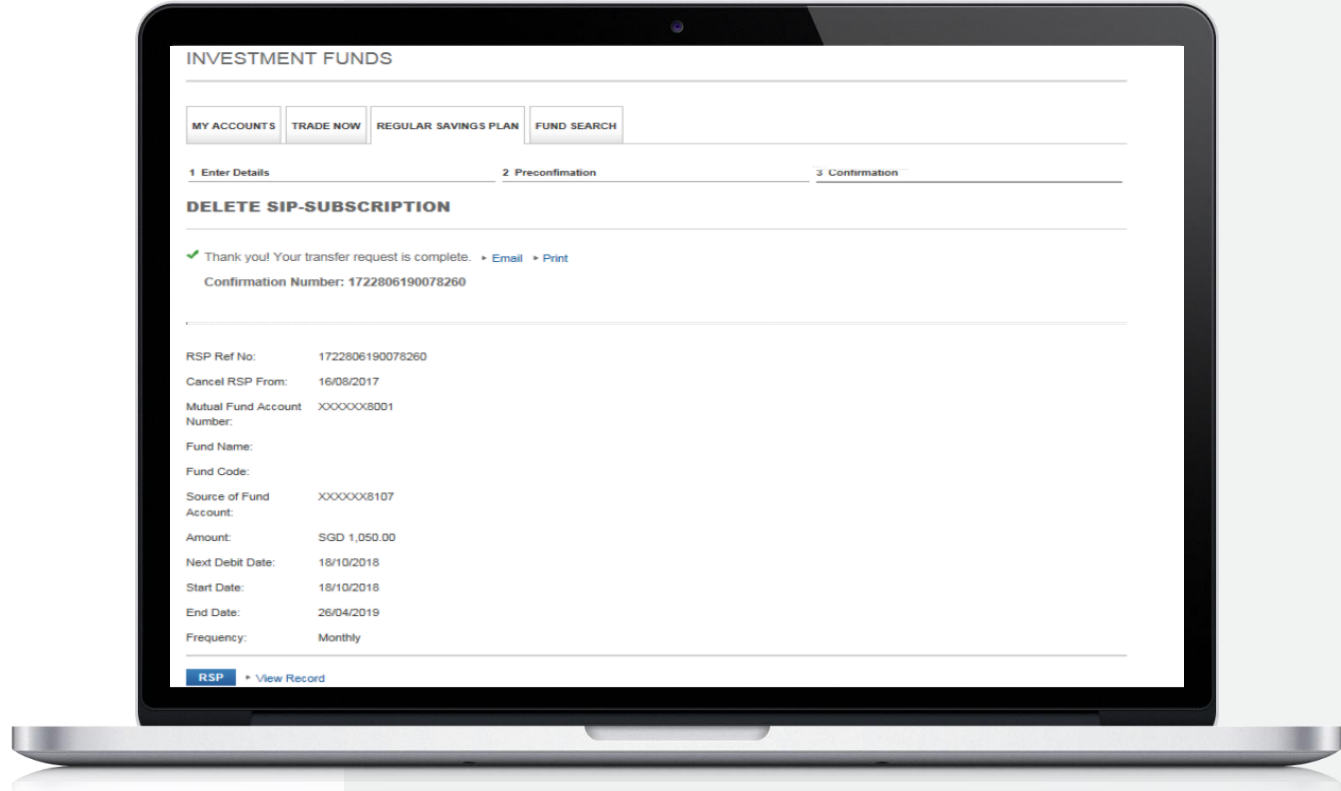


D. Delete Regular Savings Plan



7

Confirmation page

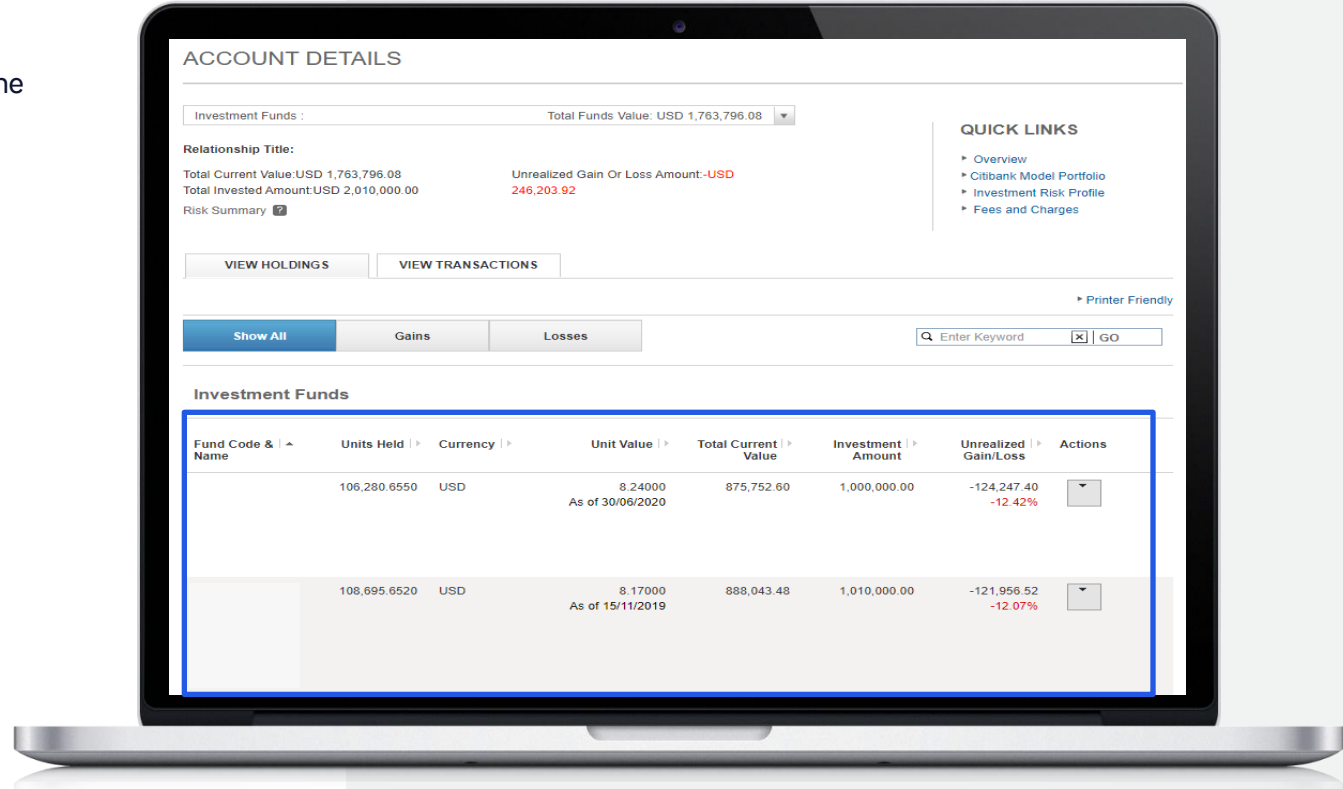


E. View Account Holdings



