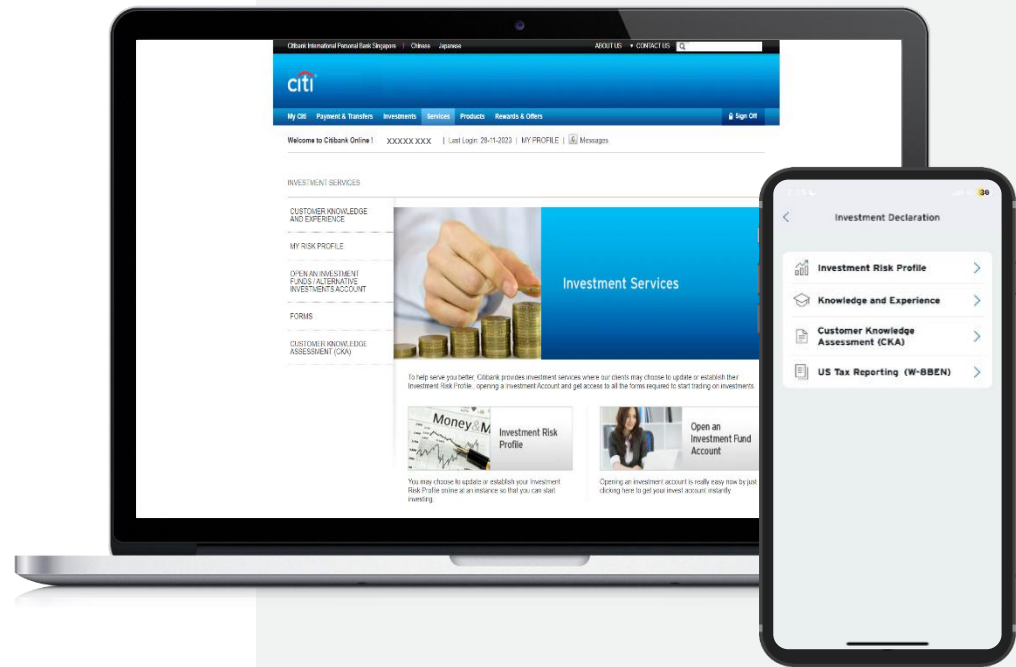


Updating your Risk Profile, Customer Knowledge Assessment (CKA) & Knowledge and Experience (K&E) Quick Start Guide

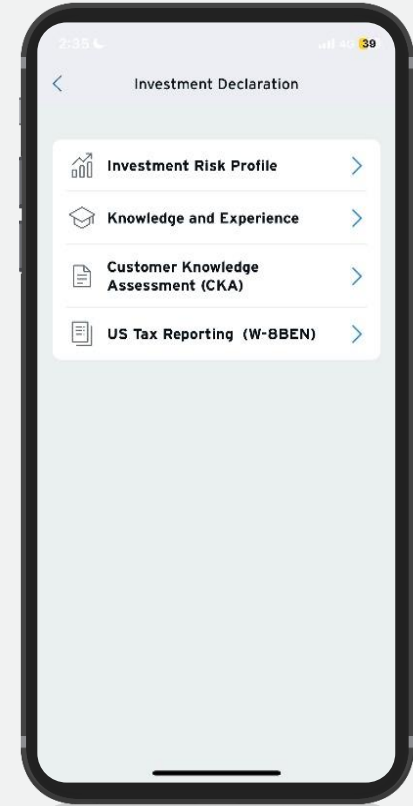
Citibank Online & Citi Mobile® App



Risk Profile, CKA, K&E Update

Citi Mobile® Contents

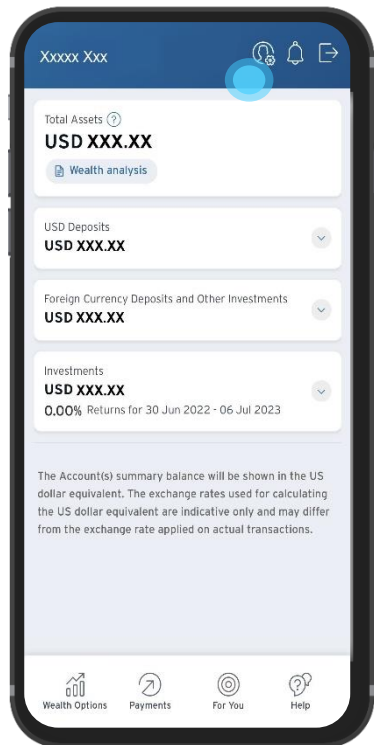
A. Update Risk Profile	3
B. Update Customer Knowledge Assessment (CKA)	6
C. Update Knowledge and Experience (K&E)	8



A. Update Risk Profile

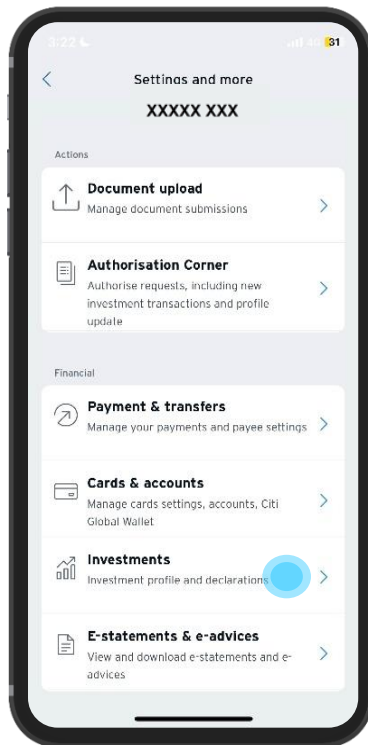
1

Login to Citi Mobile® App and select “Settings and more”



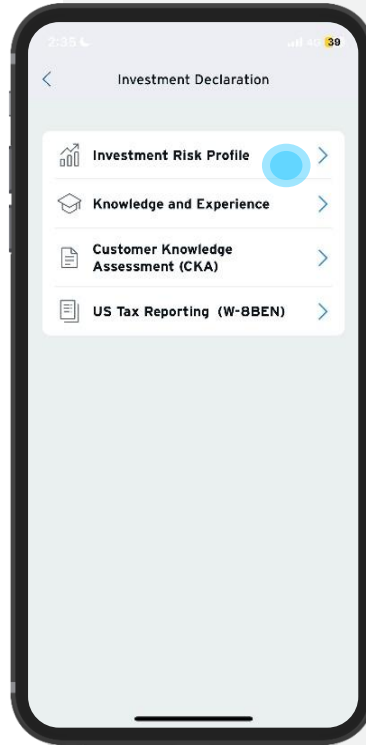
2

Select “Investments”



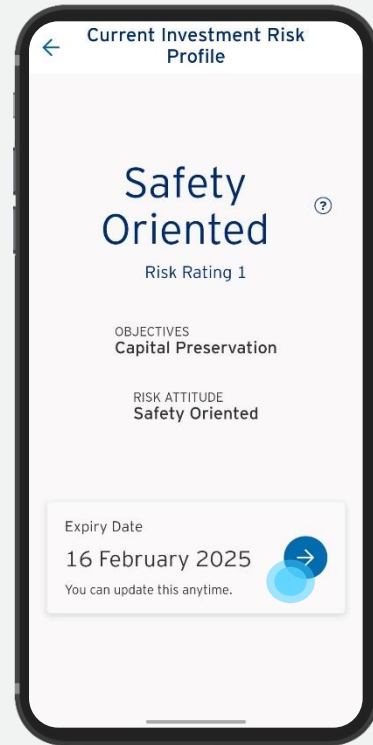
3

Select “Investment Risk Profile”



4

If you have previously updated the Risk Profile, you will see the following message.



A. Update Risk Profile



5

Select “Start Profiling”

6

If you have previously completed the CKA, you will see the following message

7

Scroll through and ensure all sections of the form are completed

A. Update Risk Profile



8

Select “Confirm and update now”

The smartphone screen displays the 'Review and Confirm' step. At the top, there is a blue header with a back arrow, the text 'Review and Confirm', and a close 'X' icon. The main content area contains several paragraphs of text: a definition of investors seeking minimal fluctuations, a prompt to 'Describe your investment knowledge and experience:' followed by a 'Moderate >' selection, a statement of general knowledge, and a declaration of accuracy. At the bottom, there is a blue button labeled 'Confirm and update now'.

9

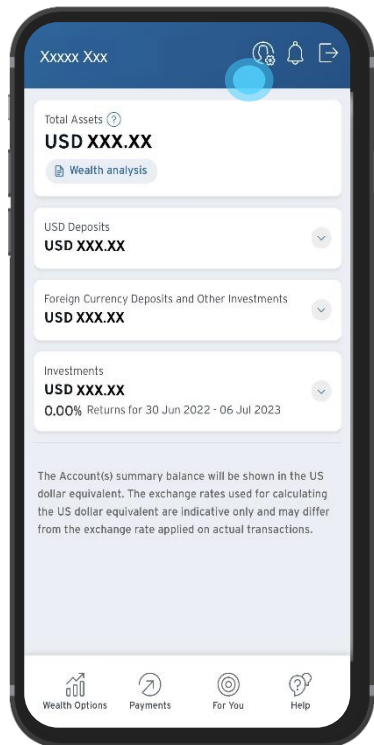
View confirmation page and risk rating

The smartphone screen displays the confirmation page. At the top right, there is a 'Done' link. The main content area features a large blue checkmark icon, followed by the text 'Risk Profile Updated' and 'Risk Rating 1 - Safety Oriented'. Below this, there are three dots and a 'Show summary' link.

B. Update CKA

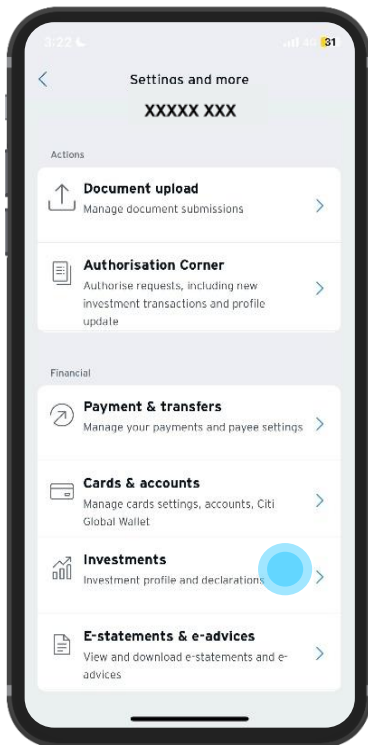
1

Login to Citi Mobile® App and select “Settings and more”



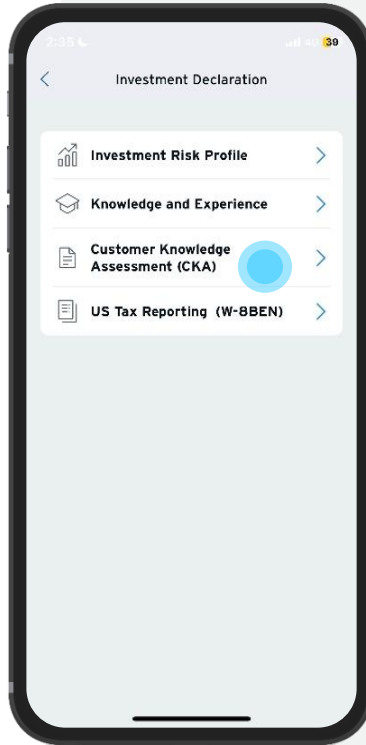
2

Select “Investments”



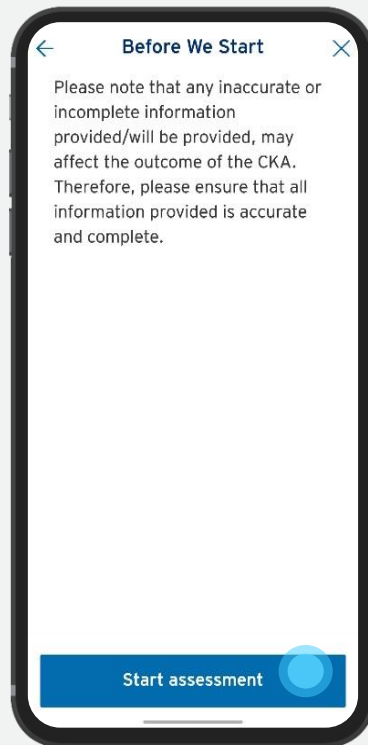
3

Select “Customer Knowledge Assessment (CKA)”



4

Select “Start Assessment”



B. Update CKA

5

If you have previously completed the CKA, you will see the following message. Select the blue arrow to retake the CKA.

← Before We Start

I understand that I have fulfilled the CKA requirements and have been assessed to have relevant knowledge and/or experience to transact in the relevant Specified Investment Products.

Assessed on 22/10/2023

Expiry Date
22 October 2024

You can reassess this anytime.

→

6

Complete and review all sections of the form before submitting

← Review and Confirm ×

Customer Knowledge Assessment (CKA)

I understand that I have fulfilled the CKA requirements and have been assessed to have relevant knowledge and/or experience to transact in the relevant Specified Investment Products.

Highest Academic Qualification

Diploma or higher education in finance/accountancy/business and/or professional qualifications Accountancy, Actuarial science, Business / Business administration/management/studies, Capital markets, Commerce, Economics, Finance, Financial engineering, Financial planning, Computational finance, Insurance

Name of qualification
Bachelor of Business3>

Professional Engineering & Technology >

7

View CKA completion confirmation

Done

✓

Assessment Completed

Customer Knowledge Assessment (CKA)

I understand that I have fulfilled the CKA requirements and have been assessed to have relevant knowledge and/or experience to transact in the relevant Specified Investment Products.

...
Show summary

8

View updated assessment & expiration dates

← Before We Start

I understand that I have fulfilled the CKA requirements and have been assessed to have relevant knowledge and/or experience to transact in the relevant Specified Investment Products.

