CITIBANK BROKERAGE - ENHANCED TRADING PLATFORM

USER GUIDE

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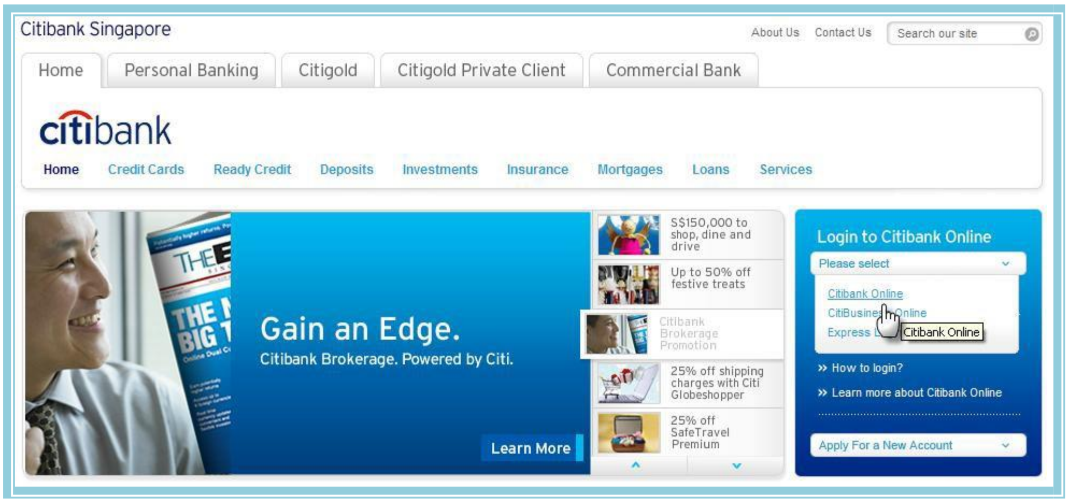
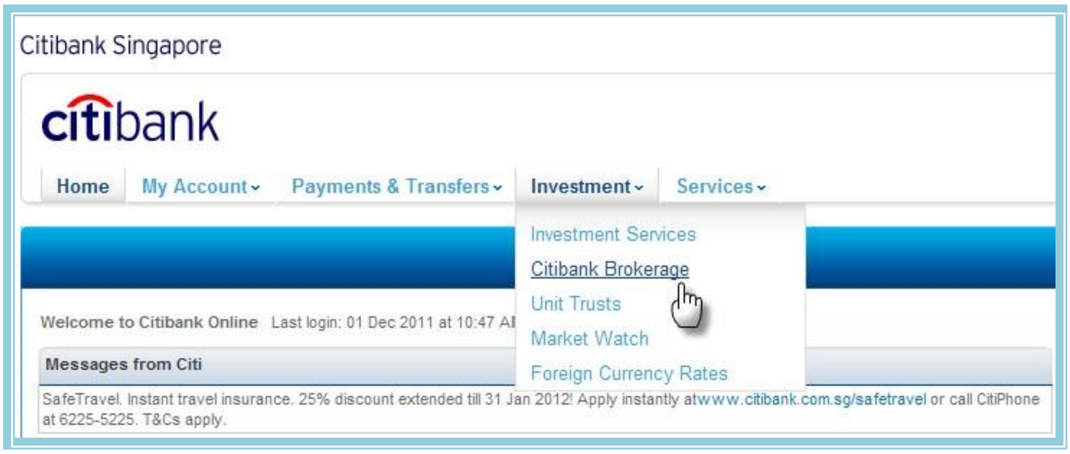
Login to Your Account

1. Login to your account at www.citibank.com.sg



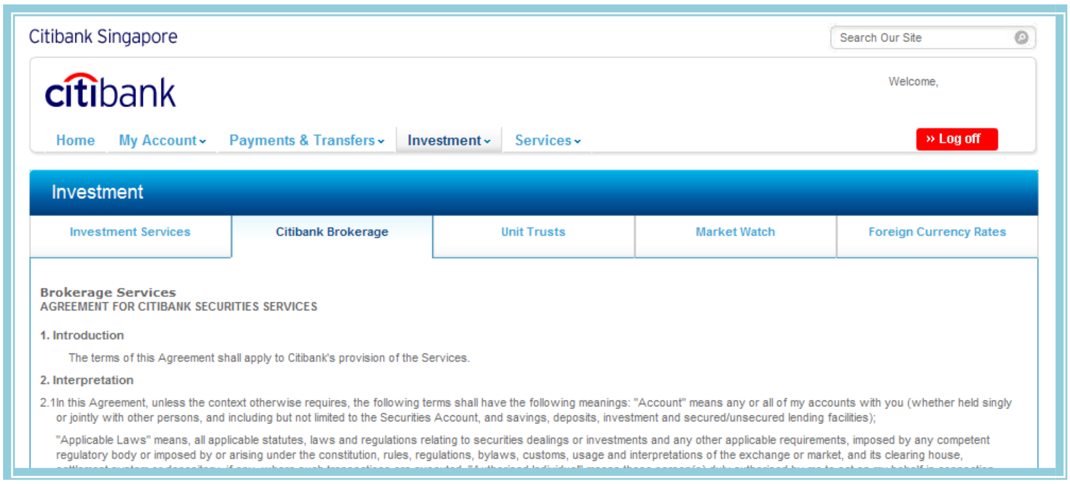
2. Scroll over **Investment** and select **Citibank Brokerage**



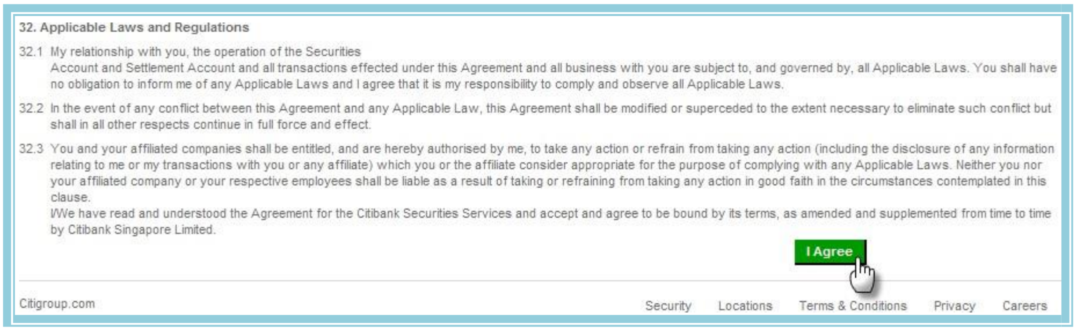
3. Key in One-Time PIN (OTP) when prompted

