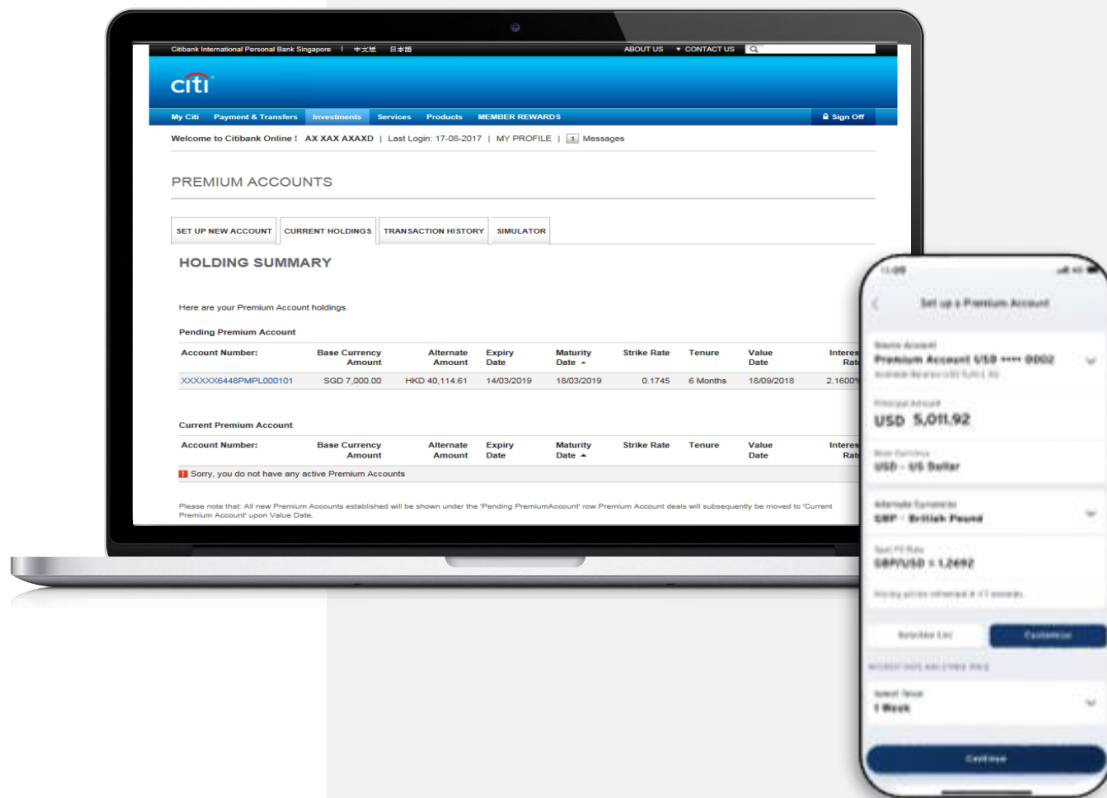


International Personal Bank Singapore

Premium Account Trading

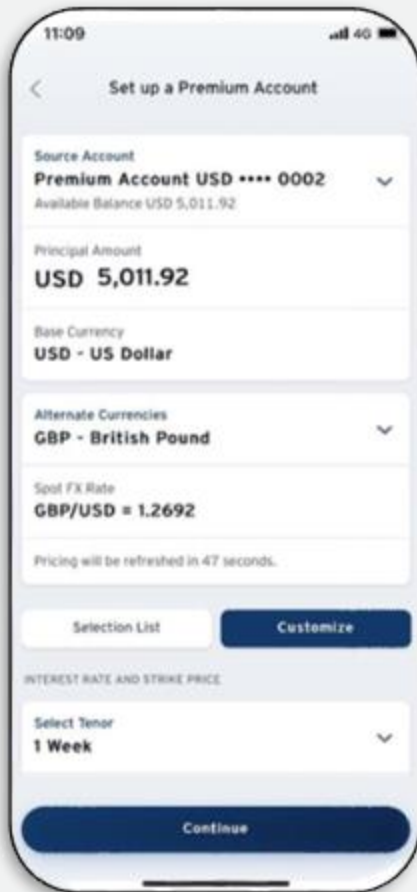
Citi Mobile® App & Citibank Online



Premium Account Trading

Citi Mobile® App Contents

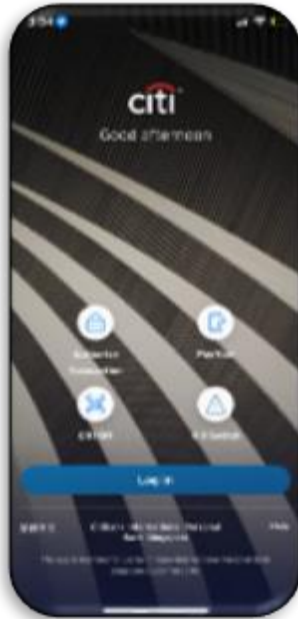
- A. Place Trade 3
- B. View History 6



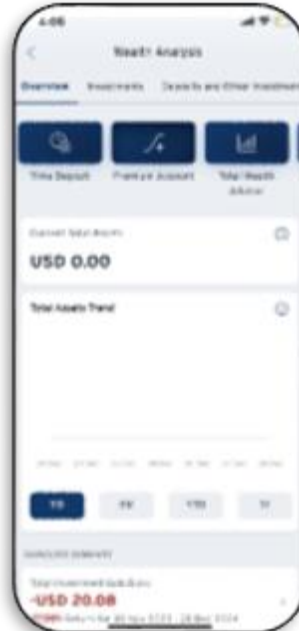
A. Place Trade



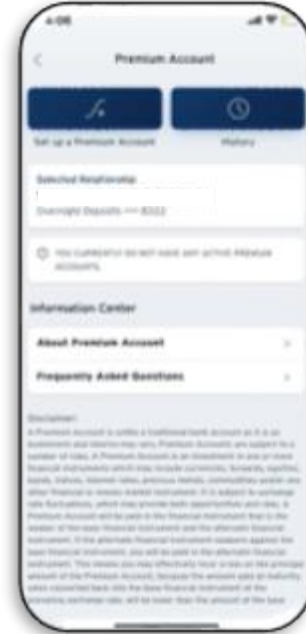
1 Login to the Citi Mobile ® App



2 Click on Premium Account



3 Click on “Set up a Premium Account”



A. Place Trade



4 Fill up all the details on this screen.

11:09

Set up a Premium Account

Source Account
Premium Account USD **** 0002
Available Balance USD 5,011.92

Principal Amount
USD 5,011.92

Base Currency
USD - US Dollar

Alternate Currencies
GBP - British Pound

Spot FX Rate
GBP/USD = 1.2692

Pricing will be refreshed in 47 seconds.

Selection List Customize

INTEREST RATE AND STRIKE PRICE

Select Tenor
1 Week

Continue

5 Once all details are entered, click on "Continue"

11:09

Set up a Premium Account

Source Account
Premium Account USD **** 0002

Select Tenor
1 Week

Strike Price
1.2500

Distance
192

Interest Rate %
4.0725%

Breakeven Rate
1.2489

DISPOSAL ACCOUNT AT MATURITY

If Maturity proceeds is in Base Currency
USD Overnight Deposits USD **** 832
2

If Maturity proceeds is in Alternate Currency
GBP Checking GBP **** 6796

Continue

6 Verify all the details on the "Review and Confirm" screen

11:24

Review and Confirm

Source Account
Premium Account USD **** 0002

Principal Amount
USD 5,011.92

Base Currency
USD

Alternate Currency
GBP

Tenor
1 Week

Interest Rate
6.5175% p.a.

