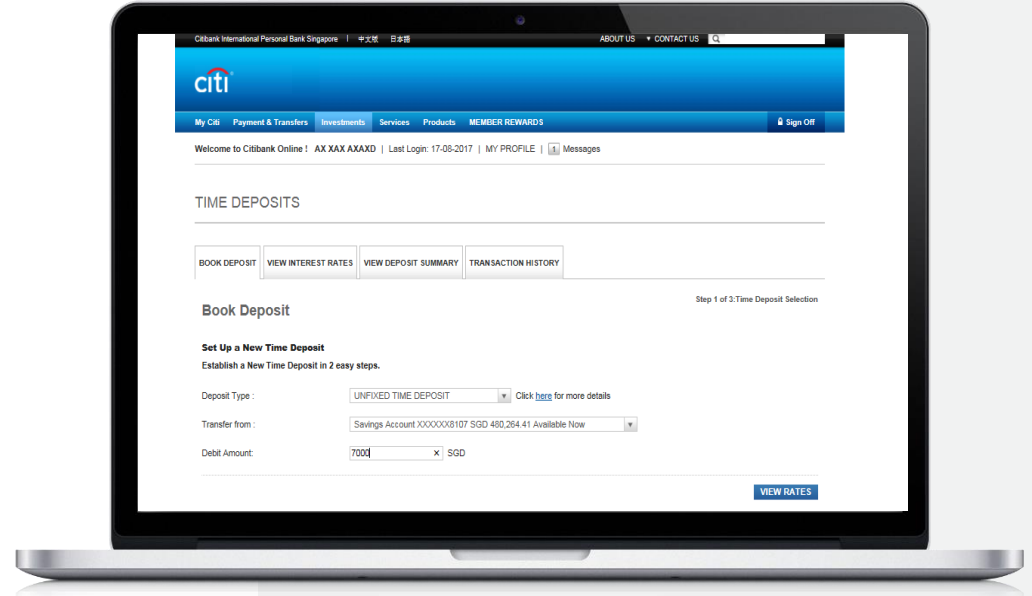


# Time Deposits Quick Start Guide

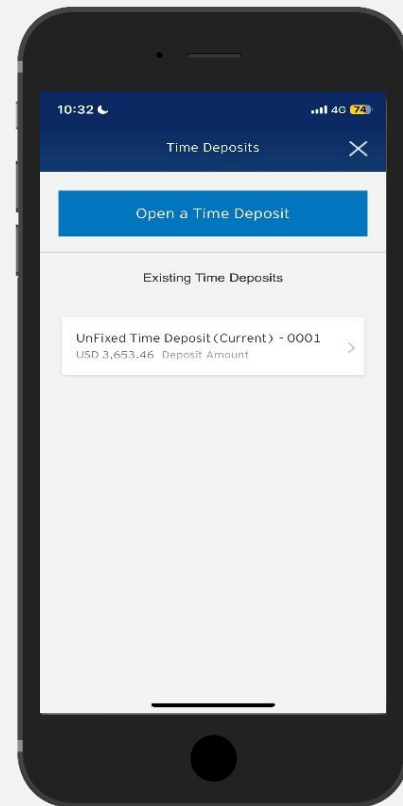
Citi Mobile® App & Citibank Online



# Time Deposits

Citi Mobile® Contents

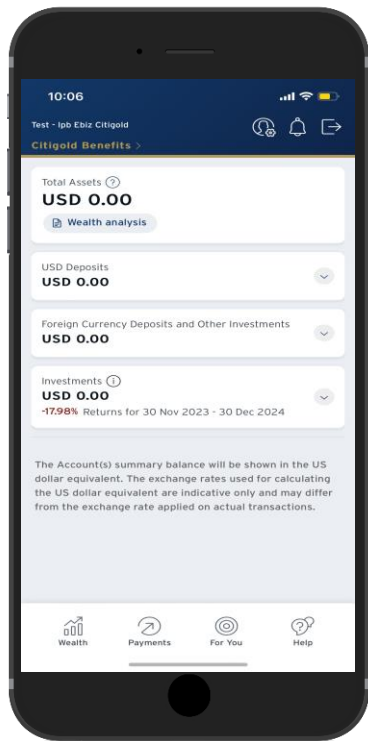
- A. Open a Time Deposit 3
- B. View Deposit Summary 5
- C. Change Renewal Instructions 6



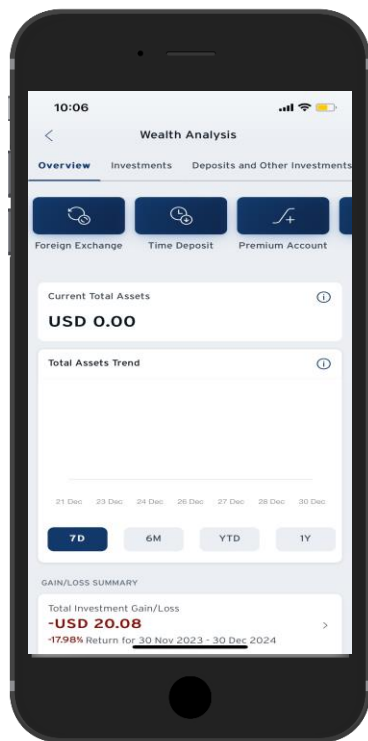
# A. Open a Time Deposit



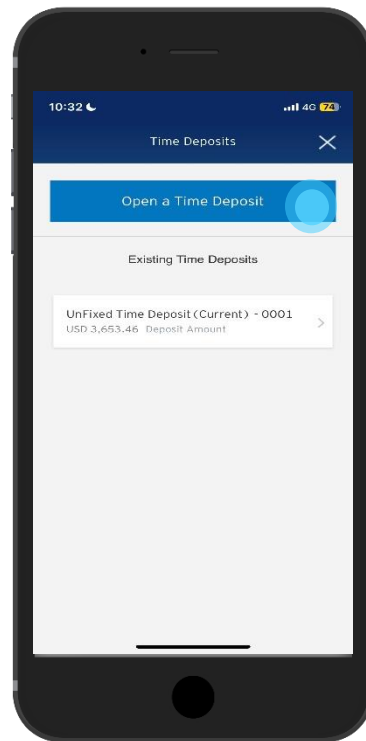
1 Go to Wealth/  
Wealth Options



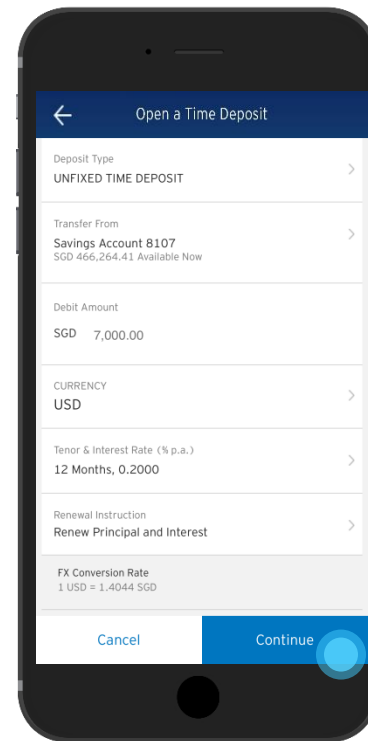
2 Select "Time Deposit"



3 Click "Open a Time Deposit"



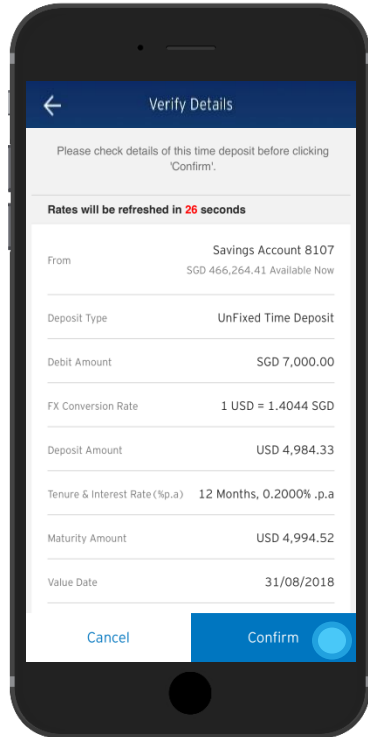
4 Input the instructions and  
click "Continue"



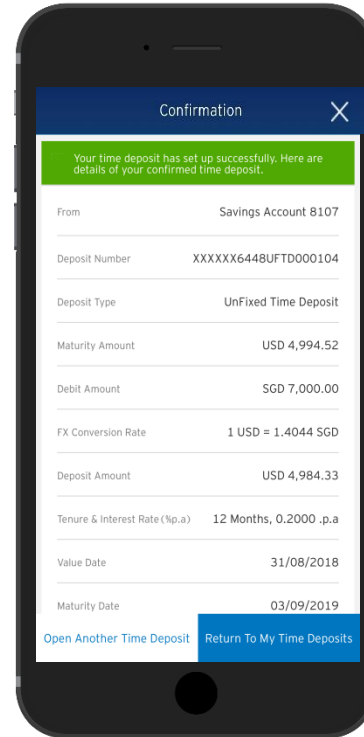
# A. Open a Time Deposit



5 Verify details then click Confirm



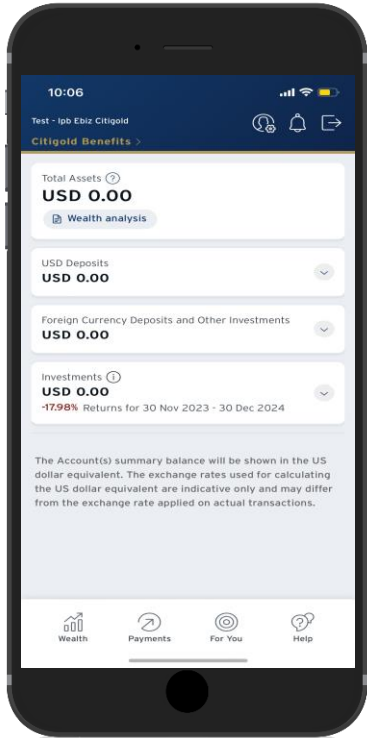
6 Confirmation page



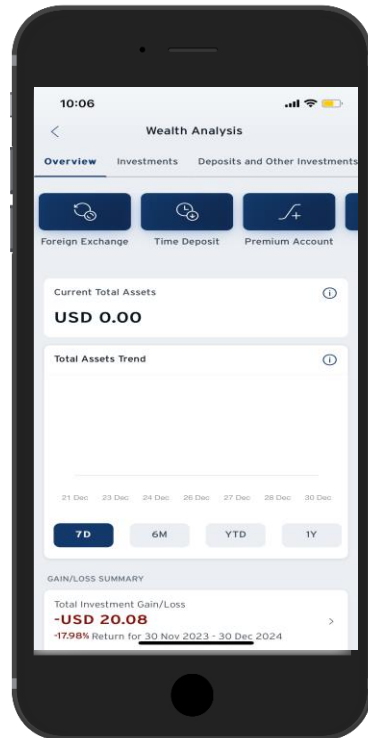
# B. View Deposit Summary



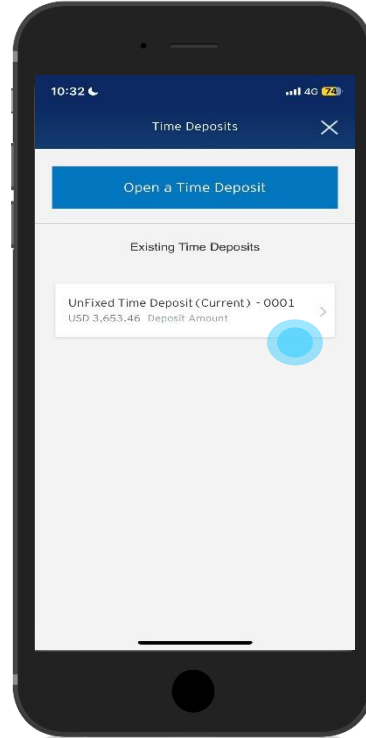
1 Go to Wealth Options



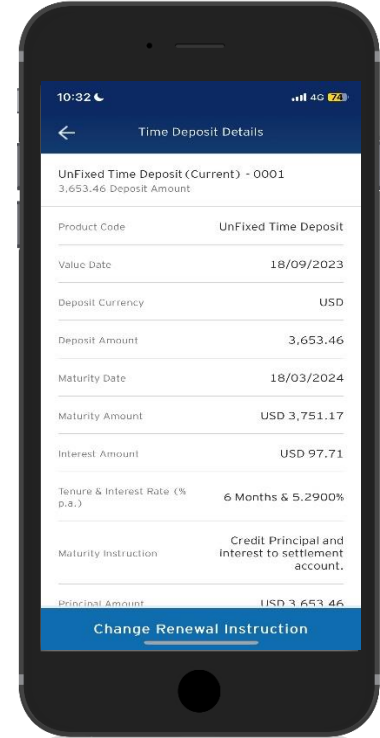
2 Select "Time Deposit"



