

8 Marina View, #20-01 Tel 65 6227 9188
Asia Square Tower 1
Singapore 018960



Private Bank

Application For Banking, Custodian, Investment And Credit Services - Individual

To: Citibank, N.A.,
Singapore Branch*

* Citibank, N.A. ("Citibank") is a national bank organised under the United States ("U.S.") National Bank Act. Its members have limited liability. Citibank, N.A., Singapore Branch (Singapore Company Registration Number F00556C) holds a banking licence granted under the Banking Act, Chapter 19 of Singapore.

I/We, the undersigned hereby request and authorise you to open an account or accounts through which you may provide private banking and other services (the "Services") to me/us, subject to the terms and conditions of this Application For Banking, Custodian, Investment And Credit Services - Individual ("Application") and the Terms and Conditions For Banking, Custodian, Investment And Credit Services of Citibank, N.A. prevailing as at the date of this Application as set out at privatebank.citibank.com/forms/account-application.html (and as the same may be amended, modified, revised and/or supplemented from time to time, the "Terms"). The term "Account" refers to all and any of my/our accounts with Citibank which I/we presently or may from time to time have for any or all of the Services. Capitalised terms which are not defined in this Application have the same meaning as those terms in the Terms.

CLIENT PROFILE

Account Ownership Single Joint Tenants Others (please specify) _____

Account Holder (in English): _____

Account Holder (in Chinese): _____

Mailing Address :

Attention/Care of/Chinese mailing address (If applicable. Do not indicate account title here) _____

PO Box (if applicable) _____ Building No. / Street No. _____

Street Name _____ Apt/Suite/Room Etc. _____

Floor _____ Building Name _____

Town Location Name _____ Town Name / City Name _____

State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Main Applicant

Name (in English):

First Name _____ Middle Name _____

Last Name _____ Aliases (if applicable) _____

Name (in Chinese if applicable):

First Name _____ Last Name _____

Date of Birth (MM/DD/YYYY): _____ Place of Birth _____

Town or City of Birth _____

Nationality: _____ ID / Passport Number: _____
(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Do you have other nationality(ies)? Yes No

If Yes, please list all additional nationality(ies) and ID/Passport Number(s).

Nationality: _____ ID / Passport Number: _____
(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Nationality: _____ ID / Passport Number: _____
(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Residential Address (Notice: Post Office Box is not acceptable) (Fill in if different from Mailing Address):

Building No. / Street No. _____ Street Name _____

Apt/Suite/Room Etc. _____ Floor _____

Building Name _____ Town Location Name _____

Town Name / City Name _____ State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

(For Electronic Access, if applicable)

(Please indicate international dialing code. Only Mobile No. (1) would be used for Electronic Access.)

Email address: _____
(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.)

Security Information *(This information may be used by Citibank to verify your identity and for security purposes.)*

Security word/phrase: _____
(Do not use identification number, date of birth or mother's maiden name)

First School Attended: _____

Electronic Access Enrollment

By checking this box, I consent to enrollment to the various web and mobile-based client applications offered by Citibank from time to time ("Electronic Client Applications") and agree that Citibank may use the email address and contact numbers I have provided in this Application or from time to time to enroll me and grant me access to and use of the Electronic Client Applications and the delivery of any One Time Password and/or software token. I further agree and confirm that I have read the Electronic Client Application Enrollment section set out in the AGREEMENT section of this Application prior to checking this box.

Co-Applicant 1

Name (in English):

First Name _____ Middle Name _____

Last Name _____ Aliases (if applicable) _____

Name (in Chinese if applicable):

First Name _____ Last Name _____

Date of Birth (MM/DD/YYYY): _____ Place of Birth _____

Town or City of Birth _____

Relationship with Main applicant: _____

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Do you have other nationality(ies)? Yes No

If Yes, please list all additional nationality(ies) and ID/Passport Number(s).

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

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Apt/Suite/Room Etc. _____ Floor _____

Building Name _____ Town Location Name _____

Town Name / City Name _____ State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

(For Electronic Access, if applicable)

(Please indicate international dialing code. Only Mobile No. (1) would be used for Electronic Access.)

Email address: _____

(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.)

Security Information (This information may be used by Citibank to verify your identity and for security purposes.)

Security word/phrase: _____

(Do not use identification number, date of birth or mother's maiden name)

First School Attended: _____

Electronic Access Enrollment

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Co-Applicant 2

Name (in English):

First Name _____ Middle Name _____

Last Name _____ Aliases (if applicable) _____

Name (in Chinese if applicable):

First Name _____ Last Name _____

Date of Birth (MM/DD/YYYY): _____ Place of Birth _____

Town or City of Birth _____

Relationship with Main applicant: _____

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Do you have other nationality(ies)? Yes No

If Yes, please list all additional nationality(ies) and ID/Passport Number(s).

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Residential Address (Notice: Post Office Box is not acceptable) (Fill in if different from Mailing Address):

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Apt/Suite/Room Etc. _____ Floor _____

Building Name _____ Town Location Name _____

Town Name / City Name _____ State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

For Electronic Access, if applicable)

(Please indicate international dialing code. Only Mobile No. (1) would be used for Electronic Access.)

Email address: _____

(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.)

Security Information (This information may be used by Citibank to verify your identity and for security purposes.)

Security word/phrase: _____

(Do not use identification number, date of birth or mother's maiden name)

First School Attended: _____

Electronic Access Enrollment

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Co-Applicant 3

Name (in English):

First Name _____ Middle Name _____

Last Name _____ Aliases (if applicable) _____

Name (in Chinese if applicable):

First Name _____ Last Name _____

Date of Birth (MM/DD/YYYY): _____ Place of Birth _____

Town or City of Birth _____

Relationship with Main applicant: _____

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Do you have other nationality(ies)? Yes No

If Yes, please list all additional nationality(ies) and ID/Passport Number(s).

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Nationality: _____ ID / Passport Number: _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Residential Address Notice: (Post Office Box is not acceptable) (Fill in if different from Mailing Address):

Building No. / Street No. _____ Street Name _____

Apt/Suite/Room Etc. _____ Floor _____

Building Name _____ Town Location Name _____

Town Name / City Name _____ State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

(For Electronic Access, if applicable)

(Please indicate international dialing code. Only Mobile No. (1) would be used for Electronic Access.)

Email address: _____

(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.)

