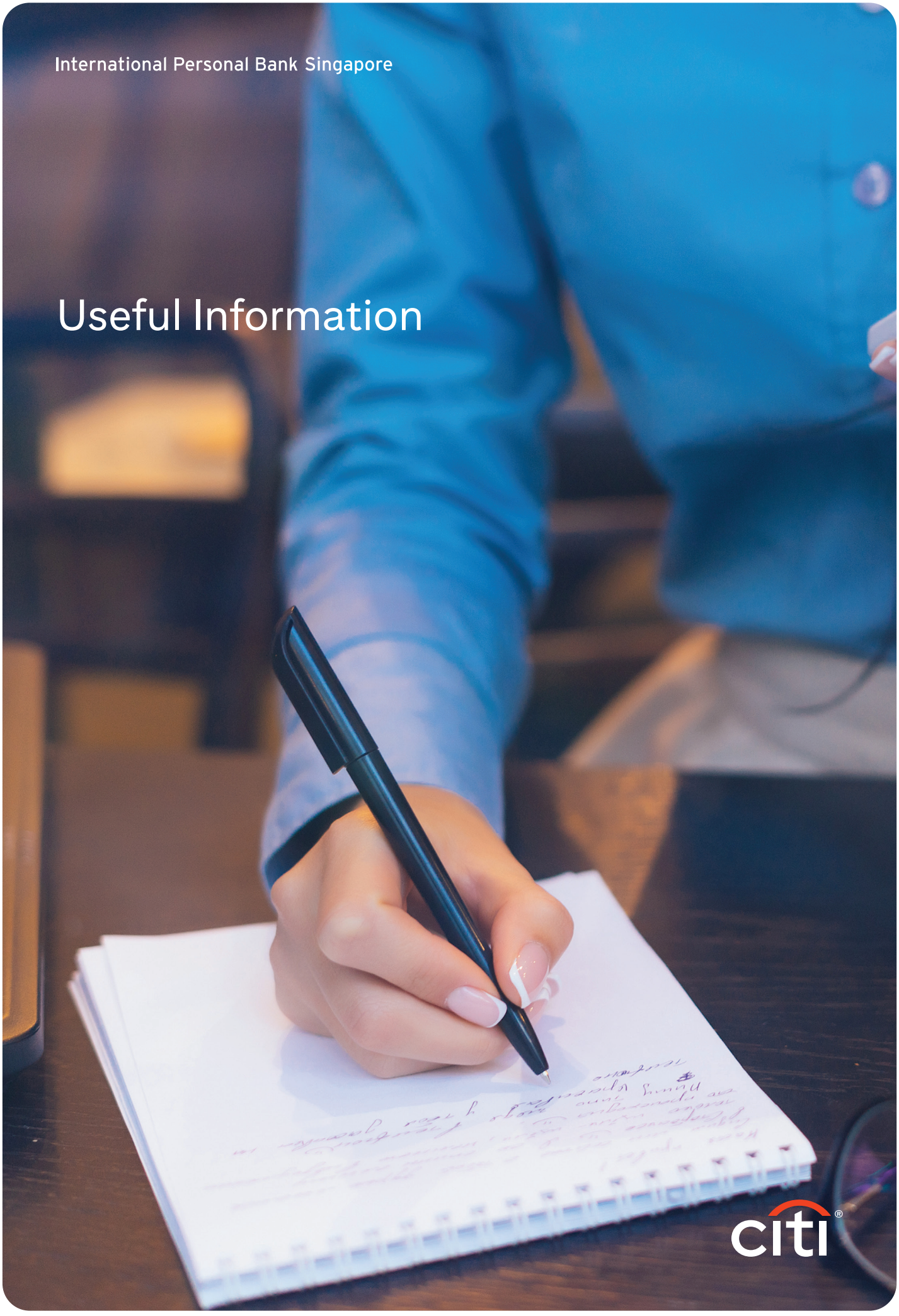
International Personal Bank Singapore

Useful Information



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Banking Security Tips

- Do not share your Login ID and Password.
- When accessing Citibank Online, always check that the Citibank website has a valid certificate marked to Citigroup Inc (US). We recommend that you enter the bank's address (e.g. www.ipb.citibank.com.sg) in your browser URL field to access and login to your account.
- Never provide the One Time Password (OTP) that is sent to your mobile phone to anyone, including people claiming to be from Citibank.
- Always check SMS alerts from Citibank and review your banking transactions regularly for any unauthorised transactions.
- Do not send personal or confidential information to the bank via email.
- Safeguard your personal checkbook and online security devices.
- Do not sign on any blank or incomplete form.
- Advise the bank immediately of any potential compromise of passwords.
- Only Bank Tellers are authorized to handle cash transactions. Do not hand cash to any other Bank personnel. Alternatively, you may deposit cash using the bank's Cash Deposit Machine.
- For any query or discrepancy on an account, the bank should be contacted through CitiPhone or be raised to the Branch Manager directly.
- Never reply to any emails that ask you to submit sensitive information such as your online banking usernames/ passwords, card numbers, CVV codes, account numbers, OTP or Unlock code. Citi will never email you asking for this sensitive information.