3 Click on the Time Deposit account you wish to view



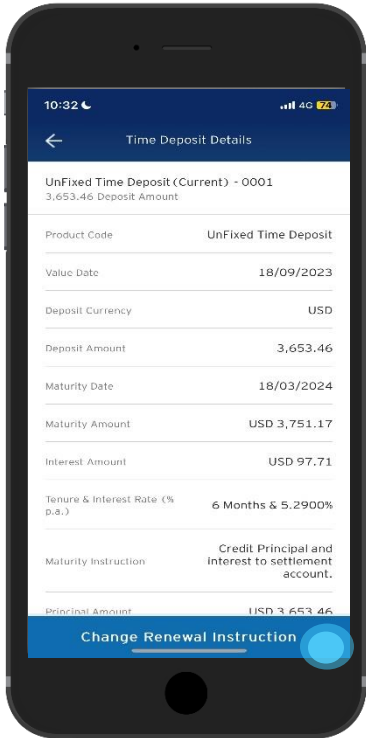
4 View details



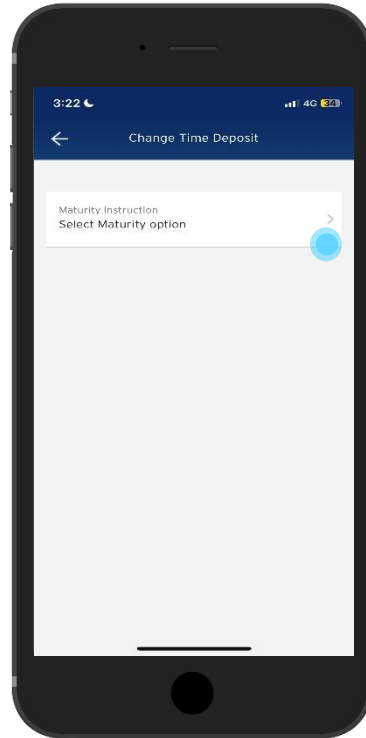
# C. Change Renewal Instructions



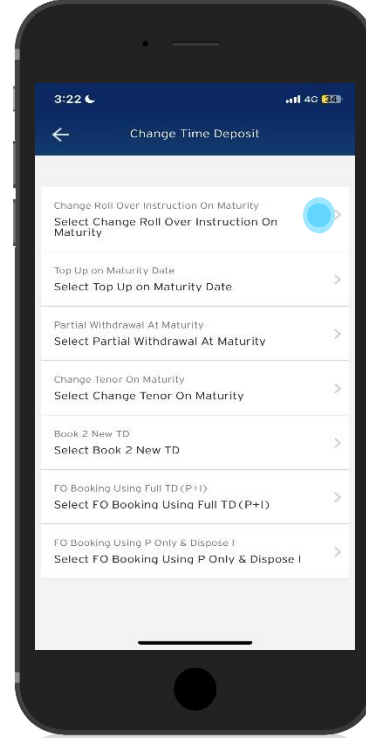
1 On Time Deposit Details page, select “Change Renewal Instruction”



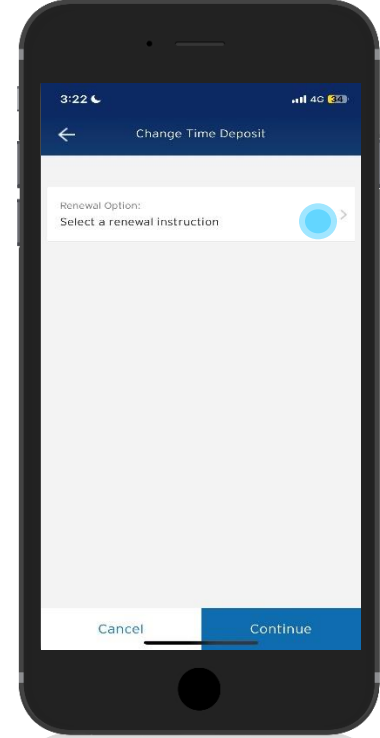
2 Select from available Instructions to change



3 Select Change Roll Over Instruction on Maturity

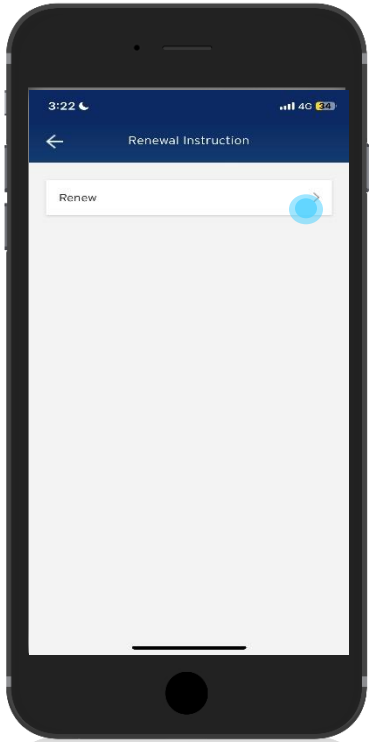


4 Click “Select a renewal instruction”

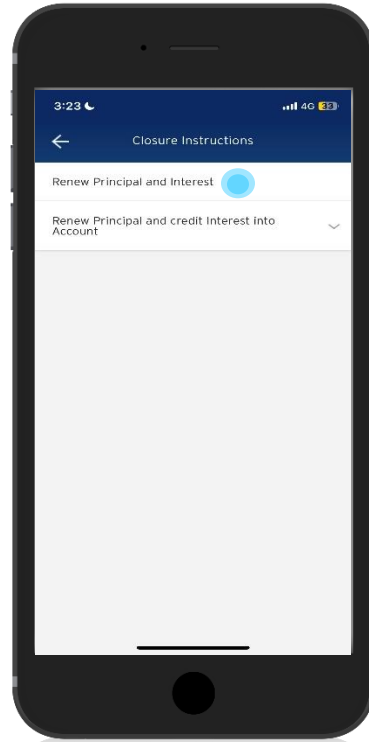


# C. Change Renewal Instructions

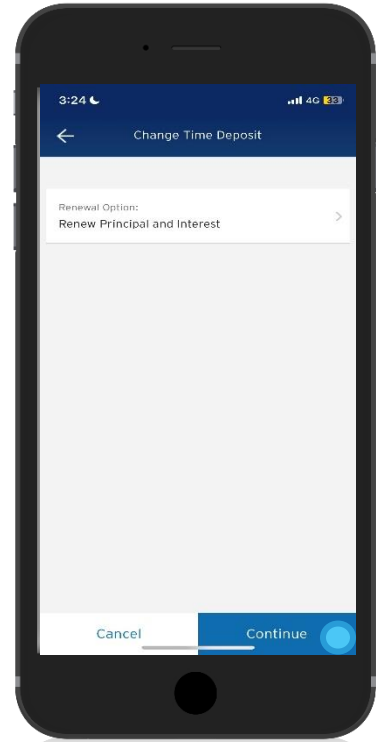
5 Select "Renew"