Assessed on 27/11/2023

Expiry Date
27 November 2024

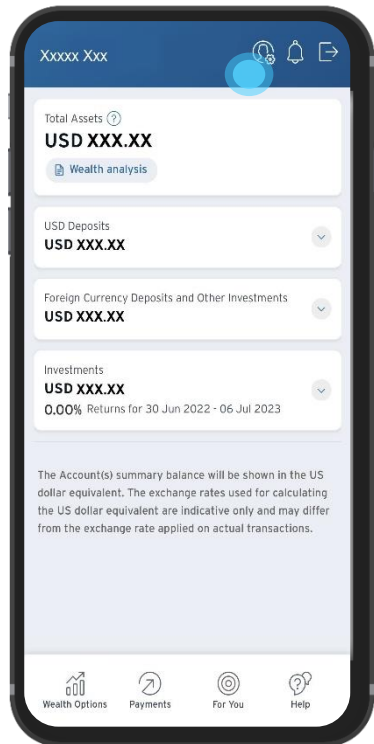
→



C. Update K&E

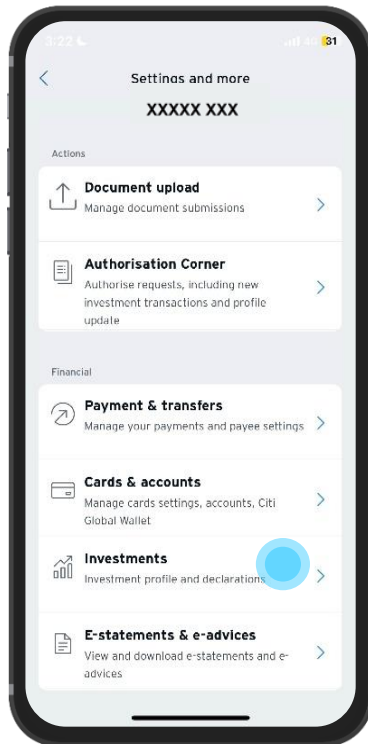
1

Login to Citi Mobile® App and select “Settings and more”



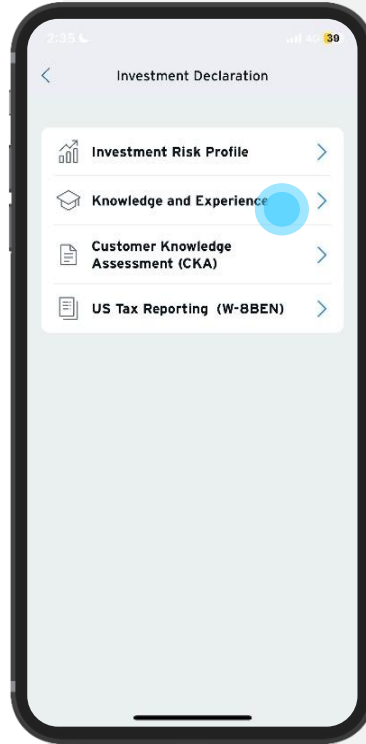
2

Select “Investments”



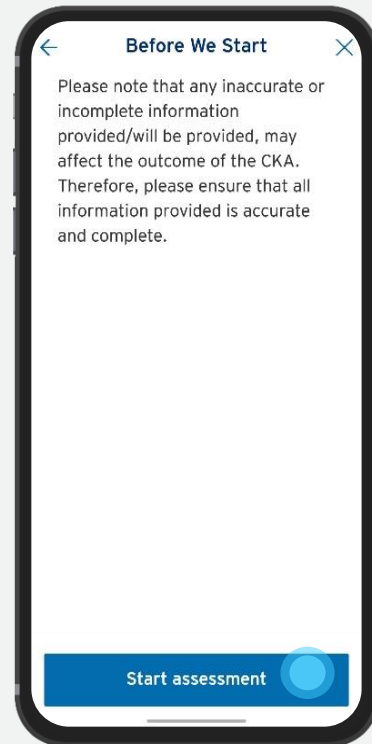
3

Select “Knowledge and Experience”



4

Select “Start Assessment”



C. Update K&E



5

If you have previously completed the K&E, you will see the following message. Select “Update” to update K&E.

9:28 LTE 91

Knowledge and Experience

Products you have previously indicated you have knowledge of and/or experience in:
Last updated on 16/12/2023

TIER 1 PRODUCTS

- Mutual Fund ☒
- Exchange Traded Funds & Closed End Funds ☒
- Alternative Mutual Funds ☒
- Fixed Income ☒
- Gold (Paper Gold) ☒
- Equities ☒
- Hybrid Securities ☒
- Dual Currency Accounts / Premium Account ☒

Update

6

Complete and review all sections of the form before submitting

9:28 LTE 91

Update Product Knowledge and Experience

Please indicate the Tier 1 products you have knowledge of and/or experience in:

- ☒ Mutual Fund
- ☒ Exchange Traded Funds & Closed End Funds
- ☒ Alternative Mutual Funds
- ☒ Fixed Income
- ☒ Gold (Paper Gold)
- ☒ Equities
- ☒ Hybrid Securities
- ☒ Dual Currency Accounts / Premium Account
- ☒ Investment Linked Insurance

Cancel

7

Select “Confirm and update now”

9:28 LTE 91

Cancel

similar terms as may be defined under any applicable law in Singapore including, but not limited to, the Financial Advisers Act (Cap 110) and Securities and Futures Act (Cap 289) of Singapore. I represent and warrant that I am not resident in the U.S., and am not a U.S. person (nor acting for, or on behalf of, a U.S. person) for U.S. income tax purposes. I shall inform Citibank within 30 days of any change in the foregoing. If I become a U.S. person, I agree that Citi shall be entitled to do all acts and things it deems necessary, including but not limited to non-acceptance provided by me to purchase any investment product, liquidation of the affected assets and/or a transfer of my account to an alternate vehicle. I agree to bear all costs and expenses incurred by Citi as a result thereof. Customer Declaration: The information I have provided is true and accurate. I understand this information is important to allow Citibank to offer me appropriate products based on my information disclosed. I understand that it is my responsibility to seek legal and/or tax advice regarding the legal and tax consequences of my investment transactions. If I change residence, citizenship, nationality, or place of work, it is my responsibility to understand how my investment transactions are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable. I understand you do not provide legal and/or tax advice and are not responsible for advising me on the laws pertaining to my transaction.

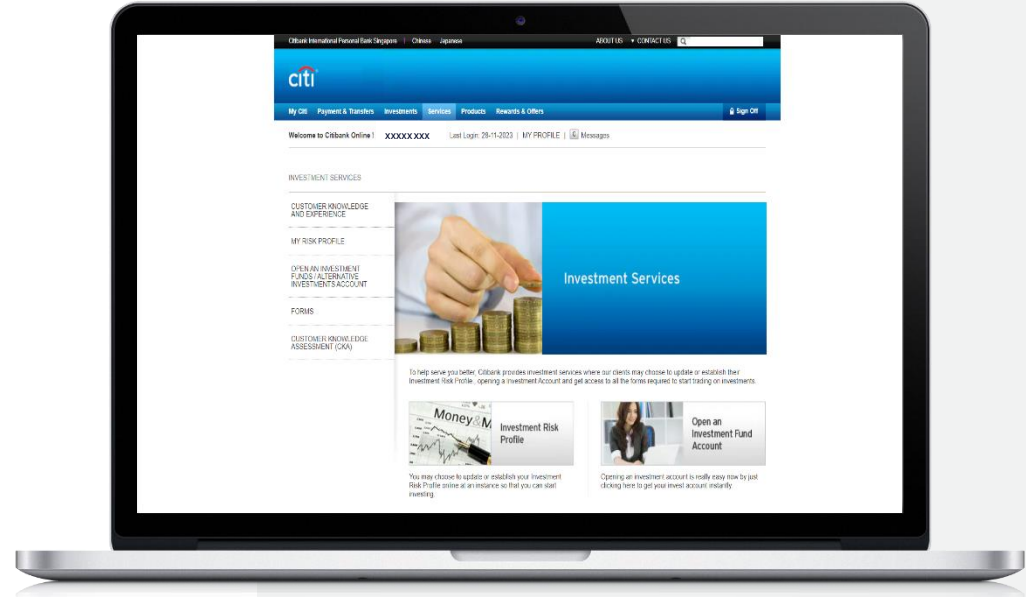
Confirm and update now



Risk Profile, CKA, K&E Update

Citibank Online Contents

- A. Update Risk Profile 11
- B. Update Customer Knowledge Assessment (CKA) 19
- C. Update Knowledge and Experience (K&E) 28



A. Update Risk Profile

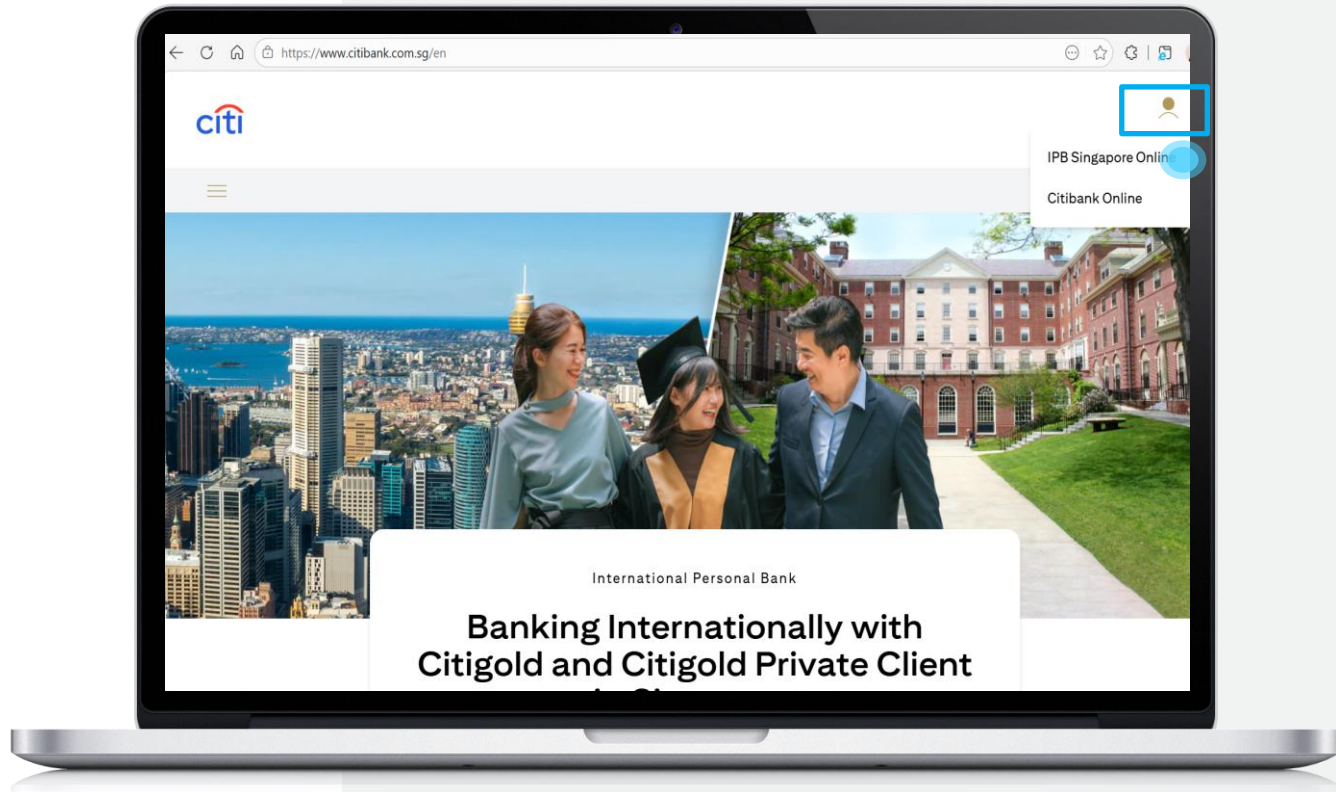
1

Go to

www.ipb.citibank.com.sg

2

Click on the top right icon and select “IPB Singapore Online”

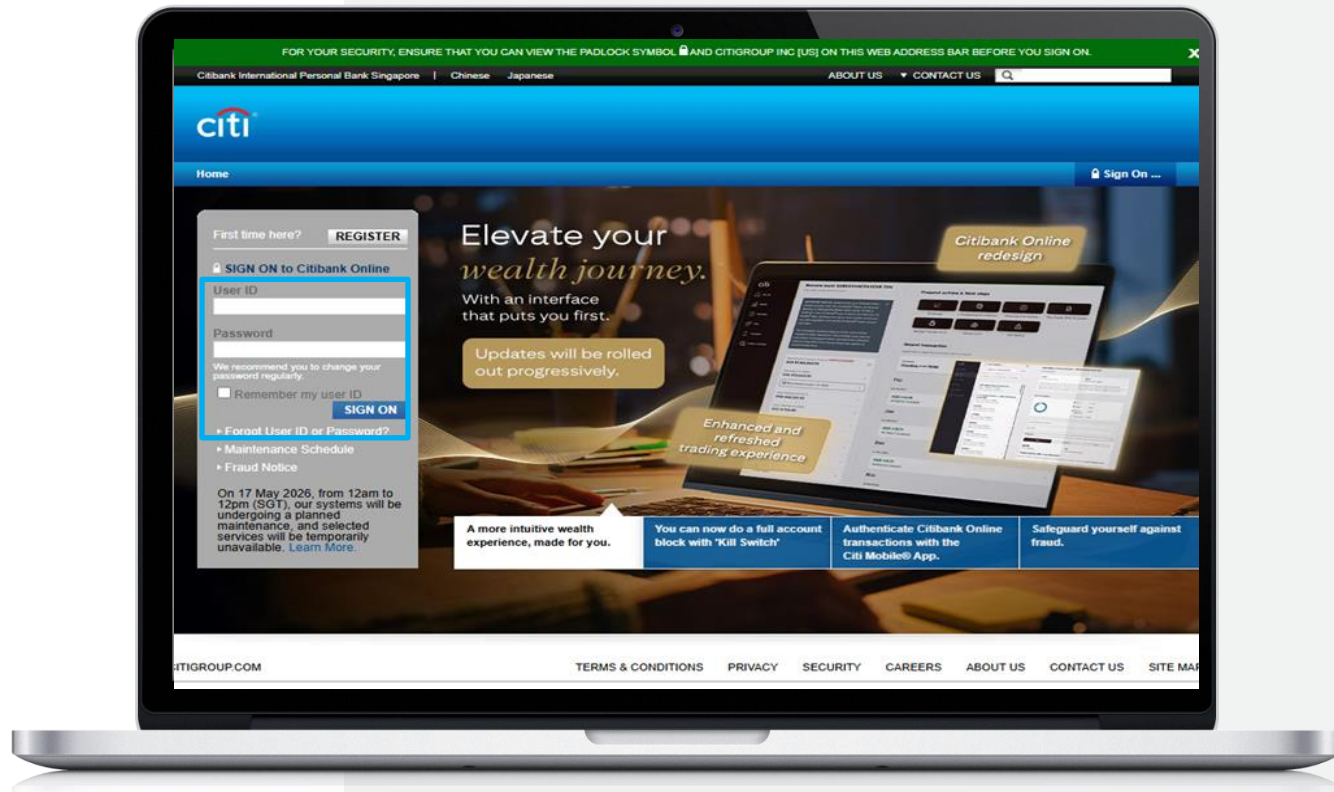


A. Update Risk Profile



3

Sign on with your User ID & Password and click “Sign On”

