

CUSTOMER CONFIRMATION AND DECLARATION

References such as “I”, “me”, “my”, “we”, “us” and “our” in this account opening form shall, as the context may require, include (i) in the case of in-trust-for accounts, myself and all of my beneficiaries and (ii) in the case of joint accounts and supplementary applications, each joint account holder and each supplementary applicant.

Any reference in this Declaration to “you”, “your”, “Citi” or “Citibank” shall mean Citibank Singapore Limited.

By signing below, I represent, warrant and undertake to Citi as follows:

A. Banking Accounts (applicable to Citibank Banking Account(s) applicants)

1. I confirm that I have read the Citibank Singapore Global Consumer Banking Terms and Conditions and agree to be bound by the same and by any other terms and conditions of Citi applicable from time to time in respect of any features and services under the account which I may request from time to time.
2. I agree that the provisions in this Customer Confirmation and Declaration shall be deemed to be fully effective in relation to all and any Account(s) (as hereinafter defined) now existing or hereafter opened by me with Citi of any type or category and whether opened in single or joint name(s) or in trust, and the provisions herein shall be deemed to be repeated in any account opening form and/or the terms and conditions governing any Account(s) now existing or hereafter opened by me.
3. I hereby confirm that I am the beneficial owner(s) of the Account(s). In the case of any Account(s) opened in-trust-for someone else, I undertake to provide any information that Citi may require to identify the beneficial owner(s) of the Account(s).
4. “Account(s)” means all and any accounts (whether held singly or jointly with any other persons) as may be opened or maintained by me with Citi from time to time (including but not limited to savings, deposits, investment and secured/unsecured lending facilities).
5. I acknowledge that if I have existing Citibank ATM card(s) or ATM/Debit card(s) and I do not apply to have a new Citibank ATM card or ATM/Debit card for the banking account(s) applied for herein, the banking account(s) applied for herein will be linked to my existing Citibank ATM card(s) or ATM/Debit card(s).
6. Additionally, where I am establishing a Citibank “Tap & Save” Account and will be issued the cobranded Citibank and SMRT Corporation Limited debit card(s) (“Citibank SMRT ATM/Debit Card”):
 - (a) I acknowledge that the Citibank SMRT ATM/Debit Card has been enabled to allow a stored value facility (“EZ-link Facility”) incorporated into the Citibank SMRT ATM/Debit Card to be revalued automatically (by debiting my Citibank “Tap & Save” Account) when the remaining stored value on the EZ-link Facility incorporated into the Citibank SMRT ATM/Debit Card falls below zero or becomes negative (“EZ-Reload by Card Facility”);
 - (b) I authorise Citi to apply to EZ-Link on my behalf for the EZ-Reload by Card Facility. I understand that at the activation of my EZ-Reload by Card Facility, a default value of S\$30 (or such other sum which Citi and/or EZ-Link may stipulate from time to time) will be automatically debited from my Citibank “Tap & Save” Account and credited to the EZ-link Facility incorporated into my card. The said default value or such other revaluation value specified by me is hereinafter referred to as the “Revaluation Amount”; and
 - (c) I authorise Citi to hold and set aside the Revaluation Amount, together with a convenience fee of such sum which EZ-Link may stipulate from time to time for the EZ-Reload by Card Facility, from the available balance in my Citibank “Tap & Save” Account (i) upon the opening of my Citibank “Tap & Save” Account up to the time I activate the EZ-Reload by Card Facility and (ii) when the stored value on the ez-link Facility incorporated into the Citibank SMRT ATM/Debit Card falls below S\$20 (or such other amount which Citi and/or EZ-Link may stipulate).

I further authorise:

- (i) the transfer and disclosure of any information relating to me, my Citibank “Tap & Save” Account, any Citibank SMRT ATM/Debit Card transactions and EZ-link transactions effected by me to EZ-Link (including but not limited to forwarding the application for EZ-Reload by Card Facility including my personal details to EZ-Link for processing of the said application), SMRT and any third party as Citi, EZ-Link and/or SMRT may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of the Citibank SMRT ATM/Debit Card, the EZ-link Facility, the EZ-Reload by Card Facility and any other services relating to the Citibank SMRT debit card; and
 - (ii) the disclosure by EZ-Link, SMRT or the above-mentioned third parties of any such information as may be required by any applicable law, court, regulatory or legal process or to any third party (including any vendor) working with EZ-Link and SMRT in connection with the provision of the Citibank SMRT ATM/Debit Card, the EZ-link Facility, the EZ-Reload by Card Facility and any other services relating to the Citibank SMRT ATM/Debit Card; and
 - (iii) the disclosure by SMRT of my personal particulars and the identification number of the EZ-link Facility incorporated into my Citibank SMRT ATM/Debit Card to the SMRT group of companies for programs initiated by the SMRT group of companies for their own use and only within Singapore. “SMRT group of companies” means SMRT Corporation Limited and its related corporations (as defined in Section 6 of the Companies Act, Cap. 50).
7. Where I am establishing a Citi MaxiGain Account, I understand that the interest rates applied to the account will vary depending on certain factors, including whether I fulfill the account behavior conditions imposed by you from time to time. I understand that we may even receive no interest if I fail to meet any of the conditions for interest accrual.