6 Select renewal instructions from available options

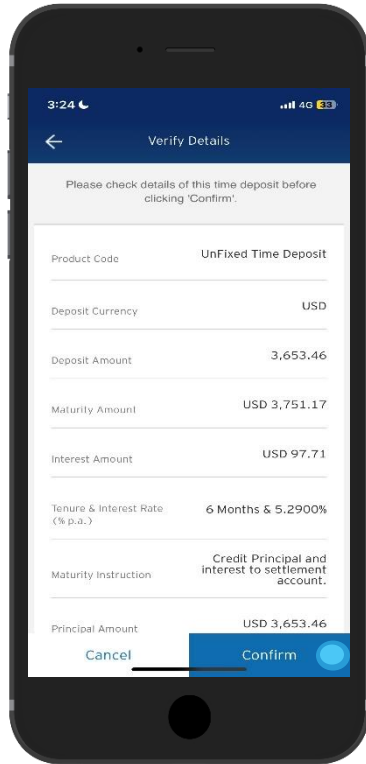


7 View selected renewal option and click "Continue"

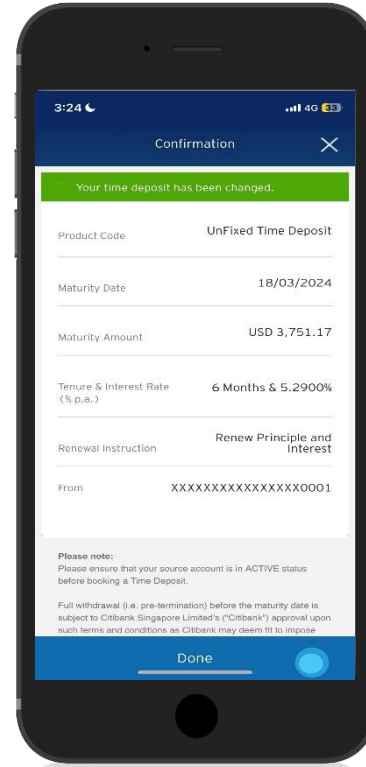


# C. Change Renewal Instructions

8 Verify that the details are accurate, then click "Confirm"



9 View confirmation page, then click "Done"





# Time Deposits

Citibank Online Contents

A. Book Time Deposits 10

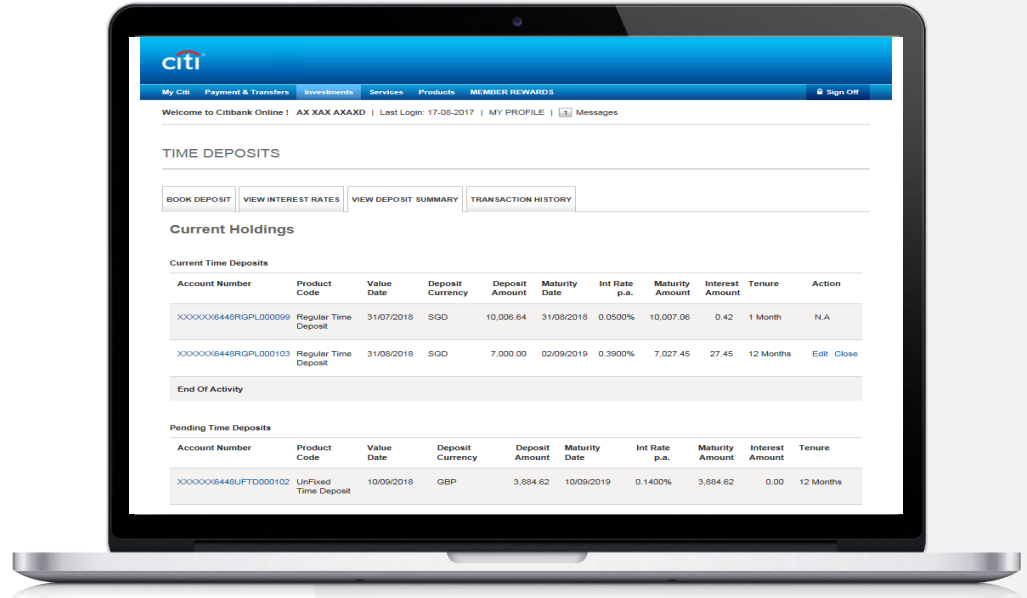
B. View Deposit Summary 16

C. Edit Maturity Instruction 17

D. Early Break 22

E. View Transaction History 26

F. View Interest Rates 27



# A. Book Time Deposits

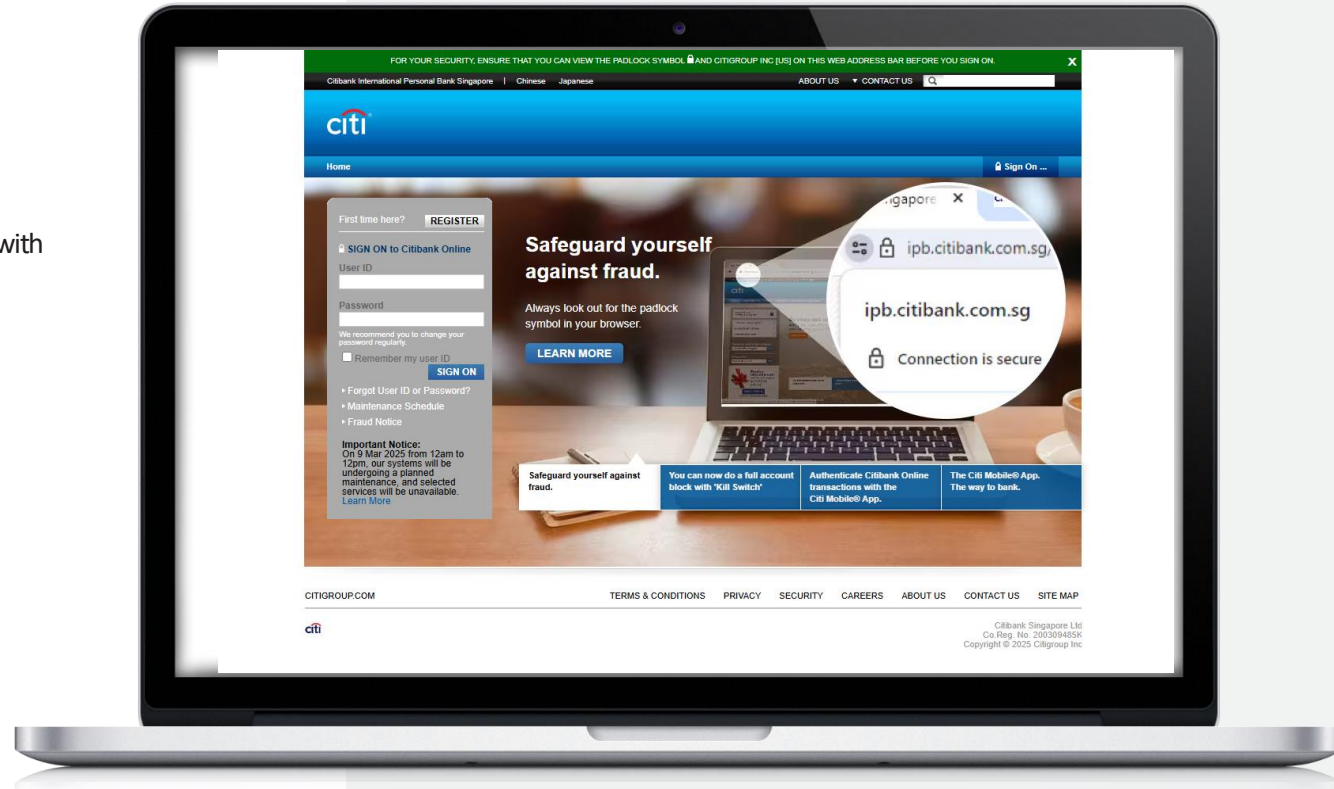
1

Go to

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

2

Sign on to IPB Singapore Online with your User ID and Password

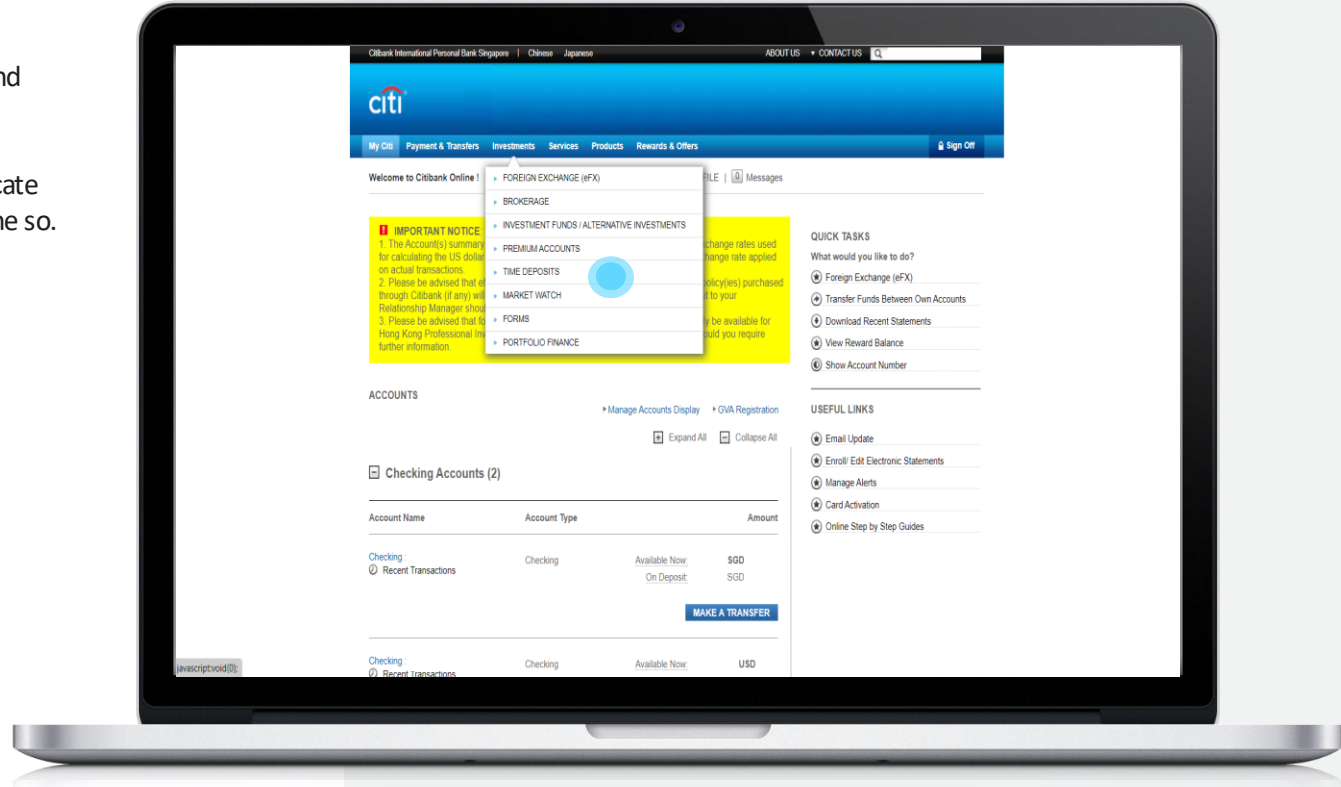


# A. Book Time Deposits

3

On the Main Menu, click on the “Investments” tab and select “Time Deposits”

You will be required to authenticate using Citi QR, if you have not done so.

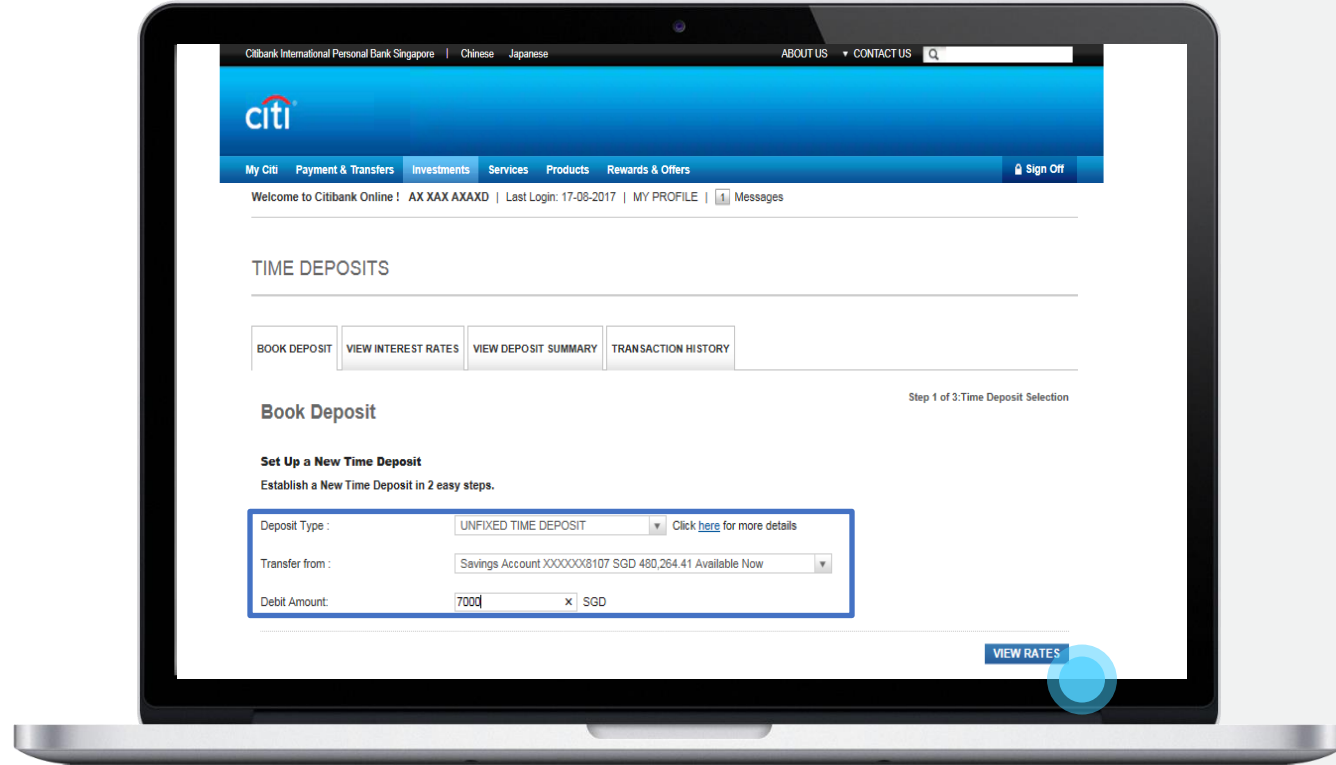


# A. Book Time Deposits



4

Select a Deposit Type, account to transfer from and Amount. Then click “View Rates”