Co. Reg. No. 200309485K

Making Investment and Insurance Decisions

▸ Investment Product Provider / Address.

Aberdeen Asset Management Asia Limited
21 Church Street
#01-01 Capital Square Two
Singapore 049480

AllianceBernstein (Singapore) Ltd
One Raffles Quay
#27-11 South Tower
Singapore 048583

Allianz Global Investors Singapore Limited
79 Robinson Road
#09-03
Singapore 068897

Amundi Singapore Ltd
80 Raffles Place
#23-01, UOB Plaza 1
Singapore 048624

Ashmore Investment Management (Singapore) Pte Ltd
1 George Street #15-04
Singapore 049145

ASK Capital Management Pte Ltd (Singapore)
133 Cecil Street
#16-02A Keck Seng Tower
Singapore 069535

Barings International Fund Managers LTD
3401, 3409-10 & 35th Floor,
Gloucester Tower, 15
Queen's Road Central, Hong Kong SAR

Blackrock (Singapore) Ltd
20 Anson Road #18-01
Singapore 079912

Blackstone Singapore Pte Ltd
Marina Bay Financial Centre Tower 2
Suite 13-01/02, 10 Marina Boulevard,
Singapore 018983

BNP Paribas Investment Partners Singapore Limited
10 Collyer Quay #33-01
Ocean Financial Centre
Singapore 049315

China Asset Management (Hong Kong) Limited
37/F, Bank of China Tower
1 Garden Road
Hong Kong

Citigroup Global Markets Asia Ltd*
50/F Citibank Tower
Citibank Plaza 3 Garden Road
Central, Hong Kong

Credit Agricole CIB
9, Quai du President Paul Doumer
92920, Paris La Defense, France

Credit Suisse
1 Raffles Link
#03-01 One Raffles Link
Singapore 039393

Deutsche Asset Management (Asia) Limited
One Raffles Quay #15-00
South Tower, Singapore 048583

Eastspring Investments (Singapore) Limited
10 Marina Boulevard
#32-01 Marina Bay Financial Centre
Tower 2, Singapore 018983

Entrust Global (Singapore) Pte. Ltd
8 Eu Tong Sen Street #15-90
Singapore 059818

FIL Investment Management (Singapore) Limited
8 Marina View
#35-06, Asia Square Tower 1
Singapore 018960

First State Investments
38 Beach Road
#06-11 South Beach Tower
Singapore 189767

GAM Hong Kong Limited
16/F Two Exchange Square
Central, Hong Kong

Goldman Sachs Asset Management (Singapore) Pte Ltd
1 Raffles Link #07-01 South Lobby
Singapore 039393

Goldman Sachs International (London)
Peterborough Court,
133 Fleet Street,
London EC4A 2BB, UK

India Advantage Fund Ltd
IFS Court, Twenty Eight
Cybercity, Ebene
Mauritius

INVESCO Asset Management Asia Ltd
41/F Citibank Tower
3 Garden Road, Central, Hong Kong

Janus Henderson Investors (Singapore) Limited
#34-03/04
138 Market Street, CapitaGreen
Singapore 048946

J.P. Morgan Asset Management (Singapore) Ltd
Level 29, 88 Market Street, CapitaSpring,
Singapore 048948, Singapore

J.P. Morgan Securities Ltd
125 London Wall London EC2Y 5AJ
United Kingdom

Jupiter Asset Management Limited
Level 40, Ocean Financial Centre,
10 Collyer Quay, Raffles Place,
Singapore 049315

Kotak Mahindra (UK) Ltd. Singapore Branch
#35-02/03, 16 Raffles Quay
Singapore 048581

Legg Mason Asset Management Singapore Pte Ltd
Templeton Asset Management
7 Temasek Boulevard #38-03
Suntec Tower One
Singapore 038987

Man Investments (Singapore) Pte Limited
50 Collyer Quay #06-05 OUE Bayfront
Singapore 049321

Merian Global Investors (Singapore) Pte Limited
Jupiter Asset Management (Asia) Private Limited
Level 40, Ocean Financial Centre,
10 Collyer Quay, Raffles Place,
Singapore 049315

MFS International Ltd
501 Orchard Road
#07-02A Wheelock Place
Singapore 238880

Neuberger Berman Asia Limited
Suites 2010-20, 20th Floor, Jardine House,
1 Connaught Place, Hong Kong

Nomura International Funding Pte Ltd
10 Marina Boulevard,
#36-01 Marina Bay Financial Centre,
Tower 2, Singapore 018983

Pictet (Asia) Limited
Room 3901-10 Edinburgh Tower
The Landmark 15 Queen's Road
Central, Hong Kong

PIMCO Asia Pte Ltd
8 Marina View, #30-01,
Asia Square Tower 1,
Singapore 018960

Reliance Asset Management (Singapore)
9 Raffles Place #18-05
Republic Plaza
Singapore 048619

Schroder Investment Management (Singapore) Ltd
138 Market Street,
#23-01 CapitaGreen,
Singapore 048946