B. UNDERTAKING TO PAY AND SECURITY ON ACCOUNT(S) (applicable to Citibank Banking applicants for a Joint Account operated with a single signing authority)

1. Where we open (or you open on our behalf), and maintain with you from time to time, any joint account, each of us agrees to be bound by the relevant provisions in the Citibank Singapore Global Consumer Banking Terms and Conditions applicable to joint accounts.
2. In particular, we acknowledge and agree that:
 - (a) We shall be jointly and severally liable for all or any Liabilities incurred in connection with
 - i. each Joint Account operated with a single signing authority and opened jointly in our names; and
 - ii. each Account held individually in the names of any one of us,
 (each a “Relevant Account”), and each of us undertakes to pay and settle all Liabilities as and when they fall due or otherwise earlier upon demand from you. “Liabilities” means liabilities (whether actual or contingent, primary or collateral and/or several or joint).
 - (b) Where you have granted us any Facilities on any Relevant Account, you may block and/or otherwise restrict the use of any one or all of the Relevant Account(s) for such amount as you reasonably deem fit in order to secure any Liabilities incurred under such Facilities as well as any interest payable on such Liabilities (such amount being the “Earmarked Amount”). We acknowledge and agree that we will not be able to withdraw any of the Earmarked Amount, or be able to assign, charge, pledge, transfer, or create any security interest or encumbrance or deal with the Earmarked Amount in any manner whatsoever for so long as any part of the Facilities remains outstanding. “Facilities” means such credit or other facilities which you may in your discretion agree at my request (whether made orally, in writing or otherwise howsoever) to make available to me (whether solely or jointly with one or more parties) or to third parties from time to time including but not limited to call or term advances, overdrafts and those facilities set out in your online portal www.citibank.com.sg and any increase in any such facilities.
 - (c) Where you have granted any Facilities, you shall have a banker’s lien on all funds, monies, securities, property and other valuables belonging to us which are in your possession or held by you in any Relevant Account, on deposit or otherwise (including any securities, property and valuables kept with you for safe custody as well as the Earmarked Amount).

CITIBANK BANKING/CREDIT CARD/READY CREDIT ACCOUNT OPENING CUSTOMER DECLARATION AND CONFIRMATION

(d) We further agree that you may set-off, combine, consolidate, retain, appropriate, apply or otherwise utilise all or any amount in any Relevant Account against all or any Liabilities and we irrevocably authorise you to, at any time and from time to time in your discretion and without notice to us, appropriate and apply the Earmarked Amount (notwithstanding that any amount on deposit may not have matured) or any part thereof towards the settlement of all or any of the Liabilities whether the same is due or contingent and whether we are or have been in default or not.

C. Citibank Credit Card and Citibank Ready Credit (applicable to Citibank Credit Card(s) and Ready Credit Account applicants)

1. I ask that a Citibank Credit Card account and Citibank Ready Credit account (as the case may be) be opened for me and that Citibank Credit Card(s) and (where I have applied for a Citibank Ready Credit account) the cheque book and the Citibank ATM/Debit card be issued to me. I agree that the card(s) and cheque book may be sent to me at my risk by mail to my billing address.
2. I agree that my use of the Citibank Credit Card account and Citibank Ready Credit account (as the case may be) shall be respectively governed by the applicable Cardmember's Agreement and Citibank Ready Credit Customer's Agreement, and I agree to be bound thereby.
3. Where I have indicated a Combined Credit Card(s) Preferred Credit Limit/Ready Credit Preferred Credit Limit/Supplementary Credit Card Preferred Credit Limit (as the case may be), I acknowledge and agree that you may assign me with a Combined Credit Card(s) Credit Limit/Ready Credit Credit Limit/Supplementary Credit Card Credit Limit (as the case may be) which is equal to or lower than such indicated Preferred Credit Limit(s). Where I do not have a Combined Credit Card(s) Preferred Credit Limit/Ready Credit Preferred Credit Limit/Supplementary Credit Card Preferred Credit Limit (as the case may be), I consent to you assigning me with a Combined Credit Card(s) Credit Limit/Ready Credit Credit Limit/Supplementary Credit Card Credit Limit (as the case may be) which is not more than the maximum credit limit permitted by law or your policies. Further, where I have applied for a Supplementary Credit Card, I agree that the Supplementary Credit Card Credit Limit will be reset in full every month provided that such resetting does not cause the Main Cardholder's available Combined Credit Card(s) Credit Limit to be exceeded in which case the Supplementary Credit Card Credit Limit will be reduced accordingly.
4. Where I have existing unsecured credit facilities with you, I agree and consent to your reviewing and adjusting the credit limit of such unsecured facilities in your absolute discretion in accordance with regulatory requirements and your credit and risk management policies.
5. I understand that the EMV chip on all my Citibank Credit Card(s) and Ready Credit Card remains active for any Overseas Point of Sale EMV transactions and such transactions will be processed even if I have not activated such cards to be used for Overseas Transactions.
6. ADDITIONALLY WHERE I HAVE APPLIED FOR:

(a) Citibank M1 Platinum Visa Card

I, the main applicant, hereby give written revocation of any existing M1 Limited ("M1") GIRO arrangement with another credit card or bank account upon approval of my new card account. I also hereby authorise Citi to notify M1 of such revocation and to disclose to M1 (for the purposes of the GIRO arrangement) information relating to me including but not limited to name, identification number, mobile number and card account establishment date. I further authorise Citi to debit all my subsequent M1 bill charges to my new card account. I understand and agree that I must at all times remain an M1 customer, otherwise Citi has the right to terminate the card account.

(b) Citibank SMRT Platinum Visa Card

I acknowledge that the Citibank SMRT Platinum Visa credit card has been enabled to allow a stored value facility ("EZ-link Facility"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator, incorporated into the card to be revalued automatically (by debiting the card account) when the remaining stored value on the EZ-link Facility incorporated into the card(s) falls below zero or becomes negative ("EZ-Reload by Card Facility").