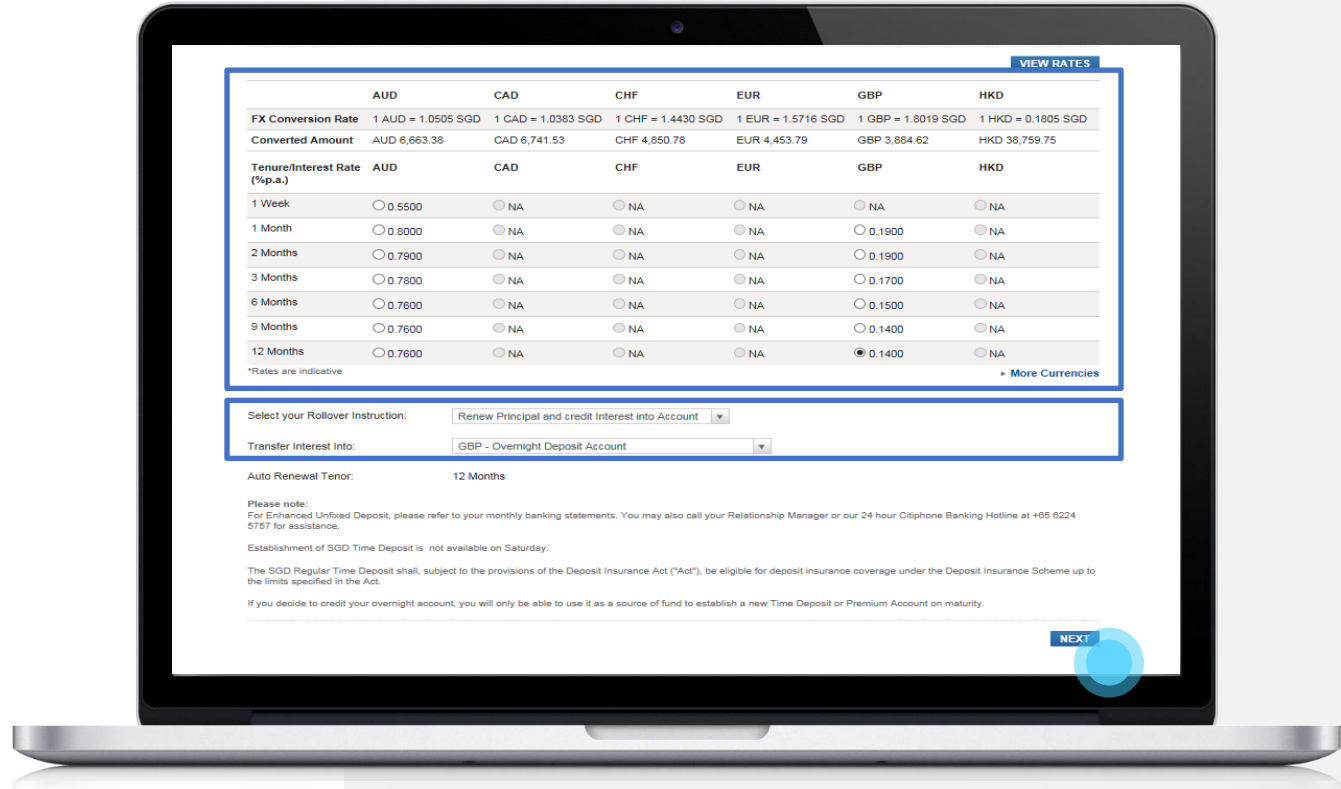


# A. Book Time Deposits



5

Select rate and the rollover instruction. Then click “Next”

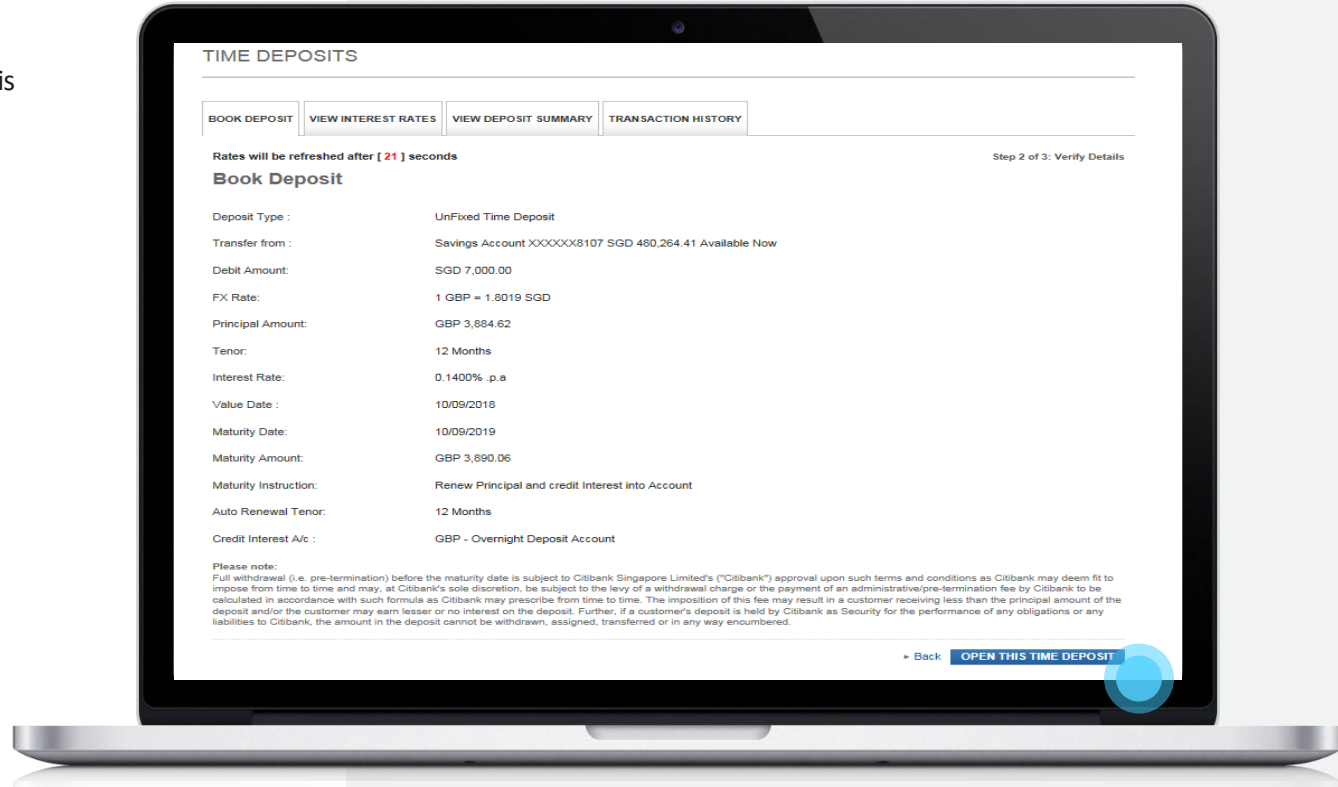


# A. Book Time Deposits



6

Verify details then click “Open This Time Deposit”