SOCIÉTÉ GÉNÉRALE
29 boulevard Haussmann, 75009,
Paris, France

Sun Life Assurance Company of Canada
11 Victoria Street
Hamilton, HM 11
Bermuda

Templeton Asset Management
7 Temasek Boulevard #38-03
Suntec Tower One
Singapore 038987

The Hongkong and Shanghai Banking Corporation Limited Corporate, Investment Banking and Markets
21 Collyer Quay
#03-01 HSBC Building
Singapore 049320

UBS AG
One Raffles Quay #50-01
North Tower, Singapore 048583

UBS Global Asset Management (Singapore) Ltd
One Raffles Quay
#50-01 North Tower,
Singapore 048583

UOB Asset Management
80 Raffles Place
UOB Plaza 2 #03-00
Singapore 048624

UTI International (Singapore) Pte Ltd
Bharat Building
3 Raffles Place #08-02
Singapore 048617

Value Partners Asset Management Singapore Pte Limited
9 Raffles Place,
Republic Plaza #18-06,
Singapore 048619

Wellington Management Company, LLP
8 Marina Boulevard, #03-01, Tower 1,
Marina Bay Financial Centre,
Singapore 018981

* The product provider is part of Citigroup Inc. and is thus connected to or associated with Citibank Singapore Ltd as distributor of the product. This relationship creates/may create a conflict of interest and by continuing to invest in the product after obtaining written disclosure and being fully aware of this, you accept the existence of such actual/potential conflict, if any.

▸ Insurance Business Partner / Address.

AIA Singapore Private Limited
No. 1 Robinson Road
#13-00 AIA Tower
Singapore 048542

Charles Monat Associates Pte Ltd
80 Raffles Place
#26-01/02
UOB Plaza 1
Singapore 048624

The above list is correct as of June 2022 and is subject to change without prior notice.

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▸ Important – Please Read Before Making Investment Decisions

During the process of making decisions to grow, protect or preserve your wealth, there are important pointers to observe. At Citibank, the Relationship Manager, Treasury Services Manager / Associate Director / Director / Investment Counselors / Portfolio Counselors are certified* to introduce to you the following products to help you achieve your financial goals - a range of investment, treasury and capital market products such as Investment Funds, fixed income instruments, Premium Account and foreign exchange trading products. In addition, should you have any insurance needs to help protect your wealth and your family from uncertainties, your Relationship Manager may provide you with insurance advice, or refer you to either our Wealth Planning Managers or appointed third party certified insurance advisors.

* Fulfilled minimum entry and examination requirements under Financial Advisers Act

Investment responsibility

Your account with Citibank will be on a "Recommended" relationship. As part of our services on a "Recommended" relationship, subject to the laws in your home country, we may from time to time avail to you information, including recommendations, on various investments. Please note the following in such situations:

- The information and recommendations do not constitute investment advice and you are not obligated to accept them.
- You should only make investments that you understand and that are consistent with your financial circumstances and needs, investment objectives and risk tolerance.
- If you have questions relating to a specific investment, you should speak with your Relationship Manager or product specialist assigned to your account.
- If you require legal or tax counsel, we recommend that you consult your own independent legal and tax advisors as necessary.
- All investment decisions relating to your account are yours solely.
- Unless otherwise agreed and we have your written authorization, Citi will not have any discretionary trading authorization in relation to your account. We will seek your authorization prior to executing any transaction.

Make a Better Investment Decision

Before you make an investment decision, our Citibank representative will conduct an investment risk profile with you. Before our Citibank representative make a recommendation on insurance products, he will help you complete a Personal Financial Record. Essentially, our representatives will ask a series of questions to help determine your financial situation or standing, how much risk you can take, and your investment objectives or particular needs.

Based on the information you provide (or choose not to provide) during the profile, our representative will make recommendations appropriate to your needs and objectives. It is important that you provide correct and complete information during the profile as it would help us conduct an accurate assessment. You should be aware that incorrect and/or incomplete information, and/or non-disclosure of certain information would adversely affect the results of the profile.

The investment risk profile or Personal Financial Record, while wide ranging, will not be able to take into account all issues you should consider, and your decision may differ from any recommendations proposed. Prior to making an investment decision, you should conduct your own study of the investment/insurance product in question to ensure that it matches your objectives.

We undertake no obligation to analyze the past performance of your portfolio against the investment objectives attributed to it.

As a result of our assessments of your investment risk profile, we may from time to time recommend to you that you do not execute any given transaction. Should you for any reason elect to proceed nonetheless, we will note the transaction appropriately and you should note that this may affect our assessment of your investment profile and also investment recommendations that may be made to you as a result.

Portfolio Diversification

Portfolio diversification is an important element for an individual to consider when making investment decisions. Concentrated positions may entail greater risks than a diversified portfolio. Certain factors that affect the assessment of whether your overall investment portfolio is sufficiently diversified may not be evident from a review of only your Citi account. It therefore is important that you carefully review your entire investment portfolio to ensure that it meets your investment goals and is within your risk tolerance, including your objectives for asset and issuer diversification. If you would like to discuss diversification, please contact your Relationship Manager or Investment Counselor.