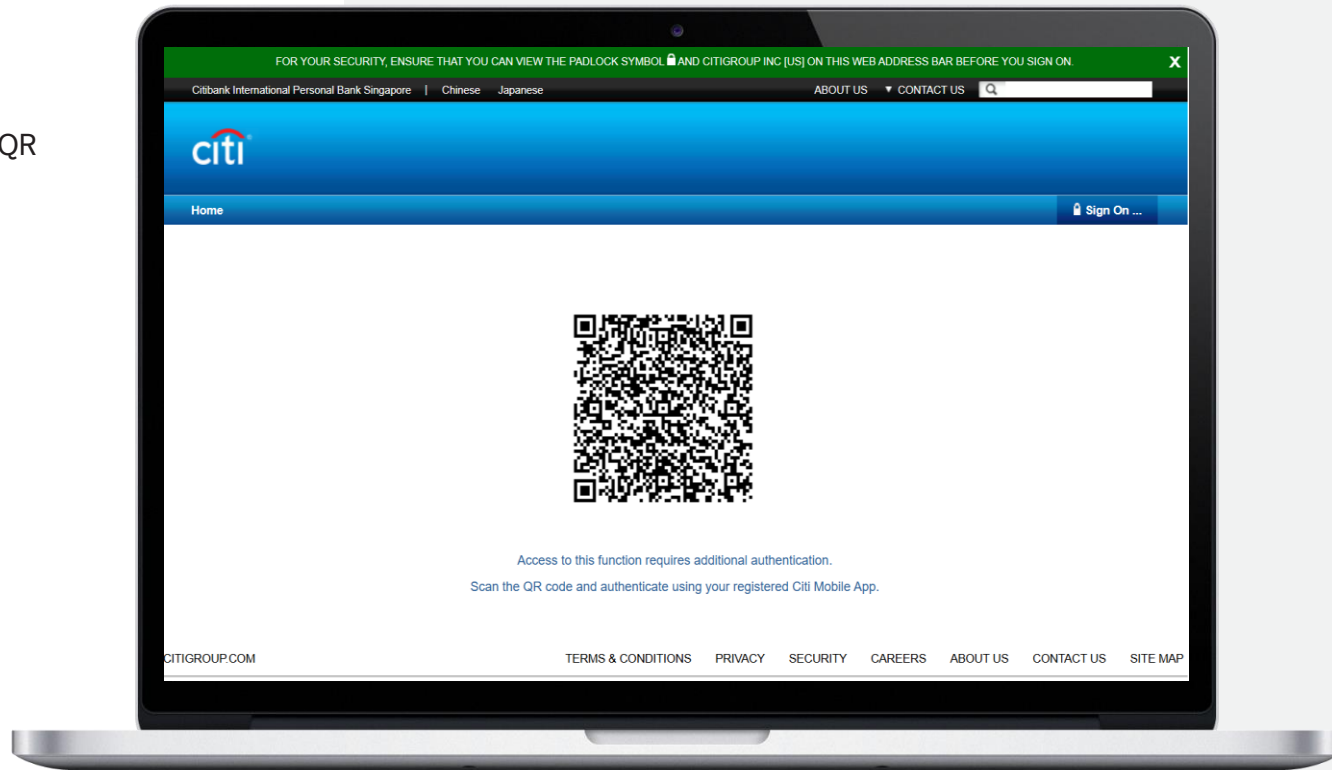


A. Update Risk Profile



4

Authorize your action via Citi QR



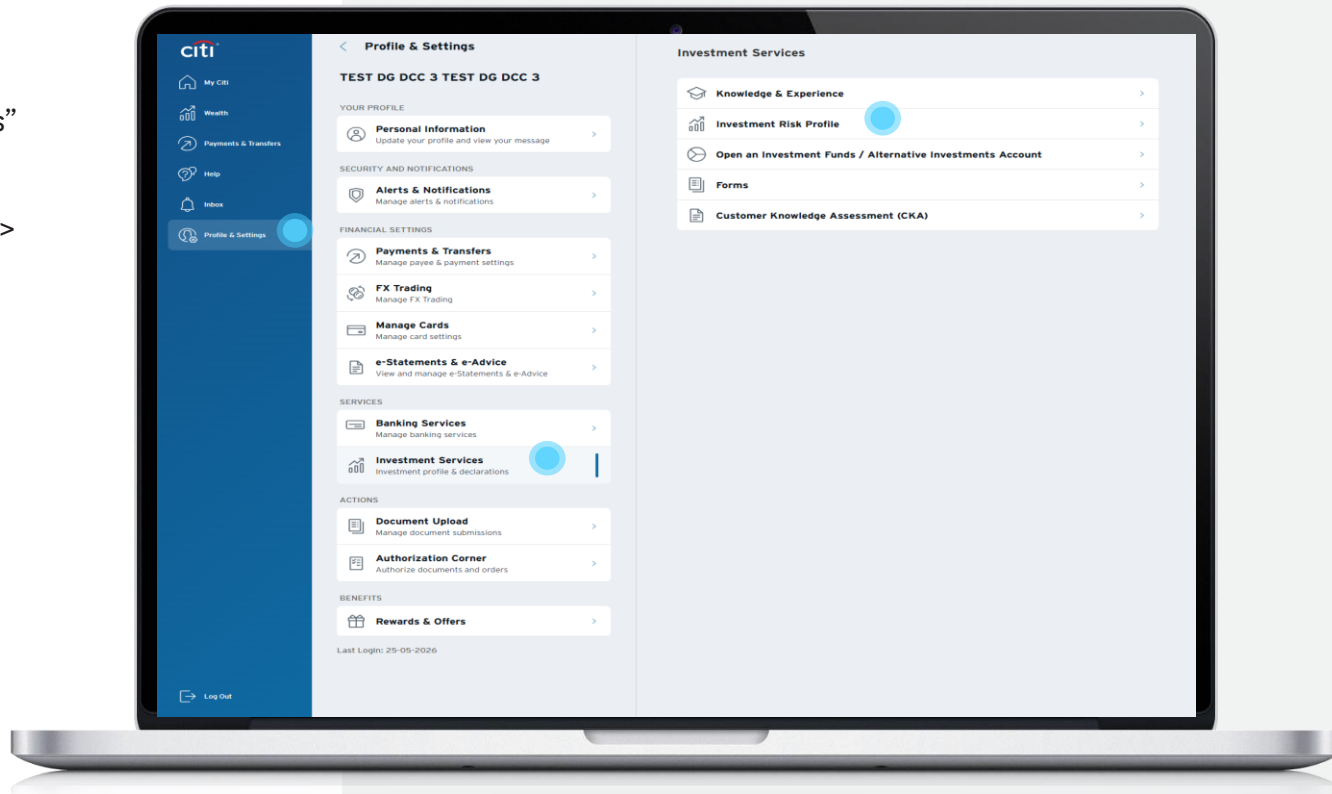
A. Update Risk Profile



5

On the Side Menu, click on the “Profile & Settings” tab.

Select “Investment Services” > “Investment Risk Profile”

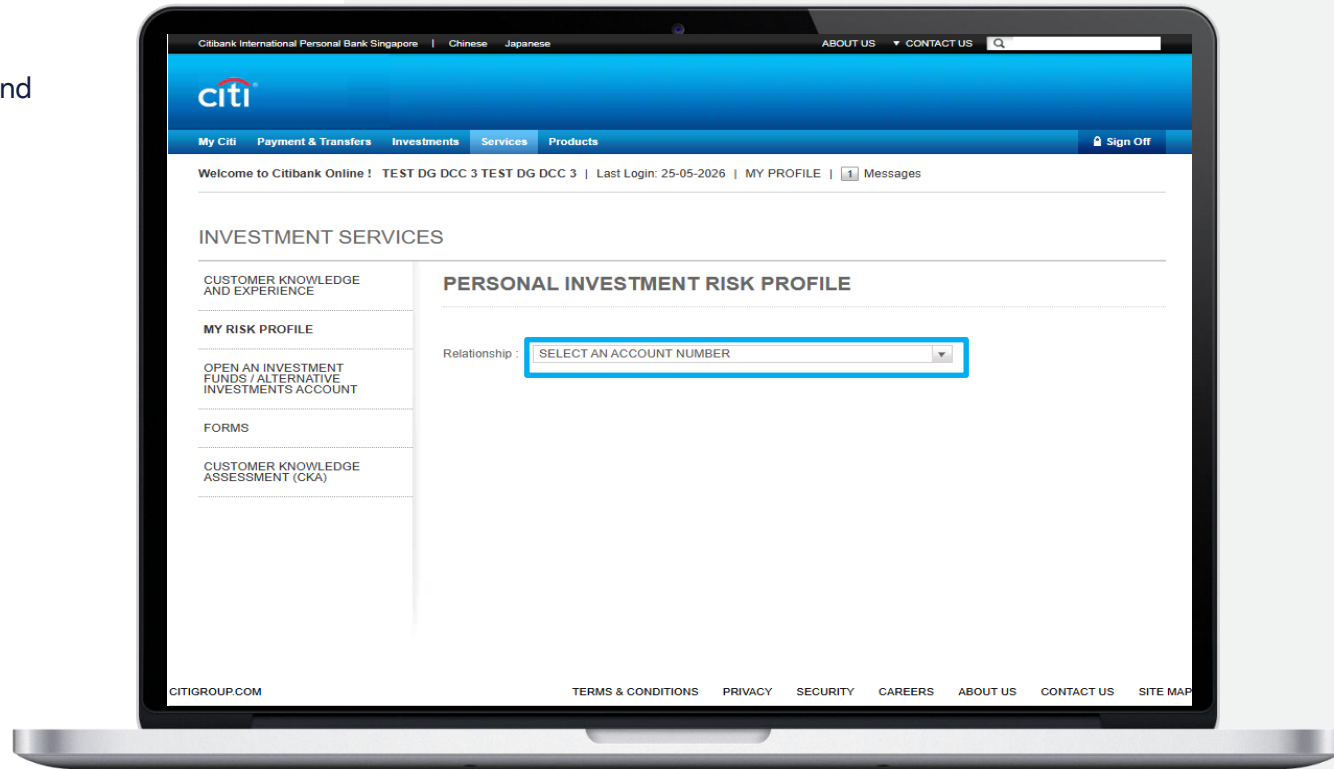


A. Update Risk Profile



6

Select your account number and corresponding Risk Profile



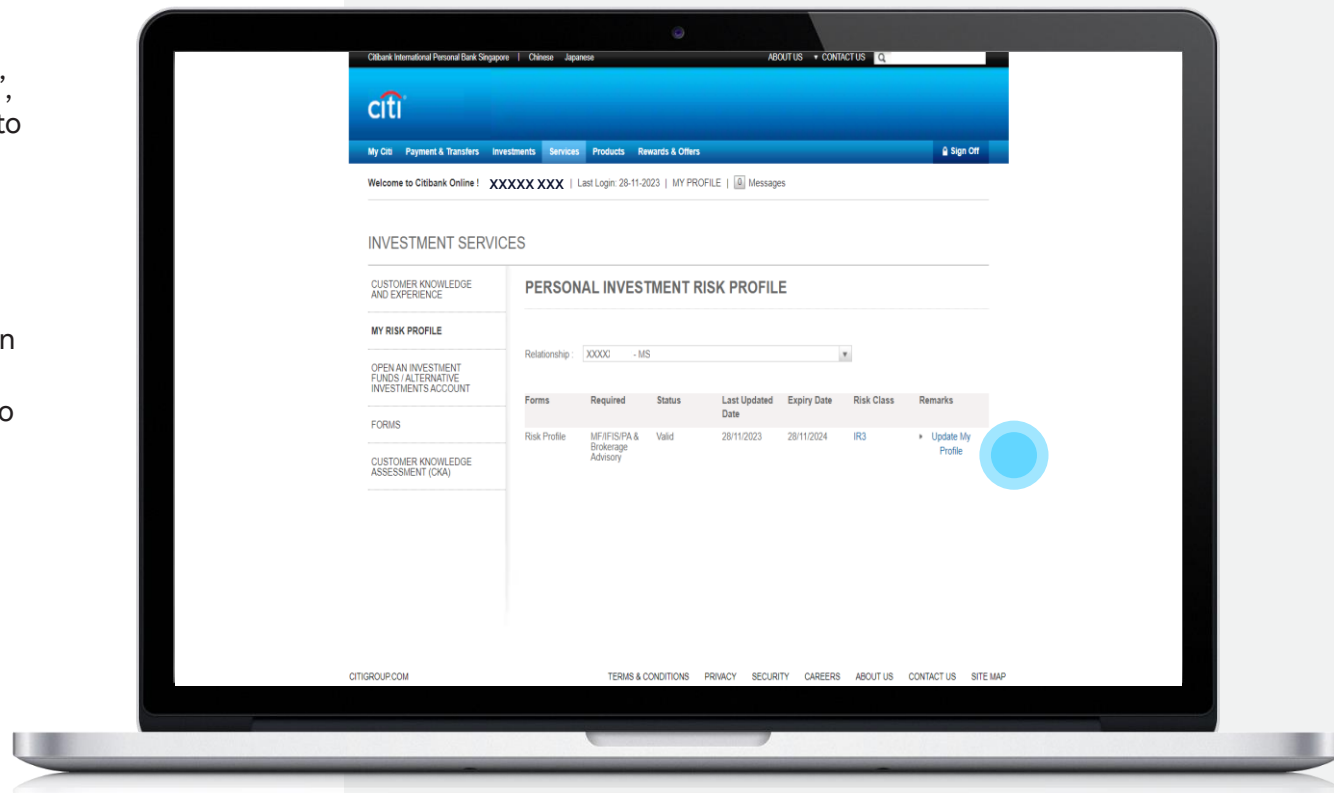
A. Update Risk Profile



7

If your Risk Class shows “NIL”, please click on “Profile Now” to determine your Investment Risk Class.

