



CITIBANK ONLINE ELECTRONIC STATEMENT(S) FACILITY

I agree that by using the Citibank Online Electronic Statement(s) Facility ("eStatement(s) Facility") / Citibank Online Electronic Advice(s) Facility ("eAdvice(s) Facility"), I accept and agree to be bound by all the terms and conditions governing these services ("Services"), including without limitation the following paragraphs and to pay any fee associated with the use of the Services. I shall abide by all laws, rules, regulations and official issuances applicable to the Services, now existing or which may hereinafter be enacted, issued or enforced under any jurisdiction, as well as such other terms and conditions governing the use of other facilities, benefits or services you may from time to time make available to me in connection with the eStatement(s) Facility / eAdvice(s) Facility. I understand that:

(i) the eStatement(s) Facility allows me to receive my monthly statement(s) of my Account(s) ("Statement(s)") online on such date as determined by you via Citibank Online or my email address as well as allow me to transmit instructions relating to the eStatement(s) Facility.

(ii) the Electronic Advice(s) Facility allows me to receive advices, notifications and communications in connection with my Account(s) ("Advice(s)") from time to time, as may be determined by you via Citibank Online or my email address. I agree that you reserve the right to impose such fee(s) for the use of the Electronic Statement(s) Facility from time to time at your absolute discretion without my prior consent.

I agree that the date of delivery for:

(i) my monthly Statements(s) shall be deemed to be the date on which the electronic form of my Statement(s) is made available on Citibank Online; and

(ii) my Advice(s) shall be deemed to be the date on which the electronic form of my Advice(s) is made available on Citibank Online.

(i) I agree that you reserve the right to impose such fee(s) for the use of the Services, from time to time at your absolute discretion without my prior consent.

I agree that you have the absolute discretion on whether to avail eStatement(s) Facility / eAdvice(s) Facility to me. Further, you have the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the Services, without giving any reason and in the event of such modification, restriction, withdrawal, cancellation, suspension or discontinuation of the Services, you may revert to sending the statement(s)/advice(s) in paper format to my mailing address as set out in your records or as may be permitted by the terms and conditions governing my Accounts. I further understand that by using the eStatement(s) Facility / eAdvice(s) Facility after any



modification or change has been effected, I am deemed to have agreed to such modification or change.

In connection with my use of the Services, I shall provide my email address. I represent that I am the registered owner on record of the email address that I have provided to you or that I am authorized by the registered owner of the email address to use the same.

I agree that I will promptly advise you of any changes to my email address. I acknowledge that where the electronic form of my monthly Statement(s) / Advice(s) is sent to my email address as set out in your records, such Statement(s) / Advice(s) can only be accessed / viewed using a password ("Password").

I agree that I am responsible for keeping the Password confidential, I shall not reveal the Password to any unauthorized party and shall take all steps to prevent discovery of the Password by any unauthorized party. In the event that the Password is disclosed or discovered by any unauthorized party, I shall immediately change the Password. You shall not be liable for any losses, damages, expenses or costs whatsoever arising out of or in connection with the unauthorized use of the Password, including the disclosure to any person of any of information relating to me and/or my Account(s). Upon my enrollment to the eStatement(s) Facility / eAdvice(s) Facility, the paper form of my Statement(s) / Advice(s) will cease to be delivered to me on such date as may be determined by you. Cancellation of use of the eStatement(s) Facility / eAdvice(s) Facility may be effected by me or you. You reserve your right to reject or cancel my enrollment in the eStatement(s) Facility / eAdvice(s) Facility. You shall, prior to canceling my enrollment give notice of such cancellation through electronic or paper document, sent to me at my email address or mailing address as set out in your records, and such notice shall be effective notwithstanding that such notice is returned to you as undeliverable. Upon cancellation of my eStatement(s) Facility / eAdvice(s) Facility, the paper form of my Statement / Advice, will, unless the terms and conditions governing my Account(s) stipulate otherwise, be sent to my mailing address as set out in your records on such date as may be decided by you in your absolute discretion. Provided that if my enrollment to the Electronic Statement(s) Facility / Electronic Advice(s) Facility is cancelled by me, you shall use reasonable endeavours to generate and send the paper form of my Statement / Advice to my mailing address as set out in your records only after receipt of my notice of cancellation, on such date as may be decided by you in your absolute discretion.

I agree that you shall not be liable if I am unable to gain access to the eStatement(s) Facility / eAdvice(s) Facility. I understand that while the Services are available to me once effected, 24 hours a day, some or all of the services thereon may not be available at certain times due to maintenance and/or computer, telecommunication, electrical or network failure or other causes beyond your control.



I agree that you shall use reasonable effort to ensure that the eStatement(s) Facility / eAdvice(s) Facility is secure and cannot be accessed by unauthorised third parties. However, I acknowledge that you do not warrant the timeliness, security, secrecy or confidentiality of any information transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the eStatement(s) Facility / eAdvice(s) Facility and will not hold you responsible for any losses suffered by me as a result thereof.

The eStatement(s) Facility / eAdvice(s) Facility uses software which may be proprietary to you, any affiliate or subsidiary of Citigroup Inc. and/or other software suppliers.

I agree that you have granted me a non-exclusive license to use this software in connection with the eStatement(s) Facility / eAdvice(s) Facility which allows me to use such software only for its intended and lawful purposes.

I agree that I shall not disassemble, decompile, copy, modify, or reverse engineer any such software or allow or assist anyone else to do so whether directly or indirectly.

I agree to examine and view online the Statement(s) / Advice(s) in a timely and prompt manner. If there is delay or failure in the delivery of the electronic form of the Statement / Advice(s), I agree to contact your 24-Hour CitiPhone Banking at (65) 6225-5225 or (65) 6224-5757 (for International Personal Bank Clients).

I agree that in the event of any error appearing in the Statement(s) / Advice(s), I shall promptly notify you of said error by sending you a secured message via Citibank Online Secure Email or calling your 24-Hour CitiPhone Banking at (65) 6225-5225 (or (65) 6224-5757 (for International Personal Bank Clients). If no error is reported to you by the aforesaid means within the time period as stipulated in the Statement / Advice or in the terms and conditions governing the relevant Account, I agree that such Statement / Advice shall be deemed to be true and correct.

I agree that all my online communications including requests or reports on any error in my Statement(s) / Advice(s) will be sent online to you and all such communications shall contain the following information: (a) name and account number; and (b) details of the error. However, I shall not hold you responsible if any of my online communication is not received by you, or in a form readily understood by you so that you may act on it. Further, I shall indemnify you for any losses you may suffer arising from my accessing or using any of the services from the eStatement(s) Facility / eAdvice(s) Facility.