

# Citibank Portfolio Finance

*Empowering Your Wealth Journey*



Citigold



# Citibank Portfolio Finance

Citibank Portfolio Finance enables you to borrow at competitive rates against a broad range of eligible financial assets as collateral, including cash and equivalents, equities, bonds, mutual funds and structured notes, to finance investment opportunities or meet liquidity needs.

## KEY BENEFITS



Borrow at competitive rates over other financing options using eligible financial assets as collateral



Finance investment opportunities or meet general liquidity needs



Drawdown loans in local and major foreign currencies



Flexible loan tenor that fits your needs



No interest charge for setting up Citibank Portfolio Finance facility until loan drawdown



View details on Citi Mobile® App anytime, anywhere

## KEY RISKS

### Currency Risk:

You will be subject to foreign currency risks when the currency of your credit facility is different from the currency of your underlying assets and investments. Please be reminded that when you switch your loan currency, you may suffer losses if your new loan currency appreciates against your previous loan currency, even if the interest rate on the new loan currency may be lower.

### Leverage Risk:

The use of leverage means that relatively small price movements will have a multiplying effect on your corresponding gains or losses.

### Margin Call (Top-Up & Sell-Out):

You may be required to pledge more eligible financial assets at short notice to avoid a forced sale of your leveraged positions.

Losses may exceed the amount of initial eligible financial assets that are pledged by you as margin/collateral. The Bank reserves the right to liquidate all outstanding positions without notice.

### Interest Rate Risk:

Interest rates are subject to change, and an increase in interest rates (or fall in investment yield or returns), may result in the loan interest exceeding yield or returns on Investments, resulting in negative returns.

### Loanable Values:

The approved facility/line amount granted is dependent on the loanable value allowed for each eligible financial asset. The loanable value is subject to change by the Bank without prior notice, and based on the Bank's assessment of risk factors, including but not limited to, liquidity, collateral concentration at a security and security issuer level.

This document is not intended to be an exhaustive description of the risks involved with Citibank Portfolio Finance but rather a general statement of the risks commonly associated with such transactions.

Citibank Portfolio Finance may not be suitable for everyone as you are subjected to a variety of risks. You should obtain the advice of a licensed or an exempt financial advisor to assess your suitability for Citibank Portfolio Finance. You can contact your Relationship Manager for more information.