Security Information *(This information may be used by Citibank to verify your identity and for security purposes.)*

Security word/phrase: _____

(Do not use identification number, date of birth or mother's maiden name)

First School Attended: _____

Electronic Access Enrollment

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Co-Applicant 4

Name (in English) :

First Name _____ Middle Name _____

Last Name _____ Aliases (if applicable) _____

Name (in Chinese if applicable) :

First Name _____ Last Name _____

Date of Birth (MM/DD/YYYY) : _____ Place of Birth _____

Town or City of Birth _____

Relationship with Main applicant : _____

Nationality : _____ ID / Passport Number : _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Do you have other nationality(ies)? Yes No

If Yes, please list all additional nationality(ies) and ID/Passport Number(s).

Nationality : _____ ID / Passport Number : _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Nationality : _____ ID / Passport Number : _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

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Apt/Suite/Room Etc. _____ Floor _____

Building Name _____ Town Location Name _____

Town Name / City Name _____ State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

(For Electronic Access, if applicable)

(Please indicate international dialing code. Only Mobile No. (1) would be used for Electronic Access.)

Email address : _____

(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.)

Security Information *(This information may be used by Citibank to verify your identity and for security purposes.)*

Security word/phrase : _____

(Do not use identification number, date of birth or mother's maiden name)

First School Attended : _____

Electronic Access Enrollment

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Co-Applicant 5

Name (in English) :

First Name _____ Middle Name _____

Last Name _____ Aliases (if applicable) _____

Name (in Chinese if applicable) :

First Name _____ Last Name _____

Date of Birth (MM/DD/YYYY) : _____ Place of Birth _____

Town or City of Birth _____

Relationship with Main applicant : _____

Nationality : _____ ID / Passport Number : _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Do you have other nationality(ies)? Yes No

If Yes, please list all additional nationality(ies) and ID/Passport Number(s).

Nationality : _____ ID / Passport Number : _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

Nationality : _____ ID / Passport Number : _____

(The ID number should be the exact text based on the official identity document including any characters, such as brackets. Unnecessary spaces/symbols should not be added.)

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Apt/Suite/Room Etc. _____ Floor _____

Building Name _____ Town Location Name _____

Town Name / City Name _____ State/Province/Country Sub Division _____

Postal/Zip Code (if applicable) _____ Country/Region/Place _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

(For Electronic Access, if applicable)

(Please indicate international dialing code. Only Mobile No. (1) would be used for Electronic Access.)

Email address : _____

(The contact numbers and email address provided above will be used for electronic communications and Electronic Access Enrollment if you choose to tick the box below.)

Security Information *(This information may be used by Citibank to verify your identity and for security purposes.)*

Security word/phrase : _____

(Do not use identification number, date of birth or mother's maiden name)

First School Attended : _____

Electronic Access Enrollment

By checking this box, I consent to enrollment to the various web and mobile-based client applications offered by Citibank from time to time ("Electronic Client Applications") and agree that Citibank may use the email address and contact numbers I have provided in this Application or from time to time to enroll me and grant me access to and use of the Electronic Client Applications and the delivery of any One Time Password and/or software token. I further agree and confirm that I have read the Electronic Client Application Enrollment section set out in the AGREEMENT section of this Application prior to checking this box.

FOR NON-RESIDENTS OF SINGAPORE ONLY

By checking the “yes” box, I/we declare that I/we derive income either through a partnership in Singapore or from the carrying on of a trade, business or profession in Singapore.

Yes No

MAKING CITI PRIVATE BANK PRODUCTS AND SERVICES AVAILABLE TO CLIENTS AND USE OF PERSONAL DATA IN DIRECT MARKETING

I/We understand that:

- (1) Citi Private Bank provides clients access to a broad array of products and services available through Citibank, N.A. and other bank and non-bank affiliates and subsidiaries of Citigroup (“CPB”);
- (2) most clients and prospective clients of CPB wish to diversify their investment portfolios across different currencies, asset classes and markets around the world, in order to minimize risk while taking advantage of growth opportunities arising globally;
- (3) they also wish to consider the use of estate planning and similar global wealth structuring arrangements as part of their strategies to manage their wealth;
- (4) they look to CPB to help, by providing global market information, details of specific investment opportunities and other wealth management products and services (whether banking, financial, credit or trust products and services, introductions to Citibank affiliates or third parties, insurance or credit cards) which may be of interest or provide added value to them;
- (5) many of these investment opportunities and wealth management products and services are not available to the general public in the markets where CPB’s clients and prospective clients are resident;
- (6) as a result, they are unlikely to learn of their existence unless they request CPB to assist by informing them of such opportunities, products and services when they arise; and
- (7) CPB can only effectively provide clients and prospective clients with information and research about global market developments, investment ideas, wealth structuring opportunities and other products and services that may interest them if they have confirmed to CPB that they wish to receive such information and research.

I/We therefore confirm my/our wish to receive, and request CPB to provide me/us with global market information and research and information on specific investment ideas and opportunities, wealth management/structuring strategies, products and services (including without limitation banking, financial, investment, credit and trust products and services, introductions to Citibank affiliates or third parties, insurance and credit cards) that you consider may be of interest or provide added value to me/us. I/We further confirm that I am/we are interested in the following category of products: equities, fixed income and debt, credit and trust products and services, alternative investments, managed accounts, derivatives, structured products, funds, collective investment schemes, foreign exchange products, commodities, placements and investments of other nature. I/We specifically request you to provide me/us, from time to time, with information on the aforesaid types of specific investment, credit and trust products where you consider that they may be of interest to me/us. In this regard, I/we also confirm and request that you, from time to time, introduce me/us to other members of the Citigroup Companies (as such term is defined under the “Agreement” section of this Application and/or third parties, so that I/we may evaluate investment opportunities and wealth management/structuring strategies, products and services which may be of interest to me/us.

Further to my/our confirmation and request above, I/we understand that representatives of CPB such as a Banker, Portfolio Counsellor or other product specialist will be available to review the current market and investment climate with me/us, discuss such products and services, answer my/our questions regarding any information or materials I/we may receive or have received. I/We understand that I/we are also free to review any investment and wealth planning proposal with my/our own advisors.

I/We understand that all materials and information which CPB will provide or make available to me/us will be prepared and provided at my/our request solely for my/our private information and for discussion purposes only and will not, under any circumstance, constitute an offer to sell, or the solicitation of an offer to buy, any of the financial products, securities and/or services.