Strike Price
1.2636

Distance
60

Breakeven Rate
1.2618

Interest Amount
USD 7.26

Transaction Date
25 Jun 2024

Value Date
27 Jun 2024

Expiry Date
03 Jul 2024

Maturity Date
05 Jul 2024

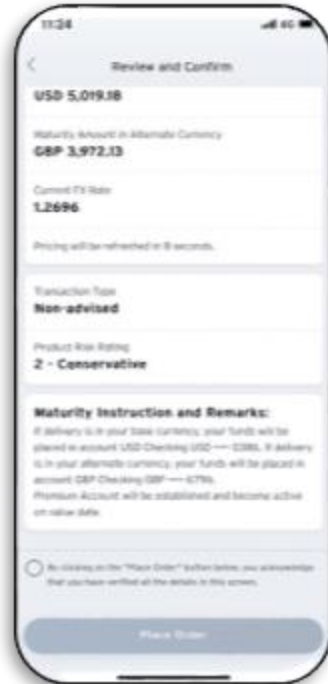
Maturity Amount in Base Currency
USD 5,019.18

Place Order

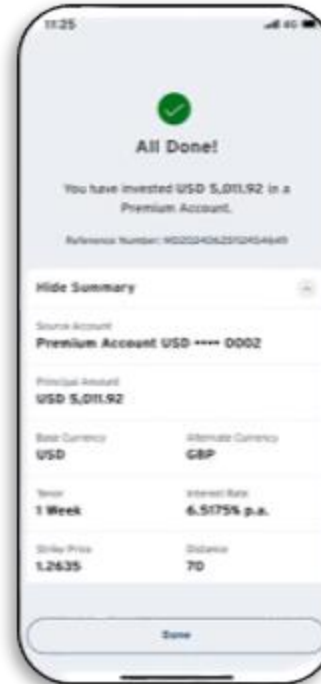
A. Place Trade



- 7 After reviewing the details, click on the tick box at the bottom of the screen as acknowledgement and press “Place Order” to confirm the order.



- 8 Order confirmation screen will be displayed as below

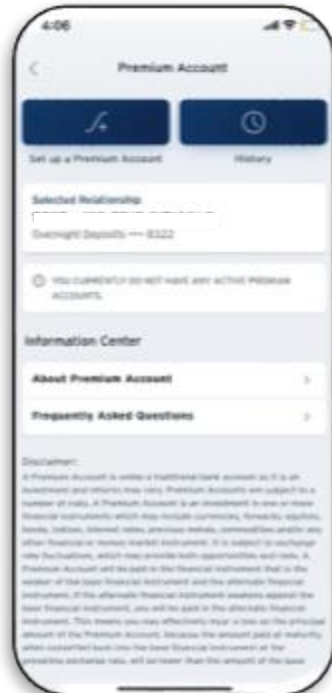


B. View History



1

Click on “History”