Brokerage Account*

Should you decide to establish a Brokerage Account with us, you should note that the Brokerage Account will not be operated on a "Recommended" relationship basis because Citi and its employees will only execute buy-sell instructions from you (save for where Citi is specifically required to provide advice in connection with the Customer Account Review under the Notice on the Sale of Investment Products (SFA 04-N12) (references to this notice include any amendments, variations or supplemental to the notice)).

Brokerage Account customers may receive research publications or market updates from us. For the avoidance of doubt, such material is provided solely by way for information only and for the purpose of general circulation. Any recommendation or advice that may be expressed in or inferred from such information, reports, publications therefore does not take into account and may not be suitable for your investment objectives, financial situation and particular needs and, bearing in mind the possibility of market volatility and changes, may not even comprise current information, opinions or market views. Please be advised that such updates are provided for your information only and should not to be treated as investment or financial advice provided by Citi or any of its employees.

* Use of the term "Brokerage Account" means a Securities Account as defined in the Agreement for Citibank Securities Services.

The Bank's Remuneration

Investment Products

As your distributor of investment products, Citibank Singapore Ltd will receive the following remuneration:

(i) 100% of the upfront sales charge or the maximum realization charges/contingent deferred sales charge (as applicable) on any subscription of investment products; and

(ii) Up to 75% of the net total fixed annual recurrent fees of the fund (includes management fees, maintenance fees, share-holder service fees and distribution fee for class A shares), except where otherwise stated.

Insurance Products

Our Relationship Managers may with your written consent, introduce you to appointed 3rd party certified Insurance Advisors. In such an instance, Citibank Singapore Ltd may receive an introducer fee.

By law in Singapore, insurance companies and their distributors, must

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reveal all costs and charges associated with the insurance product you buy, including any commission paid to the distributor. This amount varies according to the product and will be disclosed in the insurance benefit illustration provided by our Citibank representatives or 3rd party certified Insurance Advisors.

If You Should Change Your Mind

For Singapore-Registered Unit Trusts Only

If you should change your mind after making an investment, you have the option to back out within a cancellation period of 7 calendar days, starting from the date you sign the purchase agreement. (If the 7th day falls on a Sunday or a public holiday, the cancellation period is extended to the next calendar day (excluding Sundays or public holidays).) A cancellation fee may apply.

Simply send your cancellation request(s) through your Relationship Manager at Bank branches or by ordinary post to Citibank Singapore Ltd, International Personal Bank, Robinson Road, P.O. Box 0361, Singapore 900711. In the case of requests through post, the date of the postmark is taken as the date of cancellation.

Upon receipt of your cancellation request, we will refund you the following:

(i) The amount originally paid for the units, or the amount equivalent to the prevailing market price (defined as the next available dealing price following the receipt of the cancellation request), whichever is lower; and

(ii) Any sales charge or front-end load imposed.

Deferred/realization charges, applicable for some unit trusts, will not be imposed. If you cancel an agreement for unit trusts purchased through a switch, you will receive monies and not the earlier units from which the switch takes place.

You may also choose to redeem your units instead of cancellation. Redemption procedures will then apply. Redemption proceeds, however, may be lower than the amount refunded in a cancellation.

Please note that the right to cancel is NOT applicable under the following circumstances: -

(i) The investor is a participant in a unit trust, and he subsequently purchases units in that unit trust or participates in a Regular Savings Plan of that unit trust;

(ii) The investor participates in the second and any subsequent payment of a Regular Savings Plan; or

(iii) Where the unit trust in question is from any of the following classes: -

i. Foreign funds recognized under Section 287(2) of the Securities and Futures Act; or

ii. A unit trust that is listed on a securities exchange approved under Section 9 of the Securities and Futures Act.

For Singapore Registered Life Insurance Products Only

If you should change your mind, you may cancel the life insurance product (not applicable to general insurance products) by written request to the insurance company within 14 days of receiving the policy document. If you do, the premium paid less medical fees incurred in assessing the risk under the policy will be refunded. If the policy is sent by post, it is deemed to have been delivered and received in the ordinary course of the post.

When you buy a life insurance policy, our Citibank representatives or 3rd party certified Insurance Advisors will provide you with a copy of "Your Guide to Life Insurance" issued by the Life Insurance Association in Singapore. For more details, copies for your reference are also available on request.

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Send Us Your Feedback

If you have any comments about your investment risk profile or Personal Financial Record, or would like to provide feedback on your experience with our products and services or discussion with any of our certified advisors, please write in to the attention of:

Customer Service Director
Citibank Singapore Ltd
Robinson Road P.O. Box 330
Singapore 900630

Should you decide that you would like to have an external review of your concerns, you may seek assistance of FIDReC (Financial Industry Disputes Resolution Centre Ltd). For further information on FIDReC and its contact details please refer to the following website: http://fidrec.com.sg/website/index.html

☑ Yes! I would like more information on these investment/insurance companies. Please contact me.

