Important Update: Revision to the International Personal Bank Account Terms and Conditions

Please be informed of the revisions made to the **International Personal Bank Account Terms and Conditions** ("**IPB Terms and Conditions**").

Clause 10 (Dealings with Citibank Singapore Limited) and **Clause 15 (Governing Law and Jurisdiction)** of the IPB Terms and Conditions have been revised.

Please note that:

- **For clients who open new accounts with the Bank on or after 1 December 2026,** the revised versions of Clause 10 and Clause 15 of the IPB Terms and Conditions will apply immediately from the date of account opening.
- **For clients who have opened accounts with the Bank prior to 1 December 2026,** the revised Clause 10 and Clause 15 of the IPB Terms and Conditions will apply with effect **from 1 December 2026**. By continuing to use your respective Bank Account(s) **on or after 1 December 2026**, you will be deemed to have acknowledged and consented to the revised IPB Terms and Conditions. No further action is required on your part to accept these changes.

Clients are encouraged to review the revised IPB Terms and Conditions in full on the Citibank Singapore Website: *Website Footer > Terms and Conditions > For International Personal Bank Clients > Account Terms and Conditions*

The current and revised versions of Clause 10 and Clause 15 of the IPB Terms and Conditions are set out below. If you have any questions regarding this update, please contact the Bank or reach out to your Client Advisor.

Citibank Singapore International Personal Bank Account Terms and Conditions ("IPB Terms and Conditions") – 'Clause 10. Dealings with Citibank Singapore Limited' and 'Clause 15. Governing Law and Jurisdiction'	
Current version of Clauses 10 and 15 remains effective up to and including 1 December 2026 for clients who opened their accounts with the Bank prior to 1 December 2026.	**Revised version of Clauses 10 and 15 will be effective on the following dates:** **(i) From 1 December 2026: for existing clients** who opened their accounts with the Bank **prior to 1 December 2026**. **(ii) Immediately from the date of account opening for clients who open new accounts** with the Bank **on or after 1 December 2026**.
Clause 10. Dealings with Citibank Singapore Limited 10.1 All payments and deposit of monies shall be made solely at Citibank Singapore Limited and any legal proceedings arising hereunder shall be brought solely against Citibank Singapore Limited at 5 Changi Business Park Crescent Singapore 486027. 10.2 The obligations with respect to my Account(s) hereunder are payable solely at the Citibank Singapore Limited at which the Account(s) was/were opened and are subject to the laws of Singapore (including any government acts, orders, decrees, and regulations, including fiscal and exchange control regulations). 10.3 The Account(s) is/are placed with Citibank Singapore Limited and I am only entitled to payment of the Accounts and accrued interest at and recourse from Citibank Singapore Limited and not the head office or any other branch, subsidiary or	**Clause 10. Dealings with Citibank Singapore Limited** 10.1 All payments and deposit of monies shall be made solely at Citibank Singapore Limited and any legal proceedings arising hereunder shall be brought solely against Citibank Singapore Limited at 5 Changi Business Park Crescent Singapore 486027. 10.2 The obligations with respect to my Account(s) hereunder are payable solely at the Citibank Singapore Limited at which the Account(s) was/were opened and are subject to the laws of Singapore (including any government acts, orders, decrees, and regulations, including fiscal and exchange control regulations). 10.3 The Account(s) is/are placed with Citibank Singapore Limited and I am only entitled to payment of the Accounts and accrued interest at and recourse from Citibank Singapore Limited and not the head office or any other branch, subsidiary or

associated or affiliated corporation of Citibank N.A. or Citibank Singapore Ltd wherever located, regardless of the circumstances.	associated or affiliated corporation of Citibank N.A. or Citibank Singapore Ltd wherever located, regardless of the circumstances.
10.4 I agree that all such payments shall be subject to all applicable laws, regulations, governmental, regulatory or judicial acts, policies, decrees, orders or pronouncements including without limitation, fiscal, tax and exchange control regulations (collectively referred to as "Laws"). Citibank shall not be responsible or liable to me in any way for the non-payment, unavailability (temporary or indefinite) of funds or of any Alternative Financial Instrument or diminution in value of funds standing to my credit, due to restrictions on convertibility or transferability, requisitions, involuntary transfers, distraints of any character, exercise of governmental or military powers, war, strikes, civil strife, application of any Laws, sabotage, computer breakdown or any other cause whatsoever beyond Citibank's control, and for so long as any such circumstances exist, Citibank's obligations to me herein shall be suspended.	10.4 I agree that all such payments shall be subject to all applicable laws, regulations, governmental, regulatory or judicial acts, policies, decrees, orders or pronouncements including without limitation, fiscal, tax and exchange control regulations (collectively referred to as "Laws"). Citibank shall not be responsible or liable to me in any way for the non-payment, unavailability (temporary or indefinite) of funds or of any Alternative Financial Instrument or diminution in value of funds standing to my credit, due to restrictions on convertibility or transferability, requisitions, involuntary transfers, distraints of any character, exercise of governmental or military powers, war, strikes, civil strife, application of any Laws, sabotage, computer breakdown or any other cause whatsoever beyond Citibank's control, and for so long as any such circumstances exist, Citibank's obligations to me herein shall be suspended. 10.5 Nothing in these Terms and Conditions, or any other agreement, document, arrangement, notice or communication between me and Citibank, shall be construed to prohibit or in any way prevents or restricts me from: (a) reporting possible violations of law or regulation to any Authority or self-regulatory organisation;