If you have completed your Investment Risk Profile session previously but have an expired Risk Class, you may click on “Update my Profile” to update your Investment Risk Profile.

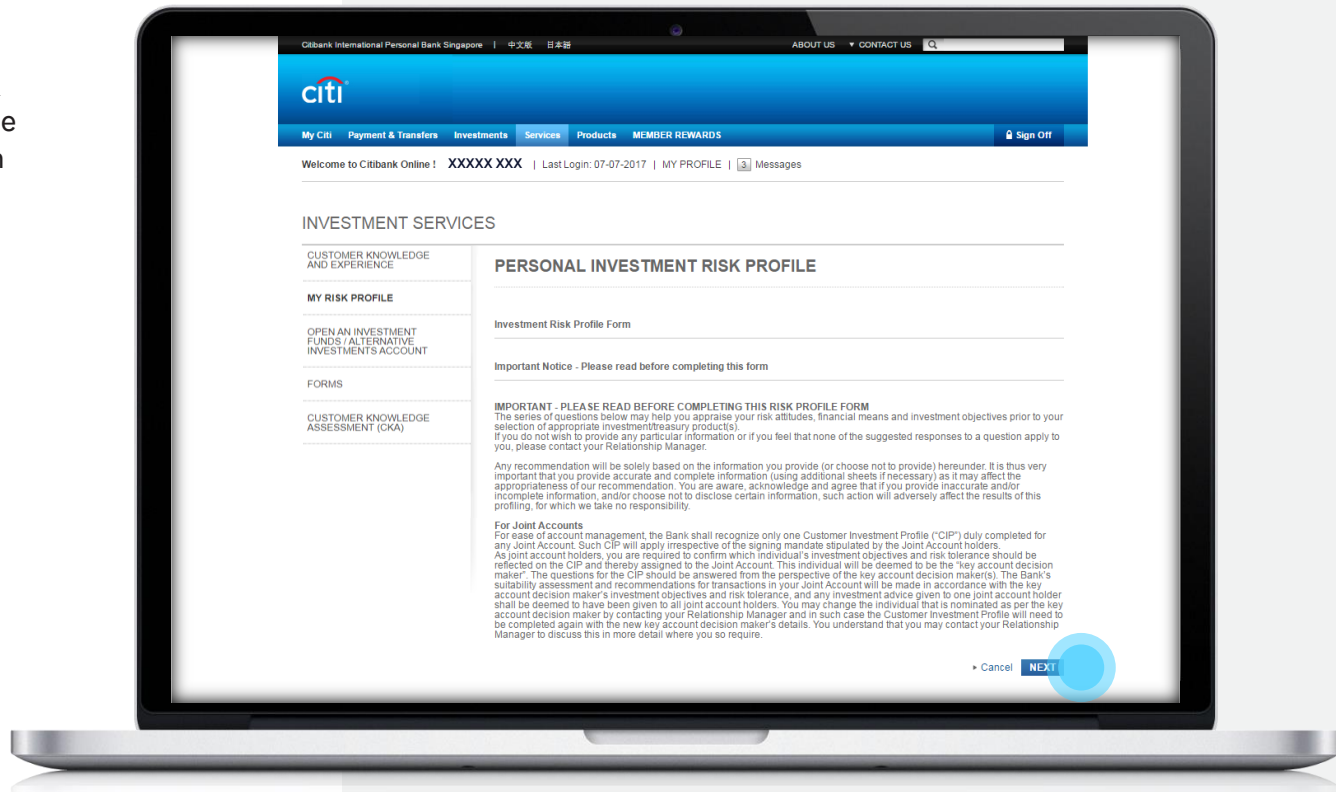


A. Update Risk Profile



8

To start your Investment Risk Profile session, please read the Important Notice and click on “NEXT” once you have read and understood the content



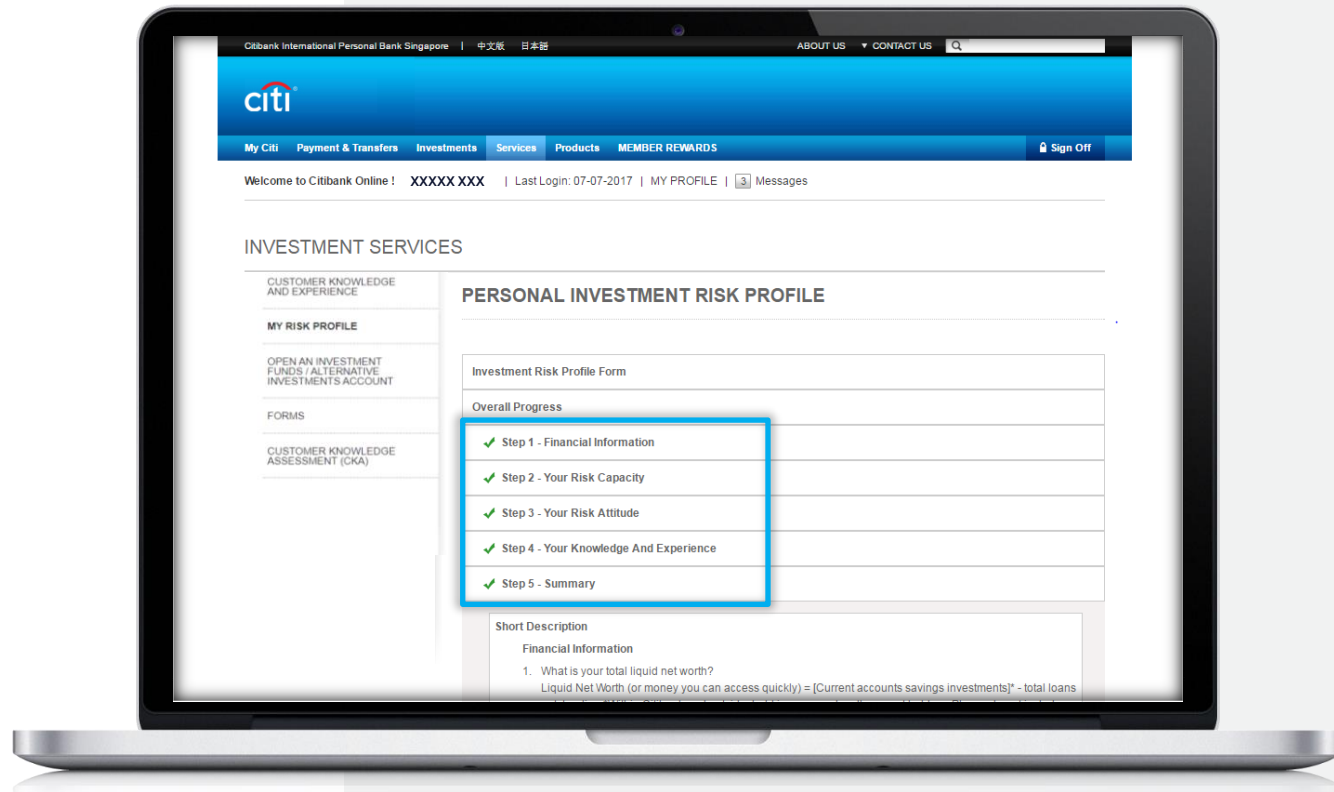
A. Update Risk Profile



9

Complete the following 5 steps

- Financial Information
- Your Risk Capacity
- Your Risk Attitude
- Your Knowledge & Experience
- Summary



A. Update Risk Profile



10

In the final step, please review your answers to the questions to ensure they are accurate.

Once you are satisfied, tick the checkbox to acknowledge, and click on “KNOW YOUR PROFILE”

2. Which of the following statements best describes the amount of risk fluctuation you will tolerate in the value of your investments?

Moderate - Investors who hope to experience no more than moderate portfolio losses over a rolling one year period in attempting to enhance longer-term performance and are generally willing to buy investments that are priced frequently and have a high certainty of being able to sell quickly (less than a week) in stable markets although the investor may at times buy individual investments that entail greater risk and are less liquid.

Your Knowledge And Experience

1. Describe your investment knowledge and experience:

Moderate - I have general knowledge and understanding of investments that aren't savings accounts or time deposits, and I'm aware of the general risks related to investing.

ACKNOWLEDGEMENT

Profile Date on: 22/02/2024 At Time: 04:54 P.M.

☐ I hereby declare that the details inputted are to the best of knowledge and I agree to evaluate my risk rating based on these details.

Please Note:

Your investment risk profile is valid for a period of 12 months from the date of profiling and needs to be renewed at least once in 12 months. This helps us to better understand your risk appetite in this changing environment.

[Edit](#) [KNOW YOUR PROFILE](#)

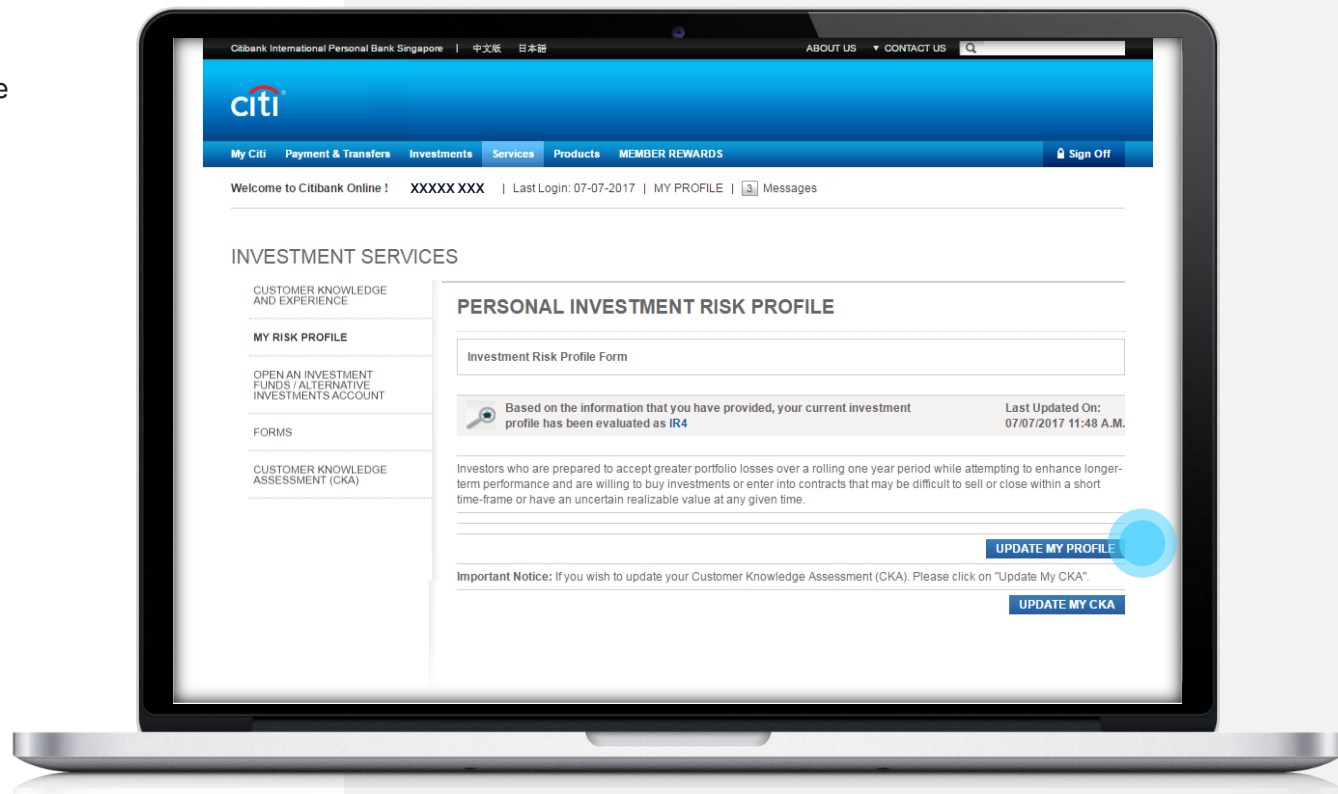
A. Update Risk Profile



11

Investment Risk Profile will be generated and presented as shown below

Click “UPDATE MY PROFILE”



B. Update CKA

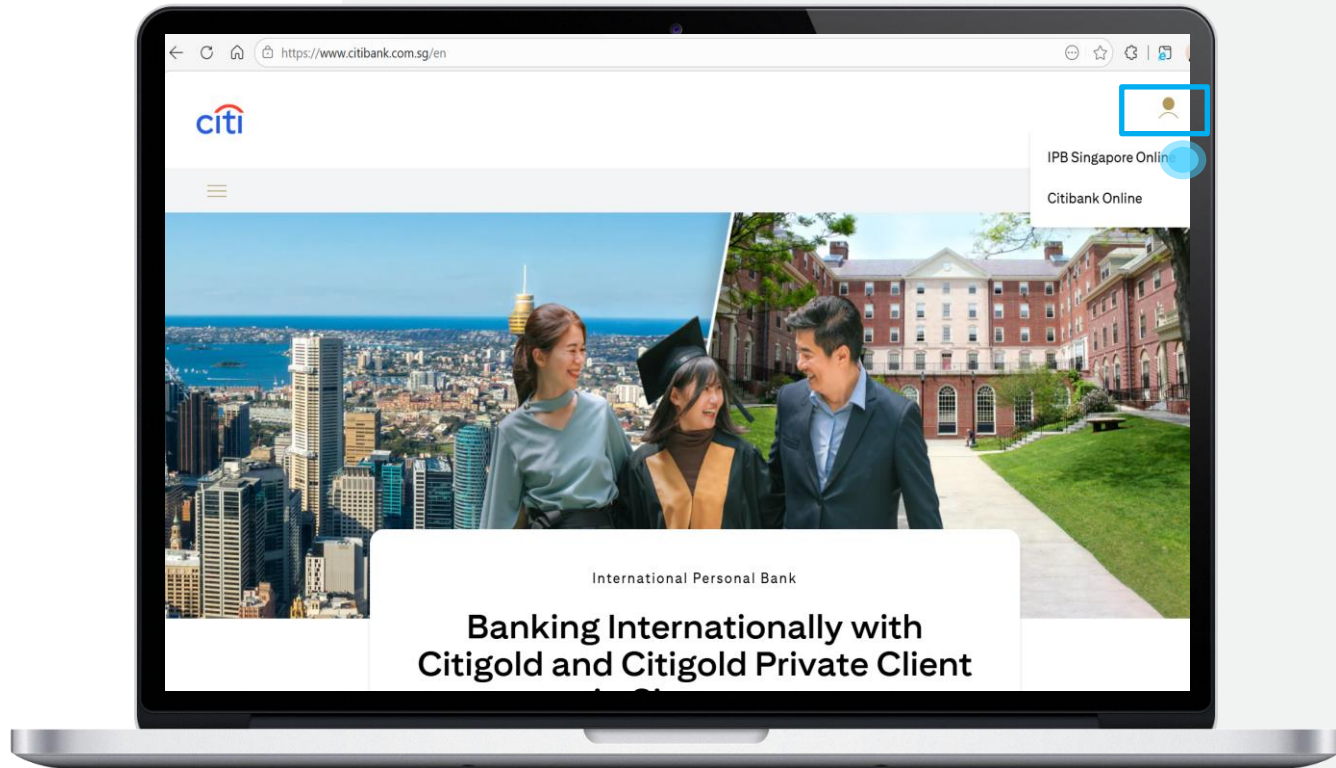
1

Go to

www.ipb.citibank.com.sg

2

Click on the top right icon and select “IPB Singapore Online”