Name : _____

Citibank Account No : _____

Email : _____

Tel No : _____

Fax No : _____

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Pricing Guide

Here are the detailed charges of major products and services available in Citibank.

Account Service Fee

The minimum account balance requirement for a Citibank account is at US$200,000 and there is a monthly service fee of US$50 if the total account balance (TRB)[#] is less than US$200,000.

Transaction Accounts

We offer Transaction Accounts for greater flexibility.

- **Savings Accounts** are available in 11 currencies and let you earn competitive daily interest that is credited monthly to your account.
- **Checking Accounts** are available in 15 currencies. Personalized checkbook is available for SGD and USD Checking Accounts, and we also provide you with a monthly statement showing all cleared checks.
- **USD Interest Checking Account** pays daily interest that is credited monthly to the account. A USD check can be cleared via Singapore (for USD payments in Singapore).
- **MaxiSave Account**, which pays daily interest that is credited monthly to the account, combines savings and checking facilities in a single account.

Minimum initial deposit for :	Personal	Business
• **Savings Account** - AED, AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, USD - SGD	 US$5,000 S$5,000	 N.A. N.A.
• **Checking Account** - US Dollar Checking Account - SGD Checking Account - Other Foreign Currency Checking Accounts: AED, AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, ZAR	 US$5,000 S$5,000 US$5,000 (or equivalent)	 US$20,000 S$30,000 US$20,000 (or equivalent)
• **USD Interest Checking Account** - Minimum balance to earn interest - 0% p.a. interest rate is applied on the account balance	US$5,000	US$20,000
• **MaxiSave Account** - SGD Interest Checking Account - A base interest rate will be paid on the entire account balance	S$5,000	S$100,000 (for non-profit organizations only)

Temporary Overdraft Fees	
Temporary Overdraft* Interest rate	USD: Prevailing prime lending rate + 6% SGD: Prevailing prime lending rate + 5%
Earmarking	The customer's funds in other account(s) with Citibank will be held as security and earmarked for the repayment of the temporary overdraft. The customer will not be able to access or use the funds earmarked so long as the temporary overdraft is outstanding.
Repayment Date	The temporary overdraft (and any interest payable) must be repaid as soon as possible but in any event no later than 30 days from the date the temporary overdraft is granted or repayable on demand, whichever is earlier.
Set-Off	If the temporary overdraft is not repaid by the Repayment Date, any outstanding owing (including interest) in respect of the temporary overdraft will be set off from the funds earmarked for repayment/security without further reference to the customer.
*Applicable to both cheques and GIROs.	

[#] 'Total Relationship Balance' (TRB) is calculated at customer level.

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▸ Transaction Accounts (continued from Pg 7)

Deposits via :	
a) Foreign currency notes - Involving foreign exchange - Not involving foreign exchange	Based on Citibank's prevailing exchange rate 1% commission in-lieu-of exchange (minimum S$10)
b) Telegraphic transfers - US$ or S$ - Other currencies	No charge and immediate value given No charge and subject to spot value
Third party and other charges which may be applicable to inward remittances, will be passed along at net without mark-up or commission. To ensure that the inward remittance amount received at Citibank is exactly your intended deposit amount, please inform your remitting bank to **"Pay the Beneficiary in full".**	
c) Travellers Checks (TCs) - Involving foreign exchange - Not involving foreign exchange	S$20 per transaction S$20 per transaction and subject to a hold period prior to establishment of deposit
d) S$ checks drawn on banks in Singapore	No charge and immediate value given
e) US$ checks drawn on banks in Singapore	No charge
f) Other foreign currency checks drawn on banks in Singapore	S$15 per check
g) Checks drawn on banks outside their domicile country[2] - Involving foreign exchange - Not involving foreign exchange	Checks will be sent for collection prior to establishment of deposit. Collection charges will apply. Collection charges: 1/8% commission (minimum S$100) plus postage cost (where applicable) Collection charges: 3/8% commission (minimum S$200) plus postage cost (where applicable)
h) Other foreign currency checks drawn on country of currency[2] **e.g. US$ checks drawn in USA**	S$5 per check and subject to a hold period prior to establishment of deposit

Withdrawals via :	
a) Foreign currency notes[1] - Involving foreign exchange - Not involving foreign exchange	Based on Citibank's prevailing exchange rate 1% commission in-lieu-of exchange (minimum S$10)
b) Telegraphic transfers - Involving foreign exchange - Not involving foreign exchange	1/8% commission (minimum S$20) plus postage or cable cost (where applicable) 1/8% commission (minimum S$20) plus 1/8% in-lieu-of exchange (minimum S$10) and postage or cable cost (where applicable)
c) Cashier's Order in Singapore Dollars - Same party as account holder - Third party	S$10 per check plus postage (where applicable) S$10 per check plus postage (where applicable)
d) Cashier's Order in US Dollars - Involving foreign exchange - Not involving foreign exchange	1/8% commission (minimum S$20) and postage cost (where applicable) 1/8% commission (minimum S$20) plus 1/8% in-lieu-of exchange (minimum S$10) and postage cost (where applicable)
e) MAS Electronic Payment System (MEPS) Transfer	S$20 per transaction

[1] Subject to availability. Large withdrawals may be subject to arrangement costs.
[2] Acceptance of these checks/currencies is at the sole discretion of the bank.

