

Dear Client

At Citibank, we are committed to promoting fair dealing when we conduct business with our customers.

We seek to ensure our customers are treated fairly by abiding by the following principles:

- Fair dealing is central to our corporate culture;
- Products and services offered are suitable for target customer segments;
- Staff are trained and equipped with the necessary knowledge and skills to provide quality advice and information when offering products and services to our customers;
- Customers are provided with clear, timely and relevant information that accurately represent the products and services offered and delivered;
- Customer complaints are handled in an independent, effective and prompt manner.

We are fully committed to ensure:

- Our interaction with you will always be fair, balanced and customer focused;
- Each one of us adheres to values that are designed to ensure that we put your needs first, and to deliver superior customer experience;
- The product range that we distribute undergoes a rigorous due diligence process and where recommendations are provided for wealth management products, these are aligned with your financial objectives and risk profile;
- Our sales personnel are trained and where applicable, certified, prior to them engaging and discussing products with you;
- We provide relevant and clear product information in a timely manner that will help you make informed financial decisions;
- You have easy access to provide your feedback, which will be invaluable to the growth of the business;
- You can reach us through CPB Hotline +65 6595 7777 (SG), 830am to 530pm, Monday to Friday excluding public holidays or +852 3419 8522 (HK), 9am to 6pm, Monday to Friday excluding public holidays or email us at cpbclientenquiry@citi.com. Alternatively, you may also contact your Banker;
- We follow high service standards on complaints handling and resolution where complaints are resolved in an independent and prompt manner. If you like to have an external review of your concerns, we will guide you to seek the assistance of FIDReC (Financial Industry Disputes Resolution Centre Ltd).

Fair dealing is central to the way we conduct business with you.

Dear Client

Fair Dealing - Notification of Right of Review Clauses

At Citi, we are committed to promoting fair dealing when we conduct business with our customers. We write to inform you that the terms and conditions governing your account with us and the products, facilities and/or services (collectively, "products and/or services") offered by Citibank N.A., Citi Private Bank ("Citi") contain clauses that give Citi the unilateral right to revise such terms and conditions ("Right of Review Clauses" or "RoR Clauses"). These RoR Clauses may also be found in promotions or any client campaigns relating to Citi's products and/or services.

The circumstances where Citi may exercise RoR Clauses in the normal course of its business include but are not limited to, changes in the interest rate environment, market or economic conditions as well as changes to applicable law, regulation or Citi's policy. The occurrence of any such event may lead to revisions to the terms of Citi's products and/or services including but not limited to revisions to interests, fees and charges and revisions to features and benefits.

Where Citi reasonably believes that our exercise of the RoR Clauses to revise the terms and conditions of a Citi product and/or service may materially and adversely impact your rights, obligations or interests (for example, changes to interests, fees and charges), Citi shall endeavor to give you not less than 30 days' prior notice before implementing such revisions unless otherwise agreed between Citi and you, or unless circumstances (including but not limited to evolving market or economic conditions or those mentioned in the preceding paragraph) make it impracticable for Citi to do so. For products issued by third parties (e.g., structured notes, bonds etc.) and distributed by Citi, the RoR Clauses which are an integral feature of such products may also be exercised by the manufacturers in accordance with the terms of such products.

We also want to inform you that should you decide (at the relevant time) not to accept Citi's revisions to the terms and conditions governing any of Citi's product and/or service, you may terminate that product and/or service as may be permitted by, and in accordance with, the relevant terms and conditions governing that product and/or service. Please note that fees and charges may apply for early termination. Payment obligations may also be accelerated for certain products and/or services and you may also, depending on the terms of the product and/or service, incur losses.

This letter is a notification and is for your information only. It imposes no obligation on Citi and does not amend or supplement any of the existing documents entered between you and Citi in relation to Citi's products and services which continue to apply and remain unchanged, valid and binding on you.

You may contact your private banker if you require any clarification on the above.