Where CPB accedes to my/our above request by providing or making available to me/us materials and information on various opportunities, products and services, I/we agree that CPB may contact me/us through various means (including telephone calls, text messages, faxes, emails or other electronic means). I further understand and agree that CPB may also use my/our personal data, and provide such data to other members of the Citigroup Companies, for marketing and client servicing purposes. There may be revenue/benefit sharing arrangements between various Citigroup Companies.

The below represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to CPB prior to this application.

Where applicable¹, I/we understand that the below choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank’s Circular Relating to the Personal Data (Privacy) Ordinance and the Usage of Customer Information (“PDPO Circular”). The PDPO Circular sets out the types of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

¹ This applies to where accounts are serviced by a representative based in Hong Kong or any other circumstances where the Personal Data (Privacy) Ordinance may be applicable from time to time.

IMPORTANT: FOR PERSONS* RESIDENT IN INDONESIA ONLY, THE FOLLOWING APPLIES

In the case of many investments and credit and trust products, we understand that CPB can only effectively provide us with information about specific investment, credit and trust products if we have confirmed to you that we wish to receive information on these product types.

By checking this box, we hereby confirm that CPB has conducted a general product discussion on various investment, credit and trust products with us, following which we have indicated an interest in the following category of products: equities, fixed income and debt, credit and trust products and services, alternative investments, managed accounts, derivatives, structured products, funds, collective investment schemes, foreign exchange products, commodities, placements and investments of other nature. We specifically request you to provide us, from time to time, with information on the aforesaid types of specific investment, credit and trust products where you consider that they may be of interest to us.

* Persons include individuals, corporate bodies, partnerships, trustees or associations, whether as an account holder or an authorised signatory.

- By checking this box, we have indicated our choice to agree to:
- (1) receive materials and information as described above;
 - (2) be contacted by CPB in the manner and for the purposes set out above; and
 - (3) the use and transfer of our personal data in direct marketing in the manner described above.

If you do not wish to tick this box, please discuss with Citibank further regarding the effect of your choice on Citi Private Bank's ability to provide you with products and services.

COMMUNICATIONS

I/We authorise you to accept my/our instructions in respect of any transaction or dealing by telephone, letter, facsimile and/or other forms of communication in accordance with the Terms. Such instructions include any changes to my/our Authorised Signatories and their contact details as may be notified to you in accordance with the Terms from time to time.

If you should wish to contact me/us in relation to my/our Account and/or any instruction which you may receive from me/us, I/we agree that you may contact (i) me/us using the contact details (including contact numbers and email addresses) as set out in "Client Profile" above and/or in accordance with the Terms from time to time; and (ii) my/our Authorised Signatories as appointed in accordance with the Terms using the contact details (including contact numbers and email addresses) provided to you below and/or in accordance with the Terms from time to time.

In addition, by providing my/our and my /our Authorised Signatories' contact details to you from time to time, I/we and each of my/our Authorised Signatories agree to receive communications (whether electronic or otherwise) from you in accordance with the terms contained in this Application, the Terms and any other applicable agreement.

I/We understand and acknowledge on behalf of myself/ourselves and my/our Authorised Signatories that the use of electronic communications by public communications systems is inherently insecure. Unauthorised third parties may intercept these communications. They may be corrupted during transmission, which would affect their accuracy or timeliness. Communications may even get lost in transmission such that communication never occurs.

I/We will bear all risks, and you are not responsible or liable, for Losses arising from Instructions or communications provided by telephone, facsimile, telex, electronic mail, the Internet, short message system or other means of communication (whether electronic or otherwise), except and except only for loss or damage which results directly and solely from your fraud, wilful misconduct or gross negligence.

I/We hereby agree and acknowledge that the communications sent to me/us by you or by me/us to you via the Internet, short message system or any other publicly available communication system, including information relating to, or any particulars of, my/our Account (including any deposits held with you, any funds under management by you, and safe custody arrangements made by me/us with you) could be accessed by third parties in the course of such communications. I/We further agree that actions taken in accordance with such communication will not constitute a violation of any applicable secrecy rules, and I/we expressly understand and agree that you may use, share, process and store my/our data and information in accordance with Clause 21 of the Terms. I/We also understand and agree to accept as my/our sole responsibility any change to the confidentiality of my/our banking or investment relationships with you arising from actions in accordance with such communication.

I/We hereby agree that unless otherwise agreed with you, you are not obliged to accept any instructions and carry out any orders or instructions received through electronic mail, short message system or any other means of electronic communication, and that in any event your acceptance of any orders or instructions shall be subject to such terms and conditions, and the use of such prescribed security procedures, as you may impose from time to time.

Contact Details of Authorised Signatory(ies)
Please indicate international dialing code (if applicable)

(1) Name _____ Email address: _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

Contact Details of Authorised Signatory(ies)

(2) Name _____ Email address: _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

Contact Details of Authorised Signatory(ies)

(3) Name _____ Email address: _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

Contact Details of Authorised Signatory(ies)

(4) Name _____ Email address: _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

Contact Details of Authorised Signatory(ies)

(5) Name _____ Email address: _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

Contact Details of Authorised Signatory(ies)

(6) Name _____ Email address: _____

Tel No. (1) _____ / _____ Tel No. (2) _____ / _____ Tel No. (3) _____ / _____

Mobile No. (1) _____ / _____ Mobile No. (2) _____ / _____ Fax No. _____ / _____

PAPERLESS ELECTRONIC DELIVERY SERVICE

By checking this box and signing this Application, I am/we are requesting to receive Documents **in electronic form only** for this Account via the Electronic Client Application and consent to receiving the Documents electronically pursuant to the terms set out in Clauses 6A and 6B of the Terms. All Documents in paper form, including monthly statements of account, will cease to be generated on the next relevant statement date and I/we agree to accept and view in a timely manner the electronic form of all Documents. We further acknowledge and agree that the Applicant(s) in the Client Profile section who has/have elected to consent for enrollment to the Electronic Client Application is/are authorised to receive all Documents on behalf of any other Applicant(s) who has/have not elected to consent for enrollment to the Electronic Client Application.