Entering Citibank Brokerage Platform

1. Read through Agreement for Citibank Securities Services

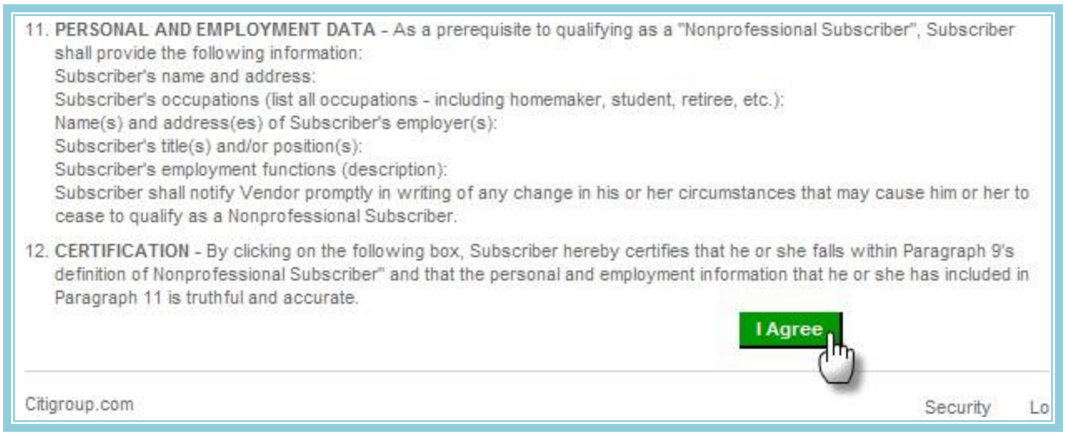


2. At the bottom on the page, click **I Agree**



3. Read through New York Stock Exchange and American Stock Exchange Agreement

4. At the bottom on the page, click **I Agree**



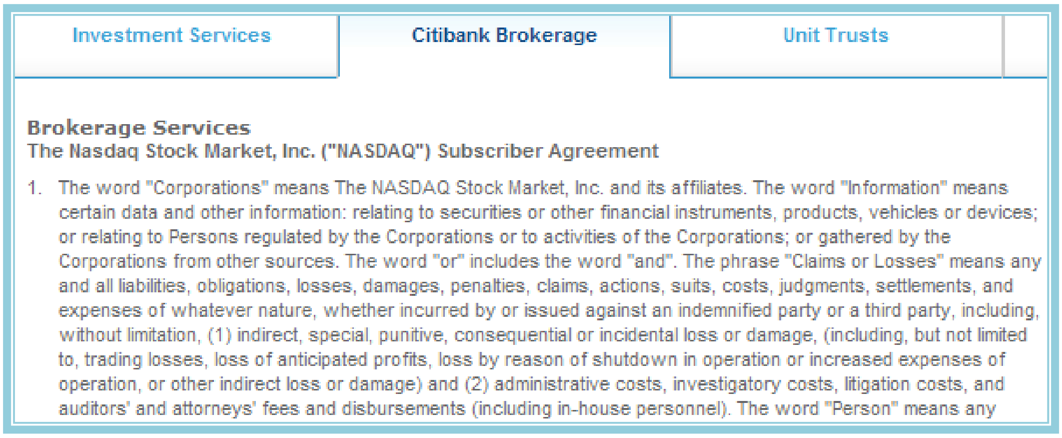
11. PERSONAL AND EMPLOYMENT DATA - As a prerequisite to qualifying as a "Nonprofessional Subscriber", Subscriber shall provide the following information:
Subscriber's name and address:
Subscriber's occupations (list all occupations - including homemaker, student, retiree, etc.):
Name(s) and address(es) of Subscriber's employer(s):
Subscriber's title(s) and/or position(s):
Subscriber's employment functions (description):
Subscriber shall notify Vendor promptly in writing of any change in his or her circumstances that may cause him or her to cease to qualify as a Nonprofessional Subscriber.

12. CERTIFICATION - By clicking on the following box, Subscriber hereby certifies that he or she falls within Paragraph 9's definition of Nonprofessional Subscriber" and that the personal and employment information that he or she has included in Paragraph 11 is truthful and accurate.

I Agree

Citigroup.com Security Lo

5. Read through Nasdaq Stock Market Agreement

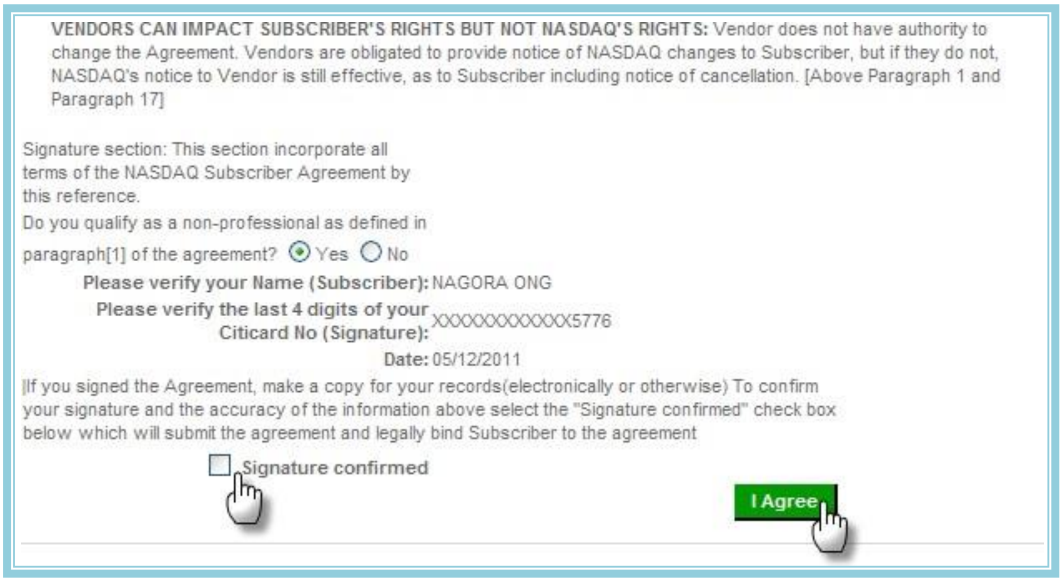


Investment Services | Citibank Brokerage | Unit Trusts

Brokerage Services
The Nasdaq Stock Market, Inc. ("NASDAQ") Subscriber Agreement

1. The word "Corporations" means The NASDAQ Stock Market, Inc. and its affiliates. The word "Information" means certain data and other information: relating to securities or other financial instruments, products, vehicles or devices; or relating to Persons regulated by the Corporations or to activities of the Corporations; or gathered by the Corporations from other sources. The word "or" includes the word "and". The phrase "Claims or Losses" means any and all liabilities, obligations, losses, damages, penalties, claims, actions, suits, costs, judgments, settlements, and expenses of whatever nature, whether incurred by or issued against an indemnified party or a third party, including, without limitation, (1) indirect, special, punitive, consequential or incidental loss or damage, (including, but not limited to, trading losses, loss of anticipated profits, loss by reason of shutdown in operation or increased expenses of operation, or other indirect loss or damage) and (2) administrative costs, investigatory costs, litigation costs, and auditors' and attorneys' fees and disbursements (including in-house personnel). The word "Person" means any

6. At the bottom on the page, click **I Agree**



VENDORS CAN IMPACT SUBSCRIBER'S RIGHTS BUT NOT NASDAQ'S RIGHTS: Vendor does not have authority to change the Agreement. Vendors are obligated to provide notice of NASDAQ changes to Subscriber, but if they do not, NASDAQ's notice to Vendor is still effective, as to Subscriber including notice of cancellation. [Above Paragraph 1 and Paragraph 17]

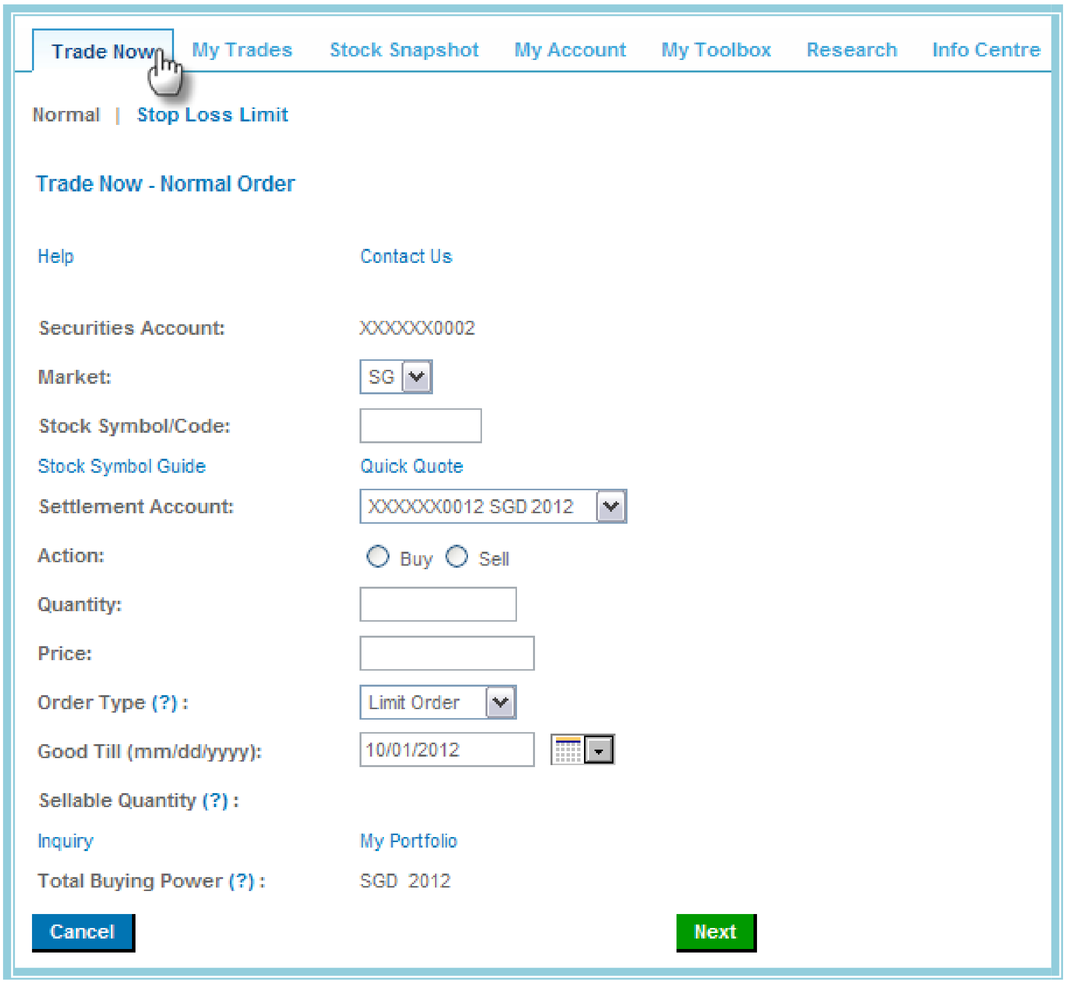
Signature section: This section incorporate all terms of the NASDAQ Subscriber Agreement by this reference.
Do you qualify as a non-professional as defined in paragraph[1] of the agreement? Yes No
Please verify your Name (Subscriber): NAGORA ONG
Please verify the last 4 digits of your Citicard No (Signature): XXXXXXXXXXXX5776
Date: 05/12/2011
If you signed the Agreement, make a copy for your records(electronically or otherwise) To confirm your signature and the accuracy of the information above select the "Signature confirmed" check box below which will submit the agreement and legally bind Subscriber to the agreement