I authorise Citi to apply to EZ-Link on my behalf for the EZ-Reload by Card Facility. I understand that, at the activation of my EZ-Reload by Card Facility, a default value of S\$30 (or such other sum which Citi and/or EZ-Link may stipulate from time to time) will be automatically debited from the card account and credited to the EZ-link Facility incorporated into the card(s). The said default value or such other revaluation value specified is hereinafter referred to as the "Revaluation Amount".

I authorise Citi to hold and set aside the Revaluation Amount, together with EZ-Link's convenience fee (if any) which EZ-Link may stipulate from time to time for the EZ-Reload by Card Facility, from the available balance in the card account (i) upon the issuance of the card account (including any replacement thereof) up to the time I activate the EZ-Reload by Card Facility; and (ii) when the stored value on the ez-link Facility incorporated into the card falls below S\$20 (or such other amount which Citi and/or EZ-Link may stipulate).

I further authorise:

- (i) the transfer and disclosure of any information relating to me, the card account, any card transactions and EZ-link transactions effected by me to EZ-Link (including but not limited to forwarding the application for EZ-Reload by Card Facility including my personal details to EZ-Link for processing of the said application), SMRT Corporation Limited ("SMRT") and any third party as Citibank, EZ-Link and/or SMRT may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of the card, the EZ-link Facility, the EZ-Reload by Card Facility and any other services relating to the card; and
- (ii) the disclosure by EZ-Link, SMRT or the above-mentioned third parties of any such information as may be required by any applicable law, court, regulatory or legal process or to any third party (including any vendor) working with EZ-Link and SMRT in connection with the provision of the card, the EZ-link Facility, the EZ-Reload by Card Facility and any other services relating to the card; and
- (iii) the disclosure by SMRT of my personal particulars and the identification number of the EZ-link Facility incorporated into my card(s) to the SMRT group of companies for programs initiated by the SMRT group of companies for their own use and only within Singapore. "SMRT group of companies" means SMRT Corporation Limited and its related corporations (as defined in Section 6 of the Companies Act, Cap. 50).

EZ-Link shall be entitled to charge a convenience fee of such sum which EZ-Link may stipulate from time to time.

(c) Citi PremierMiles American Express® Card

I acknowledge that Citi Miles earned on the Citi PremierMiles American Express® Card may not be redeemed using the instant redemption channel and that Citi Rebates will not be earned on the Citi PremierMiles American Express® Card until further notice.

(d) Citi Prestige Card

For Main Cardmembers only: I acknowledge that if my Citi Prestige Card application is approved, I will be automatically enrolled in the Priority Pass membership program (a complimentary membership program). For the purposes of such enrollment and delivery of the Priority Pass card to me, I authorise you to disclose my name, address and contact information to Priority Pass (A.P.) Ltd for the issuance of the Priority Pass. I confirm that I have read and understood and agree to be bound by the Citi Prestige Concierge Services Terms and Conditions. I agree that you may at your absolute discretion amend the Citi Prestige Concierge Services Terms and Conditions from time to time, and I/we agree to be bound by such amendments.

Citi Prestige Concierge Services:

Citi Prestige Concierge Services means the concierge services offered to Citi Prestige Cardmembers only. Citi shall be entitled at its discretion to use the services of any agent, service providers and representatives (collectively, "Representatives"), including but not limited to, those provided by MasterCard International in the provision of Citi Prestige Concierge Services. Citi may procure from me information in connection with the provision of Citi Prestige Concierge Services and Citi is authorized to release any such information reasonably requested for by

any Representative and any third party supplier of products and/or services in respect of the goods and/or services requested for by me. (The terms and conditions of Citi Prestige Concierge Services are set out in the Citi Prestige Cardmember's Agreement.)

(e) Citibank Ready Credit

Citi prohibits the use of Citibank Ready Credit for investments into Citi wealth management products including insurance. By signing on the application form, I hereby confirm that if approved, the Citibank Ready Credit proceeds will not be used for subscription into Citi offered wealth management products.

D. Investments/Foreign Currency Trading Accounts (applicable to Investments/Foreign Currency Trading Account (s) applicant(s))

1. I certify under penalties of perjury that:
 - (a) I am not a U.S. Person (defined in Part E); and
 - (b) The gains from my transactions are not and will not be effectively connected or related to any U.S. trade or business I am engaged in or intend to engage in during any calendar year.
2. I must provide you with such information as you may require from time to time, and must update that information as you require from time to time, to enable you or any Citigroup Organisation (defined in Part D) to comply with any Law or Regulation (defined in Part E).
3. I must contact you immediately or at least within 30 days if at any time in the future I become a U.S. Person. I agree that Citi shall be entitled to do all acts and things it deems necessary to comply with applicable Law or Regulation, including but not limited to a liquidation of the affected assets. I agree to indemnify Citi for all costs and expenses incurred as a result thereof.