“Documents” is defined to mean:

- (A) (i) periodic account statements, (ii) relationship reports and other periodic or on demand reports, (iii) account notifications and communications, (iv) trade confirmations, (v) prospectuses, (vi) syndicate materials (e.g. preliminary communications, information, notices and offering materials for syndicated initial public offerings or other securities offerings), (vii) structured note or investment offerings (e.g. preliminary pricing supplements or term sheets, base prospectuses, prospectus supplements, and preliminary and final pricing supplements), (viii) proxy materials and other shareholder materials (e.g. proxy statements, proxy cards, requests for voting instructions, consent or authorisation forms and similar items and other shareholder communications such as quarterly, semi-annual and annual reports, certain prospectuses, newsletters and similar items) and (ix) any additional materials that the client may elect to receive electronically directly from the Citigroup Inc. affiliate maintaining the client’s account(s) and/or providing the client with the services available through Citi Private Bank, or indirectly from Citibank through Citibank’s service providers, including those materials covered by laws which require delivery to be “in writing,”; and
- (B) notices regarding this Application, the client’s use of the Electronic Client Application, the client’s enrollment in the paperless electronic delivery service, and the client’s relationship with Citibank.

* Note:

Not all Documents may be delivered through the Electronic Client Application (e.g. Citi Private Bank In View) and some might be sent to your physical mailing address.

REQUEST NOT TO RECEIVE STATEMENTS OF ACCOUNT AS PRESCRIBED BY THE SECURITIES AND FUTURES (LICENSING AND CONDUCT OF BUSINESS) REGULATIONS

By signing this Application, I am/we are requesting not to receive monthly and quarterly statements of account as prescribed by the Securities and Futures (Licensing and Conduct of Business) Regulations from Citibank. I/We understand and agree that Citibank may still deliver Statements (as defined in the Terms) to me/us for my/our knowledge and that Clause 9 of the Terms will apply to such Statements.

IMPORTANT NOTE TO AUSTRALIAN RESIDENT CLIENTS

Citibank, N.A. is incorporated in the United States of America and its principal regulators are the US Office of the Comptroller of Currency and Federal Reserve under US laws, which differ from Australian laws. Citibank, N.A. does not hold an Australian Financial Services License under the Corporations Act 2001 as it enjoys the benefit of an exemption under ASIC Class Order CO 03/1101 (remade as ASIC Corporations (Repeal and Transitional) Instrument 2016/396 and extended by ASIC Corporations (Amendment) Instrument 2023/588).

I/We acknowledge, represent and warrant that so long as I am/we are resident(s) in Australia, I/we shall remain at all relevant times a "wholesale client" (within the meaning of the Corporations Act 2001 (Cth)) in respect of your provision of financial services to me/us.

IMPORTANT NOTE TO CLIENTS WHO ARE (I) TAIWAN RESIDENTS, OR (II) PASSPORT HOLDERS OF THE PEOPLE'S REPUBLIC OF CHINA ("PRC") RESIDING IN THE PRC

Completion and Signing of Account Opening Documents

For Taiwan residents²:

By checking the "Yes" box below, I/we represent, acknowledge and declare that this Application Form and other ancillary documents related to the opening of my/our Account with Citibank were completed and executed while I was/we were physically outside Taiwan.

Yes No

For PRC passport holders residing in the PRC³:

By checking the "Yes" box below, I/we represent, acknowledge and declare that this Application Form and other ancillary documents related to the opening of my/our Account with Citibank were completed and executed while I was/we were physically outside the PRC.

Yes No

ACCOUNTS AND SERVICES

CREDIT PRODUCTS

I/We agree that Part VI of the Terms (relating to Credit Services of Citibank) will apply to me/us as soon as I/we utilise any Credit Services of Citibank provided to me/us from time to time but not before.

In the event that I/we utilise any Credit Services provided by Citibank, I/we acknowledge that under Clause 21 of the Terms, you may disclose information and/or documents to any person who has or may give a guarantee or third party security to you in connection with the Credit Services of Citibank provided to me/us from time to time and I/we further agree that you may disclose information and/or documents to any other person which you may deem relevant in connection with the Credit Services of Citibank provided to me/us from time to time, including without limitation, any securities registrar.

Without prejudice to the generality of Clause 21 of the Terms, I/we confirm that any disclosure by Citibank to a guarantor / third party security provider shall include, but not be limited to, the disclosure by you to any such guarantor / third party security provider of:

1. details of or documents including or evidencing any obligations that may from time to time be guaranteed or secured by such guarantor / third party security provider;
2. a copy of any formal document for overdue payment which you may from time to time make on me/us in connection with such obligations; and
3. upon request by the guarantor/third party security provider, a copy of the latest statement of account from time to time provided by you to me/us.

TRADING AGAINST ME/US

I/We consent to you entering into transactions to buy from me/us, sell to me/us and otherwise deal in securities, properties and other investments for (a) your own account, (b) the account of any person associated with (including but not limited to your directors or secretary(ies)) or connected to you (including but not limited to your head office and any branches or its subsidiaries or associated companies and their respective directors or secretary(ies) wherever located) or (c) any account in which you have an interest.

² This Section must be completed by Taiwan residents.

³ This Section must be completed by PRC passport holders residing in PRC.

COLLECTION, USE AND DISCLOSURE OF PERSONAL DATA

I/We have received, read and accepted the Citibank Singapore Circular relating to the Personal Data Protection Act. I/We further understand and acknowledge that our operation of the Account(s) and/or utilisation of the Services will be governed by such circular (as the same may be amended, modified, revised and/or supplemented from time to time).

DECLARATION OF ACCREDITED INVESTOR STATUS

I/We declare, warrant and represent in Citibank's favour that I am/we are each either:

- (a) an individual whose net personal assets exceed SGD2 million in value (or its equivalent in a foreign currency);
- (b) an individual whose financial assets (net of any related liabilities) exceed in value SGD\$1 million (or its equivalent in a foreign currency), where "financial asset" means:
 - (BA) a deposit as defined in section 4B of the Banking Act, Chapter 19 of Singapore;
 - (BB) an investment product as defined in section 2(1) of the Financial Advisers Act, Chapter 110 of Singapore (the "FAA"), which includes securities, securities-based and other derivatives contracts, collective investment schemes, and life policies; or
 - (BC) any other asset as may be prescribed by regulations made under section 341 of the Securities and Futures Act, Chapter 289 of Singapore (the "SFA"); or
- (c) an individual whose income in the preceding 12 months is not less than SGD300,000 (or its equivalent in a foreign currency); and that I/we shall qualify and/or be deemed as an "accredited investor", as defined in Section 4A of the SFA for as long as I/we have opened an Account with you.