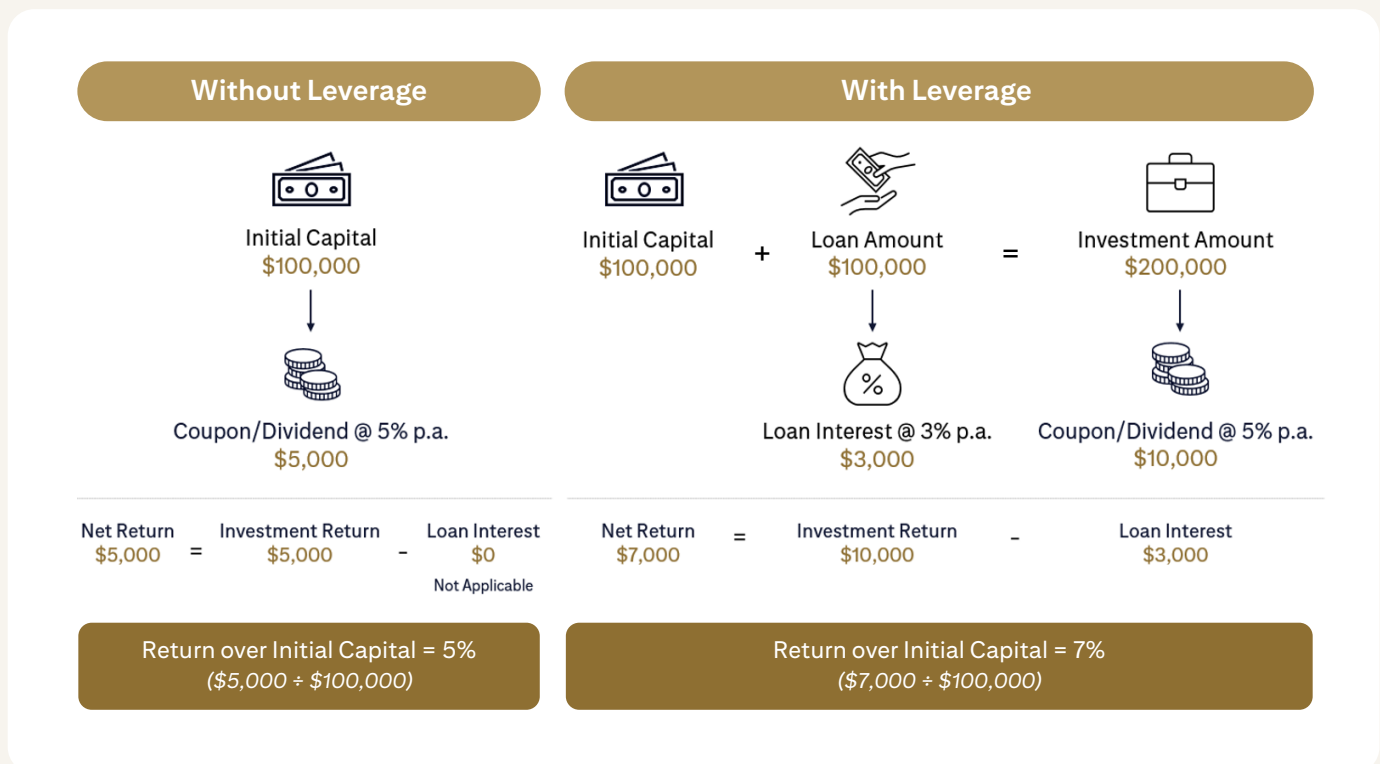
## IS CITIBANK PORTFOLIO FINANCE SUITABLE FOR YOU?

- You seek additional funding flexibility to finance investment opportunities or to meet general liquidity needs, and you understand and are willing to take on the risks associated with Citibank Portfolio Finance.
- You are an existing Citigold or Citigold Private Client.
- You have an investment risk profile of investor rating 4 and above (i.e., prepared to accept greater portfolio losses), the requisite Knowledge and Experience in Lending secured by investments; and have a minimum of 3 years of experience in general investment products, or minimum 1 year of experience in trading volatile products.
- You also understand the Margin Call mechanisms (Top-Up and Sell-Out) employed by the Bank and are able to pledge more eligible financial assets as collateral, repay part of the loan outstanding or sell sufficient collateral to restore margin position within a short period of time upon receiving a Margin Call notification.