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▸ Transaction Accounts (continued from Pg 8)

Other Fees & Charges :

a) Stop payment for checks - Singapore Dollar Account - US Dollar Account	 S$30 per check US$30 per check
b) Returned checks - Singapore Dollar Account - US Dollar Account	 S$30 per check for all return reasons US$30 per check for all return reasons
c) Marked checks Direct Marking (S$) (confirmation of status day)	 S$100 per check
d) Checkbook replenishment	Free
e) Check Processing Fee	S$3 for every SGD-denominated check issued US$3 for every USD-denominated check issued

ATM / Debit Card

Cash withdrawal and Debit Card spending limit:

- Default Daily cash withdrawl limit	S$5,000 (Citibanking customers) S$10,000 (Citigold Private Client and Citigold customers)
- Daily Debit Point of Sales Limit	S$2,000
- Monthly Debit Point of Sales Limit	S$30,000 (Citibanking customers) S$50,000 (Citigold & Citigold Private Client customers)

Cash withdrawals: Singapore

- Citibank Singapore Limited ATMs	No Charge
- Qualifying Full Bank (QFB) Shared ATM No Charge Network* ** The Qualifying Full Bank (QFB) shared ATM network allows you to withdraw cash from Bank of China, HSBC, Maybank, Standard Chartered and State Bank of India at no transaction costs. ATM withdrawal limit is subject to the lower of the limits set by Citibank Singapore Limited or the respective QFBs.*	No Charge

Overseas

- Citibank ATMs	No Processing Fee (No overseas cash withdrawal processing fee using Citibank ATM/Debit Card. Standard foreign exchange rates apply.)
- Non-Citibank ATMs	Cash withdrawals from non-Citibank branded ATMs denominated in foreign currencies will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, or such other rate as may be notified.
- Non-Citibank ATMs	If any cash withdrawal from a non-Citibank branded ATM denominated in foreign currencies is elected to be converted into Singapore dollars via dynamic currency conversion (a service offered at certain overseas ATMs and merchants), I acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. Such cash withdrawal will also be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, which includes 1% fee by Mastercard.
Transactions in foreign currencies	(i) Citibank ATM/Debit card transactions effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars. The currency conversion will take place on the date on which the transaction is received and recorded by us and will be based on our prevailing foreign exchange rate or an exchange rate determined by MasterCard, depending on whether the conversion is performed by us or MasterCard. Citibank ATM/Debit Card transactions denominated in foreign currencies will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, which includes a 1% fee by Mastercard or such other rate as may be notified. (ii) Notwithstanding paragraph (i) above, if any Citibank ATM/Debit Card transaction denominated in foreign currencies is elected to be converted into Singapore dollars via dynamic currency conversion (a service offered at certain overseas ATMs and merchants), I acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. Such Citibank ATM/Debit Card transactions will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar

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ATM / Debit Card (continued from Pg 9)

Transactions in foreign currencies	amount, which includes a 1% fee by Mastercard. (iii) All Citibank ATM/Debit Card transactions processed outside Singapore (i.e. without any currency conversion) will be subject to an administrative fee of up to 2.5% on the total amount of the transaction, which includes a 1% fee by Mastercard. This includes but is not limited to any Citibank ATM/Debit Card transaction in Singapore dollars on overseas-based websites and mobile applications. (iv) If Citibank Global Wallet[3] is turned on, your point-of-sale/online transactions and overseas ATM cash withdrawals will automatically be debited from your foreign currency account as long as there is sufficient balance.

Credit Card / Ready Card account(s)

For Pricing information on Citibank Credit Card and/or Ready Credit account(s), please refer to "Citibank Pricing Guide" on http://www.citibank.com.sg/static/banking-fees.

▸ Foreign Currency Time Deposits

There is a wide range of currencies to choose with tenures from Overnight*, 1 week to 12 months. Interest rates paid vary according to the tenure and amount placed. placed. Unfixed Time Deposit feature where partial withdrawals are allowed. This feature does not apply to Offshore Renminbi.

Available in :

- US Dollar
- Australian Dollar
- Canadian Dollar
- Euro
- Swiss Franc
- Japanese Yen
- New Zealand Dollar
- Sterling Pound
- Hong Kong Dollar
- Offshore Renminbi
- South Africa Rand
- UAE Dirham
- Other currencies[4]

Login to Citi Mobile® App or Citibank Online to view interest rates.
*The interest rate for Overnight Deposit denominated in foreign currencies is 0% p.a. for all balances until further notice.

▸ Singapore Dollar Time Deposits

Our Singapore Dollar Time Deposit offers tenures of Overnight*, 1, 3, 6, 9, 12, 18 months and longer. Interest rates paid vary according to the tenure and amount placed.
Login to Citi Mobile® App or Citibank Online to view interest rates.
*The interest rate for Overnight Deposit denominated in Singapore Dollar is 0% p.a. for all balances until further notice.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit http://www.sdic.org.sg.