In this connection, I/each of us understand that in determining the value of my net personal assets for the purposes of determining whether I am an "accredited investor", the value of my primary residence:

- (a) is to be calculated by deducting any outstanding amounts in respect of any credit facility that is secured by the residence from the estimated fair market value of the residence; and
- (b) is taken to be the lower of the following:
 - (i) the value calculated under paragraph (a) above;
 - (ii) SGD\$1 million.

I/We agree and undertake to promptly inform you if I/we cease at anytime to qualify and/or be deemed as an "accredited investor".

I/We understand and agree that the above declaration is being made for purposes of (a) exempting Citibank from certain on-going compliance obligations under the SFA, the FAA and each of the respective regulations, notices, guidelines, practice notes and circulars promulgated thereunder in respect of any regulated activity or financial advisory service that Citibank may provide to me/us; and (b) the invocation of exemptions from prospectus registration requirements for offers of securities, securities-based derivative contracts and units in a collective investment scheme (each as defined in the SFA) to persons in Singapore in respect of which a prospectus has not been lodged with the Monetary Authority of Singapore (collectively, "Relevant Securities"), pursuant to Section 275 or Section 305 of the SFA.

I/We declare that I/we understand and agree that Citibank may also offer Relevant Securities to me/us only on terms that the Relevant Securities may only be acquired at a consideration of not less than the Prescribed Amount for each transaction. For the purpose of this declaration, "Prescribed Amount" means SGD200,000 (or the equivalent in a foreign currency) or such other amount as will enable Citibank to offer the Relevant Securities to me/us pursuant to Section 275(1A) or Section 305(2) of the SFA.

I/We agree and confirm that all my/our particulars in this Application, and the declaration made above, are true and correct, and will be repeated for so long as I/we have an Account opened with Citibank, and that you shall be duly entitled to rely on the accuracy of such information without any further investigations on your part. However, you reserve the right to request for and I/we agree to provide you independent documentary proof to allow you to ascertain my/our eligibility as an "accredited investor".

PROFESSIONAL INVESTOR STATUS

Where I am/we are serviced by representatives of Citibank, N.A., Hong Kong Branch, I/we acknowledge and agree that:

- (i) I/we shall be deemed to be a "Professional Investor" by Citibank if I/we fall within one of the categories of persons described in paragraph (j) of the definition of "Professional Investor" in Part 1 of Schedule 1 to the Securities and Futures Ordinance (Cap 571) of the Laws of Hong Kong as follows:
 - (a) a trust corporation having been entrusted under one or more trusts of which it acts as a trustee with total assets of not less than HKD40 million at the relevant date or as ascertained in accordance with paragraph (e).
 - (b) an individual having a portfolio of not less than HKD8 million at the relevant date or as ascertained in accordance with paragraph (e), when any one or more of the following are taken into account—
 - (i) a portfolio on the individual's own account;
 - (ii) a portfolio on a joint account with the individual's associate;
 - (iii) the individual's share of a portfolio on a joint account with one or more persons other than the individual's associate;
 - (iv) a portfolio of a corporation which, at the relevant date, has as its principal business the holding of investments and is wholly owned by the individual.

For the purpose of paragraph (b)(iii), an individual's share of a portfolio on a joint account with one or more persons other than the individual's associate is (A) the individual's share of the portfolio as specified in a written agreement among the account holders or (B) in the absence of such an agreement in (A), an equal share of the portfolio.

- (c) A corporation which is—
 - (i) a corporation having—
 - (A) a portfolio of not less than HKD8 million; or

- (B) total assets of not less than HKD40 million, at the relevant date or as ascertained in accordance with paragraph (e);
- (ii) a corporation which, at the relevant date, has as its principal business the holding of investments and is wholly owned by any one or more of the following persons—
 - (A) a trust corporation specified in paragraph (a);
 - (B) an individual specified in paragraph (b);
 - (C) a corporation specified in this paragraph (c)(ii) or paragraph (c)(i);
 - (D) a partnership specified in paragraph (d);
 - (E) a professional investor within the meaning of paragraph (a), (d), (e), (f), (g) or (h) of the definition of professional investor in section 1 of Part 1 of Schedule 1 to the Securities Futures Ordinance (Cap 571) of the Laws of Hong Kong; or
- (iii) a corporation which, at the relevant date, wholly owns a corporation referred to in paragraph (c)(i).
- (d) A partnership having—
 - (i) a portfolio of not less than HKD8 million; or
 - (ii) total assets of not less than HKD40 million, at the relevant date or as ascertained in accordance with paragraph (e).
- (e) For the purposes of paragraphs (a), (b), (c) or (d), the total assets entrusted to a trust corporation, the portfolio of an individual, or the portfolio or total assets of a corporation or partnership, are to be ascertained by referring to any one or more of the following—
 - (i) for a trust corporation, corporation or partnership, the most recent audited financial statement prepared within 16 months before the relevant date in respect of the trust corporation (or a trust of which it acts as a trustee), corporation or partnership;
 - (ii) for a trust corporation, individual, corporation or partnership, any one or more of the following documents issued or submitted within 12 months before the relevant date—
 - (A) a statement of account or a certificate issued by a custodian;
 - (B) a certificate issued by an auditor or a certified public accountant;
 - (C) a public filing submitted by or on behalf of the trust corporation (whether on its own behalf or in respect of a trust of which it acts as a trustee), individual, corporation or partnership.
- (ii) if I am/we are or at any time become a “Professional Investor” as determined by Citibank from time to time, I/we agree that Citibank need not comply with the Hong Kong Securities and Futures (Contract Notes, Statements of Account and Receipts) Rules in issuing to me/us contract notes, statements of accounts and receipts. Nevertheless, I/we may from time to time agree with Citibank any other alternative arrangement.