Signature confirmed

I Agree

Placing Trades - Normal Trades

1. Click on **Trade Now**



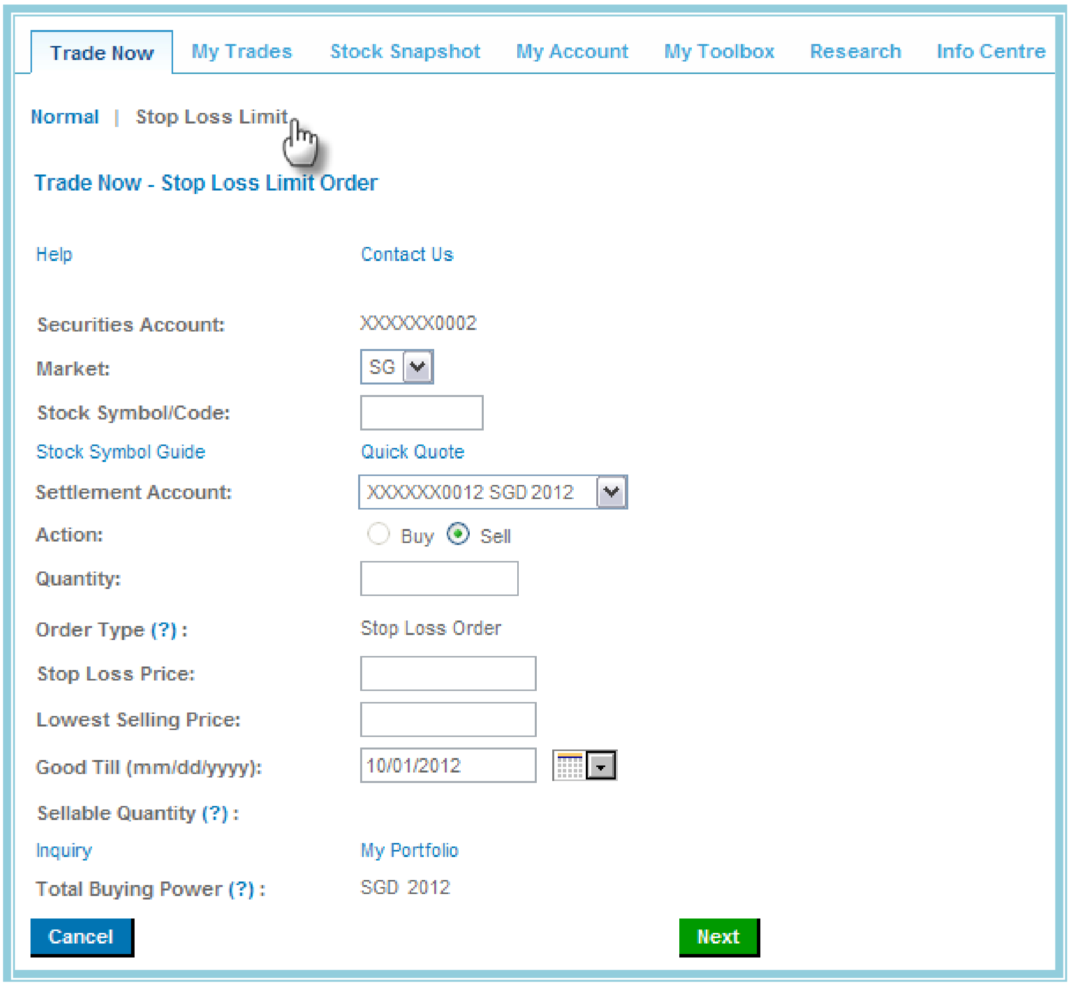
2. Enter your order details

3. Click **Next**

- Click **Stock Symbol Guide** to search for the stock symbol of the security you want to trade
- Click **Quick Quote** to view real-time stocks information

Placing Trades - Stop Loss Limit

1. Click on **Trade Now**, and select **Stop Loss Limit**



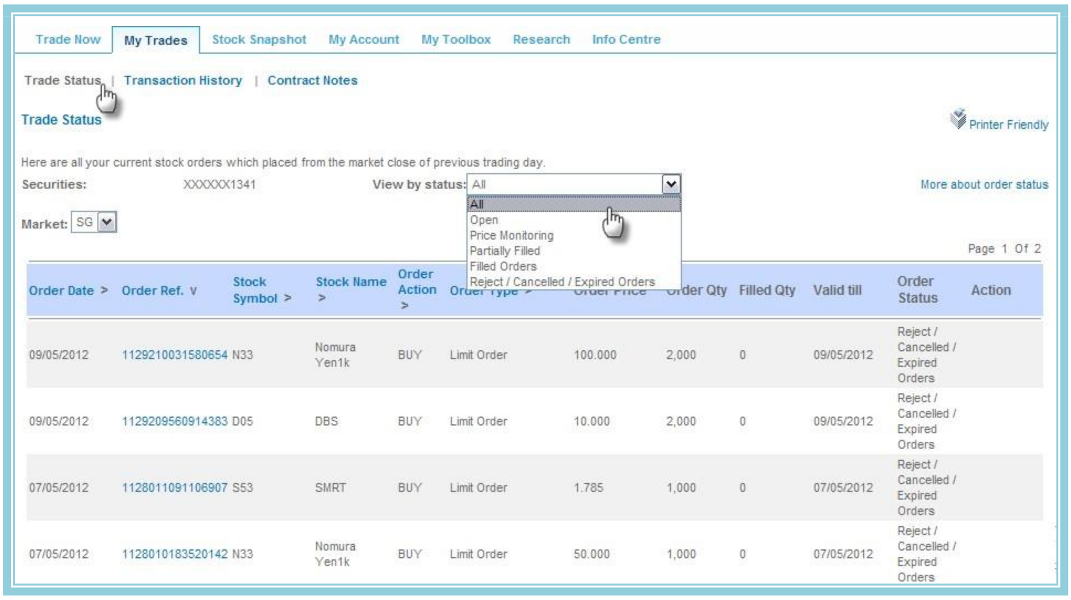
2. Enter your order details

3. Click **Next**

- Stop Loss Limit option is only valid for “Sell” trades
- Enter Lowest Selling Price that is lower than Stop Loss Price
- The Lowest Selling Price cannot be lower than SGD, USD or HKD 0.01 and 90% of Stop Loss Price