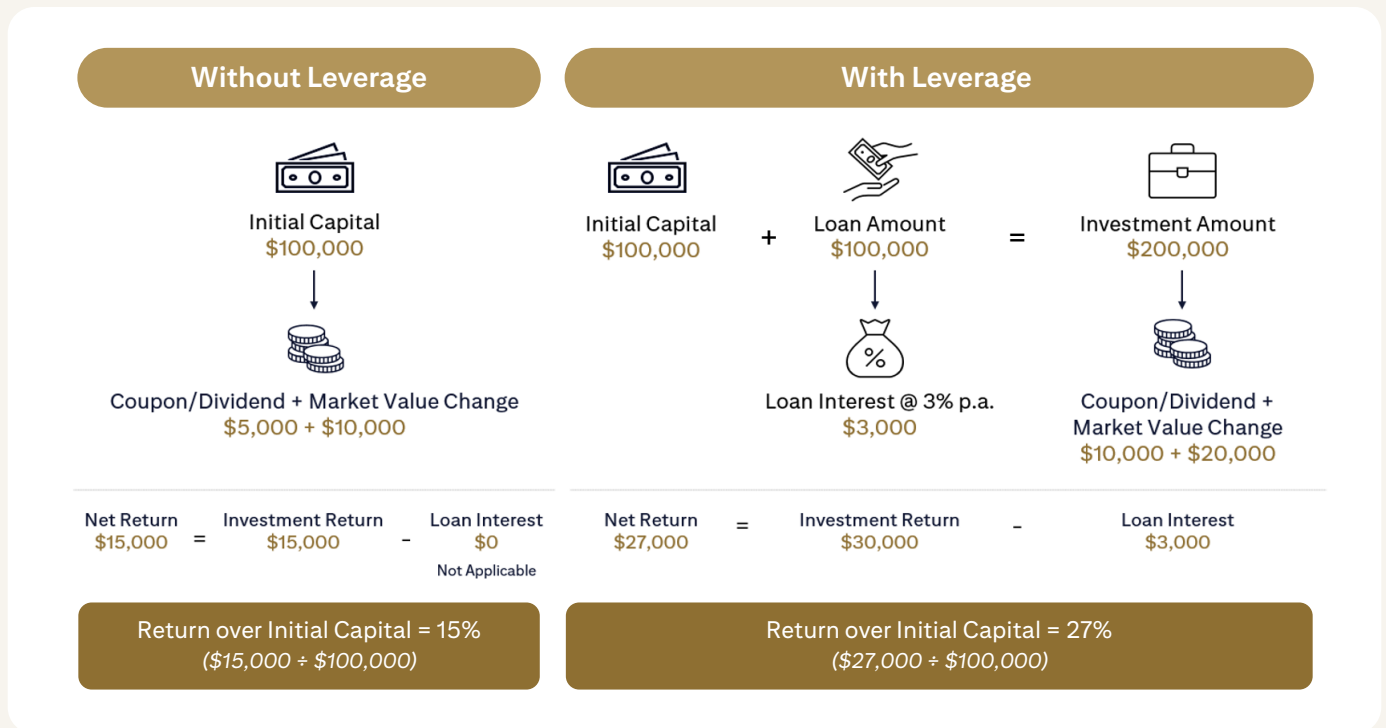
## Citibank Portfolio Finance – An Illustration

Citibank Portfolio Finance has the effect of increasing losses or increasing returns, which would increase in proportion to the level of leverage utilised. Any event that adversely affects the value of an investment will be magnified to the extent that such an investment is leveraged and could result in greater losses than if the investment were not leveraged.