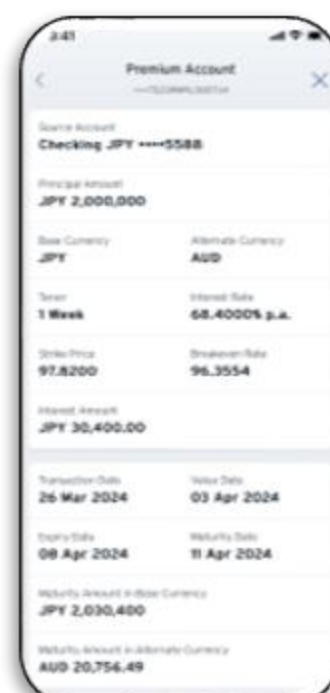
2

View your “Current” or “Past” trades



3

Click on a specific trade to view the details below



Premium Account Trading

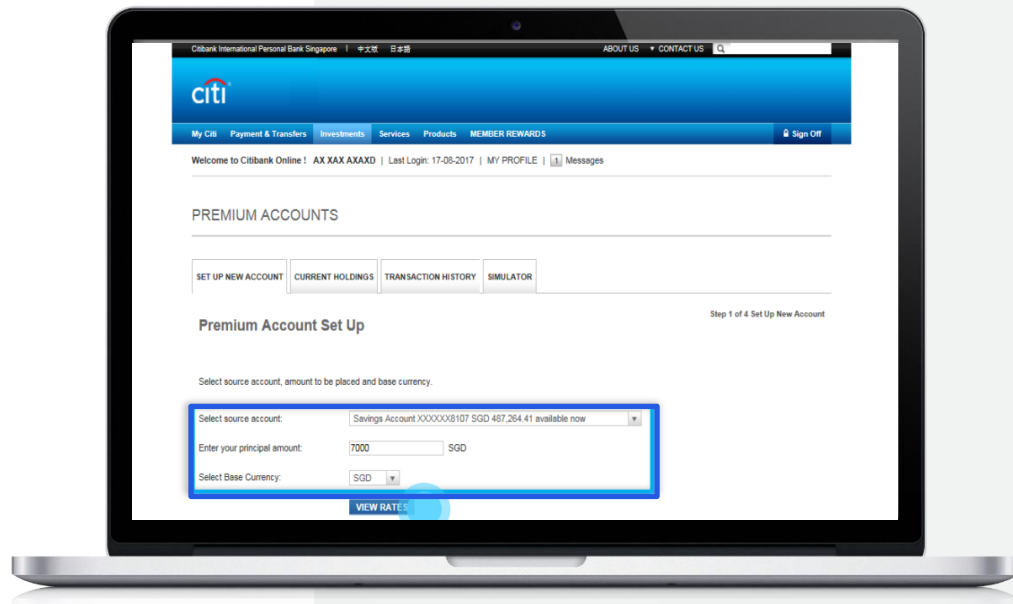
Citibank Online Contents

A. Place Trade

B. View History

8

14



A. Place Trade



1

Go to www.ipb.citibank.com.sg and click on “Sign on to Citibank Online”