Tracking Trades - Trade Status

1. Click on **My Trades**, and select **Trade Status**

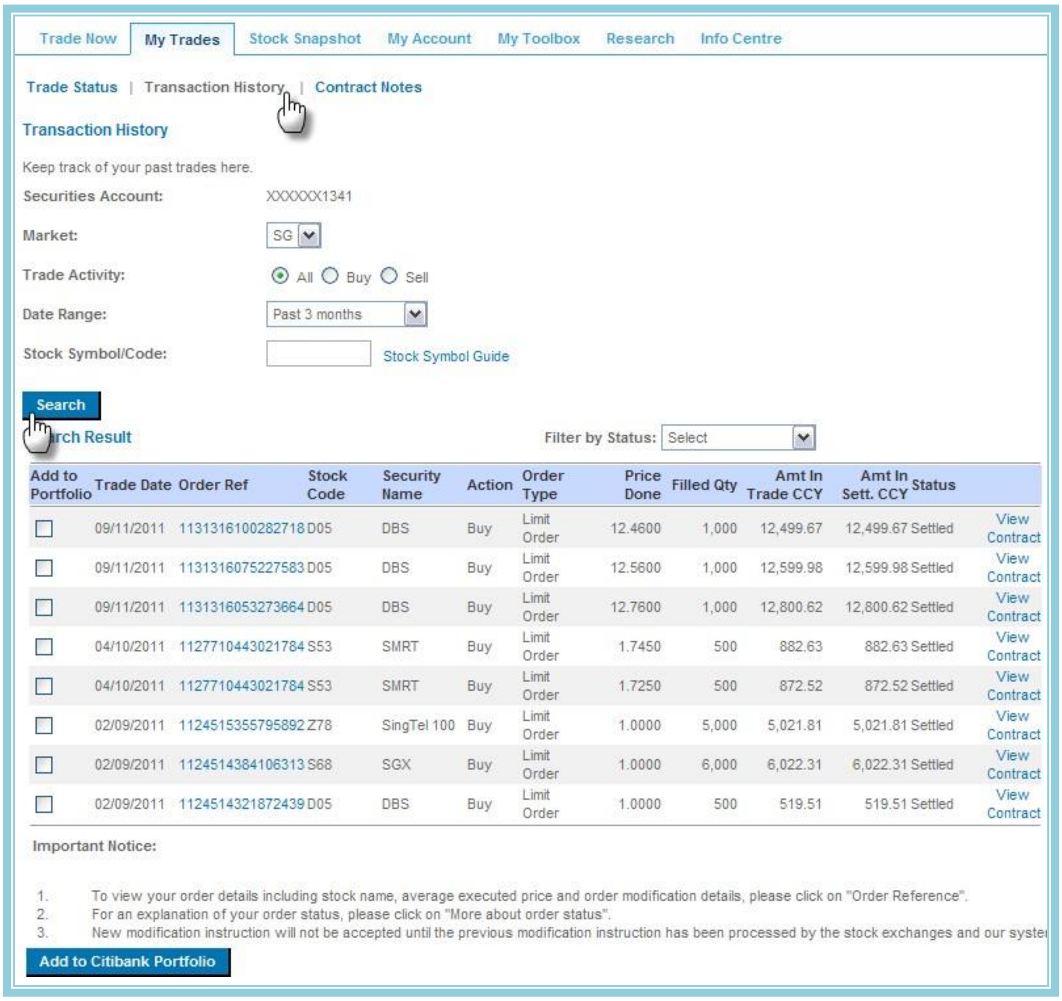


2. Under **View by status**, select a category

- Click on **^** or **v** to sort your orders by Order Reference Number
- Click on **>** or **<** to sort your orders by time and date
- Click on **More about order status** for description of the order status

Tracking Trades - Transaction History

1. Under **My Trades**, and click on **Transaction History**



2. Select a Market

3. Choose a type of Trade Activity

4. Select the period of past trades to track under Date Range

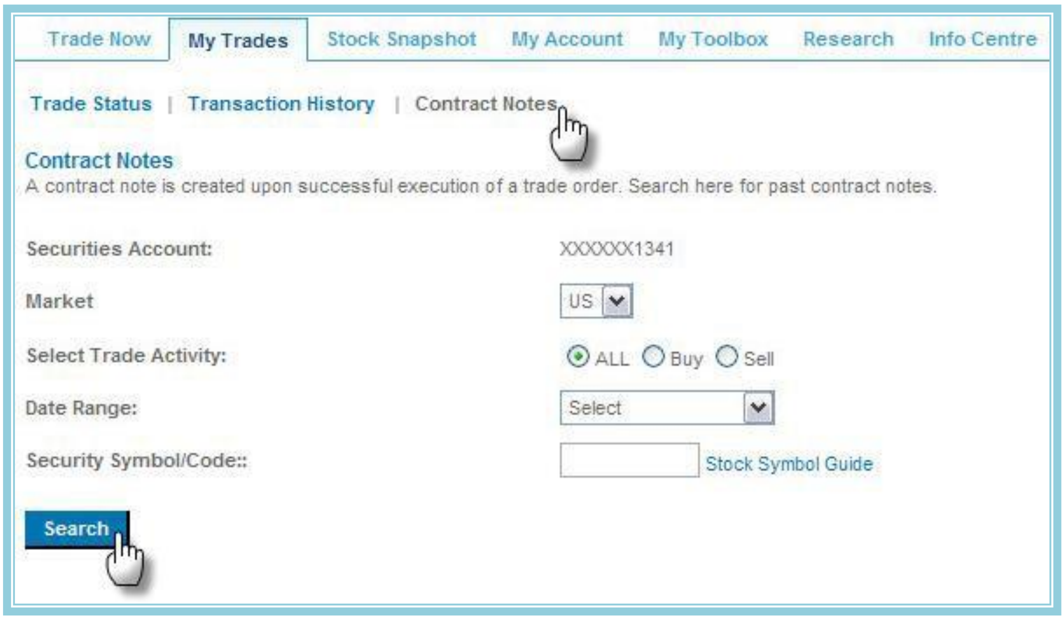
5. Enter Stock Symbol or click on **Stock Symbol Guide** to find the security symbol

6. Click **Search**

- Check under Add to Portfolio and click **Add to Citibank Portfolio** to add your Singapore market trades to your Citibank stockholdings
- Click on **Order Reference Number** to view order details
- Click on **View Contract** to view the contract note of the order

Tracking Trades - Contract Notes

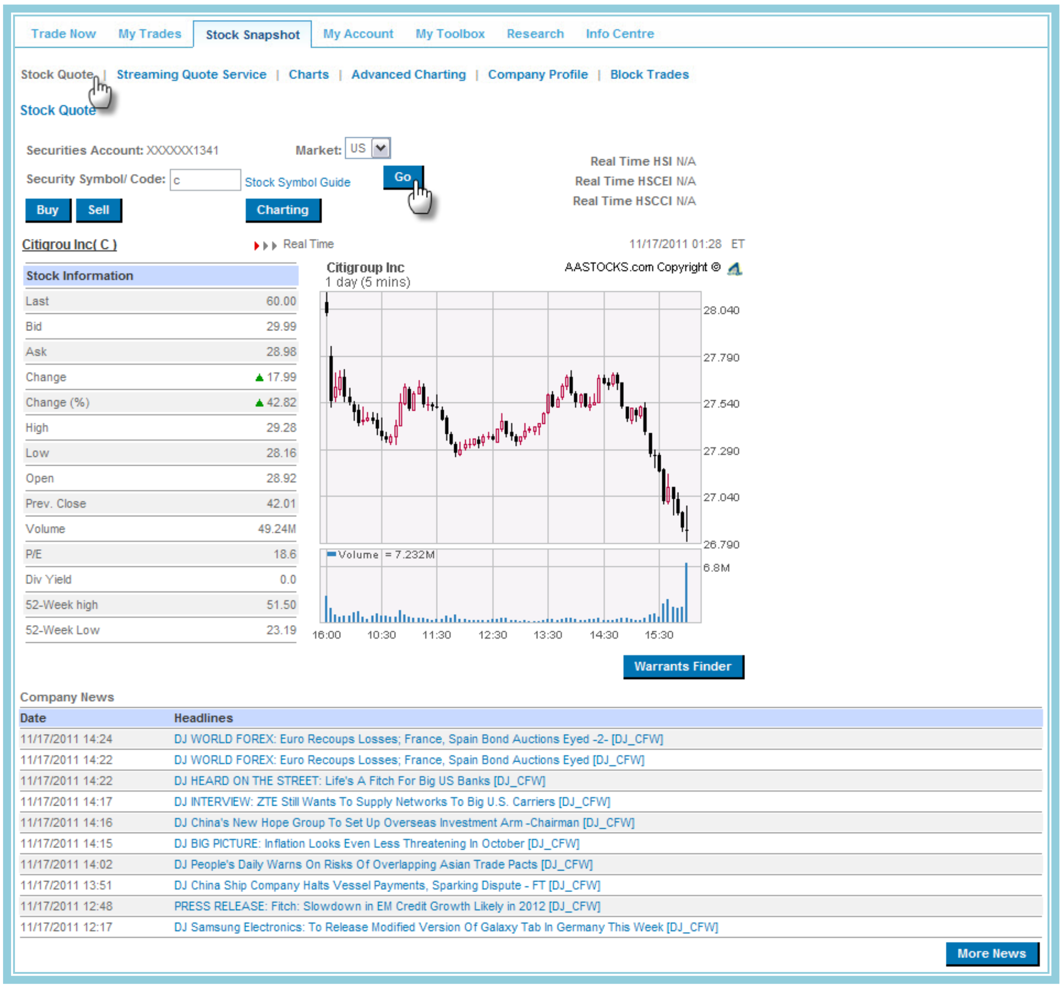
1. Under **My Trades**, and click on **Contract Notes**



2. Select a Market
3. Choose a type of Trade Activity
4. Select the period of past trades to track under Date Range
5. Enter Stock Symbol or click on **Stock Symbol Guide** to find the security symbol
6. Click **Search**

Finding Securities Information – Stock Quote

1. Under **Stock Snapshot**, click on **Stock Quote**



2. Enter the Stock Symbol or click on **Stock Symbol Guide** to find the symbol

3. Click **Go**. The stock information and company news will be displayed below

- Click on **Charting** to view Charts page and access other tools
- Click on **Buy** / **Sell** to proceed to Trade Now page to place your order
- Click on **Warrants Finder** to search for information on warrants
- Click on **More News** to access Research page for more news categories