DECLARATION OF SOLVENCY STATUS

I/We, to induce Citibank to enter into the Terms and to avail for my/our utilization the Services (including without limitation, the Credit Services) or any of them (at its sole discretion) hereafter and from time to time, in accordance with the Terms, hereby represent and warrant and solemnly and sincerely declare the following to Citibank, conscientiously believing the same to be true, for Citibank’s benefit and reliance, as follows:

1. all actions, conditions and things required to be taken, fulfilled/complied with and done by me/us, including without limitation, the obtaining of all authorisations, filings, registration of documents or claims for me/us to lawfully enter into and perform my/our obligations under the Terms, the Surety Documents, and the Security Documents to which I am/we are a party, without contravening any laws or any other obligations binding on me/us or my/our assets and to ensure they are legally binding and enforceable, have all been taken, fulfilled and done; and
2. I am/we are Solvent and the execution, delivery and performance of my/our obligations under the Terms, the Surety Documents and the Security Documents to which I am/we are a party, or the transactions contemplated thereunder, hereafter and from time to time, will not render me/us Insolvent; and
3. no Default has occurred.

For the purposes hereof:

‘Solvent’ means, in relation to me/us, I am/we are solvent, as defined under the relevant law, including without limitation, my/our ability to pay my/our debts as they become due, and I/we now own property having a value both at fair valuation and a present fair saleable value greater than the amount required to pay such debts as they mature, and I/we will thereby not be rendered insolvent, or be left with insufficient capital, or be unable to pay my/our debts as they mature, by the execution, delivery and performance of the Term, any Surety Document or any Security Document to which I am/we are a party, and/or by me/us entering into the transactions contemplated thereunder, hereafter and from time to time;

‘Insolvent’ means, in relation to me/us, I am/we are not Solvent;

‘Surety Document’ means any guarantee, charge, pledge, lien or otherwise creating any other security interest made or given by me/us in favour of Citibank hereafter and from time to time, to secure or guarantee any obligation or liability of any third party by me/us, in each case, in form and substance in all respects satisfactory to Citibank, and includes each as from time to time amended, modified, supplemented or replaced and any other document which amends, modifies, supplements or replaces the same, and

‘Surety Documents’ means two or more such documents.

Each of the declarations and representations above and those given and/or made in the Application and the Terms will be deemed to be repeated continuously so long as my/our Account is maintained with Citibank, by reference to the facts and circumstances then existing, and in addition and without prejudice or derogation to the provisions of the Terms, I/we agree and irrevocably undertake to indemnify Citibank and keep Citibank indemnified from and against any and all liabilities, losses, damages and claims, which Citibank may suffer, sustain and/or incur whether directly or indirectly, as a result or in consequence as to its reliance of the above and any other declaration, representation and/or warranty given to Citibank by me/us herein and under the Application and the Terms.

DECLARATION OF IDENTITY OF BENEFICIAL OWNER(S)⁴

By signing this Application, I/we hereby declare that I/we being the account holder(s) am/are the beneficial owner(s) of the assets deposited with you.

DECLARATION OF POLITICALLY EXPOSED PERSON STATUS

I/We declare, warrant and represent in your favour that I/we, any natural person appointed to act on behalf of me/us (including any Authorised Signatory), and any of our beneficial owners, are not “politically exposed persons” or a family member or close associate of a “politically exposed person”, as defined in the Notice to Banks on Prevention of Money Laundering and Countering the Financing of Terrorism [MAS Notice 626].

For this purpose:

- “close associate” means a natural person who is closely connected to a politically exposed person, either socially or professionally;
- “domestic politically exposed person” means a natural person who is or has been entrusted domestically with prominent public functions;
- “family member” means a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of the politically exposed person;
- “foreign politically exposed person” means a natural person who is or has been entrusted with prominent public functions in a foreign country;
- “international organisation” means an entity established by formal political agreements between member countries that have the status of international treaties, whose existence is recognised by law in member countries and which is not treated as a resident institutional unit of the country in which it is located;
- “international organisation politically exposed person” means a natural person who is or has been entrusted with prominent public functions in an international organisation;
- “politically exposed person” means a domestic politically exposed person, foreign politically exposed person or international organisation politically exposed person;
- “prominent public functions” includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

I/We agree and undertake to promptly inform you if the above declaration ceases to be true and in such event will provide you with any relevant information that you may require.

AGREEMENT

To: Citibank, N.A., Singapore Branch
(Organised under the laws of the United States with limited liability)

I/We warrant that the personal particulars provided in this Application and all representations and warranties made by me/us in the Terms are true and correct. The Terms and this Application form my/our agreement with you and set out the terms upon which the related Services are provided and supersede all my/our prior instructions to or agreement with you on my/our Account and relationship with Citibank or on the related Services. I/We confirm that I/we have received the Terms and this Application in full and read and understood and I/we agree to be bound by the same. I/We agree that if I/we opt for any of the Services and upon receipt of advice that Citibank is prepared to make the same available to me/us, my/our utilisation of such Services will be based on the terms set out in the relevant sections of such documents for such Services.

Collection, Use and Disclosure of Personal Data and Relevant Information

I/We have received, read and accepted the Citibank Singapore Circular relating to the Personal Data Protection Act. I/We further understand and acknowledge that our operation of the Account(s) and/or utilisation of the Services will be governed by such circular (as the same may be amended, modified, revised and/or supplemented from time to time).

I/We confirm that I/we have read and understood and I/we agree with Clauses 19.2, 21 and 35.1.7 of the Terms on the Disclosure of Relevant Information.

Consent for offshore custody

I/We confirm that I/we have read and understood and I/we agree with Clause 32.7 of the Terms on the appointment of a custodian outside Singapore.

No short selling

I/We confirm that I/we have read and understood and I/we agree with Clause 44 of the Terms on the prohibition against short selling.

Electronic Client Application Enrollment

Where any one account holder or my/our Authorised Signatories enrolls into the Electronic Client Applications, I/we agree and understand as follows:

- (1) Citibank may offer products and services via the Electronic Client Applications from time to time. Accordingly, a user of the Electronic Client Application ("User") may receive notices of such additional offerings when such User accesses the Electronic Client Application and may be asked to agree to or accept the terms and conditions of additional products and services offered via the Electronic Client Applications by providing his/her electronic signature.
- (2) A user of the Electronic Client Applications may use and provide electronic signatures;
- (3) Where any one account holder is also an account holder of another account with Citibank, such other account will also be automatically enrolled for electronic access via the Electronic Client Applications and be visible through the Electronic Client Applications. Such visibility cannot be removed. This applies to accounts opened both before and after this Application is completed.
- (4) The use of the Electronic Client Applications by any User, whether enrolled through this Application, any other document or electronically through the internet, is governed by the terms and conditions of this Application, the terms and conditions provided in the Electronic Client Applications and generally, the Terms.

