

Terms and Conditions

1. The Rates for Investments is only available to Citigold in Digital Bank clients. In the event that you have more than one relationship with the bank (whether solely or jointly with any other person), only the Citigold in Digital Bank relationship will qualify. Non-Citigold in Digital Bank relationships will not qualify.

2. This is not available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

3. You will enjoy these rates when you trade with us for Investment Funds and Brokerage.

Investment Funds	
Rates	1% per trade
Qualifying transactions	Buy only online and offline trades
Exclusions	Redemptions trades
	Switching trades

Brokerage	
Commission rates	0.15% per trade Subject to a minimum commission of US\$18, S\$21, and HK\$80 for US, SG and HK markets respectively For the foreign currency securities in Singapore market, the foreign currency equivalent of minimum fee will apply: Securities Trading in USD – USD 18 Securities Trading in HKD – HKD 80
Custodian Fees	0.015% of your monthly average stockholding balance, payable every six months. Inclusive of GST where applicable.
Qualifying transactions	US, SG and HK markets Buy and sell online trades