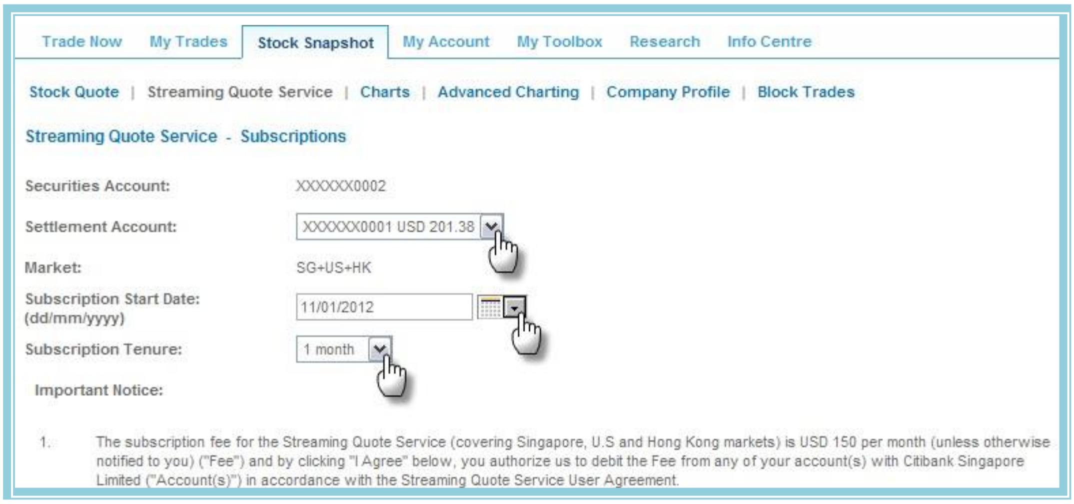
Finding Securities Information – Streaming Quote Service

1. Under **Stock Snapshot**, click on **Streaming Quote Service**

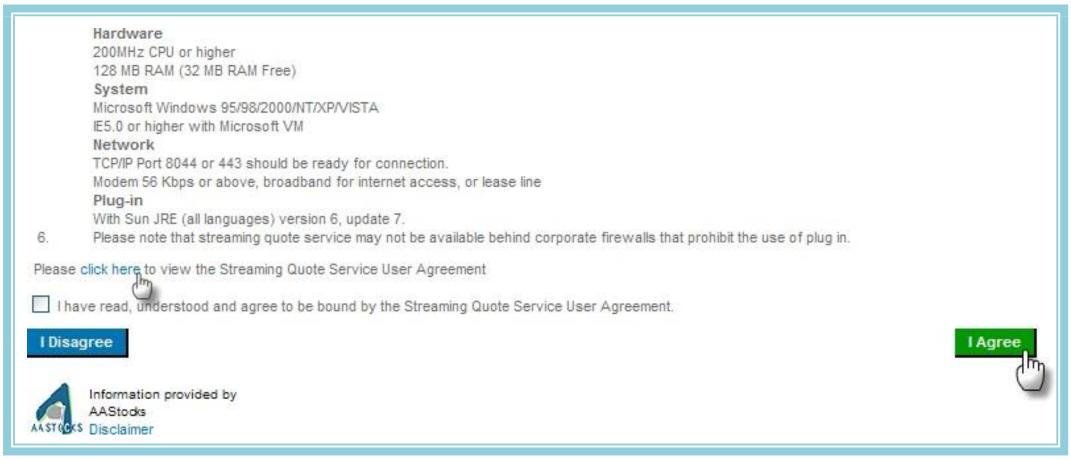
2. Select your Securities Account

3. Click **Enroll for Streaming Quote Service**

4. Select your Settlement Account, Subscription Start Date and Subscription Tenure



5. Click on **Click here**, carefully read through the agreement terms and conditions and tick the checkbox to indicate that you have read and accept the terms and conditions



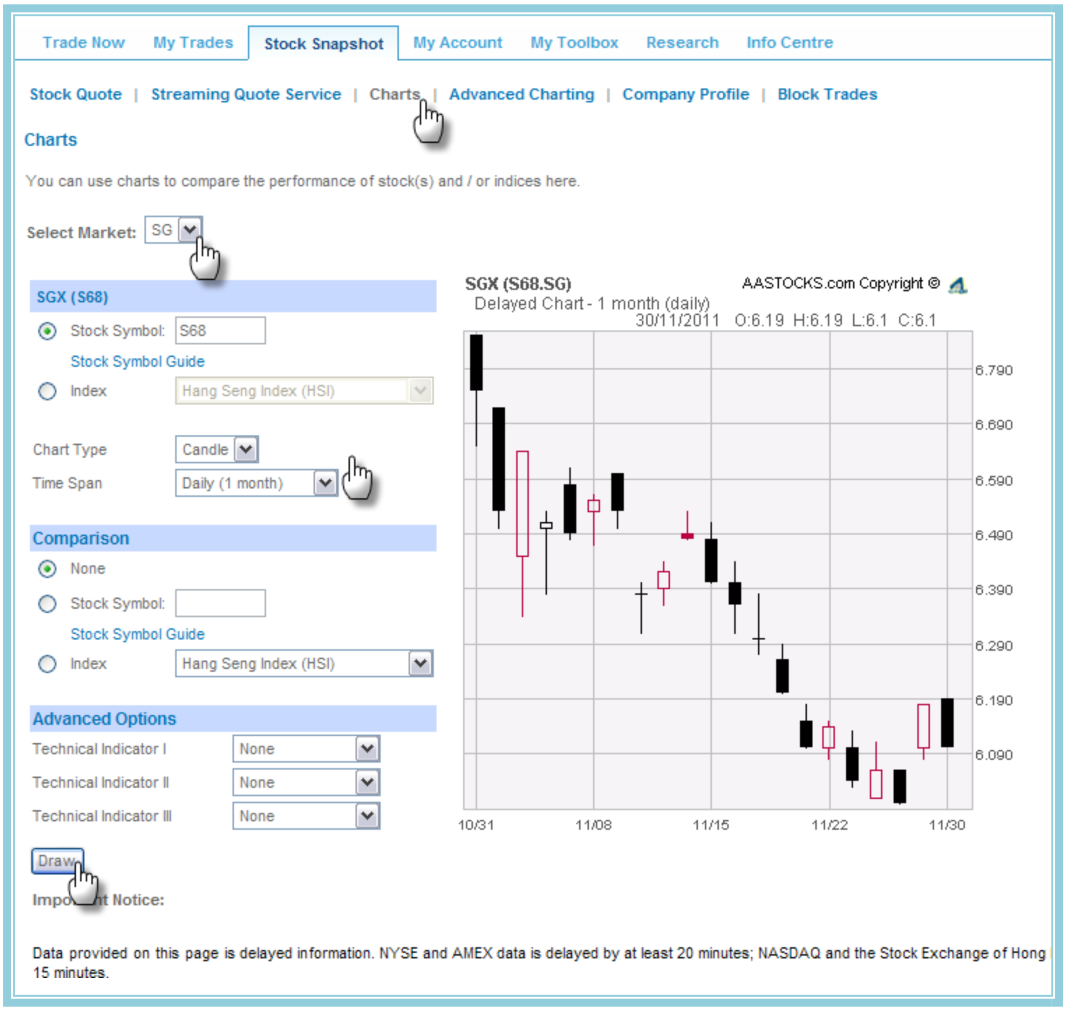
6. Once done, tick the checkbox to indicate that you have read and accept the terms and conditions

7. Click on **I Agree** to proceed

- You will receive expiry email alerts when your subscription is ending
- You may experience difficulty viewing this from your office due to your office’s firewall setup

Finding Securities Information - Charts

1. Under **Stock Snapshot**, click on **Charts**



2. Select the Market

3. You can enter or search for Stock Symbol, or choose an Index

4. Select Chart Type and Time Span

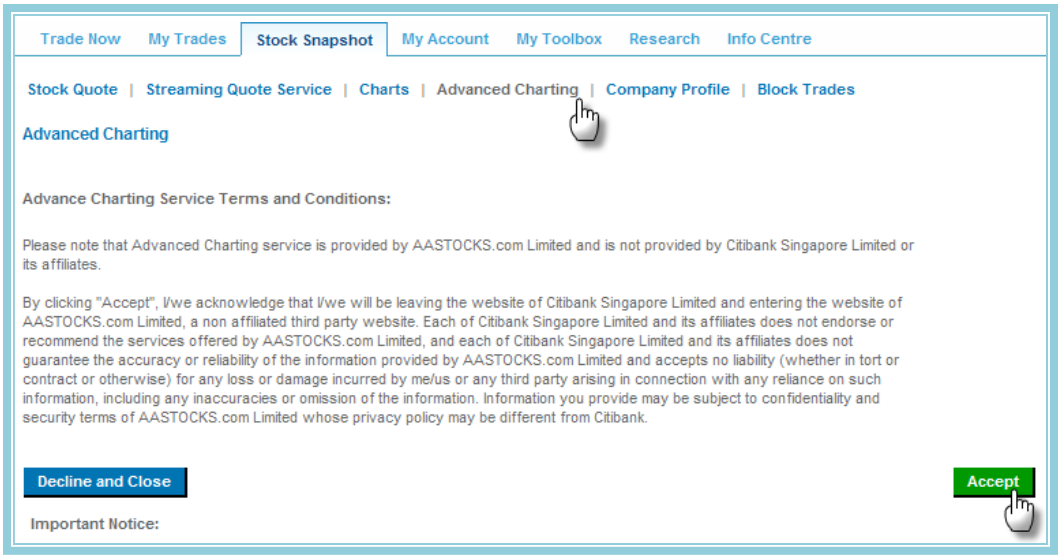
5. Indicate if you want to compare charts