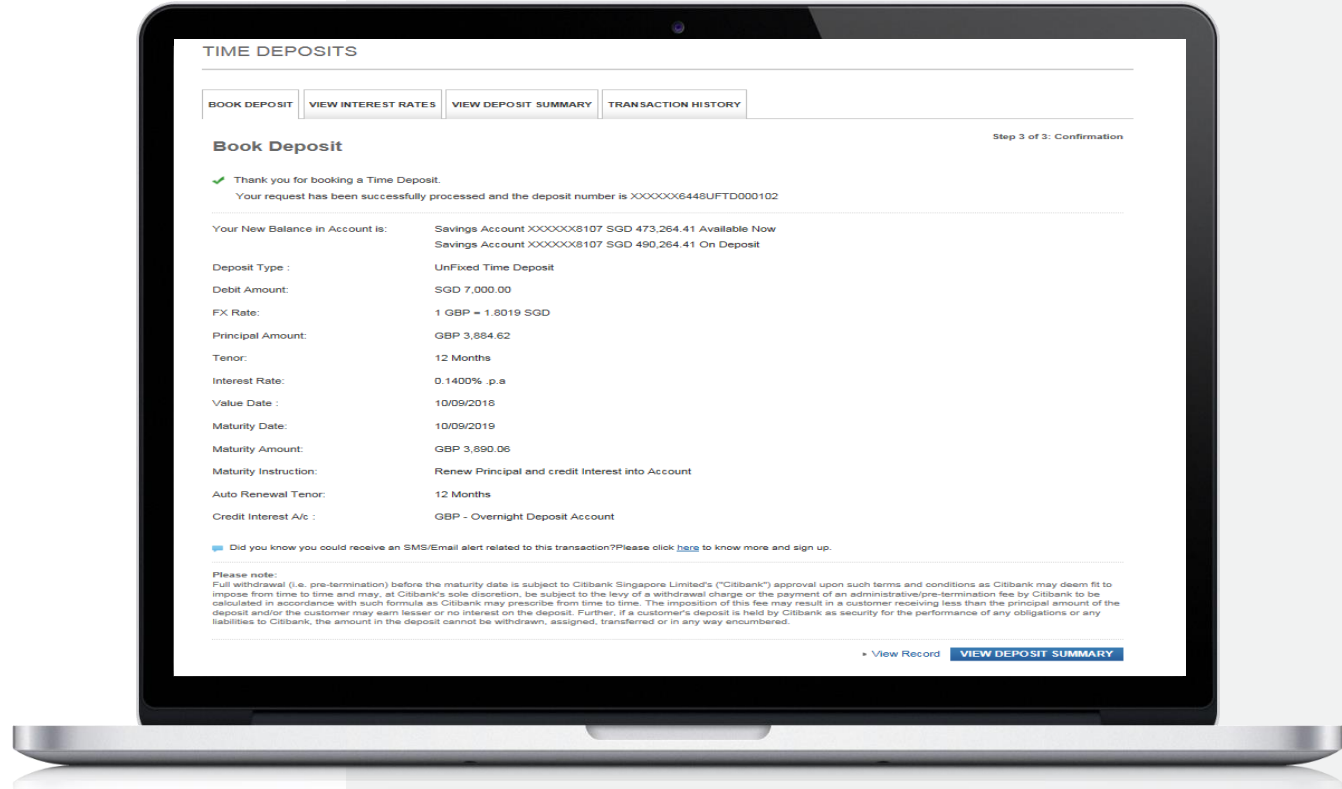


# A. Book Time Deposits



7

Confirmation page



## B. View Deposit Summary

1

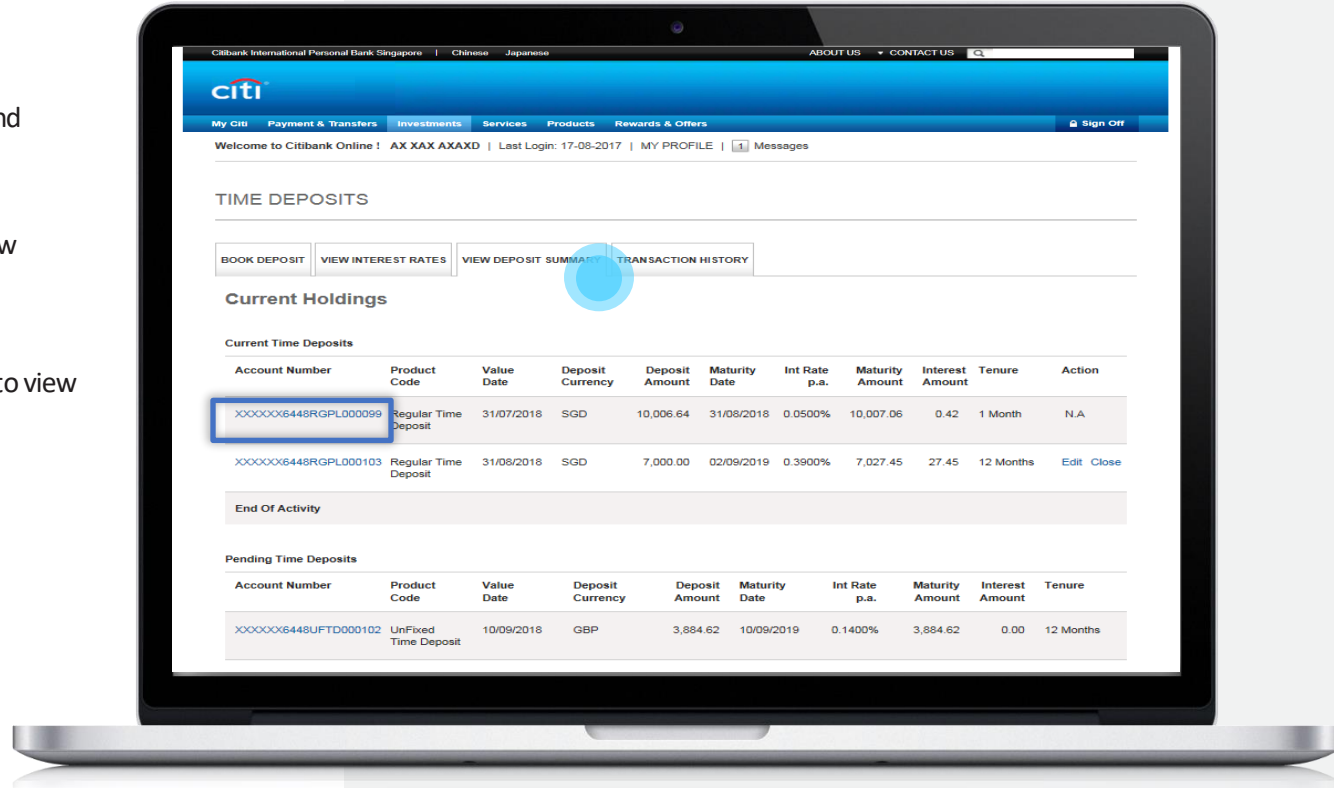
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

In “Time Deposits”, Click on “View Deposit Summary”

3

Click on the “Account Number” to view more details



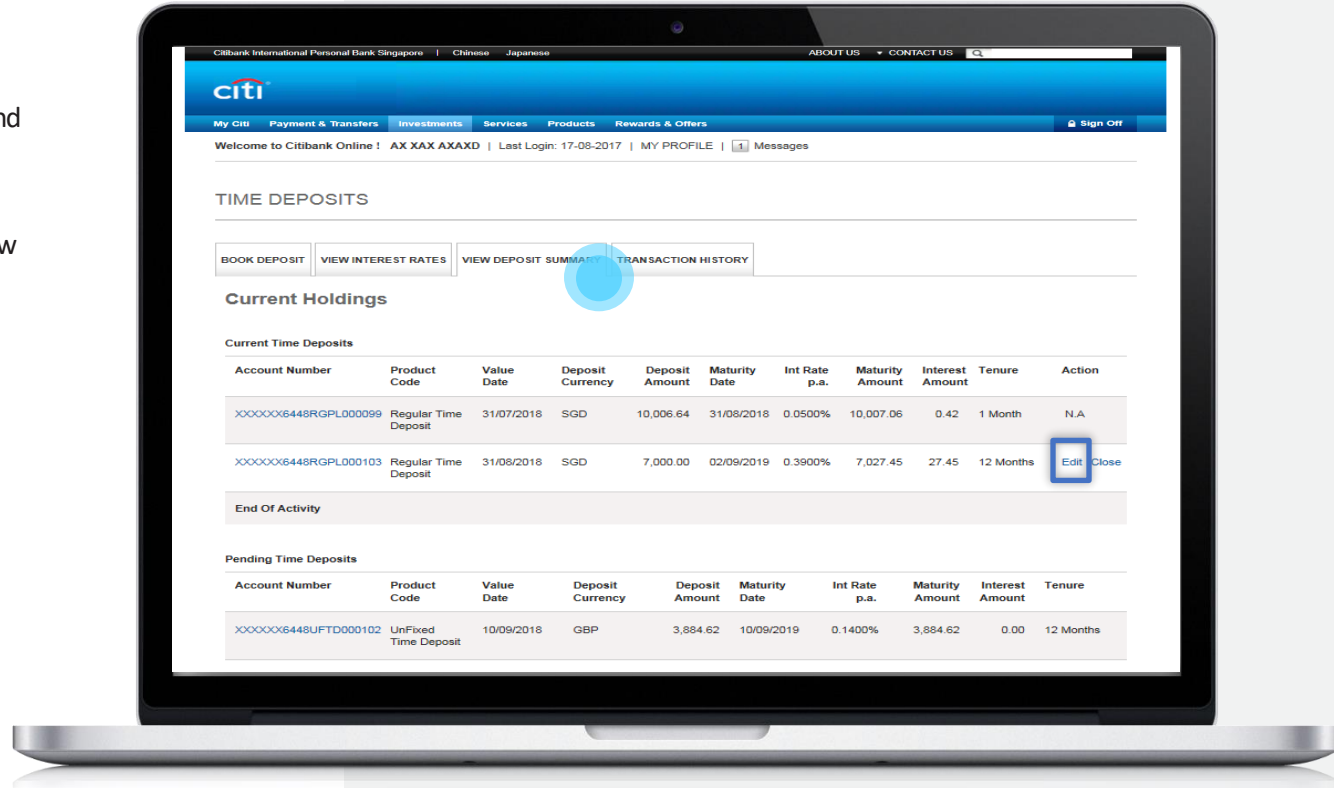


# C. Edit Maturity Instruction

1 On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2 In “Time Deposits”, Click on “View Deposit Summary”

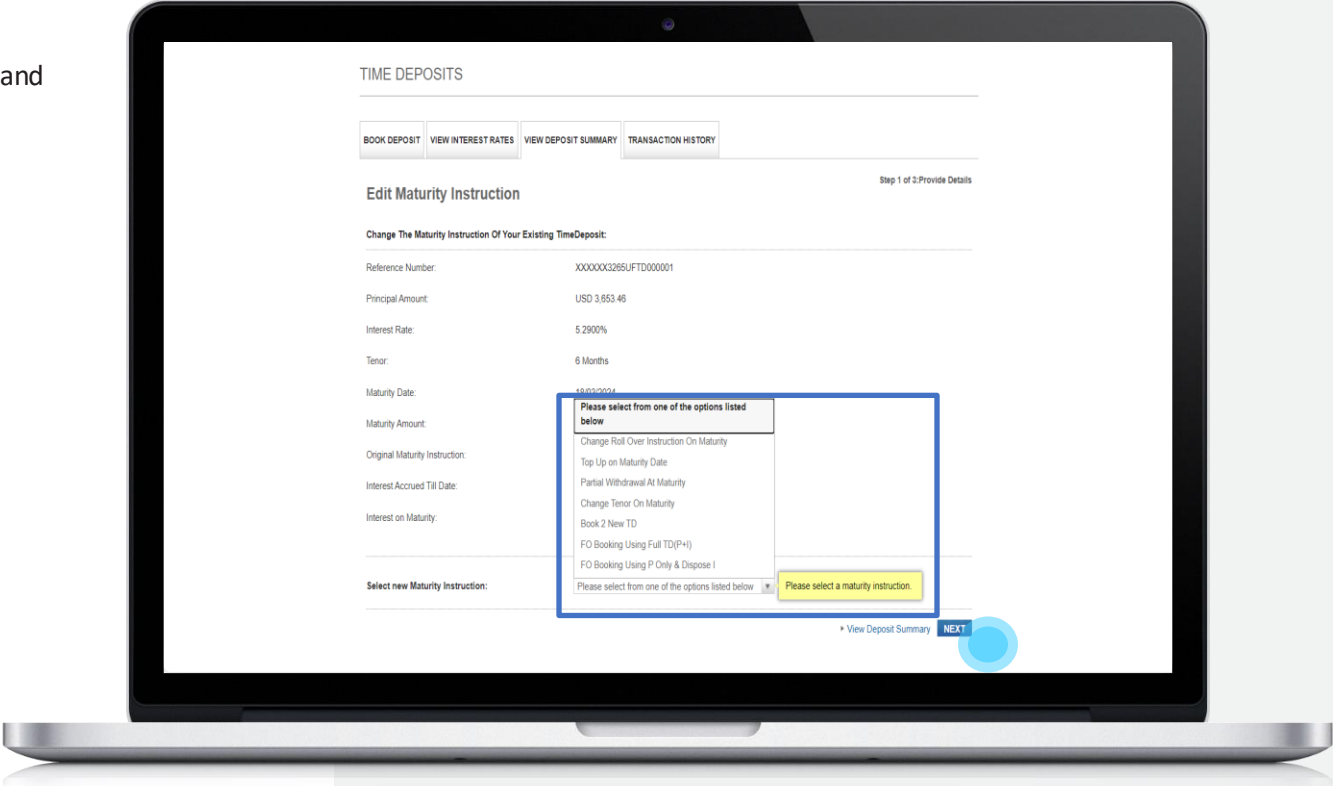
3 Click “Edit”