▸ Brokerage

US Markets

Channel		Internet/Mobile			Phone		
Client Segment		**CPC**	**CitiGold**	**IPB CB**	**CPC**	**CitiGold**	**IPB CB**
Commission rate (per contract)	Below USD 50,000	0.12%	0.15%	0.30%	0.50%	0.50%	0.50%
	USD 50,000 and above	0.12%	0.15%	0.30%	0.50%	0.50%	0.50%
Minimum Fee		USD 18	USD 18	USD 25	USD 49	USD 49	USD 49
Transfer Fee In/Out		USD 0					
SEC Fees for Sell Trades		0.00278% of trade amount					
Custodian Fee Payable every six months on your monthly average stockholding balance. Inclusive of GST where applicable.		0%	0.015%	0.0165%	0%	0.015%	0.0165%

[3] Citibank Global Wallet is a Citibank Debit Mastercard feature which allows you to withdraw cash, make purchases overseas at point-of-sale or online using your Citibank Debit Mastercard without incurring additional foreign currency conversion fees and admin fees.
[4] Minimum US$100,000 equivalent.

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▸ Brokerage

Hong Kong Markets

Channel		Internet/Mobile			Phone		
Client Segment		**CPC**	**CitiGold**	**IPB CB**	**CPC**	**CitiGold**	**IPB CB**
Commission rate (per contract)	Below HKD 300,000	0.12%	0.15%	0.30%	0.50%	0.50%	0.50%
	HKD 300,000 and above	0.12%	0.15%	0.20%	0.50%	0.50%	0.50%
Minimum Fee		HKD 80	HKD 80	HKD 120	HKD 180	HKD 180	HKD 180
Transfer Fee In/Out		No fee					
Script conversion		HKD 380					
Stamp duty		0.1% (i.e. HKD 1 for every HKD 1,000 with min. HKD 2, rounded up to the nearest dollar)					
FRC transaction levy (effective January 1 2022)		0.00015% (rounded to the nearest cent)					
Transaction levy		0.0027%					
Trading levy		0.00565%					
Custodian Fee Payable every six months on your monthly average stockholding balance. Inclusive of GST where applicable.		0%	0.015%	0.0165%	0%	0.015%	0.0165%

Singapore Market

Channel		Internet/Mobile			Phone		
		SGD					
Client Segment		CPC	CitiGold	IPB CB	CPC	CitiGold	IPB CB
Commission rate (per contract)	Below SGD 50,000	0.12%	0.15%	0.25%	0.50%	0.50%	0.50%
	SGD 50,000 to SGD 100,000	0.12%	0.15%	0.20%	0.50%	0.50%	0.50%
	Above SGD 100,000	0.12%	0.15%	0.18%	0.40%	0.40%	0.40%
Minimum Fee		SGD 21	SGD 21	SGD 28	SGD 50	SGD 50	SGD 50
Transfer Fee In/Out		No fee	No fee	No fee	No fee	No fee	No fee
		USD					
Commission rate (per contract)	Below USD 30,000	0.12%	0.15%	0.25%	0.50%	0.50%	0.50%
	USD 30,000 to USD 60,000	0.12%	0.15%	0.20%	0.50%	0.50%	0.50%
	Above USD 60,000	0.12%	0.15%	0.18%	0.40%	0.40%	0.40%
Minimum Fee		USD 18	USD 18	USD 28	USD 38	USD 38	USD 38
		HKD					
Commission rate (per contract)	Below HKD 250,000	0.12%	0.15%	0.25%	0.50%	0.50%	0.50%
	HKD 250,000 to HKD 500,000	0.12%	0.15%	0.20%	0.50%	0.50%	0.50%
	Above HKD 500,000	0.12%	0.15%	0.18%	0.40%	0.40%	0.40%
Minimum Fee		HKD 80	HKD 80	HKD 200	HKD 280	HKD 280	HKD 280

Prevailing GST applies to the brokerage rates, CDP Clearing Fee and SGX Trading Access Fee.

Please note that the Custodian Fees for Brokerage will be revised to the above charges with effect from July 1 2020. The Internet / Mobile Trade Rates and Minimum Fee for Brokerage will be revised to the rates indicated above with effect from July 15 2020.

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Travellers Checks (TCs)

Encashment	
• Involving foreign exchange	S$20 per transaction
• Not involving foreign exchange	1% commission (minimum S$10) in-lieu-of exchange, plus S$20 per transaction

Remittances

Inward Remittances	
• Handling fee - For account holders	Free

For withdrawals in foreign currency notes not involving foreign exchange, an additional 1% commission (minimum S$10) will apply.