6. Choose up to 3 Technical Indicators for your chart option

7. Click **Draw**

Finding Securities Information - Advanced Charting

1. Under **Stock Snapshot**, click on **Advanced Charting**

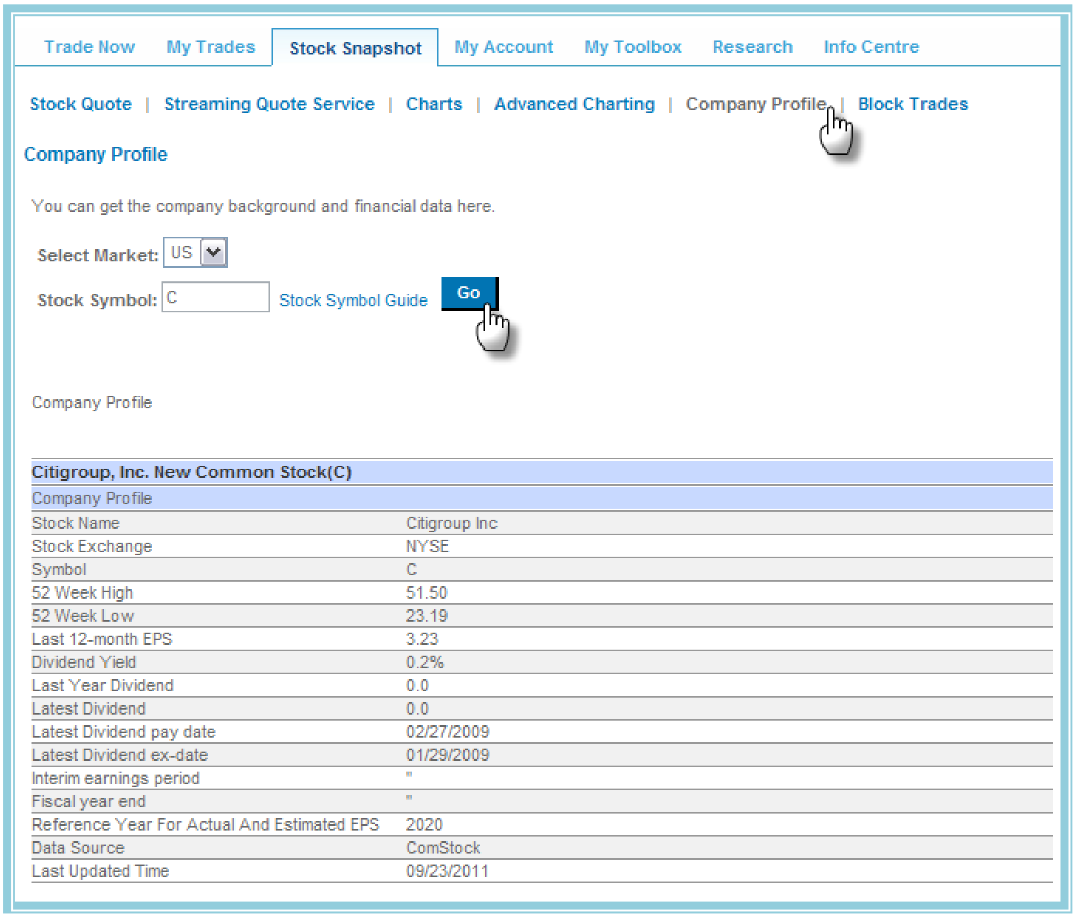


2. Read through the disclaimers and click on **Accept**

- This advance charting is a complimentary service, there is no charges
- When you click Accept, the advanced chart will appear in a third party pop-up
- The chart program is not compatible with MAC operating system
- The service provides live streaming of quotes for Hong Kong, Singapore and U.S. markets

Finding Securities Information - Company Profile

1. Under **Stock Snapshot**, click on **Company Profile**

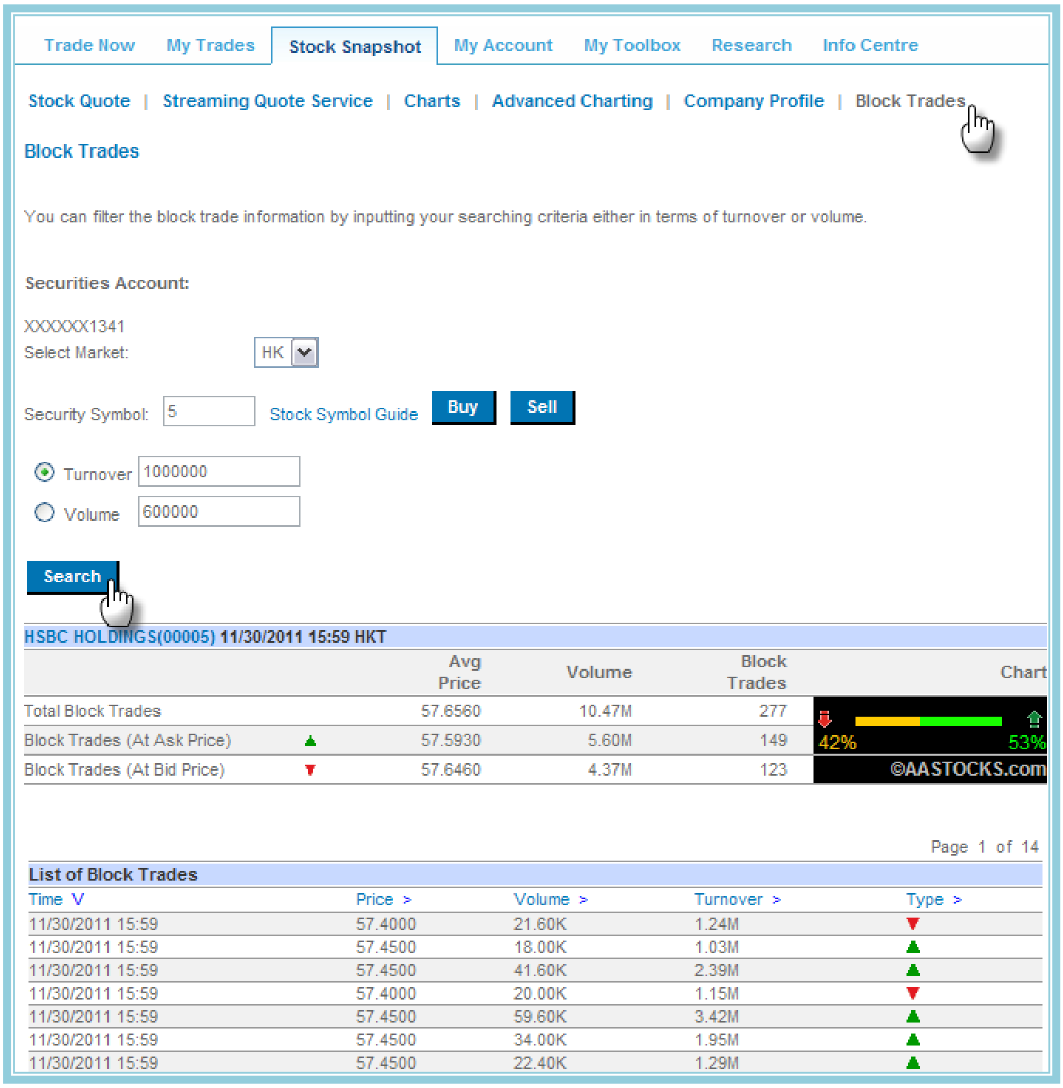


2. Click on **Go** to view company details

- You may experience intermittent delays in loading information of Singapore market securities