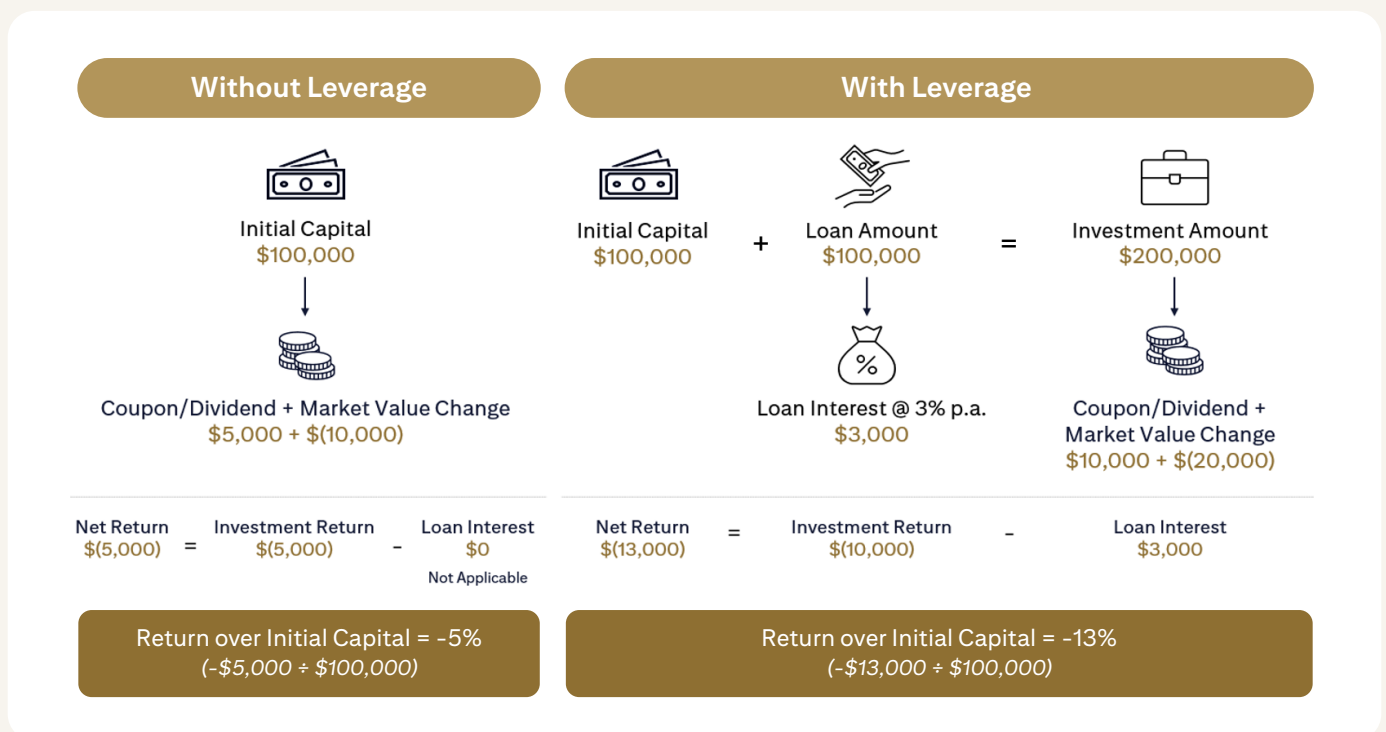
### Scenario 1: No change in market value of investments



## Scenario 2: Market value of investments rises by 10%



## Scenario 3: Market value of investments falls by 10%



The effect of price movements (gains and losses) in investments are amplified with Citibank Portfolio Finance. Similar to price movements, changes in interest rate would impact the net return on investments. A rise in interest rate will adversely affect the net returns of the investments undertaken with leverage.