E. U.S. Tax Declaration

1. By selecting the appropriate option under the U.S. Tax Declaration section, I declare my tax status under U.S. tax law. I understand that a false statement or misrepresentation of the tax status by a U.S. Person could lead to penalties under U.S. tax laws.
2. In the event if no selection is made under U.S. Tax Declaration section, I represent and warrant that I am not a U.S. Person and that I am not acting for or on behalf of a U.S. Person. A false statement or misrepresentation of tax status by a U.S. Person could lead to penalties under the U.S. laws.
3. I must provide you with such information as you may require from time to time, and must update that information as you require from time to time, to enable you or any Citigroup Organisation to comply with any Law or Regulation. In particular, I must contact you immediately or at least within 30 days if at any time in the future I become a U.S. Person (this does not apply if I have already informed you that I was a U.S. Person when I opened the account). If I do become a U.S. Person, I must complete and return to you as soon as reasonably possible any relevant U.S. tax or waiver document that may apply to me and that you may request from time to time.
4. For purposes of complying with the applicable Law or Regulation, I waive any bank secrecy, privacy or data protection rights related to my account(s).
 "Citigroup Organisation" means any affiliate or subsidiary of Citigroup, Inc.
 "Law or Regulation" means the law or regulation of any jurisdiction, domestic or foreign or any agreement entered into with or between any competent regulator prosecuting, tax, governmental authority in any jurisdiction, domestic or foreign "U.S." or "United States" refers to the United States of America "U.S. Person" mean any of the following:
 - (i) a United States citizen;
 - (ii) a United States resident; meaning:
 - a. a green card holder, or
 - b. an individual physically present in the United States for 31 days in the current calendar year and 183 days during the 3 year period that that includes the current year and the two years immediately before that, counting:
 - i. all the days present in the U.S. in the current year,
 - ii. 1/3 of the days present in the U.S. in the first year before the current year, and
 - iii. 1/6 of the days present in the U.S. in the second year before the current year; or
 - c. an individual designated a resident for U.S. tax purposes; or
 - d. an individual with a U.S. mailing address or U.S. telephone number.
 - (iii) a corporation partnership or entity organised or existing under the laws of any state territory or possession of the United States;
 - (iv) an estate or trust of which any executor, administrator or trustee is a United States Person;
 - (v) an agency or branch of a foreign entity located in the United States;
 - (vi) a discretionary or non-discretionary account held by a fiduciary for the benefit or account of a United States Person;
 - (vii) a non-U.S. partnership, corporation or entity owned or controlled by a United States Person (ownership of 10% or more by a U.S. Person); or
 - (viii) a partnership, corporation or entity with a U.S. mailing address or U.S. telephone number.

Citi assumes no liability for any tax withheld on any reportable payments made to a customer under applicable Law or Regulation.

F. General Representations and Warranties

1. I hereby warrant and confirm that the information and documents furnished by me are true and accurate. I acknowledge that in considering my application, Citi will rely on such information and that Citi may in Citi's absolute discretion reject my application without assigning any reason therefore.
2. I confirm that at the time of this application, I am not undischarged bankrupt(s) and to my knowledge, there are no current or pending or threatened legal or bankruptcy proceedings against me or statutory demands served on me. I further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) is applicable to me.

G. Law of Own Country[#]

I shall be aware of the laws, regulations and rules in my country of citizenship, domicile or residence (including where I am a resident for tax purposes), applicable to my use of Citi's banking and financial advisory services, including any tax, foreign exchange or capital controls, and for all payment, reporting or filing requirements. Citi shall not be liable for any loss or liability imposed by my country of citizenship, domicile or residence (including where I am a resident for tax purposes), on me as a result of my non-compliance with any such regulations, laws, rules or legal process.

[#] Applicable to individuals who are non-Singapore citizens or are domiciled or residing outside Singapore (including individuals who are residents outside of Singapore for tax purposes)

H. Making Global Investment Opportunities Available[#]

Please provide me with global market information and research, and from time to time, information on specific banking investment opportunities which Citi considers may be of interest to me provided that the laws, regulations and rules in my country of residence or domicile (including where I am a resident for tax purposes) permit Citi to provide such information to me. I understand that the provision of the said information and services (if any) to me arise out of Citi's advisory relationship with me.

[#] Applicable to individuals who are non-Singapore citizens or are domiciled or residing outside Singapore (including individuals who are residents outside of Singapore for tax purposes)

I. Definition of Senior Public Figure

1. A "Senior Public Figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity.
2. A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner (in part or in full) of the entity or exercise actual or effective control over the entity.

In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

J. Banking Secrecy Waiver/Privacy Circular/Privacy Preference

1. I authorise you to obtain and verify any information about me as you deem fit in your absolute discretion. I authorise the transfer and disclosure of any information relating to me (including information you obtain from third parties such as any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19) of Singapore ("Banking Act")), to and between the branches, subsidiaries, representative offices, affiliates and agents of Citi, N.A. and third parties selected by any of them, wherever situated, for confidential use (including for use in connection with the provision of any Products (as hereinafter defined) and Services (as hereinafter defined) to me and for data processing, statistical and risk analysis purposes, global cash services and dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). Citi and any Citibank, N.A. branch, subsidiary, representative office, affiliate, agent or third party selected by any of them may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.
2. Without prejudice to the generality of the foregoing, where Citi is a member of, or subscriber for, the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act, I expressly authorise:
 - (a) Citi to transfer and disclose to any such bureau; and
 - (b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognised as such by MAS, any information relating to me and/or any of my account(s) (and for such purposes) as may be permitted under or pursuant to the Banking Act.
3. I agree to the terms of, and that you may collect, use and disclose information about me in the manner and for the purposes as described in the Privacy Circular.
4. "Privacy Circular" refers to the notification provided by Citi to explain the purposes for its collection, use and disclosure of personal data (as defined in the Personal Data Protection Act 2012 of Singapore).
5. "Products" refers to products which Citi may in its discretion agree to make available to me from time to time, including but not limited to those products listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "PRODUCTS" and as set out in Citi's online portal www.citibank.com.sg, and the term "Product" shall be construed accordingly.
6. "Services" refers to the services which Citi may in its discretion agree to make available to me from time to time, including but not limited to those services listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "SERVICES" and as set out in Citi's online portal www.citibank.com.sg and the term "Service" shall be construed accordingly.
7. I request that you introduce, offer or provide me with information relating to Products and Services which you consider may be of interest to me. I agree that Citi will from time to time communicate information in relation to such Products or Services to me either specifically or generally to all customers like me via such communication modes as Citi considers appropriate.