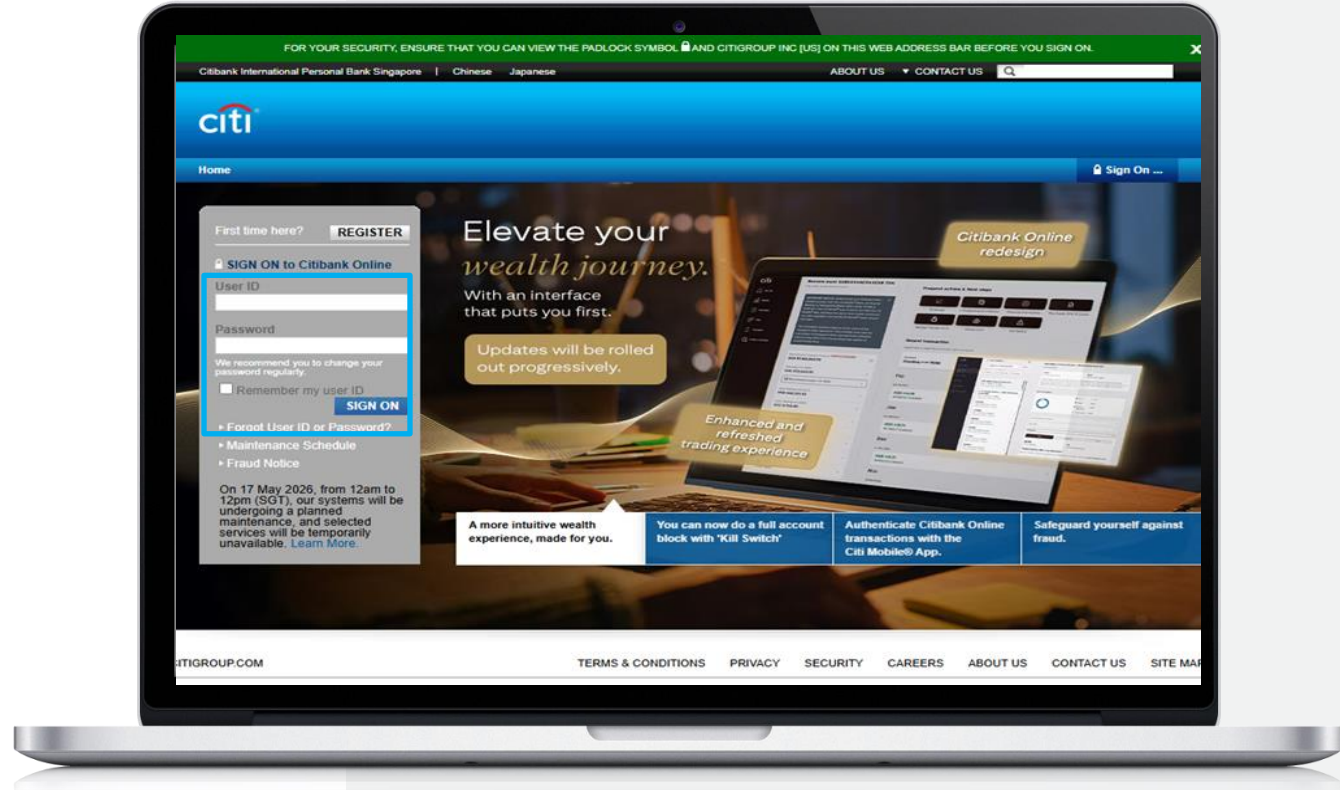


B. Update CKA



3

Sign on with your User ID & Password and click “Sign On”

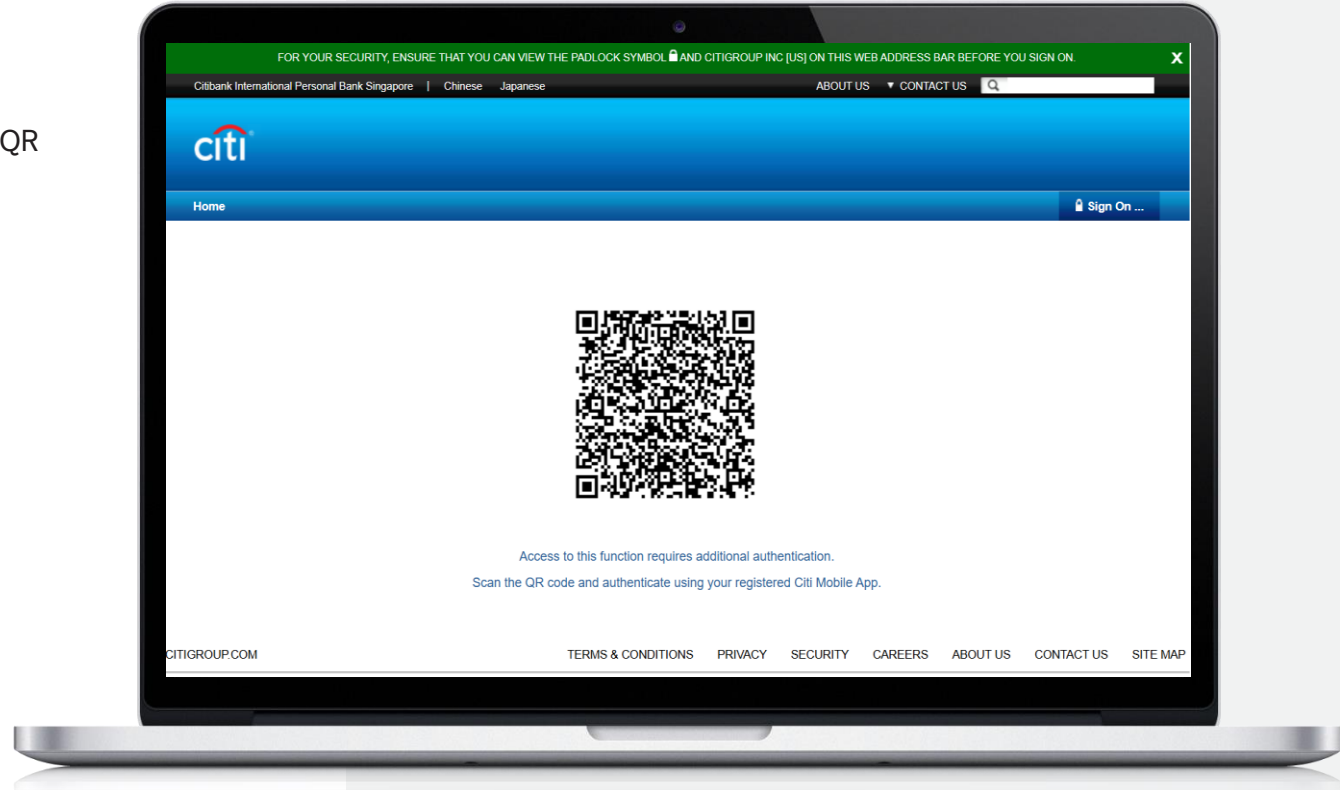


B. Update CKA



4

Authorize your action via Citi QR

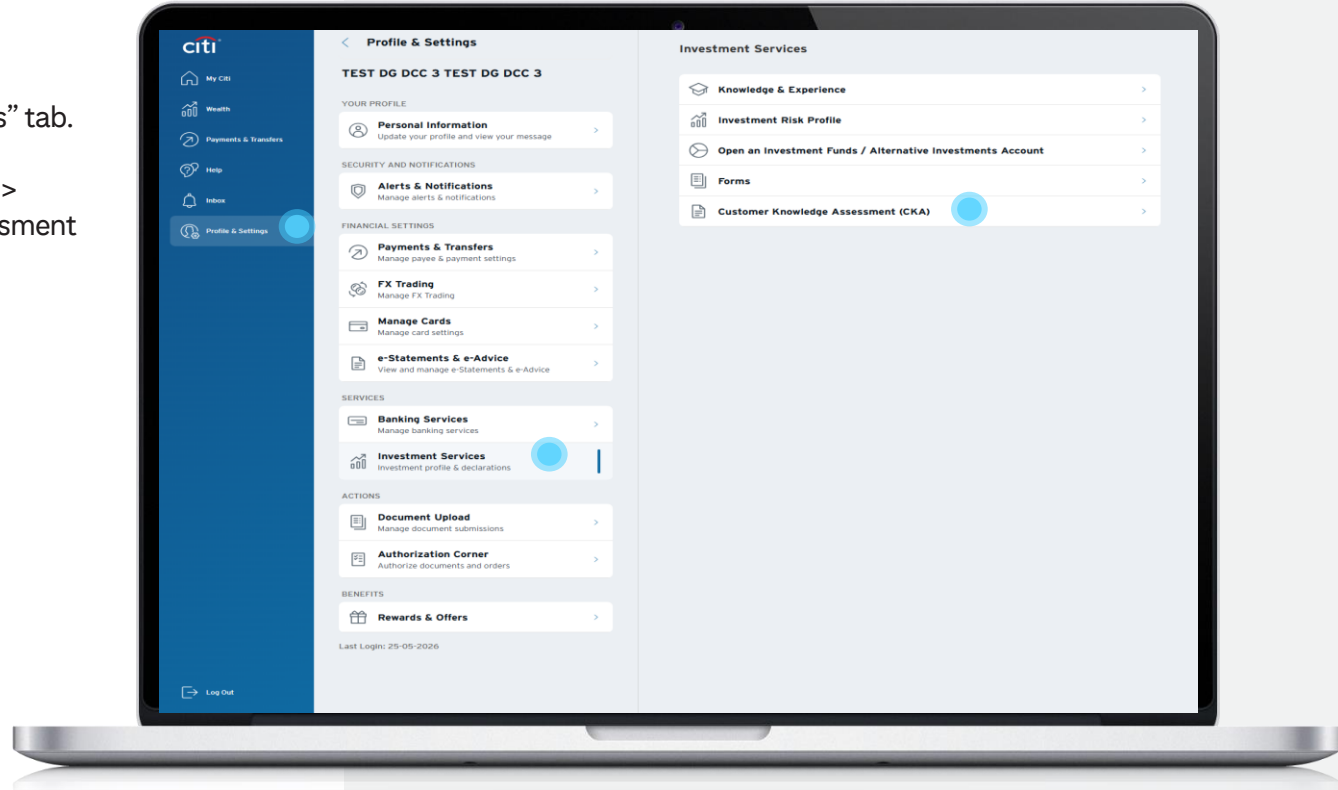


B. Update CKA

5

On the Side Menu, click on the “Profile & Settings” tab.

Select “Investment Services” > “Customer Knowledge Assessment (CKA)”