# C. Edit Maturity Instruction

4

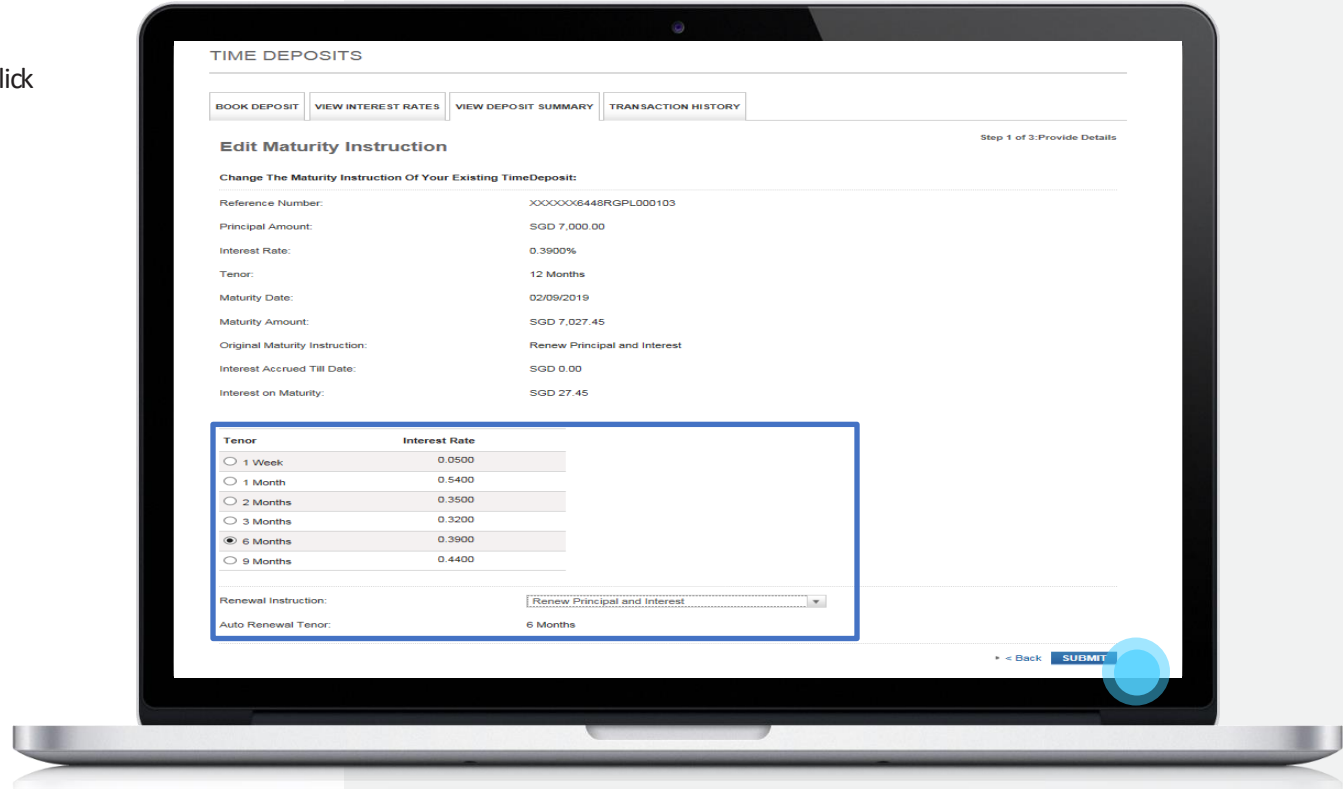
Select a new maturity instruction and click on “Next”



# C. Edit Maturity Instruction

5

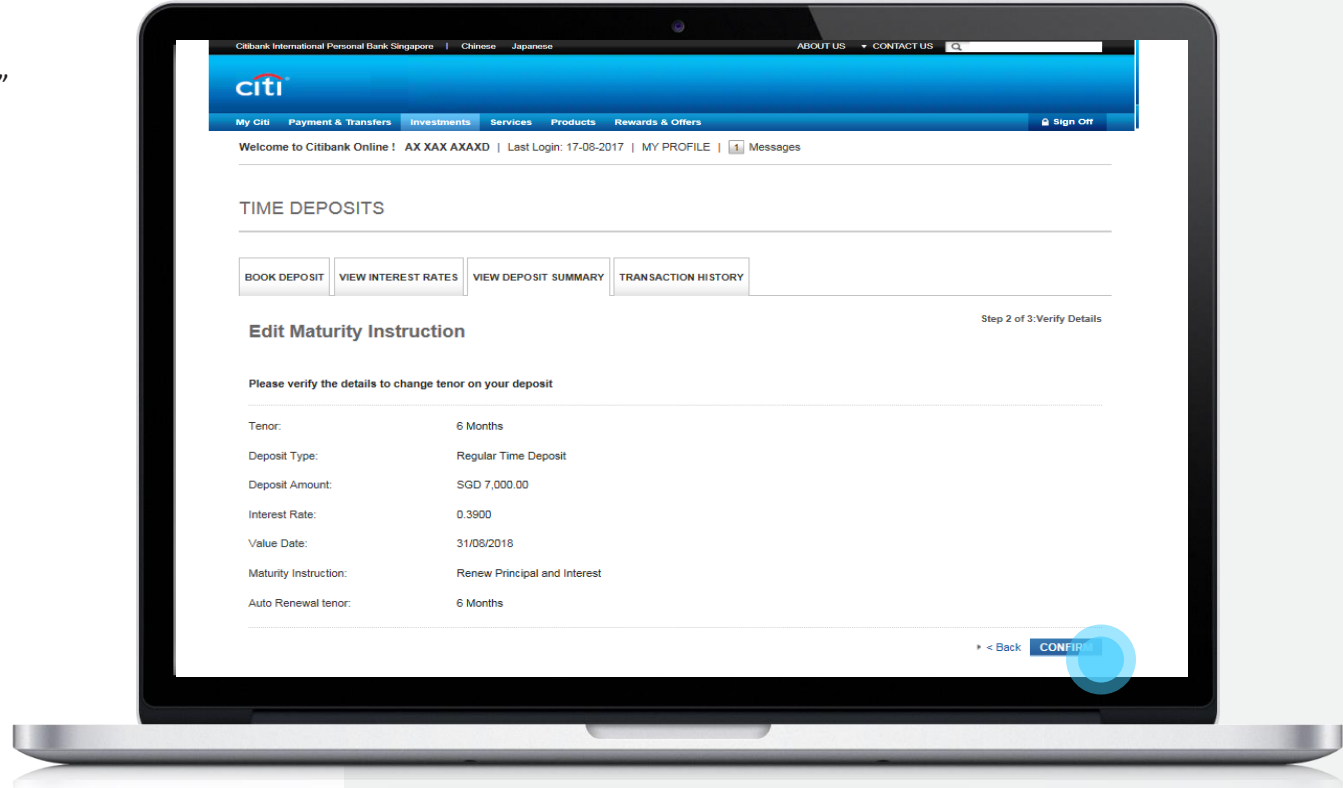
Select a Tenor period and then click "Submit"



# C. Edit Maturity Instruction

6

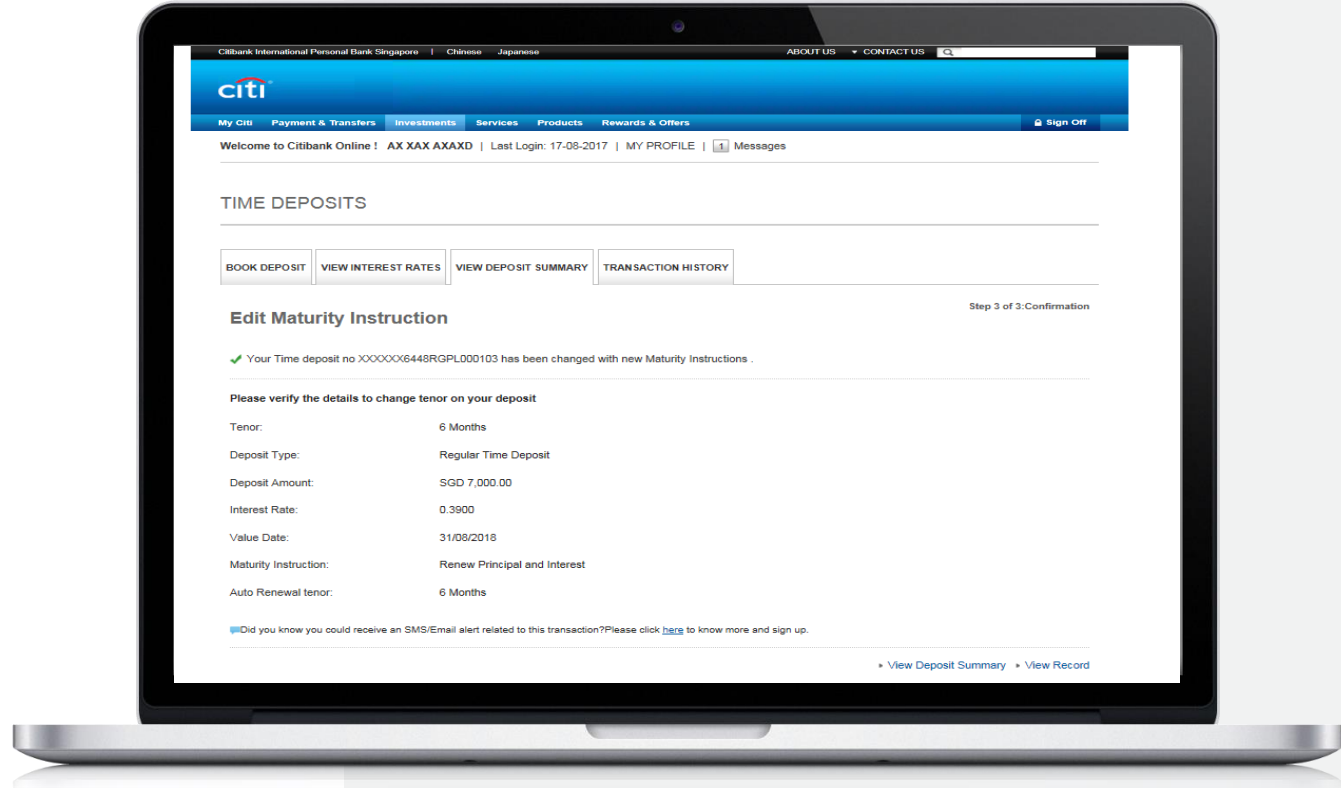
Verify details then click “Confirm”



# C. Edit Maturity Instruction

7

Confirmation page



## D. Early Break

1

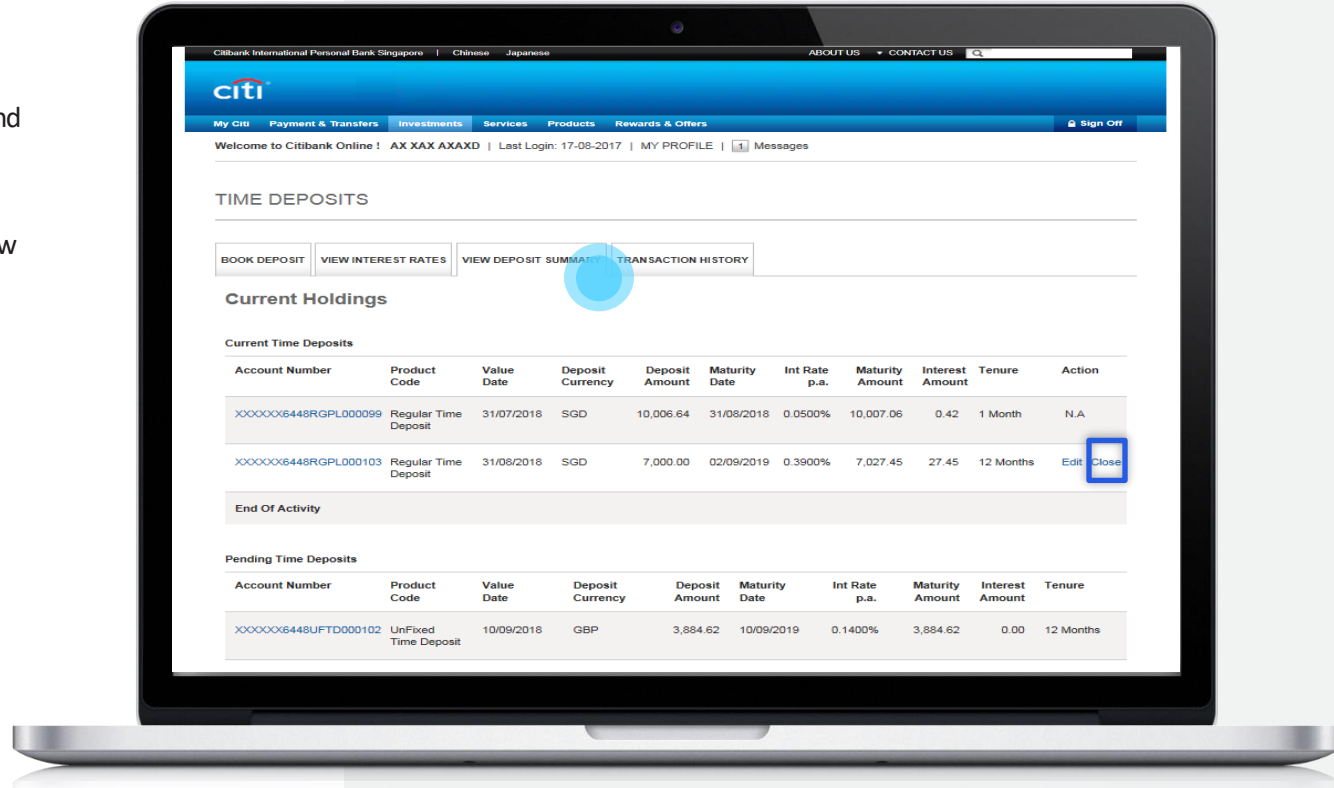
On the Main Menu, click on the “Investments” tab and select “Time Deposits”.

