Amendments to Citibank Singapore Global Consumer Banking Terms and Conditions, Citibank Brokerage Services Terms and Conditions and Structured Note, Fixed Income Securities and Funds Agreement

We have revised our Citibank Singapore Global Consumer Banking Terms & Conditions ("GCB T&C"). Specifically, we have included a new clause 14.8 under 'Terms Applicable Generally' and revised clause 10.9 and 10.18 under 'Investment Terms and Conditions'. We have also revised our Citibank Brokerage Services Terms & Conditions ("Brokerage T&C"). Specifically, we have included new clauses 9.18 and 11.4 under 'Execution of Instructions' and 'Citibank Online and Citi Mobile App' respectively; and revised clause 25.2 under 'Closure of the Brokerage Account'. We have also revised our Structured Note, Fixed Income Securities and Funds Agreement ("Investment Agreement") to amend clause 19.2 under 'Termination'.

The changes in the GCB T&C, and clause 25.2 of the Brokerage T&C will apply in the unlikely event that you hold an investment account that has to be closed arising from a need to comply with the relevant legal requirements, regulations or policies. In this situation, if you hold securities within the account at the point of account closure, you will be given 14 days to make alternative arrangement for those securities. Failing which, Citibank will have the discretion and authority to liquidate the securities and any losses that may arise will be borne by you.

Please refer to https://www.citibank.com.sg/global_docs/pdf/bank_tnc.pdf for more information on GCB T&C, https://www.citibank.com.sg/brokeragesvcstnc for Brokerage T&C and https://www.citibank.com.sg/gcb/pdf/Investment Agreement.pdf for Investment Agreement.

The changes in the GCB T&C, Brokerage T&C and Investment Agreement will take effect from 1 September 2023.