Finding Securities Information - Block Trades

1. Under **Stock Snapshot**, click on **Block Trades**



2. Select Market

3. Enter or search for security symbol

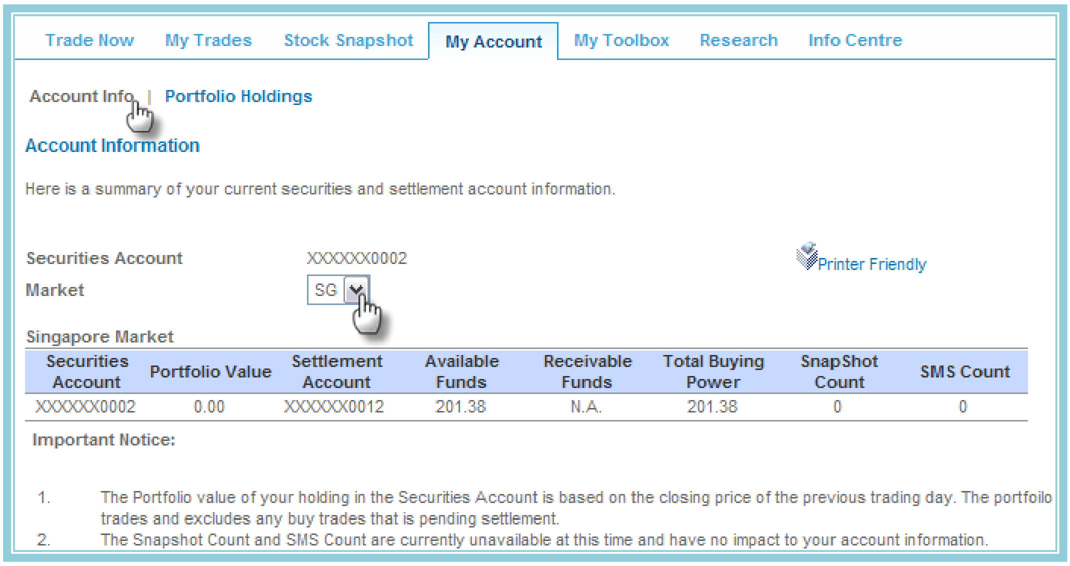
4. Indicate if you would like to search by Turnover or Volume

5. Click **Search**

- Click on **^** or **v** to sort your orders by Order Reference Number
- Click on **>** or **<** to sort your orders by time and date
- Block Trades is only available for Singapore and Hong Kong markets
- Click on **Buy** / **Sell** to proceed to Trade Now page to place your order

Monitor Your Securities and Settlement Accounts - My Account

1. Click on **My Account**, select **Account Info**



2. Select a Market to view your accounts pertaining to the selected market

- Information shown reflects your Citibank stockholdings in the respective currency of the selected market
- Refresh the page to view updated information
- Portfolio Value is your Citibank stockholdings of the respective market
- Available Funds is the amount of funds you have in the respective Brokerage Cash Account
- Receivable Funds indicate the amount of sales proceeds you would be receiving from successful "Sell" trades
- Total Buying Power is the sum of Available Funds and Receivables
- SMS and Snapshot Count is currently unavailable

Monitor Your Securities and Settlement Accounts - Portfolio Holdings

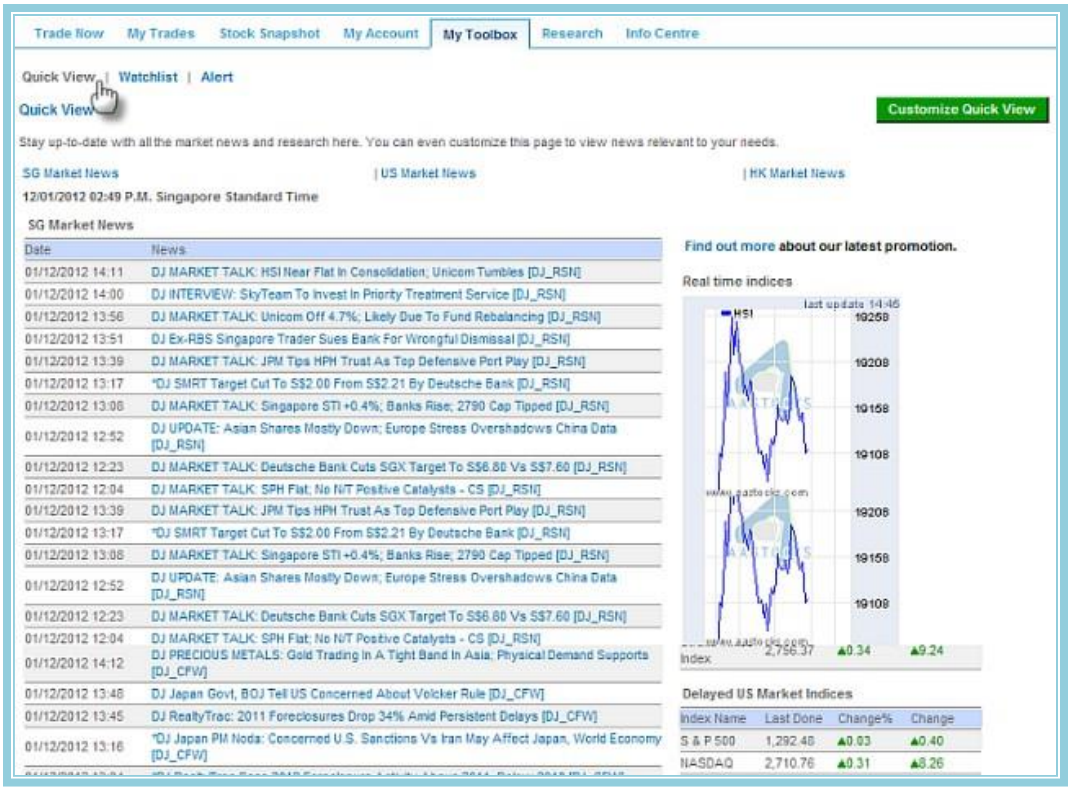
1. Under **My Account**, click on **Portfolio Holdings**

2. Select Market

- Information shown reflects your Citibank stockholdings in the respective currency of the selected market
- Refresh the page to view updated information
- Click on **^** or **v** to sort your orders by Order Reference Number
- Click on **>** or **<** to sort your orders by time and date
- Click on **Customize Display** to arrange, add or remove fields
- Click on **Buy** / **Sell** to proceed to Trade Now page to place your order
- Add your Singapore market stockholdings to portfolio under Transaction History to view the stockholdings here
- Sellable Qty does not include "Buy" trades that are pending settlement

Using Other Tools - My Toolbox

1. Click on **My Toolbox**, select **Overview**

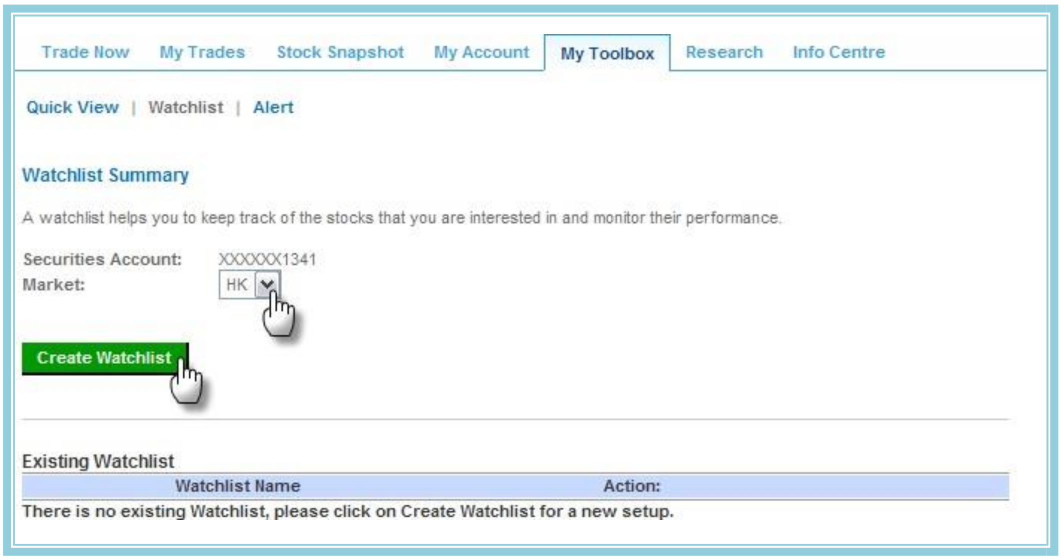


- HSI Chart is real-time
- Other indices are delayed by 15 to 20 minutes
- Click on **Customize Quick View** to arrange, add or remove fields
- Click on **More News** for more information
- You can view Worldwide Indices at the bottom of the page