2

Sign on with your User ID and Password

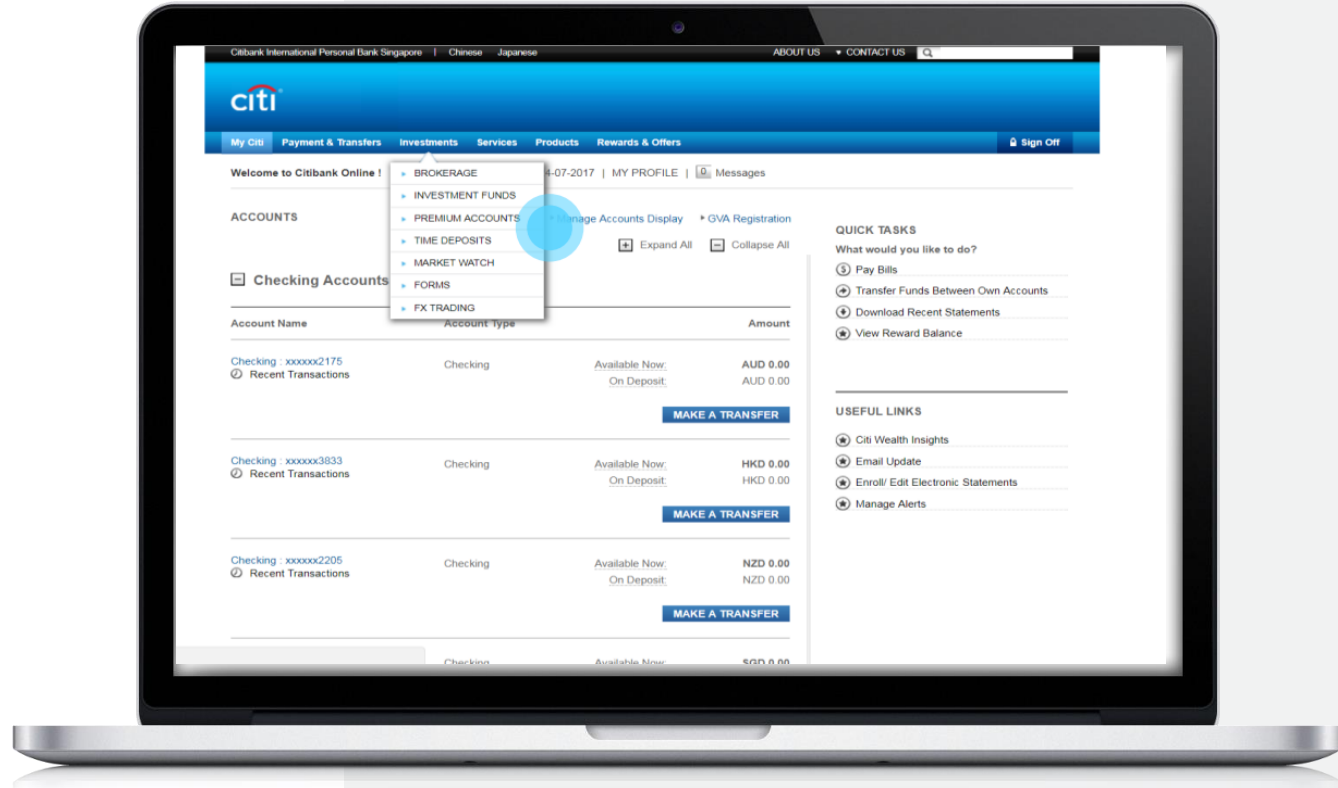


A. Place Trade



3

Under Investments, click on
“Premium Account”