	(b) communicating directly with, cooperating with or providing information to any Authority or self-regulatory organisation; (c) recovering an award in connection with providing such information; or (d) making any other disclosure under applicable whistleblower laws or regulations. I understand that I may carry out the activities listed above only for regulatory and/or law enforcement purposes and that they do not allow me to disclose confidential information for commercial or competitive purposes.
Clause 15. Governing Law and Jurisdiction 15.1 (a) I acknowledge and agree that: i. my relationship with you and each of the products and services from time to time offered and/or made available by you to me are subject to and governed by the applicable English language documents, which are the only official and controlling version of such documents (including, for the avoidance of doubt, where any version of such documents in another language exists and there are inconsistencies between the English language version and such other language version); and ii. by signing any document in English provided by or transmitted through you, I confirm that I and each and every of my Authorised Signatories are fully aware of and understand and accept the document, as well as the terms of any investment, fiduciary relationship or transaction entered into	**Clause 15. Governing Law and Jurisdiction** 15.1 (a) I acknowledge and agree that: i. my relationship with you and each of the products and services from time to time offered and/or made available by you to me are subject to and governed by the applicable English language documents, which are the only official and controlling version of such documents (including, for the avoidance of doubt, where any version of such documents in another language exists and there are inconsistencies between the English language version and such other language version); and ii. by signing any document in English provided by or transmitted through you, I confirm that I and each and every of my Authorised Signatories are fully aware of and understand and accept the document, as well as the terms of any investment, fiduciary relationship or transaction entered into

pursuant to such document and that any such document in the English language shall be binding on me and the other parties thereto.	pursuant to such document and that any such document in the English language shall be binding on me and the other parties thereto.
(b) Where you have provided to me any translated versions of any material, documents, communications, including sales materials, summaries, explanations, trust instruments, agreements, forms and any other documents related to any products or services offered to me ("Translated Documents"), I hereby acknowledge and agree that:	(b) Where you have provided to me any translated versions of any material, documents, communications, including sales materials, summaries, explanations, trust instruments, agreements, forms and any other documents related to any products or services offered to me ("Translated Documents"), I hereby acknowledge and agree that:
(i) any Translated Document is provided for my convenience and does not substitute or amend in any way the official documents in English that govern my agreement with you for all Accounts and the products and services from time to time offered and/or made available by you to me;	(i) any Translated Document is provided for my convenience and does not substitute or amend in any way the official documents in English that govern my agreement with you for all Accounts and the products and services from time to time offered and/or made available by you to me;
(ii) in the event of any inconsistency between the English language version of any document and the Translated Documents, the English version of the relevant document will prevail; and the Translated Document will be deemed amended to the extent of such inconsistency to be in conformity with the English version of the relevant document.	(ii) in the event of any inconsistency between the English language version of any document and the Translated Documents, the English version of the relevant document will prevail; and the Translated Document will be deemed amended to the extent of such inconsistency to be in conformity with the English version of the relevant document.
	15.2 These Terms and Conditions covering the Account(s) and all my obligations hereunder or on any Account(s) shall be governed by and construed in accordance with Singapore law and I submit to the non-exclusive jurisdiction of the courts of Singapore in all matters pertaining thereto. Instructions for the remittance or transfer of

	funds to or through correspondent banks shall not affect or be construed to affect the foregoing terms. 15.3 You may serve a writ of summons, statement of claim or other legal process or any other document requiring personal service in respect of any action or proceedings under these Terms and Conditions on me by leaving it at, or sending it by ordinary post to, my last known address (whether within or outside Singapore and whether such address is a Post Office Box or is a place of residence or business) as may be provided to you or to your solicitors. Nothing in this condition shall affect your right to serve legal process in any other manner permitted by law. 15.4 Such legal process or document described in paragraph 15.3 above is deemed to have been duly served on me on the date of delivery if it is delivered by hand; or on the date immediately after the date of posting if it is sent by post (notwithstanding that it may be returned to you undelivered).