In the event Citi receives an instruction: (1) to update to my contact details or (2) to issue a new TPIN/ATM PIN or Credit Card PIN to me; or (3) to mail cheque book to me, I agree that Citi will (but shall not be obligated to) send an SMS and/or email alert to inform me accordingly. In connection with my application, I agree that by sending a SMS "citiapply" to 72484, I confirm that Citi can contact me (including via my telephone) to follow-up on the application and my interest in Citi products and services. In the event my Citibank credit card(s) and Citibank Ready Credit application has/have been rejected, I acknowledge that Citi will not be updating their records with any personal details provided in this application form.

I agree to provide proof of my residential address in Singapore within 90 days from the date of my application failing which, I agree that my Citi account(s) shall forthwith be closed without further reference to me. (Not applicable to CPB and IPB customers).

Applicable to Citibank Credit Card and Citibank Ready Credit applications only. If I wish to have a free credit report, I may obtain it within 30 calendar days from the date of approval or rejection of this application from Credit Bureau (Singapore) Pte Ltd.'s website, www.creditbureau.com.sg Alternatively, I may bring the approval or rejection letter and my NRIC to the following Credit Bureau (Singapore) Pte Ltd.'s registered office to obtain a free credit report.

By checking the boxes in the E Statements section, I agree to enroll for Electronic Statements Facility and accept and agree to be bound by the Citibank Online User Agreement (available at www.citibank.com.sg) and understand that I will not receive paper statements for my Account.

In the event any of my personal details provided on this application form differs from that in Citibank Singapore Limited's records, I authorize Citibank Singapore Limited to update its record accordingly.

CITIBANK BANKING/CREDIT CARD/READY CREDIT ACCOUNT OPENING CUSTOMER DECLARATION AND CONFIRMATION

PRODUCT HIGHLIGHTS

BANKING ACCOUNT	
Account Closure Fee	S\$50 (within 6 months from date of account opening)
Cheque Book Replenishment Fee	1 st cheque book is free. S\$15 replenishment fee charged for each subsequent cheque book automatically sent to customer when previously issued cheque book has been used up.
Account Service Fee	The revised account service fee and minimum total relationship balance requirements will be effective from 1st January 2017 for Citi Priority, Citigold and Citigold Private Client and will be effective from 1st February 2017 for Citibanking clients S\$15 for Citibanking, Citi Priority, Citigold and Citigold Private Client. Applicable to customers with Total Relationship Balance* below the monthly minimum requirement of S\$15,000. * Total Relationship Balance (TRB) is the sum of: (i) the average daily balance of customer's checking, savings, and deposit accounts, (ii) the average daily value of customers' investments, and (iii) all outstanding amount(s) payable on customer's secured loan accounts as of the date of customer's last statement.
CITIBANK ATM/ DEBIT CARD	
Cash withdrawal and Daily cash withdrawal limit	Debit Card spending limit S\$3,000 for Citibanking and Citi Priority, S\$5,000 for Citigold, S\$8,000 for Citigold Private Client Daily Debit Point of Sales Limit S\$2,000 Monthly Debit Point of Sales Limit S\$10,000 for Citibanking and Citi Priority, S\$30,000 for Citigold and Citigold Private Client
Cash withdrawals	Citibank Singapore Limited ATMs No charge Qualifying Full Bank (QFB) Shared ATM Network No charge. ATM withdrawal limit is subject to the lower of the limits set by Citibank Singapore Limited or the respective QFBs. Overseas Citibank ATMs No overseas cash withdrawal processing fee. Standard foreign exchange rates apply.
Administrative Fees for Citibank Card Transactions in Foreign Currencies	Citibank Visa/ Mastercard Debit Card: Up to 2.5%.
CITIBANK CREDIT CARD AND CITIBANK READY CREDIT	
Credit Limit	For individuals whose annual income is not less than S\$30,000, maximum aggregate credit limit is: (a) 4x the individual's monthly income; or (b) such higher multiplier of the individual's monthly income as may be permitted under law. For individuals whose annual income is not less than \$20,000 but not more than \$30,000, maximum aggregate credit limit is two times (2x) the individual's monthly income. Credit limit(s) are assigned based on the individual's indicated preferred credit limit(s), income information provided and Citibank's credit and risk management policies.
Over Limit Fee	S\$40 if the total outstanding balance exceeds customer's credit limit.
Excess Credit Balances Handling	If the credit balance on customer's Citibank Credit Card/Ready Credit account is at any time more than S\$30,000 (or such other amount as determined by Citi and notified to customer), Citi shall be entitled to transfer all or any part of such credit balance to any of customer's Citi account(s) or pay all or any part of such credit balance by such mode as Citi determines appropriate without further notice.
Administrative Fees for Transactions in Foreign Currencies and Transactions in Singapore Dollars processed outside Singapore	For card transactions effected in foreign currencies: (a) Citibank Visa and Mastercard Credit Cards: Up to 2.8%. (b) Citi PremierMiles American Express Credit Card: Up to 3.3% For card transactions effected in Singapore Dollars and Processed outside Singapore: 1. Citibank Visa Credit Cards: 0.8%. 2. Citibank Mastercard Credit Cards: 1.0%.
Liability for Unauthorized Transactions	Capped at S\$100 provided that Citibank is satisfied that customer has (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.
CITIBANK CREDIT CARD (applicable to all Citibank Credit Cards unless otherwise stated)	
Repayment Grace Period	25 days from the date of statement of accounts.
Interest Charges	Effective interest rate applicable will be: (a) The prevailing retail interest rate of 26% per annum and cash interest rate ² of 26.9% per annum; or (b) A promotional retail interest rate of 20% per annum and cash interest rate ² of 20.9% per annum which may be extended (at Citi's discretion) based on the good conduct of customer's account; or (c) A retail interest rate of 29% per annum and cash interest rate ² of 29.9% per annum in the event customer's account is past due ¹ in the current month. Customer's interest rate will revert to the prevailing product interest rate, as soon as customer's account is no longer past due in the current month and no longer twice or more past due within the last six months If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged. ¹ An account is considered past due if the minimum payment due is not received in full before the payment due date. ² Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Quasi-cash transactions and related fees and charges. The retail interest rate refers to the interest rate applied on all other outstanding balances.
Cash Advance Charges	\$15 or 6% of amount withdrawn per transaction, whichever is higher, plus interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date full payment is made.
Late Payment Charge	S\$80 if the Minimum Payment Due is not received on or before the Payment Due Date.