1 On the Main Menu, click on the “Investments” tab and select “Investment Funds”

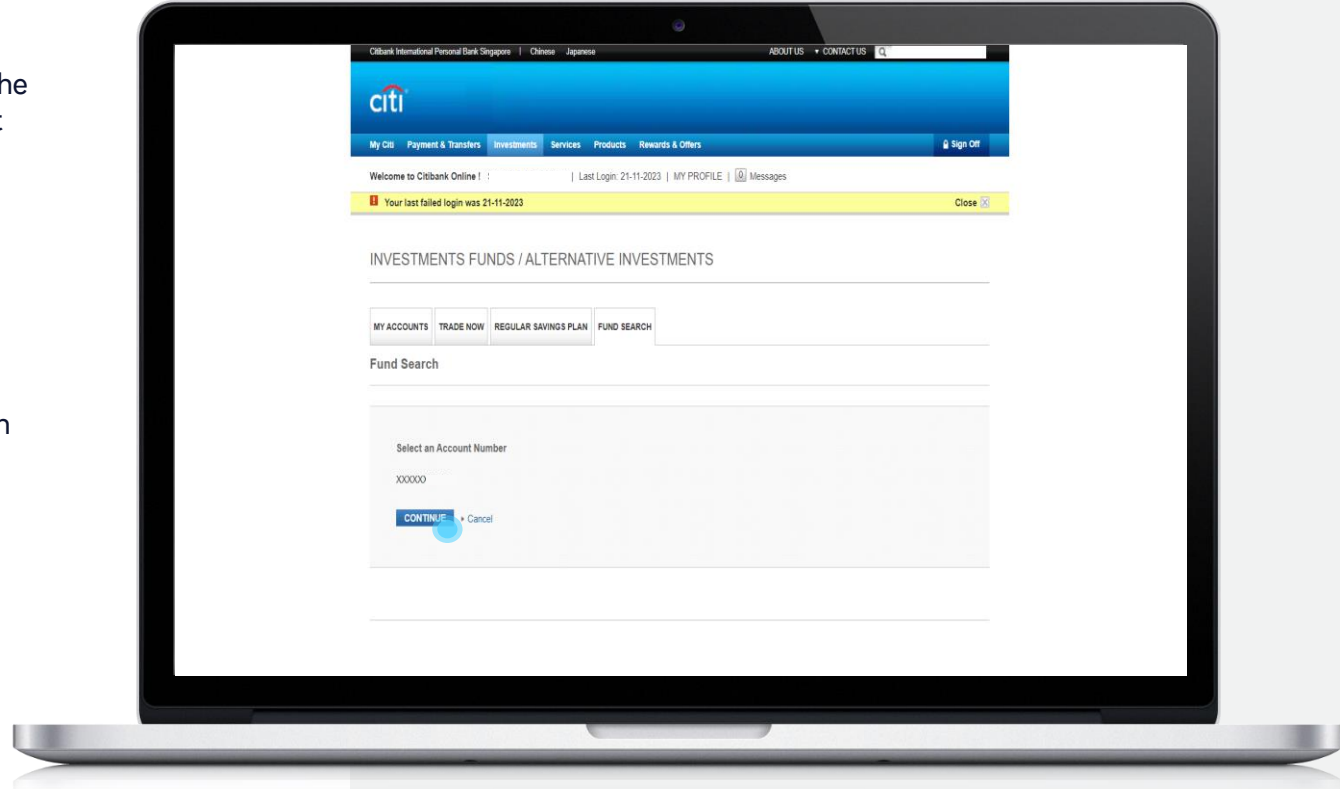
2 Holdings will be displayed under “My Accounts”



F. Privé Fund Search



- 1 On the Main Menu, click on the “Investments” tab and select “Investment Funds”
- 2 In “Investment Funds”, click on “Fund Search”
- 3 Select an Investment Fund Account Number and click on “Continue”