Use of Electronic Client Applications, Electronic Signatures and Agreements, Consent to Receive Electronic Delivery of Documents

I/We confirm and agree that I/we have read and understood Clauses 6A and 6B of the Terms on the use of the Electronic Client Application, the use and acceptance of electronic signatures and agreements, and the consent to receive electronic delivery of documents.

No tax advice

I/We acknowledge that:

1. I am/We are solely responsible for acquiring appropriate independent tax advice regarding my/our Account;
2. nothing in this Application, the Terms or in any other communication, whether or not in writing, between me/us and you, your head office or other branches, subsidiaries, representative offices, affiliated or associated companies of Citibank, N.A., or related entities owned or controlled directly or indirectly by Citigroup, Inc. (collectively, "Citigroup Companies") constitutes advice relating to tax or to the suitability from a tax planning perspective of any strategy or investment or to my/our compliance with any laws, regulations or rules;
3. withholding tax for income received from all markets will be held at the domestic rate; and
4. where my/our jurisdiction of tax residence has a double tax treaty with a jurisdiction where tax is withheld, I/we will consult my/our tax advisers to see how this impacts my/our personal tax position.

Compliance with laws

I/We acknowledge, represent and warrant that:

1. I am/we are solely responsible for, and that neither Citibank nor any other Citigroup Company has any responsibility for, my/our compliance with any laws, regulations or rules applicable to my/our opening and operation of the Account and my/our use of the services available through Citibank including, but not limited to, any laws, regulations or rules, in my/our or any other jurisdiction, relating to tax, foreign exchange and capital control and for all payment, reporting or filing requirements that may apply as a result of my/our country of citizenship, place of incorporation, domicile, residence or tax-paying status;
2. I/we have obtained all requisite legal and regulatory approvals under any applicable law or regulations (if any) for the opening, funding, operation, maintenance and closing of the Account;

I/We agree to hold each of Citibank and the Citigroup Companies harmless, and shall indemnify each of them on a full indemnity basis, from and against any and all claims, damages, loss, liabilities, costs and expenses of whatsoever nature which may be brought against it or which it may suffer, incur or sustain as a result of or in connection with my/our breach of my/our representations and warranties herein and/or my/our opening and operation of the Account.

Risk Disclosure Statements

I/We acknowledge that:

1. the Risk Disclosure Statements set out in the Terms were provided in a language of my/our choice (English or Chinese); and
2. I was/we were invited to read such Risk Disclosure Statements, to ask questions and take independent advice.

Conflicts of Interest

I/We have read and understood the conflicts of interest provisions of the Terms, including but not limited to Clause 22 of the Terms (the "Conflicts of Interest Provisions").

By signing this Application: I/We hereby accept, are aware of and consent to any positions of conflict and potential conflicts of interest affecting you and the receipt by you of remuneration, profits, fees, commissions, rebates, discounts or other benefits or advantages, whether financial or otherwise, arising therefrom or in connection therewith (whether or not such receipt or the amount thereof is not disclosed to me/us at all or in respect of any specific transaction), as set out in the Terms, including but not limited to the Conflicts of Interest Provisions. I/We understand and agree that such conflicts of interest may arise in many if not all transactions transacted through the Account for and on my/our behalf. I/We hereby accept that my/our consent will apply to each such transaction undertaken from time to time.

Consent and Agreement to Translated Documents

I/We acknowledge and agree that I/we may receive translated versions of certain sales materials, summaries, explanations, trust instruments, agreements, forms or other communications in connection with the products and services available through Citi Private Bank. These translations, if any, are provided for my/our convenience and do not substitute or amend in any way the official documents in English that govern my/our relationship with, and the products and services offered by, Citi Private Bank.

In this connection, Clause 65 of the Terms sets out the detailed terms governing the provision of any translated documents and I/we confirm that I/we have read, understood and agree to Clause 65 of the Terms on Language.

Important Disclosures about Investment Products

I/We acknowledge and agree that unless specifically stated in the product documentation or otherwise disclosed, securities and other investments or financial instruments purchased for or held in my/our Account with Citibank are not guaranteed by, nor are they deposits or obligations of, Citigroup Inc., Citibank, N.A. or any of their affiliates, not insured or protected by the United States Federal Deposit Insurance Corporation or any other government or government agency, and are subject to investment risks, including the possible loss of the principal amount invested or as otherwise stated in the product documentation.

I/We further acknowledge and confirm that the above disclosures have been provided to me/us by Citibank orally and in writing, and I/we have reviewed and understood the disclosures.

REQUEST NOT TO RECEIVE STATEMENTS OF ACCOUNTS

I/We confirm that I/we have requested not to receive monthly and quarterly statements of accounts as prescribed by the Securities and Futures (Licensing and Conduct of Business) Regulations from Citibank. I/We understand and agree that Citibank may still deliver Statements (as defined in the Terms) to me/us for my/our knowledge and that Clause 9 of the Terms will apply to such Statements.

TAX DISCLOSURE TERMS AND ATTESTATION

COMPLIANCE WITH TAX AND TAX REPORTING OBLIGATIONS:

- I/We agree to comply with all applicable tax and tax reporting obligations with respect to my/our business relations and/or account(s) with Citi.

DISCLOSURE OF INFORMATION BY CITIGROUP AND ITS AFFILIATES ("CITI"):

- **Internal to Citi and third-party service providers:** I/We agree that Citi may process my/our personal information and disclose it to any Citi affiliate and, where applicable, third-party service providers engaged by Citi, both foreign and domestic. I/We acknowledge that the information that Citi processes, discloses, or transfers in connection with my/our account(s), and with its business relations with me/us, may include information relating to other persons to the extent permitted by applicable laws, regulations, legal process, courts, regulatory codes of conduct, and guidance and agreements between any regulator or authority ("applicable law"). In relation to such information, I/we represent and warrant that the relevant persons are aware of and agree to the processing, disclosure, and transfer of their information.
- **U.S. and Local Booking Center Regulations as Required by Law:** I/We acknowledge that Citi may disclose my/our personal information, or transfer information and data with respect to my/our business relations and/or account(s) in Citi's possession, to regulators and governmental authorities, foreign and domestic, where required by either a United States regulator /

⁴ The term "beneficial owner" means the natural person who ultimately owns or controls the account holder or the natural person on whose behalf a transaction is conducted or business relations are established, and includes any person who exercises ultimate effective control over a legal person and/or arrangement. The beneficial owner is not necessarily the same as the account holder and does not necessarily have to be granted power of attorney or signatory authority for the banking relationship contemplated hereunder. Rather, the beneficial owner is the natural person who possesses a level of control over, or entitlement to, the funds or assets of the account holder that, as a practical matter, enables the natural person, directly or indirectly, to control, manage or direct the account holder. Account holders may have one or more beneficial owners, and beneficial owners are always natural persons.