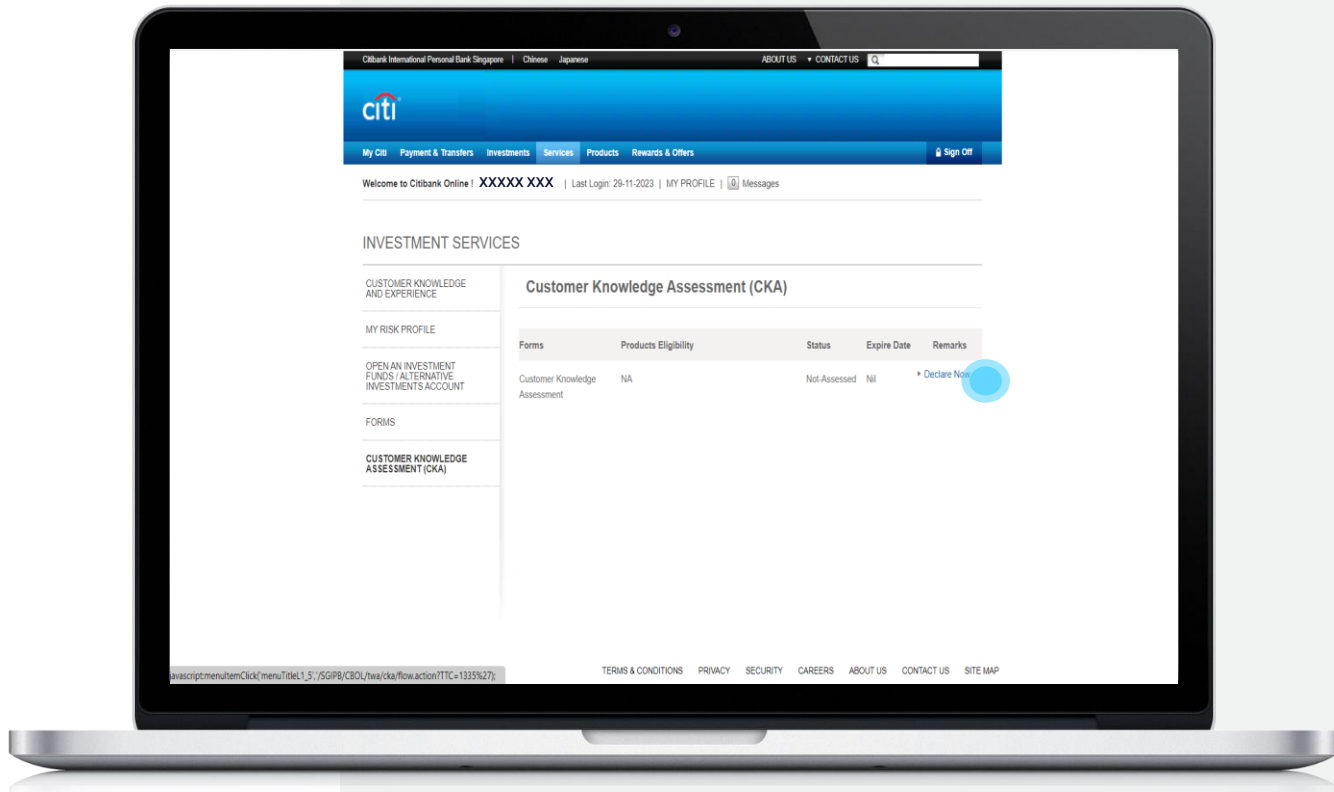


B. Update CKA



6

Click on “Declare Now” to update your CKA

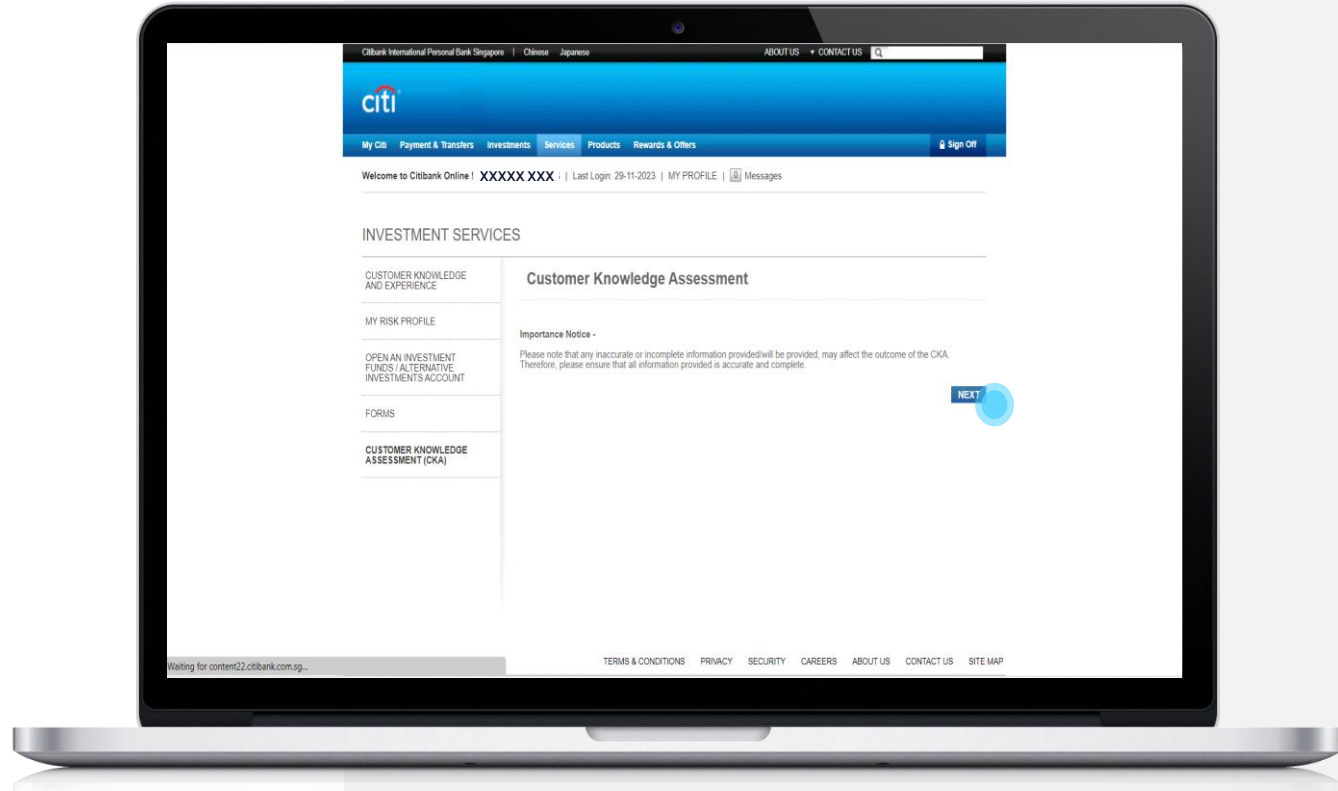


B. Update CKA



7

Read through the important notice and click “NEXT”



B. Update CKA



8

Declare your:

- Highest Academic Qualification
- Employment
- Investment Experience

The screenshot displays the Citibank International Personal Bank Singapore website. The header includes the Citibank logo and navigation links for 'My Cit', 'Payment & Transfers', 'Investments', 'Services', 'Products', and 'Rewards & Offers'. A 'Sign Off' button is visible in the top right. Below the header, a welcome message reads 'Welcome to Citibank Online! XXXXX XXX | Last Login: 29-11-2023 | MY PROFILE | Messages'. The main content area is titled 'INVESTMENT SERVICES' and features a sidebar with links to 'CUSTOMER KNOWLEDGE AND EXPERIENCE', 'MY RISK PROFILE', 'OPEN AN INVESTMENT FUNDS / ALTERNATIVE INVESTMENTS ACCOUNT', 'FORMS', and 'CUSTOMER KNOWLEDGE ASSESSMENT (CKA)'. The 'CUSTOMER KNOWLEDGE ASSESSMENT' section is active, showing the title 'Customer Knowledge Assessment' and a prompt: 'Please select an option as appropriate below - Please click [here](#) to view more information on the criteria for satisfying the Customer Knowledge Assessment.' Below this, a declaration statement reads 'I confirm and declare that I have:'. The assessment is divided into two sections: '(a) Highest Academic Qualification' and '(b) Employment'. Section (a) includes two checkboxes: one for 'Diploma or higher education in finance/accountancy/business and/or professional qualifications' and another for 'Professional finance related qualification such as the Chartered Financial Analyst Examination'. Each checkbox has a 'Name Qualification' input field. Section (b) is titled '(b) Employment' and includes a checkbox for 'Minimum 3 years professional work experience in the investment field as one of the following fields:'. The website footer is not visible.

B. Update CKA



9

Ensure all fields are appropriately filled as per your qualifications and knowledge, then click “SUBMIT”

A laptop screen displaying a form for updating CKA (Certification of Knowledge and Experience). The form is divided into two main sections: (b) Employment and (c) Investment Experience. Section (b) includes a checkbox for 'Minimum 3 years continuous work experience in the preceding 10 years in any of the following fields -' and a list of fields: Development / Structuring / Management / Sale / Trading / Research / Analysis of investment products, Provision of training on investment products, and Accountancy, Actuarial Science, Treasury, Financial Risk Management. A text box for 'Details of relevant work experience' is also present. Section (c) is titled '(c) Investment Experience' and includes a sub-section '(CKA Qualifying Criteria)'. It contains two checkboxes: 'Investment experience of 6 or more transactions in the preceding 3 years in 1 or more of these product types (individually or in aggregate across more than one of the products)' and 'Investment experience of 6 or more transactions in the preceding 3 years in Investment Funds/ Investment Linked-Life Insurance Policies'. The first checkbox is followed by a list of product types: Premium Account, Currency Margin Trading, Structured Notes, Structured Deposits, and FX Options. At the bottom right of the form, there are 'Cancel' and 'SUBMIT' buttons. A blue circle highlights the 'SUBMIT' button.

B. Update CKA



10

Please review your answers and ensure they are accurate

Then check the checkbox to acknowledge and click on “DECLARE CKA”

INVESTMENT SERVICES

CUSTOMER KNOWLEDGE AND EXPERIENCE

MY RISK PROFILE

OPEN AN INVESTMENT FUNDS / ALTERNATIVE INVESTMENTS ACCOUNT

FORMS

CUSTOMER KNOWLEDGE ASSESSMENT (CKA)

Customer Knowledge Assessment

Please select an option as appropriate below - Please click [here](#) to view more information on the criteria for satisfying the Customer Knowledge Assessment.

I confirm and declare that I have:

(d) Customer Knowledge Assessment (CKA)

☐ I understand that I have fulfilled the CKA requirements and have been assessed to have relevant knowledge and/or experience to transact in the relevant Specified Investment Products.

☒ I confirm and declare that I do not meet any of the criteria listed above and have been assessed not to have relevant knowledge and/or experience to transact in the relevant unlisted Specified Investment Products.

Acknowledgement

Assessed Date: 29/11/2023 At Time: 11:16 (SST)

☒ I hereby declare that the details input are to my best knowledge and where I did not select any of the options, I acknowledge and understand that I will be assessed to not have the relevant knowledge and/or experience to transact in relevant Specified Investment Products.

I understand that the Bank may periodically request for my confirmation of any changes to this CKA record and I acknowledge that it is my responsibility to inform the Bank where any such changes have occurred or whenever such confirmation request is made to me. I further acknowledge that I understand that any inaccurate or incomplete information that I have provided will provide, may affect the outcome of the CKA.

I further acknowledge that I understand that:

1. The CKA assesses the Bank and its personnel to determine my eligibility for products that are commensurate with my knowledge, work and/or investment experience and that it is my responsibility to ensure the suitability of the investment products I have selected.
2. Your advice and recommendation is that I should only invest in Specified Investment Products ("SIPs") which are risk rated within my risk class, according to my latest risk profile record with the Bank.
3. Before each investment in SIPs, I should consider your advice and recommendation to me.
4. The Bank reserves the right not to execute transactions in SIPs that are risk rated outside my risk class.
5. I should also speak to my Relationship Manager and/or Treasury Services Manager for further advice before investing in SIPs with the Bank.

Please be advised that the completion of this declaration form is for the sole purpose of the Bank's assessment of your knowledge and/or experience with Specified Investment Products and does not constitute any offering of products. You should be aware of the laws of your home country which apply to you and your banking activities with Citibank Singapore Limited.

• Edit DECLARE CKA

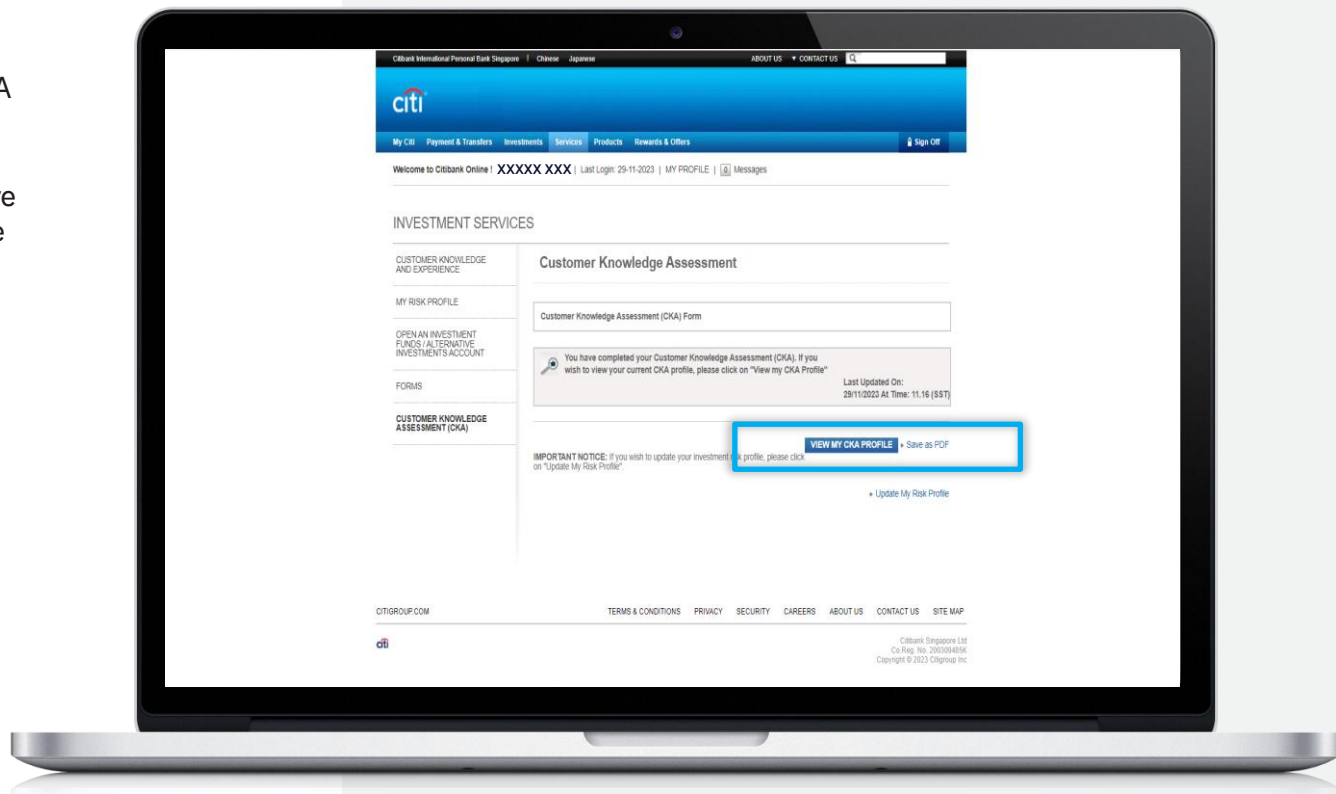
B. Update CKA



11

You have completed your CKA

You can choose to view and review your CKA Profile or save as PDF for your own reference