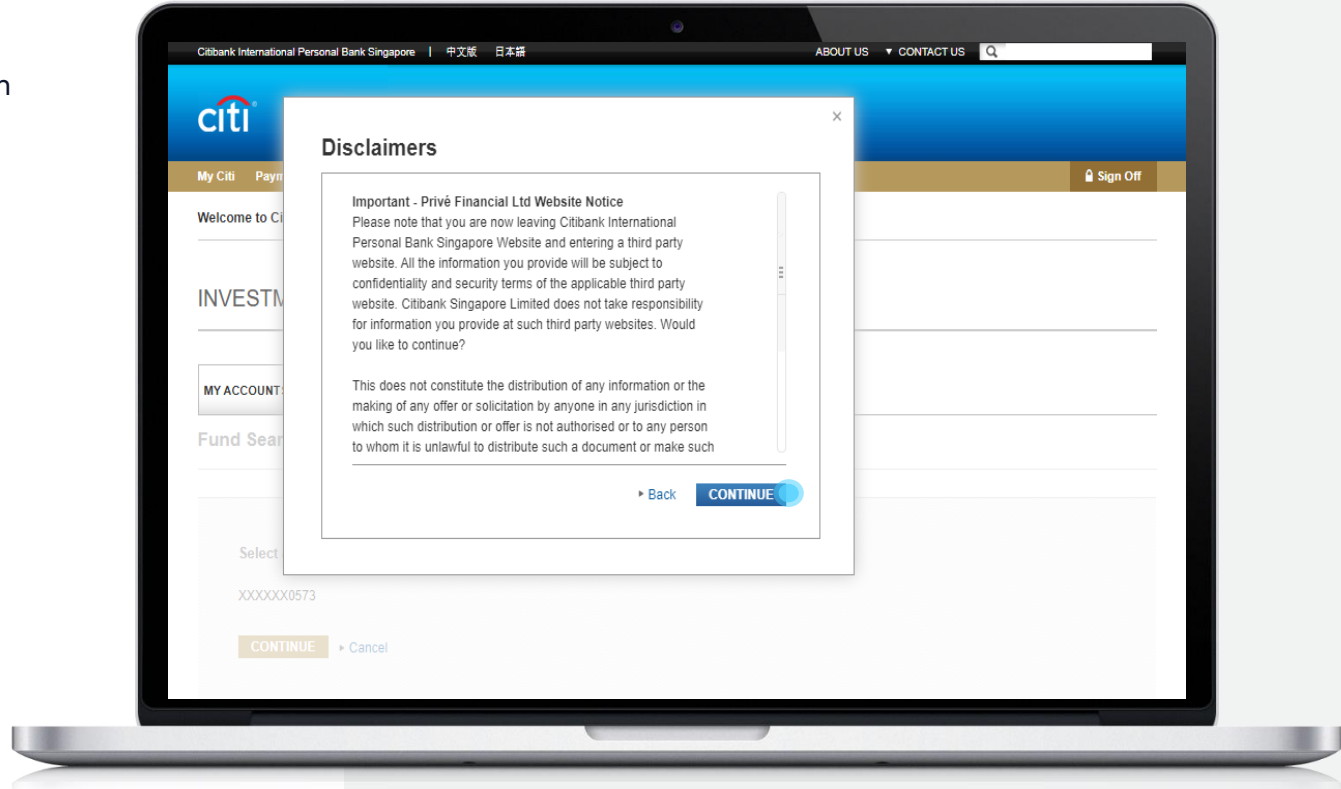


F. Privé Fund Search



4

Read the Disclaimers. Click on “Continue” to acknowledge the disclaimers

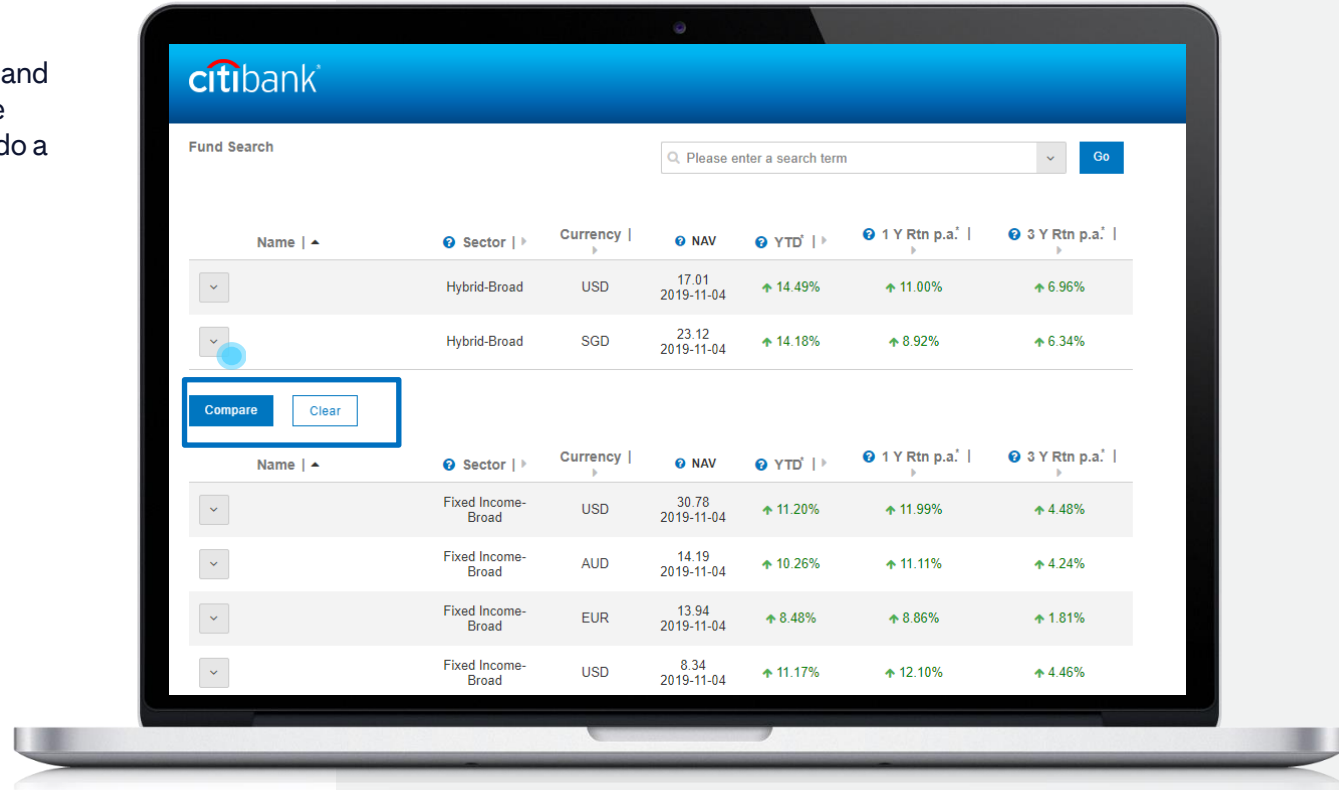


F. Privé Fund Search



5

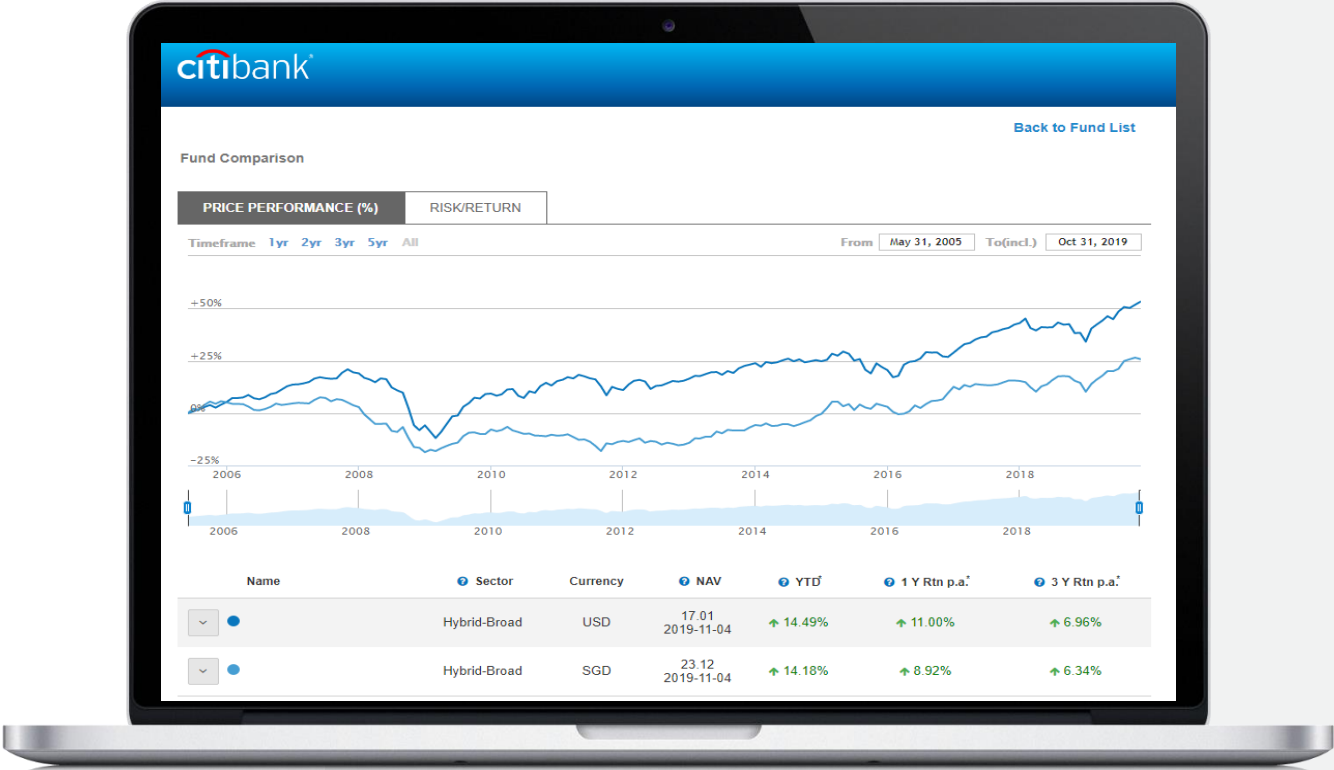
Click on a fund to view details and documents or select 2 or more funds and click "Compare" to do a fund comparison



F. Privé Fund Search



6 See details



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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Explore these capabilities on Citibank Online & Citi Mobile[®]

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

Citi Mobile[®] App



Citibank International Personal Bank Singapore



www.ipb.citibank.com.sg



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Singapore 018960



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