CITIBANK BANKING/CREDIT CARD/READY CREDIT ACCOUNT OPENING CUSTOMER DECLARATION AND CONFIRMATION

Minimum Payment and Over Limit Amount	<p>Minimum Payment amount The minimum payment amount is specified in customer's statement of account and is computed by taking 1% of the current balance plus 1% of any outstanding unbilled instalment amounts plus interest charges (including interest/service charges for any recurring/installment payments) plus late payment charge or S\$50 whichever is greater, plus any overdue amounts. If the current balance is less than S\$50, the minimum payment amount shall be equivalent to the current balance.</p> <p>Over Limit Amount The Over Limit amount is the outstanding balance in excess of customer's combined credit card limit and must be paid immediately. The Over Limit amount is in addition to the total minimum payment amount.</p>
Payment Hierarchy	Citi shall be entitled in Citi's reasonable discretion to apply and appropriate all payments received by Citi in such a manner or order of priority as Citi may deem fit, notwithstanding any specific appropriation of such sums by customer or any person making such payment.
Annual Fees	All annual fees are inclusive of GST.
CITIBANK SMRT PLATINUM VISA CARD	
Replacement Card Fee	S\$10
EZ-link Facility	a) Minimum top-up value upon activation of EZ-link Facility – S\$10. b) EZ-Reload Convenience Fee – S\$0 per EZ-Reload transaction. c) Default EZ-Reload Value – S\$30.
CITI CLEAR CARD	
Interest Charges	Applied rate – 2.34% per month. Effective interest rate – 28% per annum. If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged.
Late Fees	If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$40 will be levied.
Minimum Payment	Accounts that are not over the account credit limit: S\$25 or 1% of the current balance plus 1% of any outstanding unbilled installment amounts plus interest charges (including interest/service charges for any recurring/ installment payments) plus late payment charge plus any overdue amounts, whichever is greater. If the current balance is less than S\$25, the minimum payment amount shall be equivalent to the current balance. Accounts that are over the account credit limit: S\$25 or 1% of the current balance plus 1% of any outstanding unbilled installment amounts plus interest charges (including interest/service charges for any recurring/installment payments) plus late payment charge plus any overdue amounts plus any amounts in excess of the account credit limit, whichever is greater.
CITI PRESTIGE CARD	
Over Limit Fee	No over limit fee.
Late Fees	No late fees.
Cash Advance Charges	No Cash advance fees. Interest charges calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.
CITIBANK READY CREDIT	
Interest Charges	Unless otherwise reflected in customer's statement or communicated by Citibank to customer, the Effective Interest Rate will be: a) The prevailing product interest rate of 1.663% per month (19.95% per annum); Or b) A promotional rate of 1.042% per month (12.50% per annum) which may be extended (at Citibank's discretion) based on the good conduct of customer's account; or c) An interest rate of 1.913% per month (22.95% per annum) in the event customer's account is past due ¹ in the current month but not twice or more past due ¹ within the last six months or d) An interest rate of 2.163% per month (25.95% per annum) in the event your account is twice or more past due ¹ in the past six months. Minimum interest charge – S\$5. ¹ An account is considered past due if the minimum payment due is not received in full before the payment due date.
Late Fees	S\$90 if Minimum Payment Due is not received on or before the Payment Due Date.
Minimum Payment	If the current balance on your CRC account (which includes any RCPL minimum payment if you have a Ready Credit PayLite ("RCPL")) ("CRC Outstanding Balance") is less than S\$45, the minimum payment amount shall be equivalent to the current CRC Outstanding Balance. If the CRC Outstanding Balance is more than S\$45, the minimum payment shall be the higher of (i) the aggregate of the RCPL minimum payment plus 3% of CRC Outstanding Balance (excluding any RCPL minimum payment); or (ii) S\$45. Any CRC outstanding balance due and unpaid in respect of earlier CRC statements shall be added to the minimum payment due and payable under any current CRC statement.
Overlimit Amount	The overlimit amount is specified in your statement of account and refers to the balance in excess of your credit limit and must be paid immediately. The overlimit amount is payable in addition to the minimum payment due on your CRC Outstanding Amount.
Payment Hierarchy	Citi shall be entitled to apply and appropriate all payments received by Citi in such manner or order of priority as Citi may deem fit at its reasonable discretion.

The information above is accurate as at 19 May 2017 and is intended as a quick consumer guide only. Please refer to www.citibank.com.sg for the Citibank Singapore Global Consumer Banking Terms and Conditions, the Citibank Cardmember's Agreements, the Citibank Ready Credit Customer's Agreement and Citibank's pricing guide. Copies of the same are also available at any branch of Citibank upon request.