2

In “Time Deposits”, Click on “View Deposit Summary” tab

3

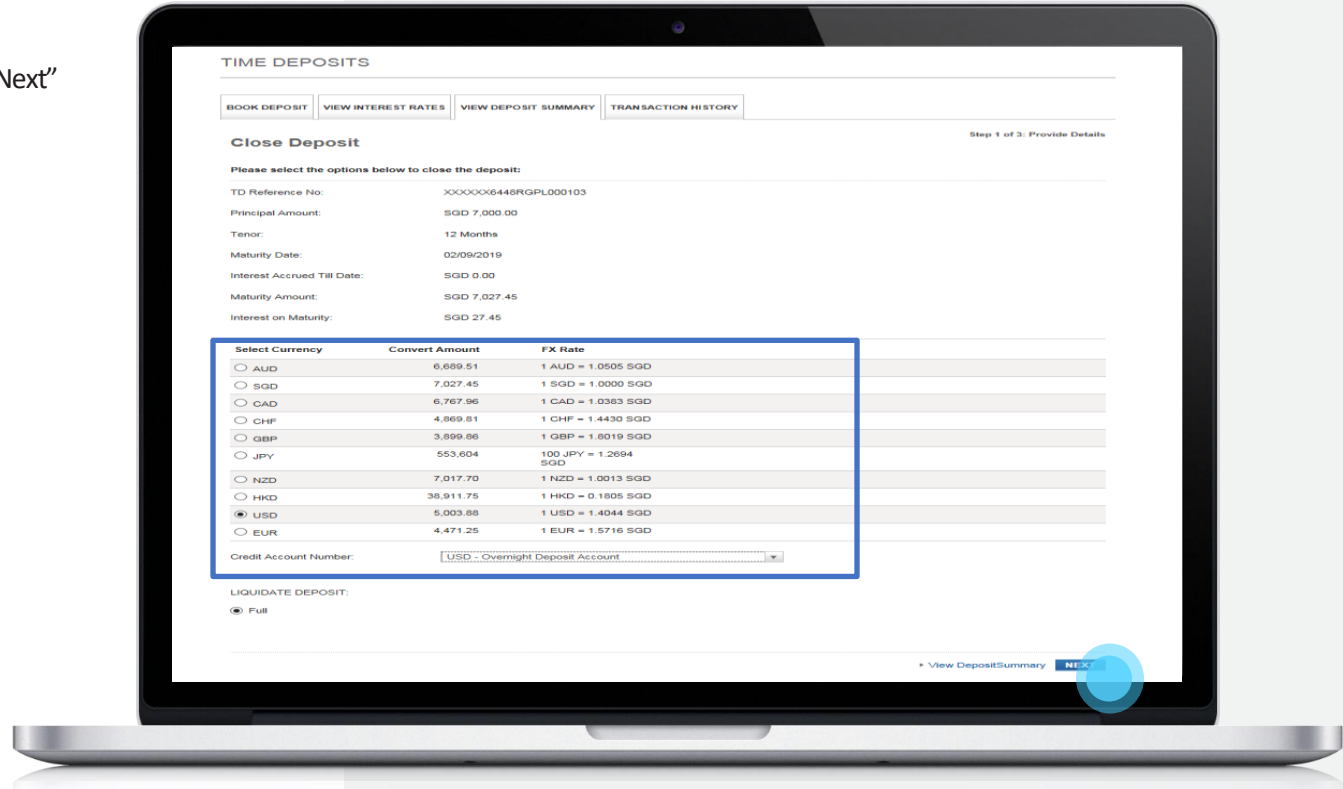
Click “Close”



# D. Early Break

4

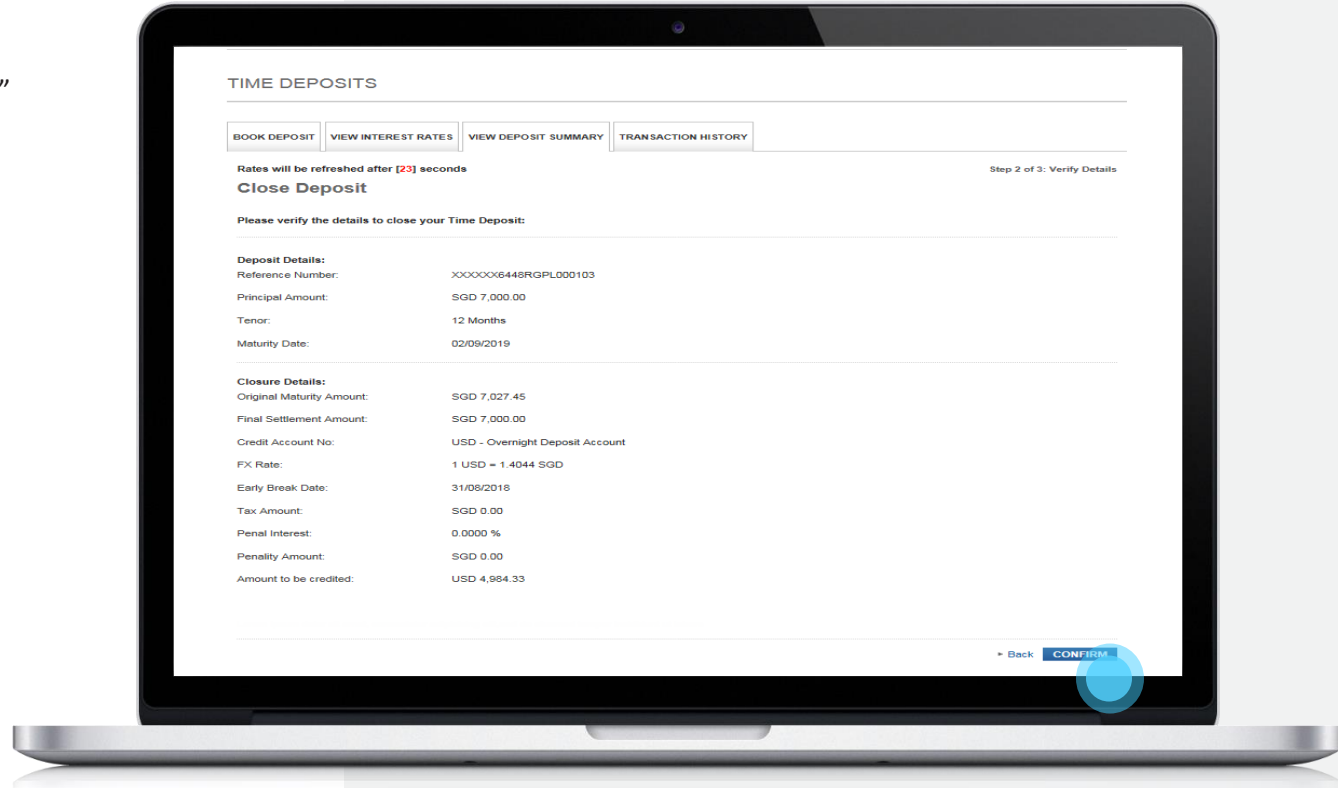
Select an option and then click “Next”



# D. Early Break

5

Verify details then click “Confirm”