Beneficial owners include any natural person who:

- Exercises actual control over the accountholder;
- Exercises effective control through a formal mandate of authority over the accountholder or accountholder's assets;
- Exercises effective control through ownership of 10% or more of the account assets or the accountholder either directly or indirectly; or
- Exercises effective control through influence and/or other indirect means.

government authority or by the applicable booking center's regulator / government authority, including disclosure of internal bank records that reflect communications regarding my/our business relations and/or account(s), if and to the extent permitted by applicable law.

- In respect of the above two acknowledgments, "Internal to Citi and third-party service providers" and "U.S. and Local Booking Center Regulations as Required by Law," I/we hereby give my/our consent to the processing, disclosure, and transfer (electronically or otherwise) by Citi of all information and data with respect to my/our business relations and/or my/our account(s). Such consent shall be irrevocable to the extent permitted by applicable law. I/We expressly release Citi from all applicable statutory or contractual privacy, secrecy, and other confidentiality-related obligations of any kind - including, in particular, data protection, financial privacy, and/or banking secrecy - that would prevent Citi from processing, transferring, and disclosing information and data with respect to my/our business relations and/or my/our account(s). I/We expressly waive any rights I/we may have under the data protection and bank secrecy laws of Switzerland and Singapore to the fullest extent possible.

ATTESTATION OF COMPLIANCE WITH TAX OBLIGATIONS

Each of the undersigned, as or on behalf of the account holder(s), represents and warrants for himself, herself, or itself and for each beneficial owner that:

1. I understand that I am solely responsible for my own tax affairs and obligations;
2. I have not been convicted of any tax crime in any jurisdiction and, as far as I am aware, I am not under any ongoing investigation by any tax authority or law enforcement agency for alleged criminal or fraudulent conduct related to tax evasion;
3. Any assets deposited, or to be deposited, in my account(s) do not represent the proceeds of any criminal conduct (including tax crimes);
4. My new and existing account(s), and the assets deposited into them, including income with respect to such assets have been, and will continue to be, declared to the relevant tax authorities, or are not legally required to be disclosed to the relevant tax authorities;
5. I will notify Citi promptly upon any change in the above representations and warranties; and
6. Each beneficial owner has authorised me to make the above representations and warranties for them.

DEPOSIT INSURANCE SCHEME

I/We acknowledge and understand that Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation ("SDIC"), for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

For more information, please refer to SDIC's website at HYPERLINK "sdic.org.sg"

The following paragraph is applicable only where the Account is serviced by representatives of Citibank, N.A., Hong Kong Branch:

Where the Account is serviced by representatives of Citibank N.A., Hong Kong Branch, any deposit booked in the Account with Citibank N.A., Singapore Branch is not a protected deposit (as defined in the Deposit Protection Scheme Ordinance (Cap. 581) of the laws of Hong Kong) and is not protected by the Deposit Protection Scheme in Hong Kong. I/We acknowledge and understand that any deposit booked in the Account with Citibank N.A., Singapore branch is not a protected deposit (as defined in the Deposit Protection Scheme Ordinance (Cap. 581) of the laws of Hong Kong) and is not protected by the Deposit Protection Scheme in Hong Kong.

By signing on the following page and in consideration of Citi providing services to me/us, I/we attest that I/we have read, understand and agree to the Terms prevailing as at the date of this Application the full version of which is set out at privatebank.citibank.com/forms/account-application.html.

In addition, by signing on the following page and in consideration of Citi providing services to me/us, (a) I/we attest that I/we have read and (b) I/we agree to the information, representations, warranties, and consents above. The above information, representations, warranties, and consents are in addition to, not in derogation from and without prejudice to any other information, representations, warranties and consents I/we agree to, including as set out, in the terms and conditions governing my/our account.

Agreed to this form, acknowledged and signed as follows by:

| | |
|------------------|------------------|
| X Name: _____ | X Name: _____ |
| X Name: _____ | X Name: _____ |
| X Name: _____ | X Name: _____ |

Date: _____
MM/DD/YYYY

FOR BANK'S USE

Please tick (if applicable) and complete witness/callback details:

| | |
|-----------------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> Signature(s) witnessed by: | <input type="checkbox"/> Callback performed by: |
| X Name(s) of Staff: _____ | X Name(s) of Staff involved: _____ |
| Date of witness: _____ | Bank extension no. used: _____ |
| Location of witness: _____ | Date and Time of call: _____ |

I declare and confirm that I have

- provided the Risk Disclosure Statements in a language of the client's choice (English or Chinese); and
- invited the client to read the Risk Disclosure Statements, ask questions and take independent advice.

X
Name of Staff:
(in block letters)

Hong Kong Monetary Authority Registration Number:

Date: _____
MM/DD/YYYY



SPECIMEN SIGNATURE AND SIGNING INSTRUCTION

You are hereby authorised to accept instructions in writing and signed and delivered by hand or post or transmitted by telex or facsimile or any other electronic means accepted by Citibank or communicated in person or by telephone from the following Authorised Signatories given in the manner specified below concerning my/our Accounts (in accordance with the Terms) and all other matters as provided for in this document between you and me/us. This authority is to remain in full force and binding upon me/us until receipt by you of written instructions from me/us to the contrary.

Private Bank



SIGNATURE CARD

Title of Account: _____

Account No.: _____

Signing Instruction: Singly
 Jointly, _____
 Others (please specify)

Specimen Signatures

| | |
|------------------------------------------------|------------------------------------------------|
| <p>X _____ Name: ID/PP Number:</p> | <p>X _____ Name: ID/PP Number:</p> |
| <p>X _____ Name: ID/PP Number:</p> | <p>X _____ Name: ID/PP Number:</p> |
| <p>X _____ Name: ID/PP Number:</p> | <p>X _____ Name: ID/PP Number:</p> |

For Internal Use Only

Date
MM/DD/YYYY

Branch
CPB, Singapore