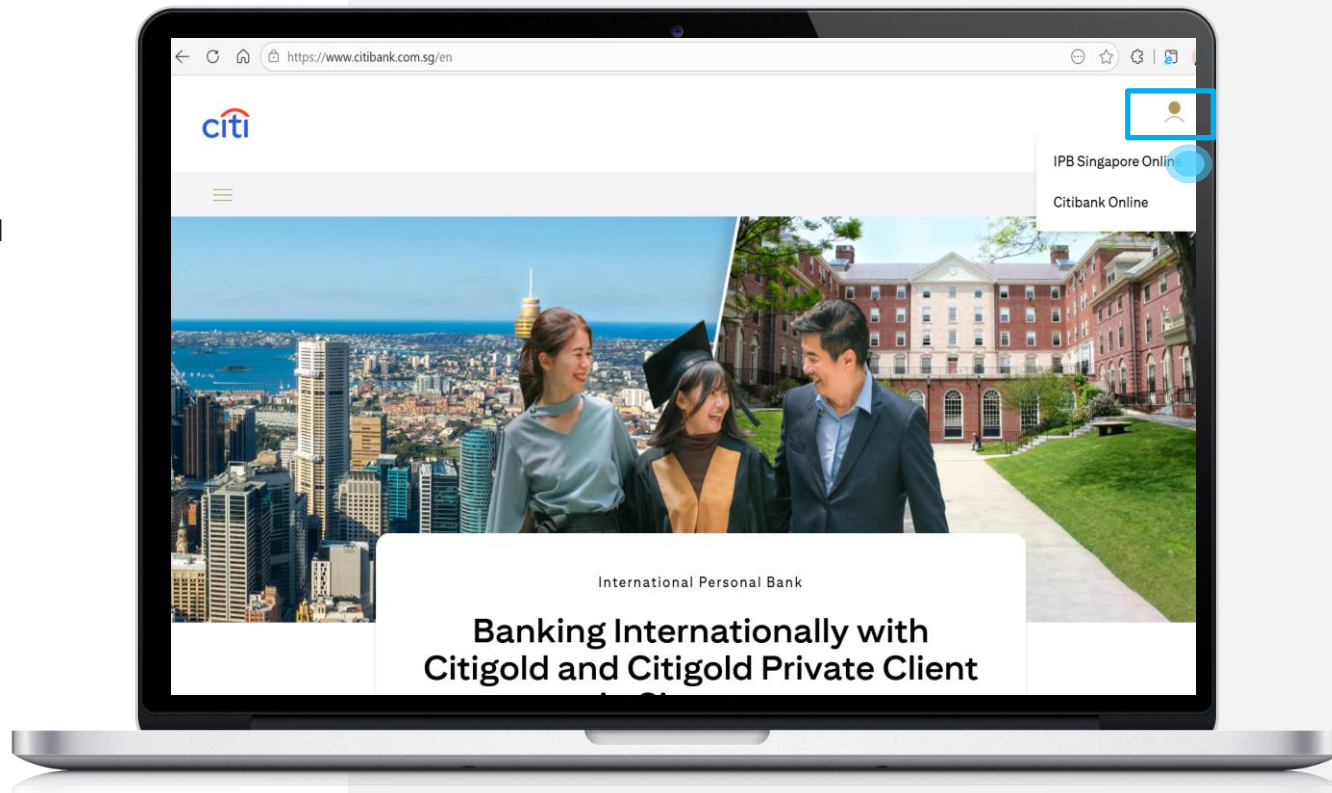
C. Update K&E

1

Go to
www.ipb.citibank.com.sg

2

Click on the top right icon and
select “IPB Singapore Online”

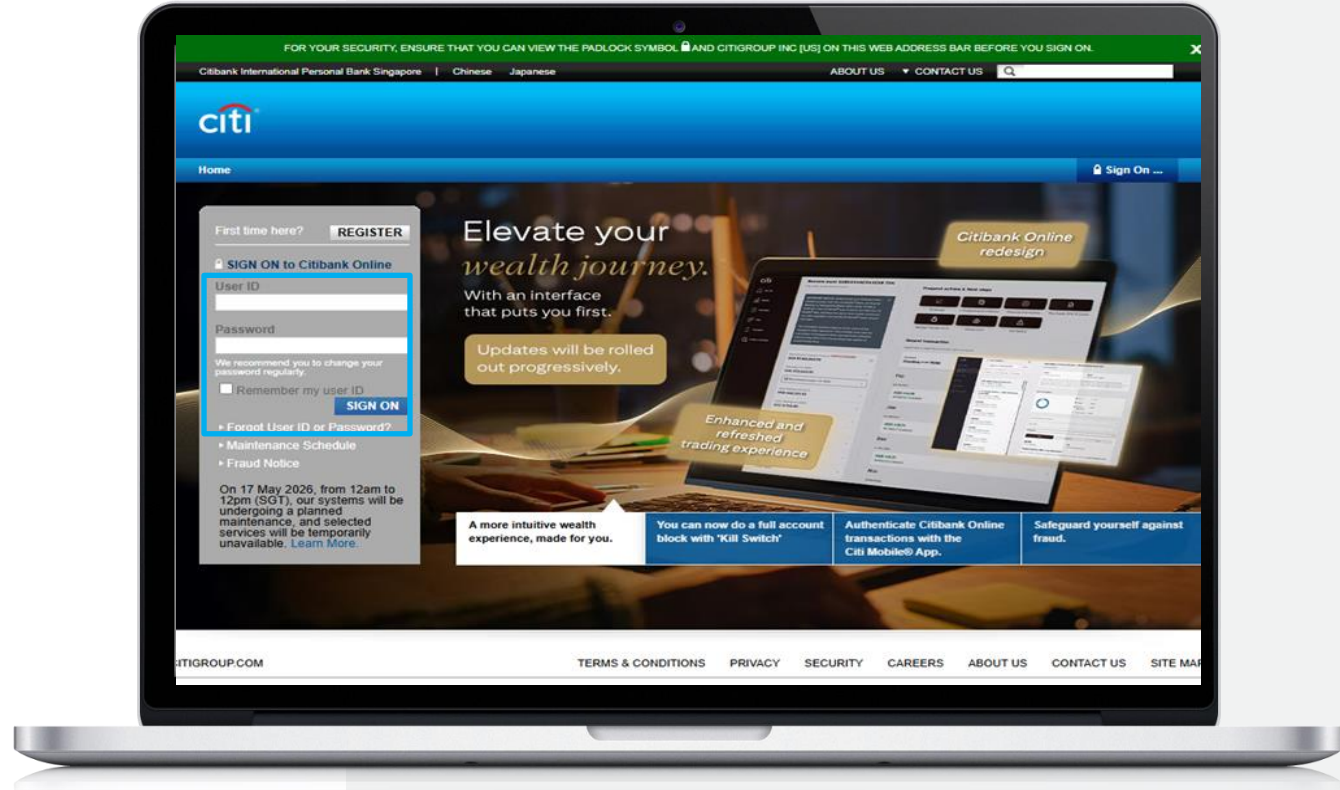


C. Update K&E



3

Sign on with your User ID & Password and click “Sign On”

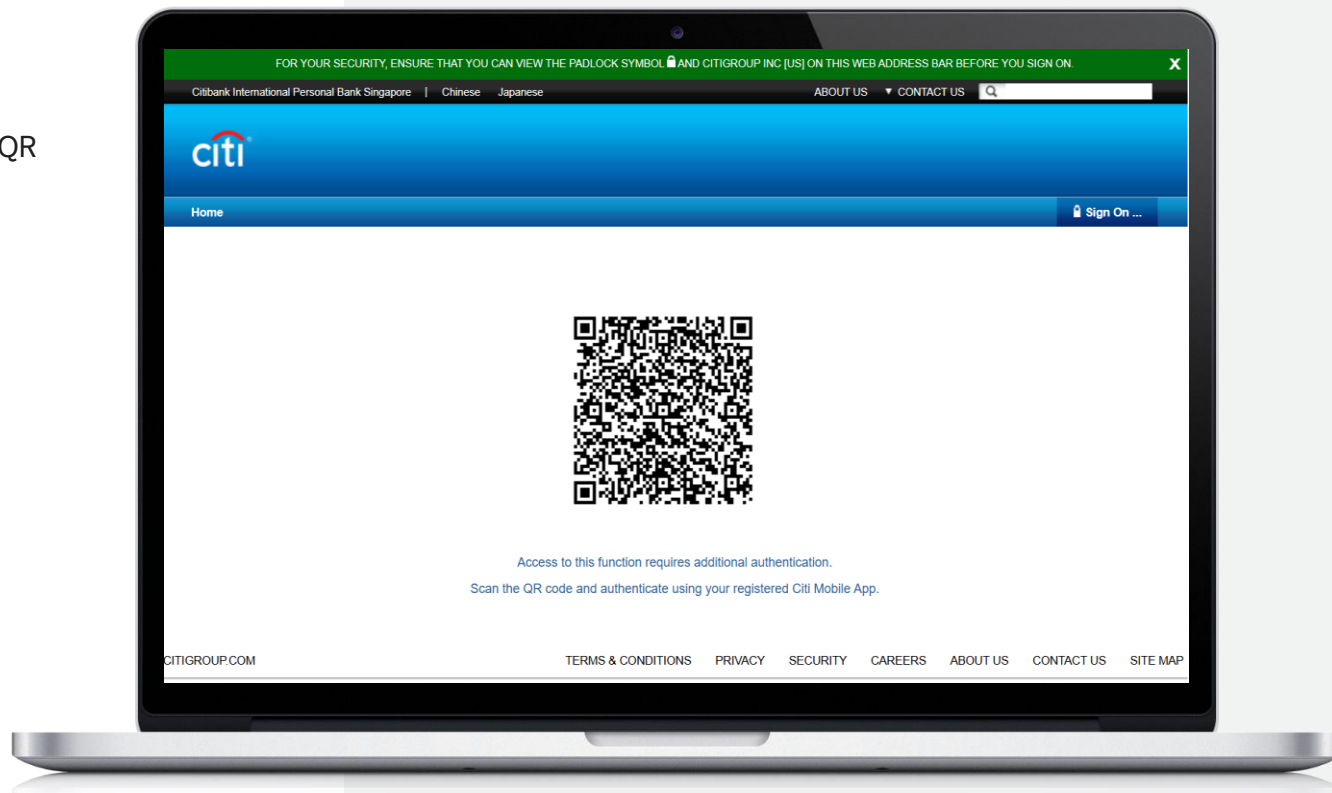


C. Update K&E



4

Authorize your action via Citi QR



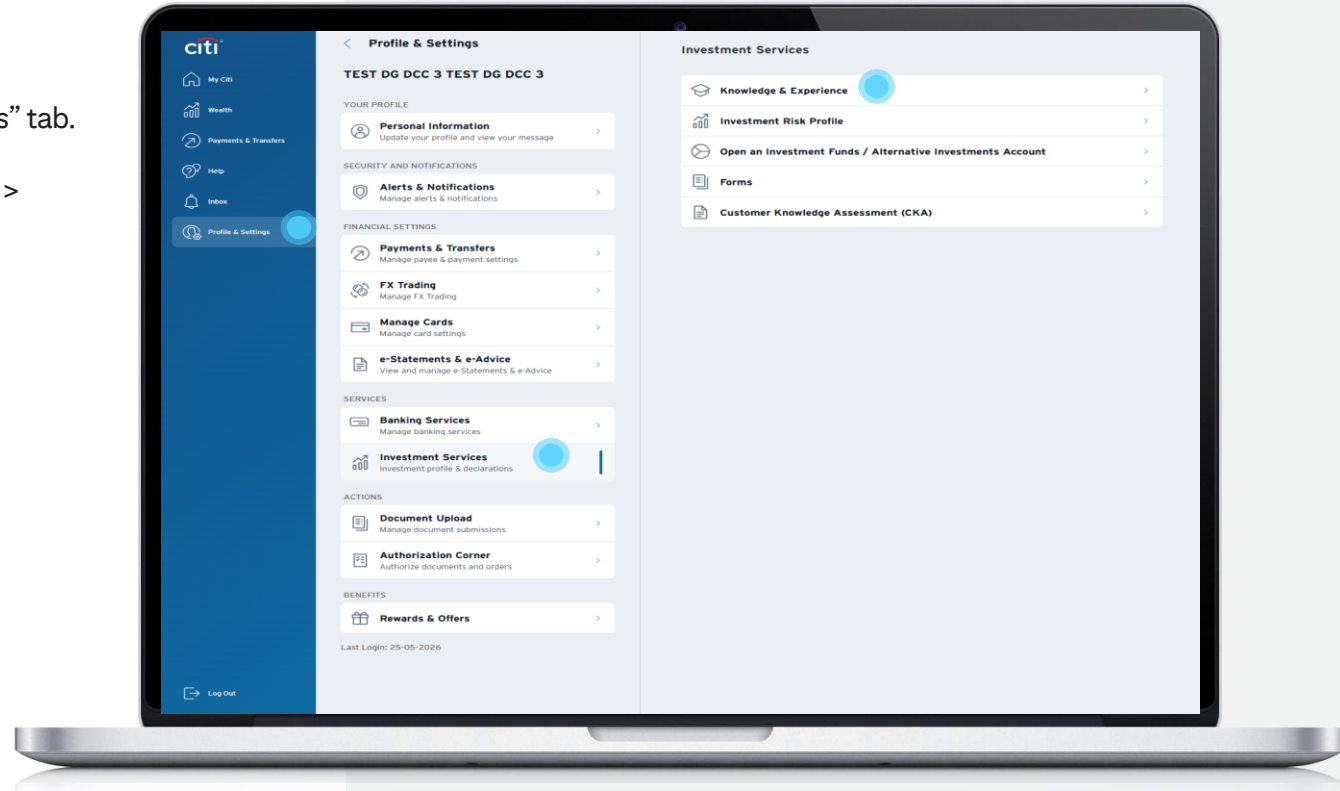
C. Update K&E



5

On the Side Menu,
click on the “Profile & Settings” tab.