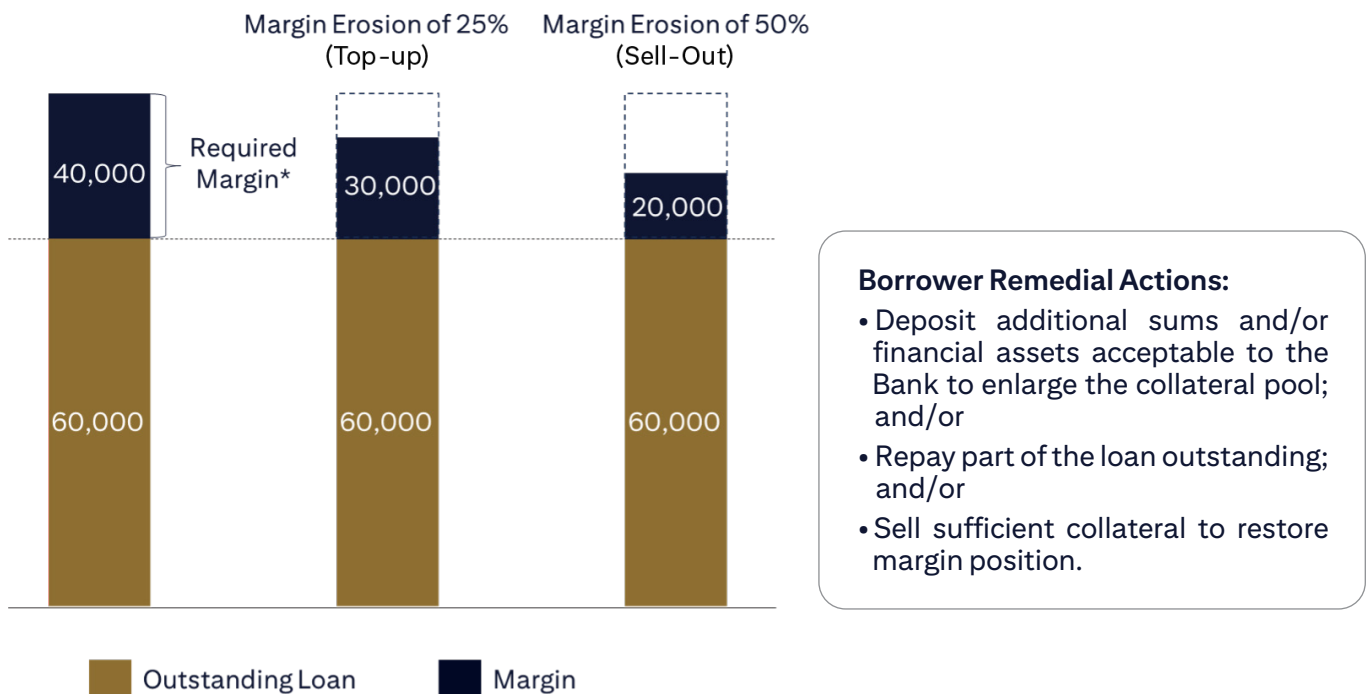
Importantly, even when market value of investments or interest rates do not change, a decrease in investment coupon or dividend may lead to the loan interest exceeding returns on Investments, resulting in lower returns than if the investment were not leveraged.

# Margin Call Process at a Glance

As Citibank Portfolio Finance is a credit facility secured by your eligible financial assets held with the Bank, it is important to understand the Margin Call mechanisms employed by the Bank.

Margin Call Top-Up and Sell-Out events are triggered based on the extent of Margin Erosion of your total eligible collateral portfolio. In this example, a Margin Call Top-Up scenario is triggered when the value of your Required Margin declines by 25% and requires a response within 7 calendar days (or such other period as may be notified by the Bank). A Sell-Out (also known as Force-Sell) scenario is triggered when the value of your Required Margin declines by 50% and requires a response within 1 business day.

If Margin Call events are not regularised within the stipulated time, your outstanding positions may be liquidated at the discretion of the Bank.



- Borrower Remedial Actions:**
- Deposit additional sums and/or financial assets acceptable to the Bank to enlarge the collateral pool; and/or
  - Repay part of the loan outstanding; and/or
  - Sell sufficient collateral to restore margin position.

\*Also known as Initial Margin. This chart is for illustrative purposes only. The chart assumes full utilization of available loanable limit of 60,000.

## Means to Monitor Citibank Portfolio Finance Details

Please note, it is your duty to monitor the erosion of the Required Margin and Margin Call (Top-Up and Sell-Out) events. You can review and monitor your Citibank Portfolio Finance details, such as Total Loanable Limit, Outstanding Loan Amount/Outstanding Loan and Margin Erosion status, via the following channels:



Citi Mobile® App



Citibank Online Banking

You may also refer to your Relationship Manager for further details.