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CREDITSHIELD® GOLD INFORMATION SHEET

IMPORTANT:

You may wish to seek advice from a financial adviser before making a commitment to purchase CreditShield Gold. In the event that you choose not to seek advice from a financial adviser, you should consider whether CreditShield Gold is suitable for you.

This information sheet is for general information only and is not a contract of insurance. It is not intended to provide any insurance or financial advice. The full terms and conditions of CreditShield Gold are set out in the Certificate of Nomination and will be sent to you upon acceptance of your application.

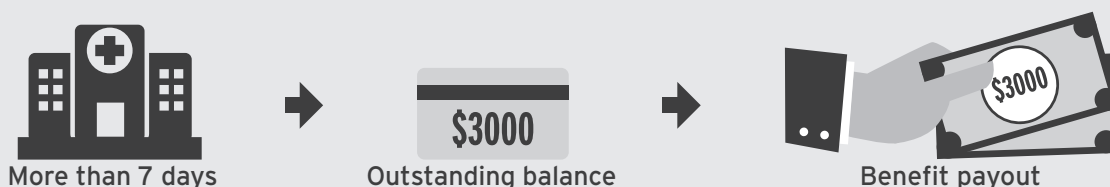
For only S\$0.42 a month for every S\$100 on your balance[^] in your account nominated for CreditShield Gold cover, you can be freed from worrying over your balance repayment should the unforeseen happen. In the event of Death, and/or upon diagnosis of Critical Illness, the Death/Critical Illness Benefit[#] will be used to repay what is outstanding under your account and you/your estate will receive the remainder (if any). If you are Hospitalized, the Hospitalization Benefit will be used to repay what is outstanding under your account.

Example 1 - Critical Illness (By way of illustration only)



Customer is diagnosed with a Critical Illness. The outstanding balance on the account at the date of diagnosis is S\$5,000. The Benefit payout in this case is S\$20,000 (this being 4 x S\$5,000)[#]. Assuming the outstanding balance remains unchanged, the S\$5,000 outstanding under the account will be settled and the remainder will be paid to Customer.

Example 2 - Hospitalization (By way of illustration only)



Customer is Hospitalized for more than 7 days and the outstanding balance prior to Hospitalization is S\$3,000. The Benefit payout in this case is S\$3,000 (this being 1 x S\$3,000)^{*}.

[^]Balance means the current balance and outstanding instalment amounts, see point 4.

[#]The benefit is 4 times of what is outstanding as at date of event plus up to 2 months' interest accrued after the date of event, capped at the lower of S\$80,000 or 2.4 times of your credit limit.

^{*}The benefit is what is outstanding as at the first day of Hospitalization⁺, subject to a cap of S\$3,000 for each period of Hospitalization⁺.

⁺Hospitalization means the hospital makes a room and board charge of at least 7 consecutive days.

Detailed information on CreditShield Gold is available on www.citibank.com.sg/creditshield.

You may also obtain such information at any Citibank branch.

- 1 Insurer:** CreditShield Gold is a group insurance policy underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D), a company incorporated in Singapore and having its registered office at 51 Bras Basah Road #09-00 Manulife Centre Singapore 189554 and duly licensed by the Monetary Authority of Singapore to conduct life insurance business. Citibank Singapore Limited ("Citibank") is the group policy owner of CreditShield Gold.
- 2 Death, and/or Critical Illness Benefit:** The Benefit is payable for the Death, diagnosis of Critical Illness (whichever occurs first). The Benefit is four (4) times of Indebtedness at the time of Death/ diagnosis of Critical Illness, plus interest accrued up to a maximum of two (2) months after the date of Death/ Critical Illness, subject to a cap of S\$80,000 or 2.4 times of the credit limit granted by Citibank to the Life Insured under each Facility, whichever is lesser. The Benefit will be used to repay what is outstanding on the Facility, and the remaining will be paid to the Life Insured or the estate.
- 3 Hospitalization Benefit:** This benefit is payable in the event of admission in a Hospital for at least seven (7) consecutive days and for which the Hospital makes a room and board charge. The Benefit is the Indebtedness, subject to a cap of S\$3,000 for each period of Hospitalization.
- 4 CreditShield Premiums:** The premium rate is S\$0.42 a month for every S\$100 of outstanding balance which is the sum of the closing balance as shown on the Facility's statement of account and outstanding installment(s) charged to the Facility (if any), comprising of both unbilled principal and interest.
- 5 Claim Procedure:** If the Life Insured wishes to make a claim under CreditShield Gold, he/she may contact Citibank at 6225 5225 for information. Citibank will advise the Life Insured with the claim process.
- 6 30-day Free-Look Period:** A Certificate of Nomination will be sent to the Life Insured upon the approval of CreditShield Gold application. The Life Insured is entitled to cancel CreditShield Gold from its inception by informing Citibank within this 30-day period from receiving such Certificate, if he/she finds that CreditShield Gold does not meet his/her requirements. Any premiums paid in respect of CreditShield Gold will be refunded accordingly.
- 7 Cancellation Procedure:** The Life Insured may cancel CreditShield Gold at any time by giving Citibank seven (7) days prior notice in writing.
- 8 Exclusions for Death/Critical Illness:** No Benefits will be payable as a result of:
 - death by suicide within twelve (12) months of the Commencement Date or of the last Reinstatement Date;
 - death by any disease or sickness occurring within twenty-eight (28) days of the Commencement Date or of the last Reinstatement Date, or a Critical Illness diagnosed within ninety (90) days of the Commencement Date or the last Reinstatement Date;
 - any deliberate self-inflicted Injury;
 - any Accident occurring on or in or about any aircraft other than an aircraft in which Life Insured was travelling as a fare paying passenger and which is operated by a licensed commercial or chartered airline;
 - riot, civil commotion, strikes and war (whether war be declared or not);
 - the influence of alcohol or drugs other than the proper use of drugs prescribed by a legally qualified medical practitioner;
 - Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) as defined by the World Health Organisation from time to time, or the presence of the Human Immune deficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV Test;
 - caused directly or indirectly by a Pre-existing Condition.