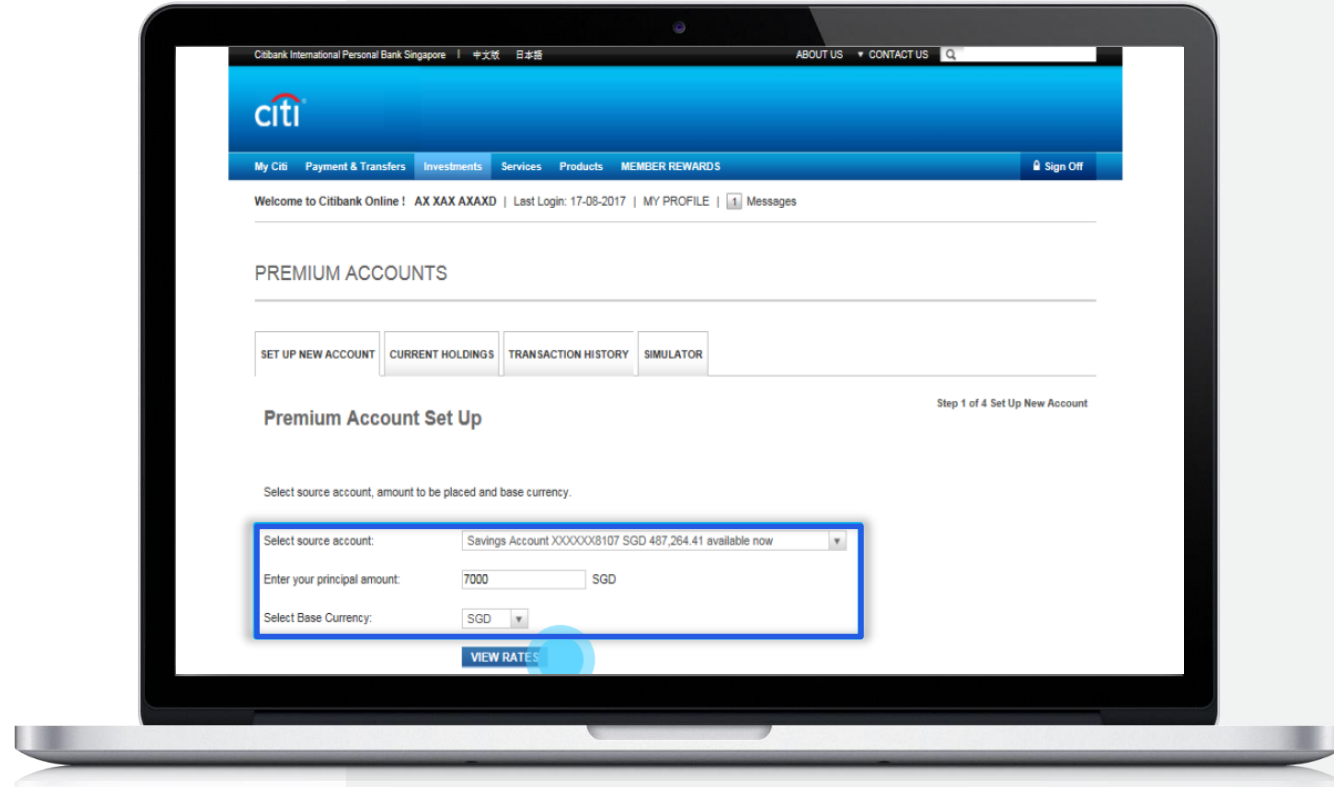


A. Place Trade



4

Select a source account, base currency and amount. Then click on “View Rates”



A. Place Trade



5

Click on “Update Table” to refresh the Premium Account interest rates based on your selection

6

Select the interest rate and disposal accounts then click on “Next”

PREMIUM ACCOUNTS

SET UP NEW ACCOUNT | CURRENT HOLDINGS | TRANSACTION HISTORY | SIMULATOR

Step 2 of 4 Set Up New Account

Premium Account Set Up

SET UP A NEW PREMIUM ACCOUNT

Source Account selected: Savings Account XXXXXX8107 SGD 487,264.41 available now

Principal Amount debited: SGD 7,000.00

Base Currency: SGD **RECALCULATE**

Select how to view your Premium Account interest rates

☒ Alternate Currencies ☐ Different Strike Prices ☐ Different Tenures

Tenure: 1 Week Distance: 0 Pips **UPDATE TABLE**

Currency	Spot FX Rate	Strike Rate	Distance	Tenure	Interest Rate (%)	Breakeven
<input checked="" type="radio"/> EUR	EUR/SGD = 1.6018	1.6018	0	1 Week	12.0300%	1.5981
<input type="radio"/> AUD	AUD/SGD = 1.0838	1.0838	0	1 Week	17.2600%	1.0802
<input type="radio"/> USD	USD/SGD = 1.3646	1.3646	0	1 Week	8.9925%	1.3623
<input type="radio"/> GBP	GBP/SGD = 1.7602	1.7602	0	1 Week	7.9200%	1.7575
<input type="radio"/> CHF	CHF/SGD = 1.4150	1.4150	0	1 Week	21.0150%	1.4093
<input type="radio"/> CAD	CAD/SGD = 1.0807	1.0807	0	1 Week	12.1425%	1.0782
<input type="radio"/> JPY	JPY/SGD = 0.0124	1.2408	0	1 Week	13.7700%	1.2375
<input type="radio"/> HKD	HKD/SGD = 0.1744	0.1744	0	1 Week	7.9725%	0.1741
<input type="radio"/> NZD	NZD/SGD = 0.9978	0.9978	0	1 Week	19.6050%	0.9941

*The breakeven rate is the rate in which there is no principal loss.
Strike price will be your chosen conversion rate if the Premium Account is exercised.

Disposal Account at Maturity

If delivery is in your base currency, select account to credit:

If delivery is in your alternate currency, select account to credit: EUR Overnight Deposit Account

+ Cancel **NEXT**

A. Place Trade



7

Review the details before clicking on “Confirm Deal” to place your trade

PREMIUM ACCOUNTS

SET UP NEW ACCOUNT | CURRENT HOLDINGS | TRANSACTION HISTORY | SIMULATOR

Step 3 of 4 Set Up New Account

Premium Account Set Up

Please check the details of your Premium Account before confirming this transaction.