## Additional Information about Citibank Portfolio Finance

CITIBANK PORTFOLIO FINANCE													
Available Loan Currencies	Time Loans: USD, SGD, HKD, AUD, CAD, CHF, EUR, GBP, JPY & NZD Overdraft: USD & SGD												
Loanable Values	<p>A broad range of financial assets including cash and equivalents, equities, bonds, mutual funds and structured notes are accepted as collaterals, and each eligible collateral will be assigned with Loanable Values. The Loanable Value for each pledged eligible financial asset determines the amount that a client can borrow against, and is often expressed as a percentage of the acceptable aggregate market value as determined by the Bank.</p> <p>Loanable Values are indicative. The Bank may, at its discretion, change the Loanable Values assigned to each eligible collateral, taking into account of various factors, including but not limited to the concentration at a security and security issuer level and liquidity of the overall collateral portfolio.</p> <table border="1"> <thead> <tr> <th>Financial Assets Accepted as Collateral</th> <th>Loanable Value %</th> </tr> </thead> <tbody> <tr> <td>Cash &amp; Equivalent</td> <td>Up to 100%</td> </tr> <tr> <td>Bonds</td> <td>Up to 85%</td> </tr> <tr> <td>Structured Notes</td> <td>Up to 85%</td> </tr> <tr> <td>Mutual Funds &amp; ETFs</td> <td>Up to 85%</td> </tr> <tr> <td>Equities</td> <td>Up to 70%</td> </tr> </tbody> </table>	Financial Assets Accepted as Collateral	Loanable Value %	Cash & Equivalent	Up to 100%	Bonds	Up to 85%	Structured Notes	Up to 85%	Mutual Funds & ETFs	Up to 85%	Equities	Up to 70%
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Available Loan Tenors	Time Loans: 1 week, 1/2/3/6/12 months												
Fees and Loan Interest Rate	<p>No fees are charged for the application and setup of the credit facility.</p> <p>For time loans, interest will only be charged upon drawdown on the utilized amount. Interest to be charged will be the Secured Facility Base Lending rate plus spread, which is due at maturity or annually (whichever is earlier). No principal rollover of the loan is allowed if interest due is not settled in full.</p> <p>For overdraft, interest is accrued daily based on the daily outstanding utilization and debited from the available line at the end of each calendar month. Interest to be charged will be the Bank's Prime Lending Rate plus spread. Citibank Prime Rates for Overdraft Facilities can be found on the Citibank website under "Banking Information" at the bottom of the page.</p> <p>Please contact your Relationship Manager for details.</p>												
Subject to Bank's Internal Assessments and Review	The credit facility is subject to the Bank's internal assessments and periodic review whereupon the Bank will assess based on its periodic review criteria, as determined from time to time. The credit facility is uncommitted and the Bank may at any time refuse any utilization of the facility or terminate the credit facility, and demand repayment. The Bank has the right to review and revise the credit facility terms and conditions at its discretion.												



## Discover Citibank Portfolio Finance for Investments Today

For more information on Citibank Portfolio Finance, please contact your Relationship Manager.

### Disclaimer

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You must be aware that whilst gains on your investment may be magnified through Citibank Portfolio Finance, losses to the investment could similarly be magnified. Borrowing against investments may not be suitable for everyone. The risk of loss through Citibank Portfolio Finance may be substantial. You may sustain loss in excess of your initial pledged eligible financial assets. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Relatively small price (interest rate) movements in the underlying securities will have a multiplying effect on your corresponding gain or loss and hence have a proportionately larger impact on the eligible financial assets pledged to Citibank. Market conditions may make it impossible to execute such orders. Losses may then exceed the amount of the capital initially placed by you with the Bank as security, and you may be called upon at short notice to deposit additional eligible financial assets with the Bank. If the required eligible financial assets are not provided within the prescribed time, your position may be liquidated. You shall remain liable for any resulting deficit in your account.

Prior to entering into any proposed transaction, you should determine, without reliance upon Citibank Singapore Limited, Citibank, N.A, Citigroup Inc., or its affiliates, the economic risks and merits, as well as the legal, tax and accounting characterizations and consequences, of the transaction and that you are able to assume these risks.

Please note that you will be subject to foreign currency risks when the currency of your facility is different from the currency of your underlying assets and investments. You may experience a loss when you convert the currency of your underlying assets and investments to the currency of the facility to repay the outstanding loan amount. Investors investing in investment products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors home currency. Investors should therefore determine whether any foreign currency investment is suitable for them in the light of their personal investment objectives, financial means and risk profile. Exchange controls may be applicable from time to time to certain foreign currencies.

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