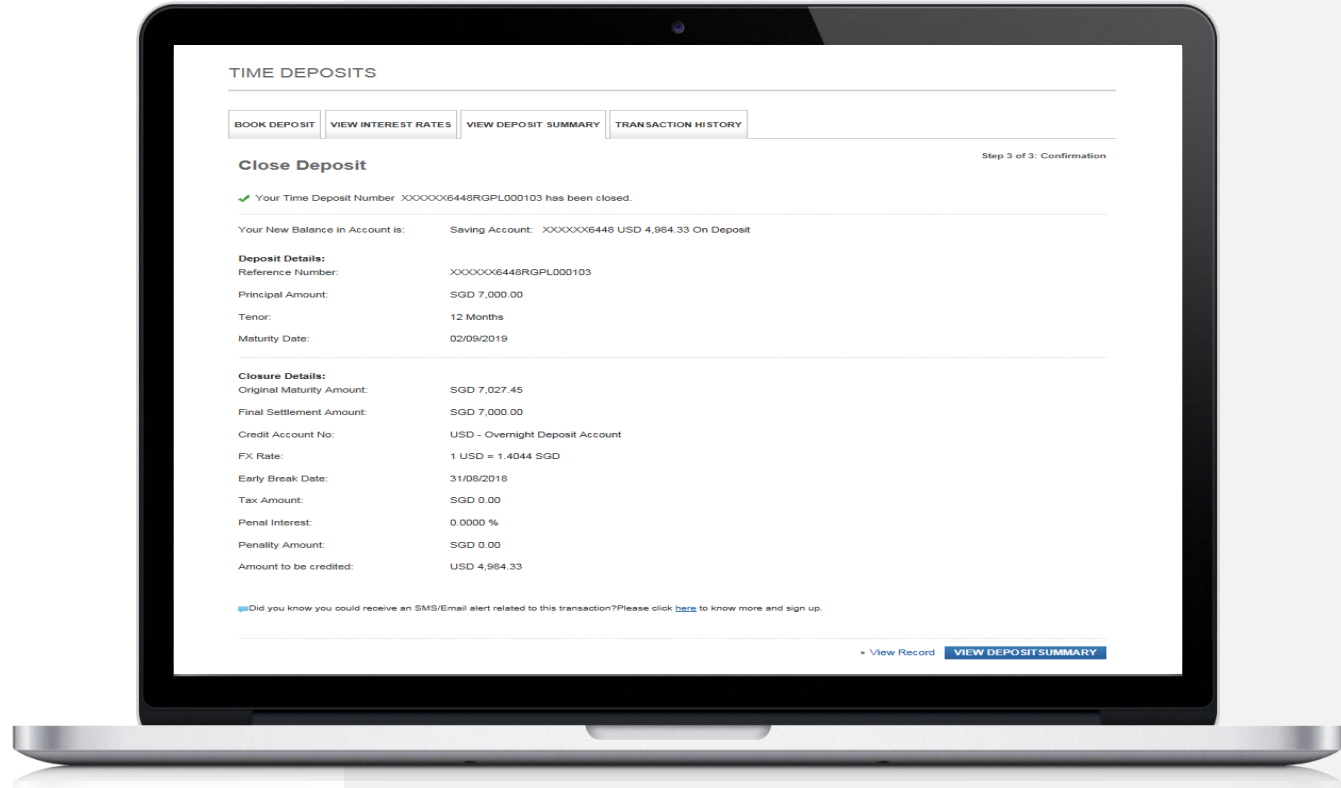




# D. Early Break

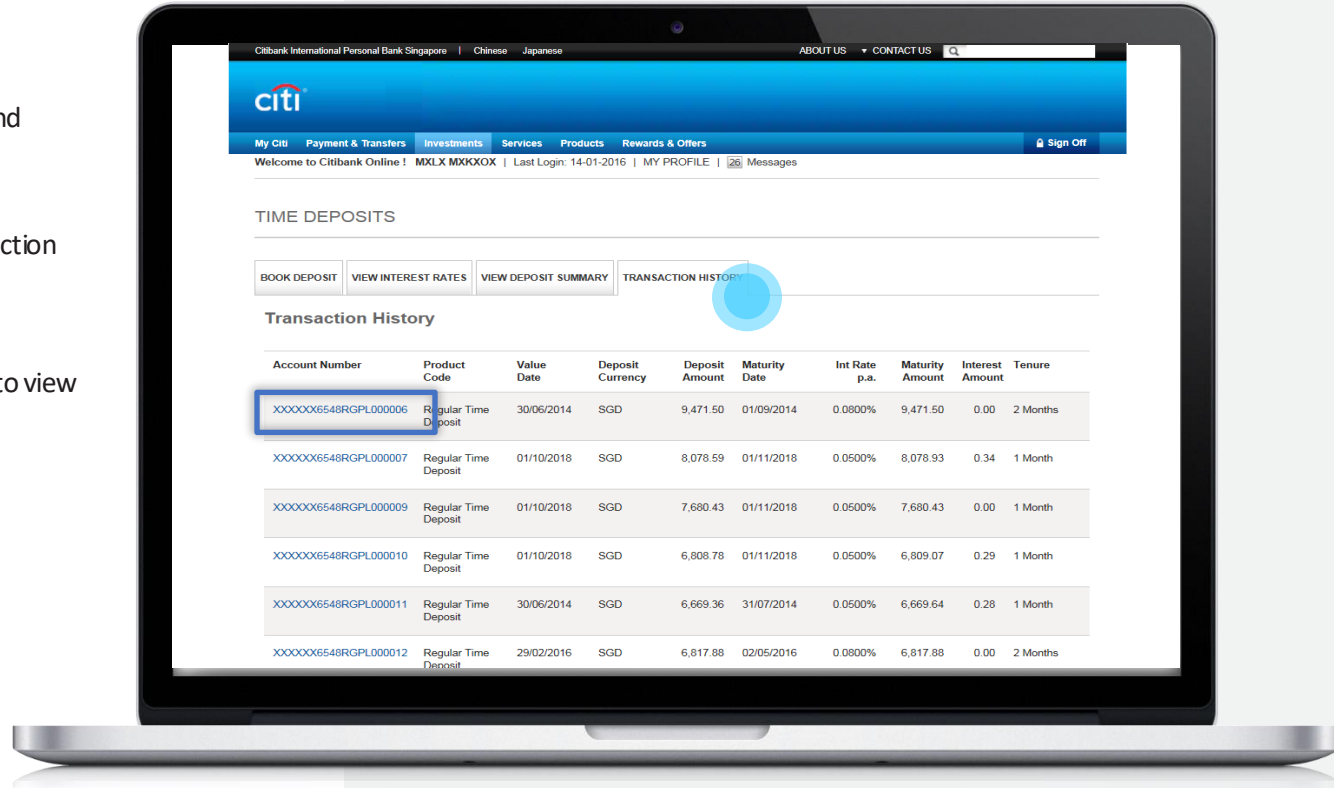
6

View confirmation page



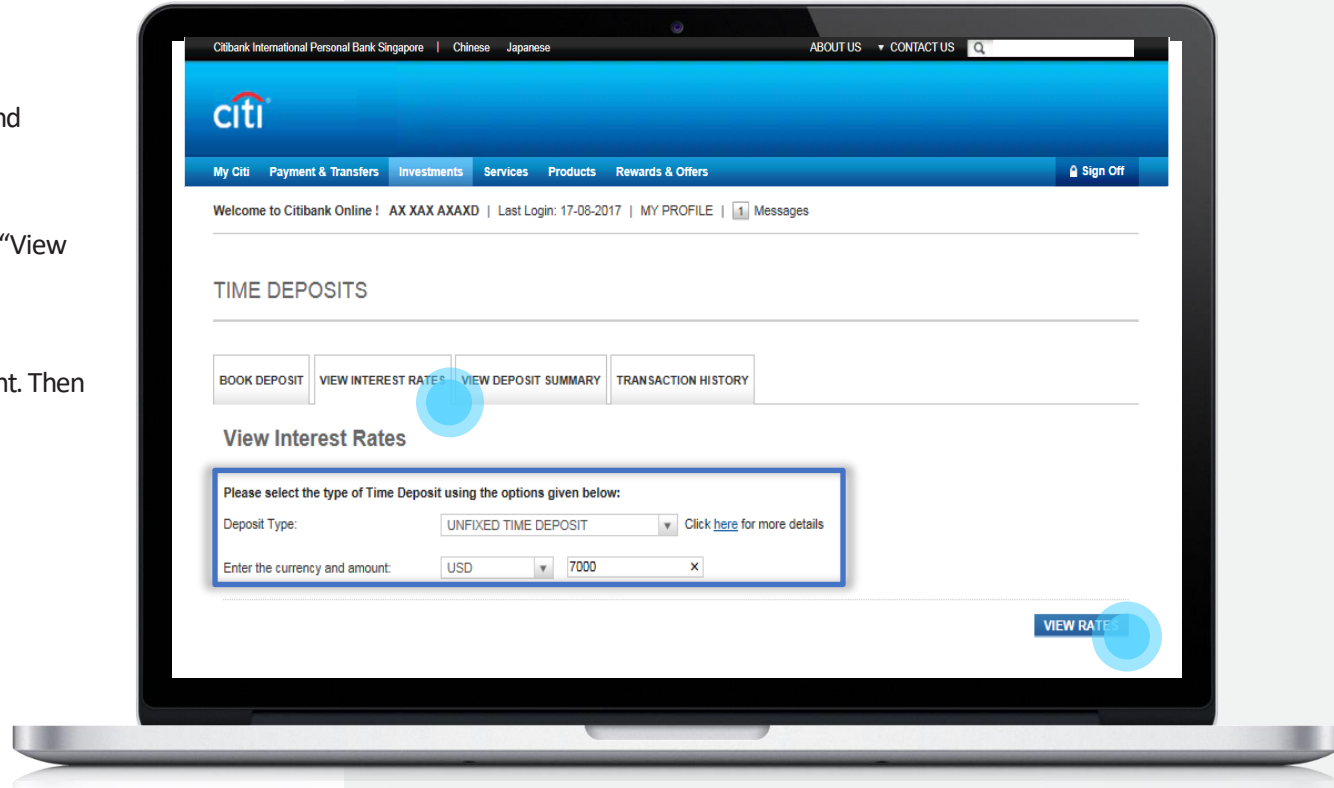
# E. View Transaction History

- 1 On the Main Menu, click on the “Investments” tab and select “Time Deposits”.
- 2 In “Time Deposits”, Click “Transaction History”
- 3 Click on the “Account Number” to view more details



## F. View Interest Rates

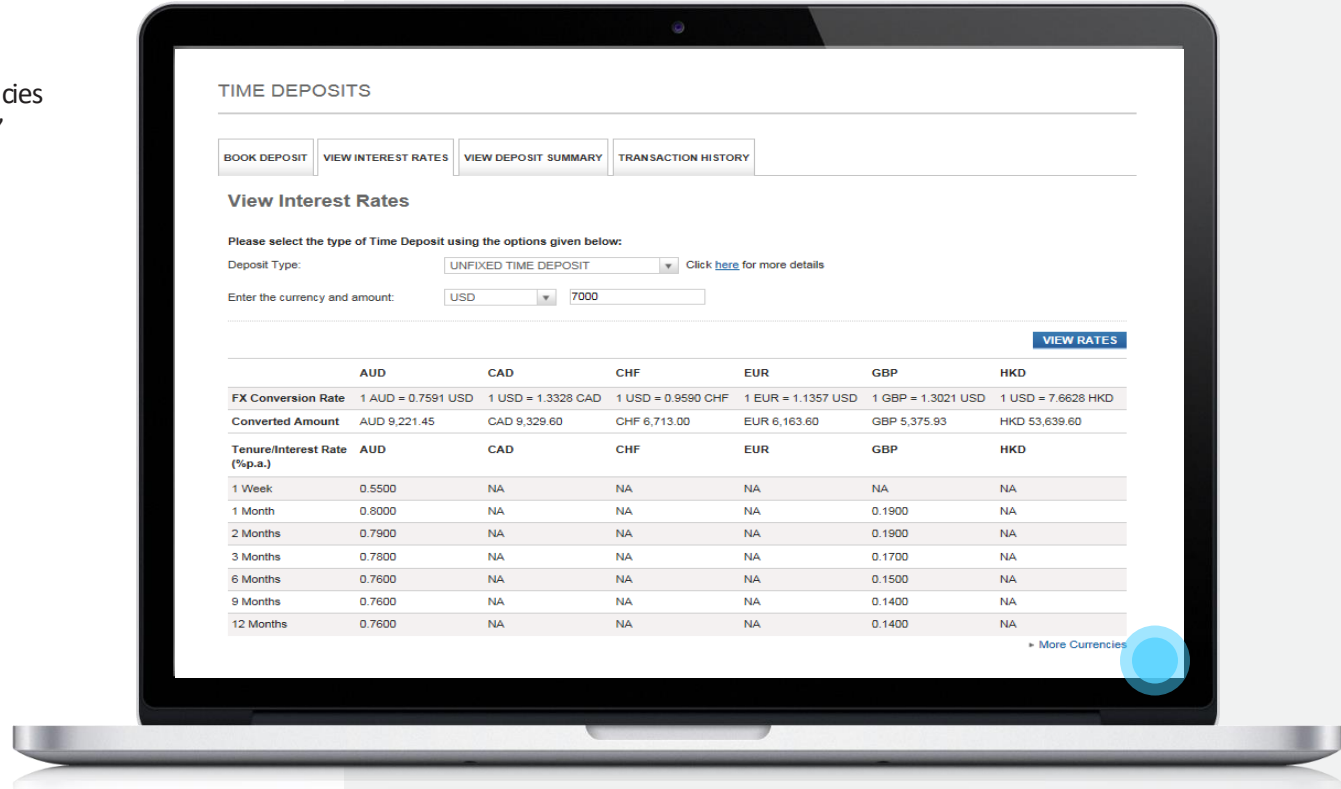
- 1 On the Main Menu, click on the “Investments” tab and select “Time Deposits”.
- 2 Under “Time Deposits”, Click on “View Interest Rates”
- 3 Select currency and input amount. Then click “View Rates”



# F. View Interest Rates

4

See details. To view more currencies rates, click on “More Currencies”



# 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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#### Key Features Available Online



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



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