Using Other Tools - Watchlist

Please re-establish your Watchlist on our new server

1. Under **My Toolbox**, click on **Watchlist**



2. Select Market

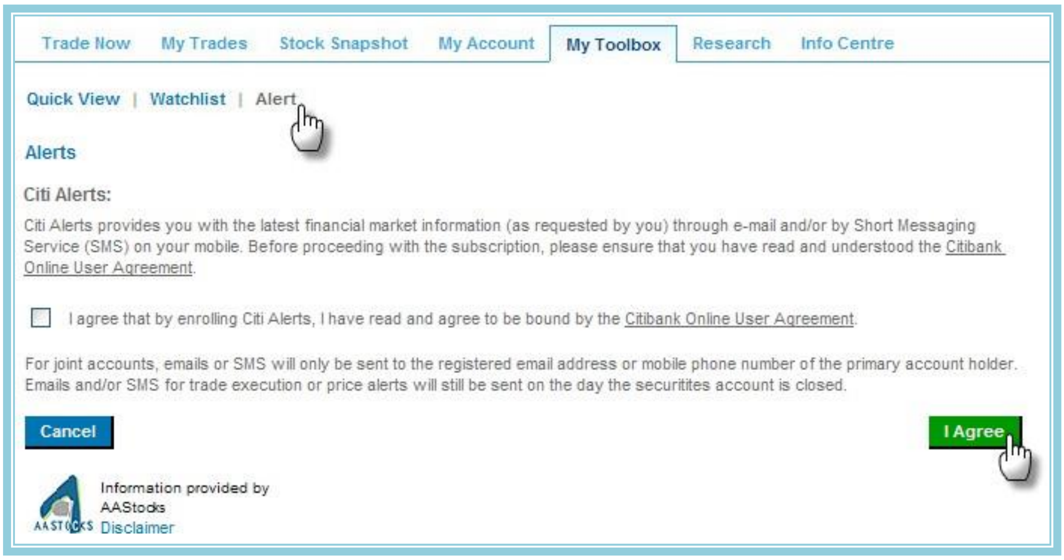
3. Click on **Create Watchlist**

- Refresh the page to view updated information

Using Other Tools - Alert

Please re-establish your Price Alerts on our new server

1. Under **My Toolbox**, click on **Alert**



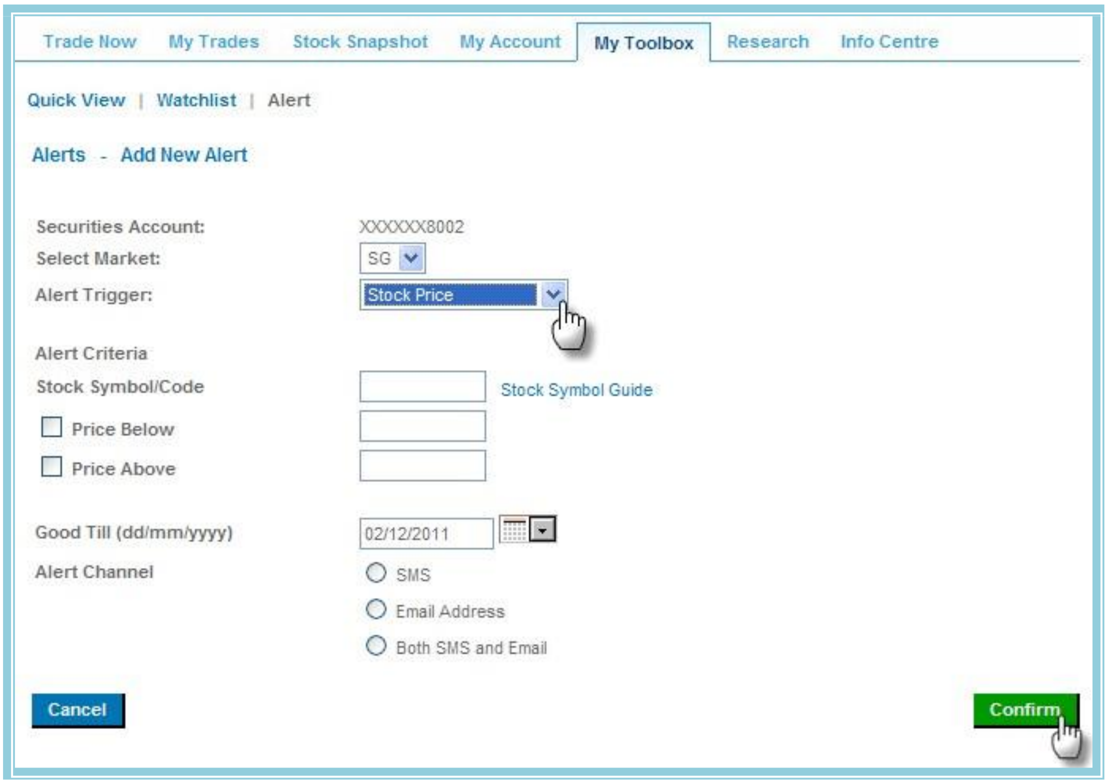
2. Read through the agreement terms and conditions and tick the checkbox to indicate that you have read and accept the terms and conditions

3. Click on **I Agree**

4. Select Market

5. Click on **Add New Alert**

6. Select Market and Alert Trigger



7. Enter or search for Stock Symbol

8. Enter Alert Criteria

9. Set Good Till (expiry) date for your alert

10. Select Alert Channel(s)

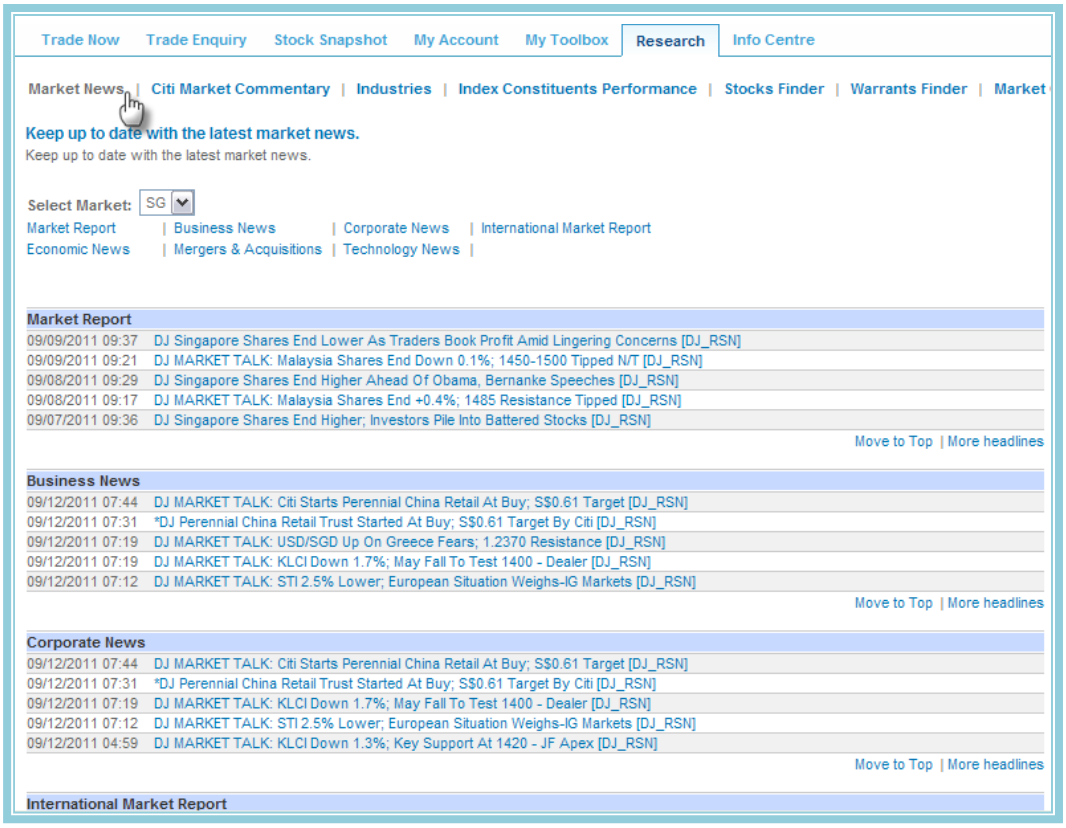
11. Click **Confirm**

- Alerts can be established by Primary or Secondary account holder, however, only Primary account holder will receive the alerts
- Alert Trigger are the type of conditions that will trigger an alert to you
- Listed company news alert is not available for Singapore market alerts

Accessing Research Information - Research

Stay updated with latest market news.

1. Under **Research**, select **Market News**, **Citi Market Commentary**, **Industries**, **Index Constituents Performance**, **Stocks Finders**, **Warrants Finder** or **Market** to view the latest news



- Click on **More headlines** to generate 20 results for the respective research category
- Citi Market Commentary leads you to Market Watch page

For More Information – Info Centre

1. For other information on Citibank Brokerage, click **Info Centre**