Select “Investment Services” >
“Knowledge & Experience”

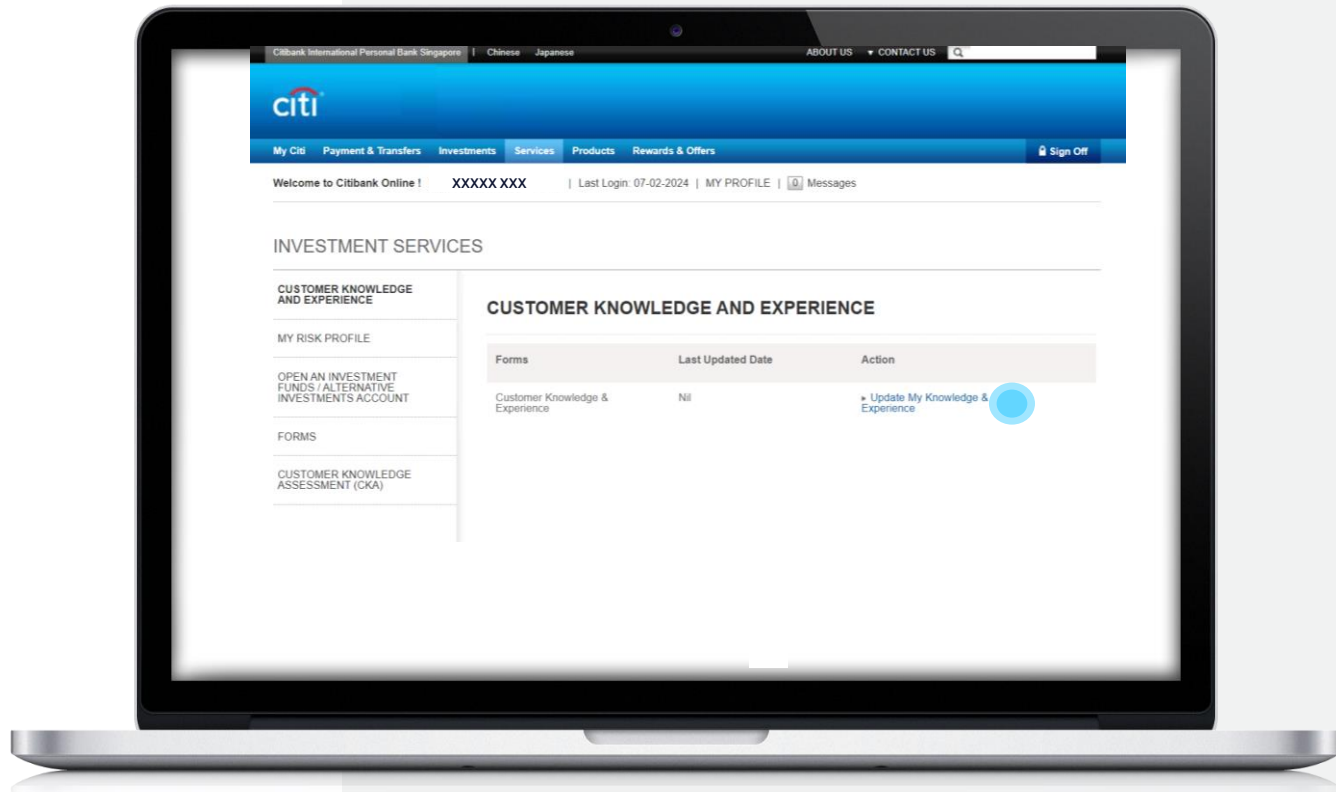


C. Update K&E



6

Click on “Update My Knowledge & Experience” to update your K&E

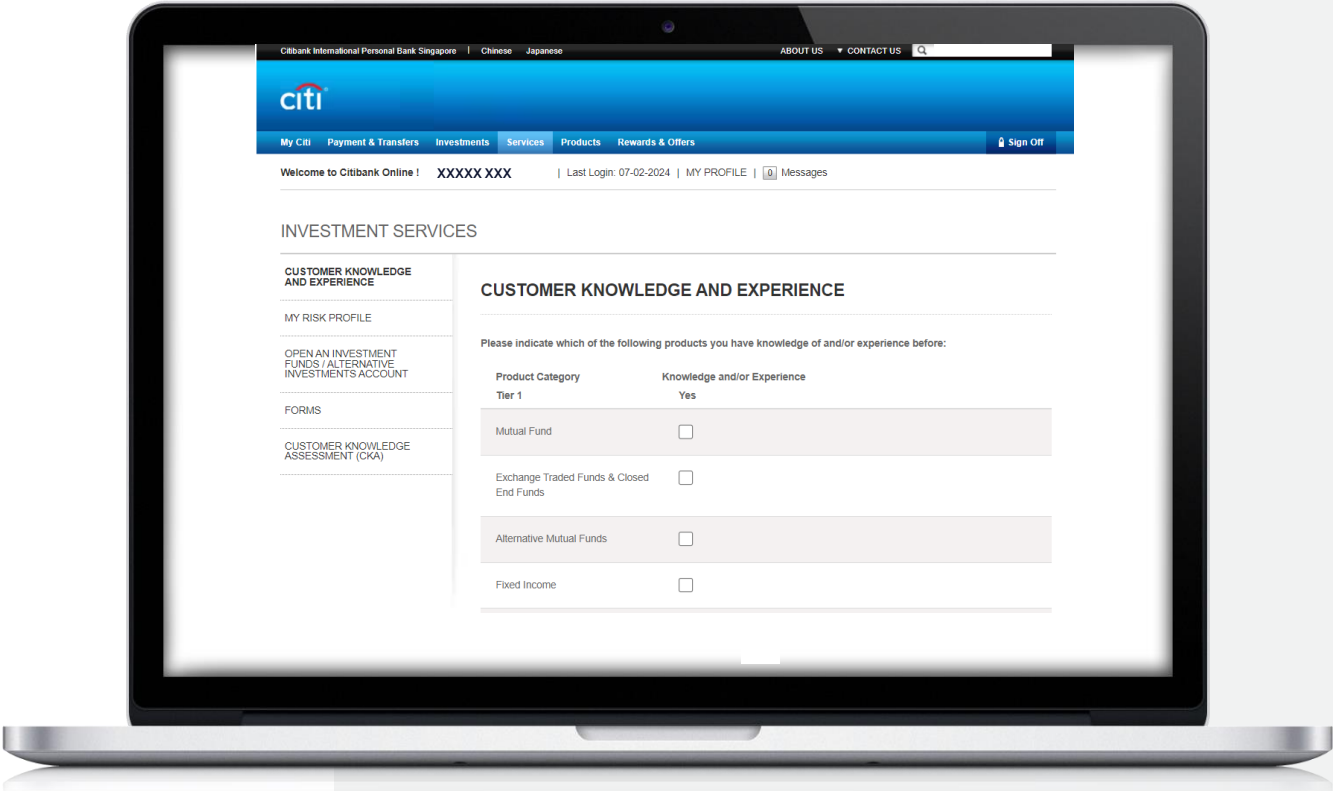


C. Update K&E



7

- Declare your:
- Product Experience (Tier 1)



C. Update K&E



8

Ensure all fields are appropriately filled, then click “NEXT”

A laptop screen displays a form for updating K&E. The form has three columns: Tier 2, Source Of Knowledge, and Number of Transactions previously executed. The form lists eight categories: Hedge Funds, Private Equity, Private Real Estate, Structured Credit, FX Derivatives, Structured Products, Annuities, and Lending Secured by Investments. Each category has a checkbox in the Source Of Knowledge column. At the bottom right, there are two buttons: 'Cancel' and 'NEXT'. The 'NEXT' button is highlighted with a blue circle.

Tier 2	Source Of Knowledge	Number of Transactions previously executed
Hedge Funds	☐	
Private Equity	☐	
Private Real Estate	☐	
Structured Credit	☐	
FX Derivatives	☐	
Structured Products	☐	
Annuities	☐	
Lending Secured by Investments	☐	

» Cancel **NEXT**

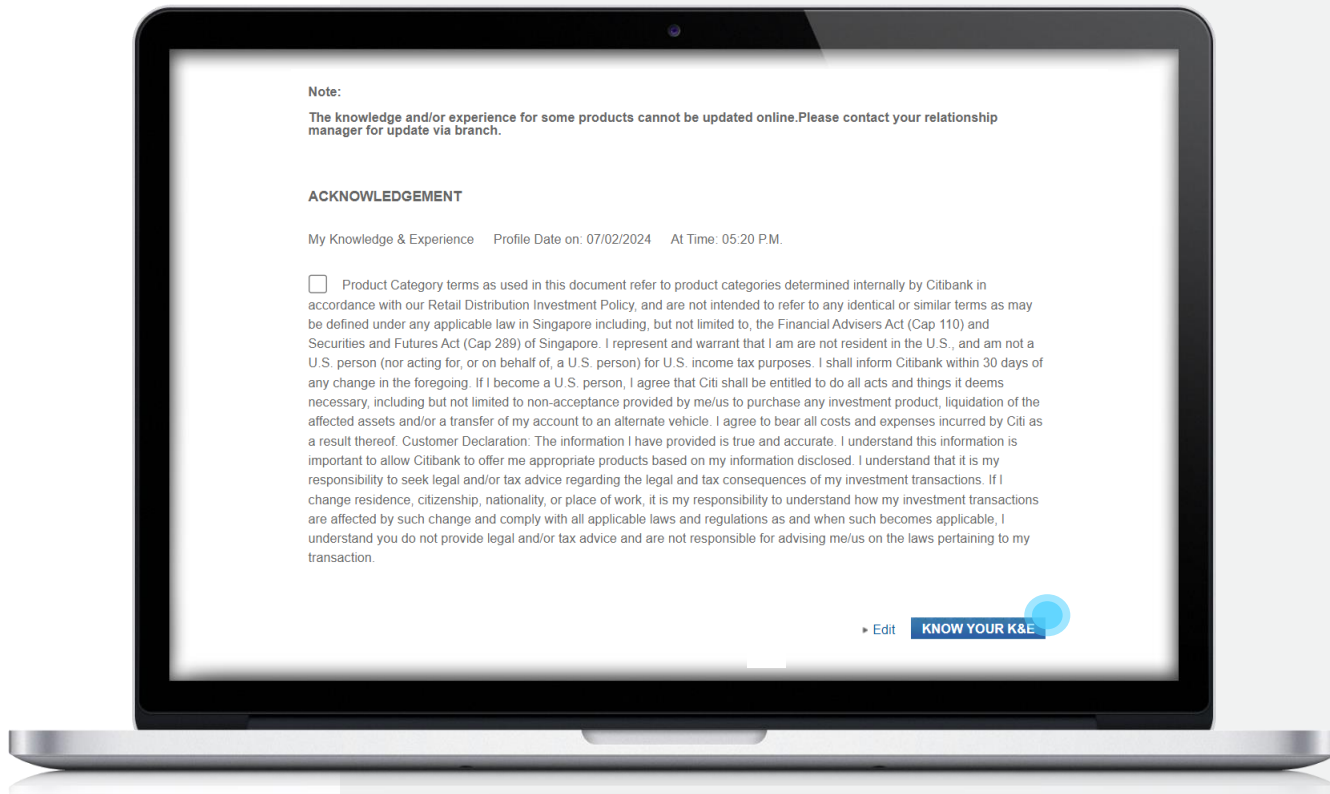
C. Update K&E



9

Please review your answers and ensure they are accurate

Then check the checkbox to acknowledge and click on “KNOW YOUR K&E”



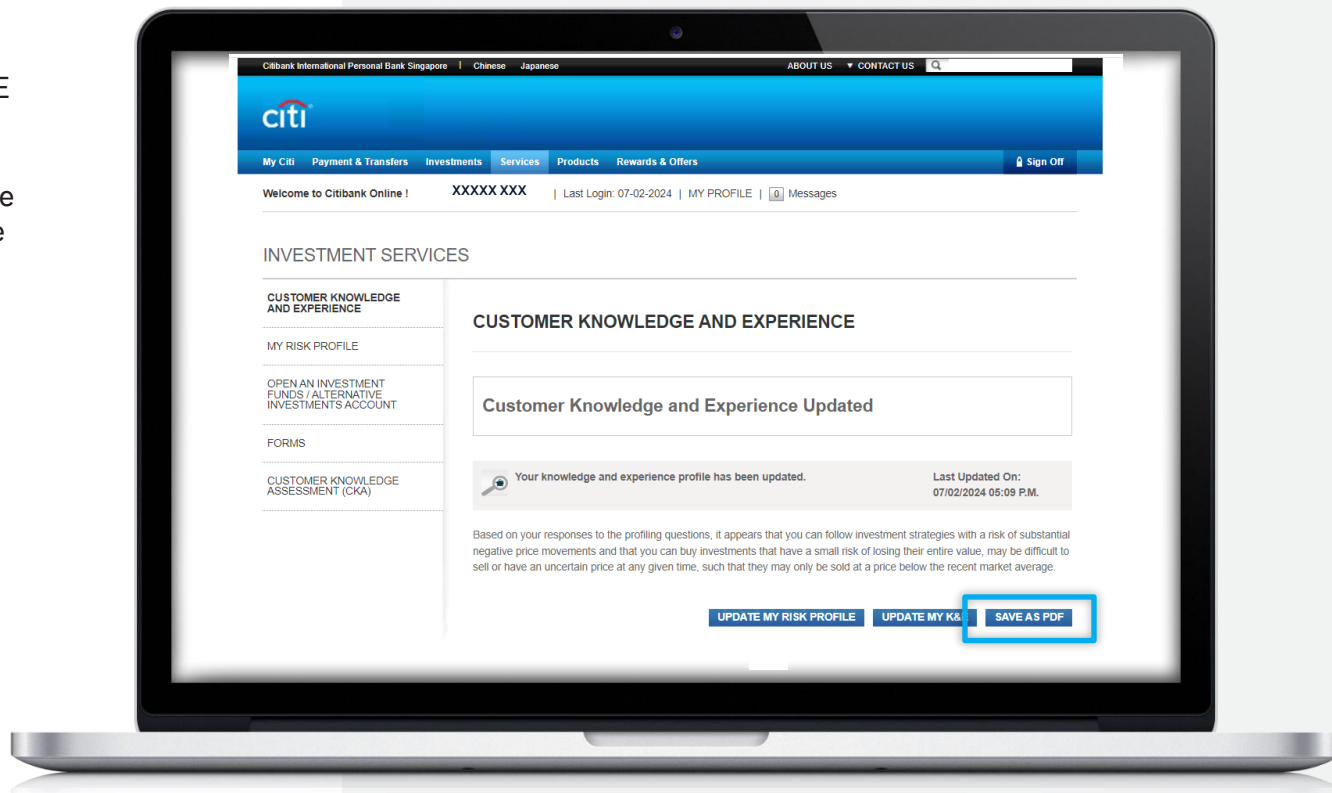
C. Update K&E



10

You have completed your K&E

You can choose to view and review your K&E Profile or save as PDF for your own reference



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

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.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more information, please visit www.ipb.citibank.com.sg.

Sign On Now

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



Available on the
App Store



Available on the
Google play



Citibank International Personal Bank Singapore



www.ipb.citibank.com.sg



8 Marina View
#21-00 Asia Square Tower 1
Singapore 018960



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