9 Exclusions for Hospitalization:

No benefit will be payable due to/caused by:

- suicide, attempt at suicide, self-inflicted injury, injury from deliberate exposure to exceptional danger (except in an attempt to save human life), or injury sustained whilst the Life Insured is in a state of insanity;
- any disease or sickness occurring within twenty-eight (28) days of the Commencement Date or of the last Reinstatement Date,
- the Life Insured being under the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a Medical Examiner;
- any injury sustained by the Life Insured while committing or attempting to commit an offence or in resisting arrest by a law enforcement officer;
- any Pre-existing Condition or complications arising from Pre-existing Condition;
- any bodily injury resulting from Accident(s) occurring prior to the Commencement Date or the last Reinstatement Date, whichever is later:
- congenital anomalies and physical defects since birth;
- hospitalization for diagnostic and observation purposes only;
- routine health check, or any other examinations or investigations not directly related to admission, diagnosis, sickness or injury;
- dental care or surgery, cosmetic, plastic surgery or elective surgery;
- mental, psychiatric, nervous disorders, sleep disturbance disorders, obesity, weight reduction or weight improvement, alcoholism and drug related treatment; or any complications arising from drug abuse;
- sexually transmitted diseases and any treatment or test in connection with Human Immunodeficiency Virus (HIV) Infection and all HIV infection-related conditions or diseases, except 1) HIV infection acquired through blood transfusion in Singapore, or 2) HIV acquired while performing regular professional duties in a medical profession in Singapore;
- tests or treatment relating to infertility, contraception, sterilization, impotence, sexual dysfunction, sex change operations; treatment or surgical procedures sought at fertility clinics, in-vitro fertilization clinics, reproductive assistance clinics or centres and reproductive medicine clinics or centres; treatment resulting from pregnancy, childbirth, miscarriage, abortion and all related complications.

No Hospitalization Benefit is also payable if it occurs within twelve (12) months of a previous discharge from Hospital and a claim has been admitted.

10 Eligibility: Persons who have attained 21 years of age but are under 60 years of age may apply for CreditShield Gold. No Benefit will be paid when the Insured has attained the age of 65.

11 Fees payable: Upon your successful enrolment for CreditShield Gold, Citibank will receive a commission from Manulife (Singapore) Pte. Ltd. and the Citibank sales officer will be receiving a fee from Citibank in connection with introducing CreditShield Gold to you. In addition, Citibank will also receive an administration fee from Manulife (Singapore) Pte. Ltd. for fulfilling the policy to you. Fulfilling the policy will mean sending the policy documents to you and collecting policy premiums on behalf of Manulife (Singapore) Pte. Ltd.

12 Indebtedness means the sum of the closing balance including any expenses of supplementary cardholders shown on the last billing statement issued prior to the Insured's Death or diagnosis of Critical Illness or first day of Hospitalization; and an amount equal to any authorised transactions made prior to Life Insured's Death or diagnosis of Critical Illness or first day of Hospitalization, not included in the billing statement, and Unpaid instalment(s) (if any). "Unpaid instalments", means, and comprises of both unbilled principal and interest.

DEFINITIONS

"Accident" means bodily injury which is caused solely and directly by external, violent and accidental means, is independent of any other cause and is not caused by Your own hand.

"Critical Illness" means Heart Attack of Specified Severity, Major Cancers or Stroke

"Injury" means bodily injury resulting from an Accident occurring after the Commencement Date or the last Reinstatement Date.

"Hospital" means an institution which is licensed as a medical or surgical hospital in Singapore; provides twenty-four (24) hours nursing services by registered nurses under the permanent supervision of a physician; maintains daily medical records for its patients; is not primarily a rest or convalescent facility; and is not a community hospital, a place of custodial care, a facility for the aged or alcoholics or drug addicts or for the treatment of mental disorders, or a nursing home, a spa or a hydroclinic, a hospice centre / home.

"Pre-existing Condition" for Death and Hospitalization Benefit means any condition that was diagnosed, treated, or for which a medical examiner was consulted or the existence of any injuries, illnesses, disease or symptoms of the conditions whether known or unknown to the Life Insured that existed prior to the Commencement Date or the last Reinstatement Date, whichever is later; and for Critical Illness means any condition that was diagnosed, treated, or for which a medical examiner was consulted; or the existence of any injuries, illnesses, disease or symptoms of the conditions whether known or unknown to the Life Insured that existed twelve (12) months prior to the Commencement Date or the last Reinstatement Date, whichever is later

IMPORTANT NOTES:

You are responsible for the accuracy and completeness of the information given to the Insurer in your application and when making a claim under CreditShield Gold. Any mis-statement or non-disclosure of material facts may affect the validity of the insurance plan.

This is a group policy between Manulife (Singapore) Pte. Ltd. and Citibank Singapore Limited and is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage under the policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Manulife or visit the Life Insurance Association or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

CreditShield Gold comes with no surrender value and the coverage will lapse if the premium is not paid. This is only general product information provided by us and is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits may not be paid out, are specified in the Certificate of Nomination which you are advised to read.

All information is accurate as at the time of print - May 2017.

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