Rates will be refreshed after [15] seconds

Source Account:	Savings Account XXXXXX\$107 SGD 487,264.41 available now
Principal Amount:	SGD 7,000.00
Tenure:	6 Months
Value Date:	18/09/2018
Maturity Date:	18/03/2019
Expiry Date:	14/03/2019
Strike Price:	HKD/SGD = 0.1745
Interest Rate:	2.1600%p.a.
Interest Amount:	SGD 74.96
Maturity Amount in Base Currency:	SGD 7,074.96
Maturity Amount in Alternate Currency:	HKD 40,544.30
Converted at FX Rate:	HKD/SGD = 0.1745
Maturity Instruction:	If delivery is in your base currency, your funds will be placed in account SGD Overnight Deposit Account. If delivery is in your alt currency, your funds will be placed in account HKD Overnight Deposit Account.
Transaction Type:	Non-Advised

Please note that you have exercised your own discretion to assess and select this product(s). Citibank has advised you whether the product(s) invested is/are suitable for your risk profile. The decision to invest has been taken without any recommendation by Citibank.

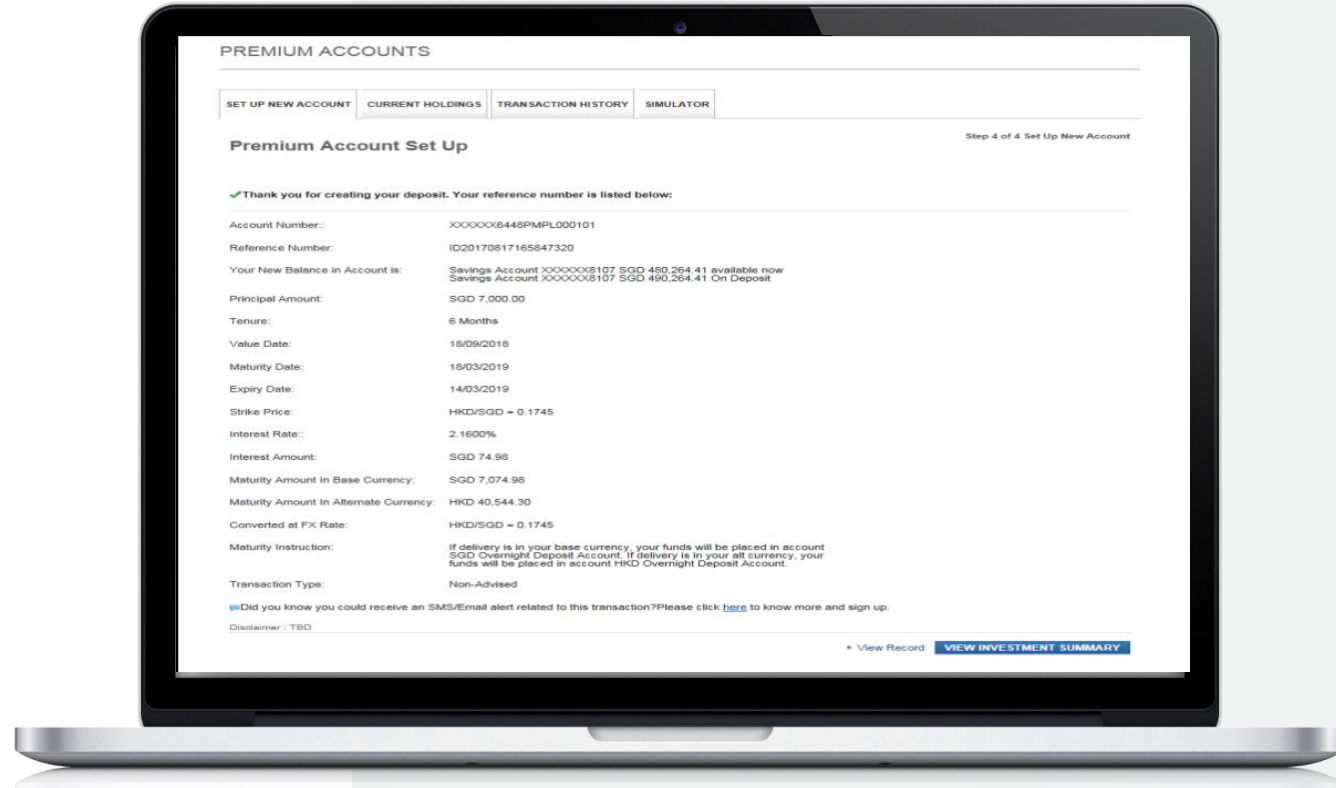
Back CONFIRM DEAL

A. Place Trade



8

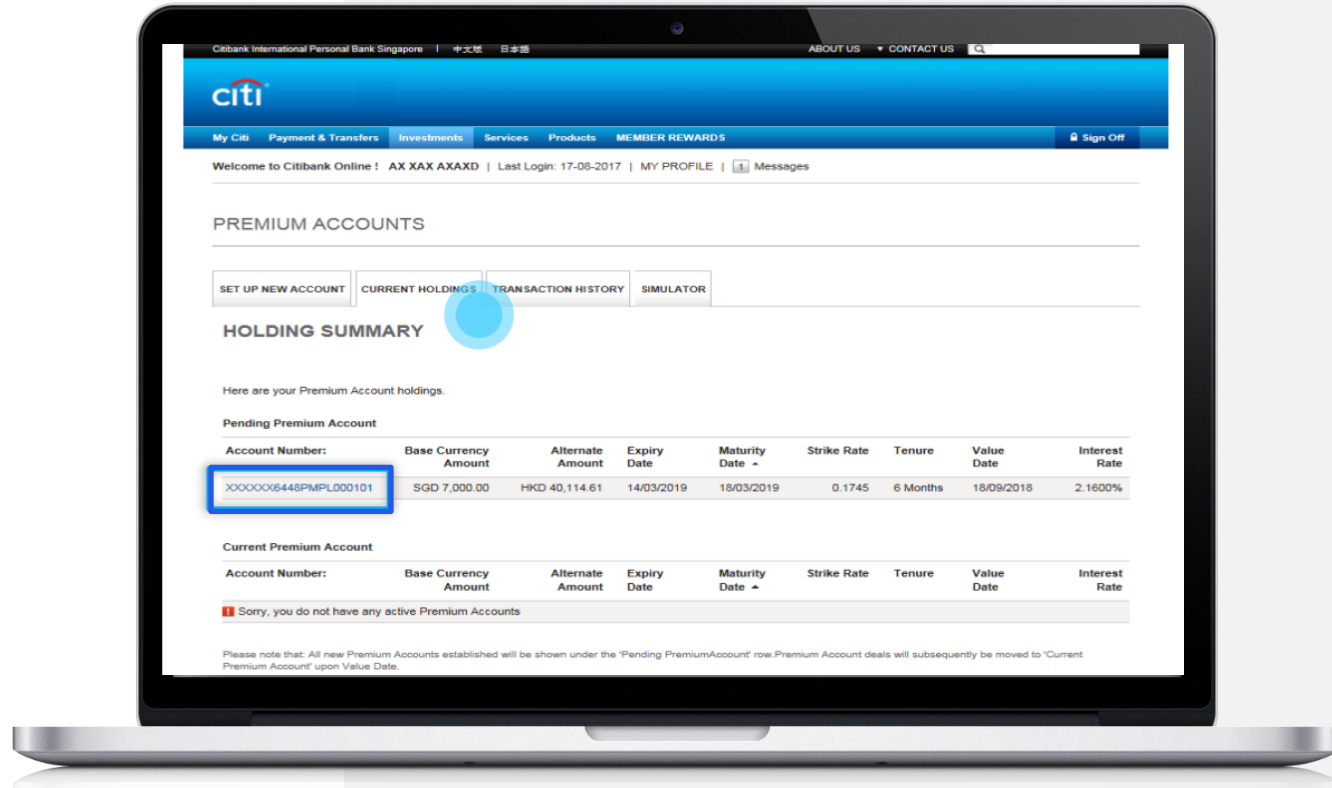
The confirmation page shows the details of your trade that was booked



B. View History

9

On the Premium Account page, click on “Current Holdings” to view pending and current accounts. Click on “Transaction History” to view past trades.



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

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