Common Charges	
• Cable Cost	S$30 Citigold Private Client enjoy 2 monthly waiver
• Postage (Documents)	S$2.24 for local registered mail, S$10 for overseas registered mail
• Stop payment	S$20 per transaction for S$ checks, plus cable cost (where applicable) US$20 per transaction for US$ checks, plus cable cost (where applicable)
• Tracers for investigation	S$30

Third party and other charges which may be applicable to inward or outward remittances will be passed along at net, without mark-up or commission. For inward remittances, to ensure that the inward remittance amount received at Citibank is exactly your intended deposit amount, please inform your remitting bank to **"Pay the Beneficiary in full".**

Standing Instructions

GIRO	
• Outward remittance	Free
• Returned GIRO	S$10 per transaction
Cashier's Orders	S$10 per transaction plus cost of Cashier's Order and postage (where applicable)
Telegraphic Transfers	
• From Time Deposits	S$10 commission plus 1/8% minimum S$20) plus postage or cable cost. S$10 commission is waived if total charges exceed S$30
• From Transaction Accounts - Involving foreign exchange	S$10 plus 1/8% (minimum S$20) plus postage or cable cost
- Not involving foreign exchange	S$10 plus 1/8% (minimum S$20) plus 1/8% in-lieu-of exchange (minimum S$10) plus postage or cable cost
Rejected Standing Instructions	S$30 per transaction

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Other Services

Transfers To Other Banks	
• UT/MF Transfers	US$250 per fund per transfer
• Bond Transfers Out	US$250 per bond per transfer
• Bond Transfer In	US$100 per bond per transfer

Service Fee - Fixed Income Securities
0.08% to 0.50% p.a. is chargeable on holding period, depending on security type

Holding Of Shares For Safekeeping/Collateral	
• Upon receipt	S$60 per annum per counter
• Upon withdrawal	1/8% of current market value of shares (minimum S$25, maximum S$2,500)
Microfilmed Copies Of Statements and Checks	
• Month-to-date	No charge
• Previous month	No charge
• Beyond 2 months	S$15 per statement/copy
Statement On Interest Earned & Interest Paid	
• Preceding year	S$15 per statement
• Beyond 1 year	S$30 per statement
• Audit Confirmation Request	S$50
Closure of Account/ Relationship	
• Charge on accounts closed within 6 months of opening	US$300

All charges are in Singapore Dollars unless otherwise stated.

Check clearing periods stated exclude holidays in the respective country of that currency.

Effective February 2025, the information contained in this brochure is accurate at time of printing.

All interest rates for time deposits & transaction accounts, fees, charges and terms & conditions are subject to change without notice.

Foreign Exchange Transactions (including Gold Transactions):

Citibank will earn a spread from foreign exchange transactions (including Gold transactions) and all prices quoted by Citibank will include the spread.

For transactions which have a minimum notional amount of US$25,000 (or equivalent) and which are booked through sales staff, the maximum spread is as follows:

Transaction	Maximum spread*
FX Exchange Transactions (including FX Spot, FX Forwards and Gold Transactions)	Up to 1.5% of the notional amount
FX Options (including Gold Options)	Up to 1.0% of the notional amount

*Any benefit from price improvements during execution, that is in excess of the maximum spread indicated above, will be passed back to clients in full.

For all other transactions i.e. transactions that are booked through other channels or have a notional amount of less than US$25,000 (or equivalent), standard board rates (inclusive of spread) will apply.

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Privacy

Over the years, Citigroup has built and maintained a solid record of achievement in the area of customer privacy. Our customers trust us implicitly to safeguard their personal and financial data as closely as we do with their money.

Privacy at Citigroup

Our goal is to maintain your trust and confidence when handling personal information about you.

You Have Choices

As a Citigroup customer, you have the opportunity to make choices. As you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

Security of Personal Information

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

The Personal Data Protection Act ("PDPA") establishes a data protection regime that governs the collection, use, disclosure and care of personal data. Citibank has prepared a Privacy Circular which explains what personal data we collect and the purposes for which we may use or disclose such data. The Privacy Circular may be found on our website at http://www.ipb.citibank.com.sg/privacy.

As a Citigroup customer, you have the choice to be taken off our mailing lists for global market information and research, and from time to time, information on your products and services (including banking, investments, loans, credit cards and insurance), promotions, events, and investment opportunities. Should you choose not to receive these materials, simply complete the Form below or log on to www.ipb.citibank.com.sg.

Please check on one or more below :

I prefer not to receive information on products and services by:

- ☐ Telephone (voice call),
- ☐ Text message via mobile,
- ☐ Mail or
- ☐ Email.
- ☐ Please also exclude my joint account holder(s) as per the choices I have made

Account No. : _____ Full name : _____
(As it appears on your account records)

NRIC/Passport No. : _____ Signature : _____ Date : _____

Notes:

1. Please allow 4 weeks for your request to take effect.
2. You will, however, continue to receive communications including inserts with your monthly account statements pertaining to your account(s) with us.

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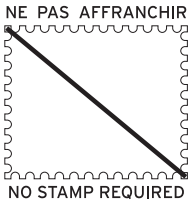
Priority/Prioritaire
By air mail/Par avion

IBRS/CCRI No: 2206



REPLY PAID / REPONSE PAYEE

SINGAPORE / SINGAPOUR

CITIBANK SINGAPORE LTD
International Personal Bank
Robinson Road P.O. Box 330
Singapore 900630

ATTN: Client Support Services

Citibank Singapore Ltd

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

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