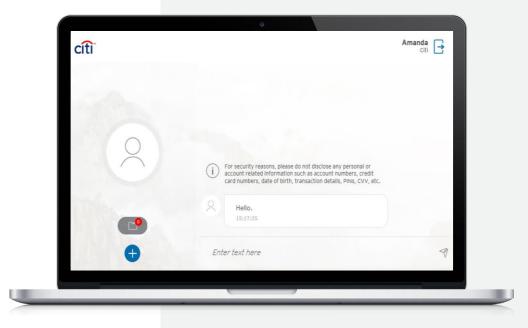
International Personal Bank Singapore

Live Chat Quick Start Guide

Citibank Online







Go to www.ipb.citibank.com.sg.



Click on "Sign on to Citibank Online", and sign on with your User ID and Password.





3

Click on "Live Chat' on the Account Summary page to start a conversation.

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	4	
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Enter One-Time Pin (OTP) if prompted.

(i) Note:

Live Chat is only available on weekdays (excluding Singapore public holidays) from 10am to 5pm (Singapore time).

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Citibank International Personal Bank Sing	gapore 甲文版 日本語		ABOUT U	IS ▼ CONTACT US Q
citi				
My Citi Payment & Transfers		Products MEMBER REWARE		Sign Off
Welcome to Citibank Online ! S	SXOX XHXU TXN Last Logi	in: 05-07-2018 MY PROFILI	E 0 Messages	
ACCOUNTS		Manage Accounts Display	GVA Registration	
		+ Expand A	II - Collapse All	Live Chat Mondays to Fridays
				10am to 5pm (Singapore Time)
Checking Accounts ((1)			QUICK TASKS
Account Name	A second Trees		A	What would you like to do?
Account Name	Account Type		Amount	Pay Bills Transfer Funds Dataman Que Assessta
Checking : xxxxxx0804	Checking	Available Now:	USD 462,875.25	Transfer Funds Between Own Accounts Ownload Recent Statements
Ø Recent Transactions	-	On Deposit:	USD 462,875.25	View Reward Balance
		M	KE A TRANSFER	Document Upload
		Total On Deposit:	USD 462,875.25	USEFUL LINKS
_				(*) Citi Wealth Insights & Web Seminars
 Savings & Investmer 	nt Accounts (5)	Total On Deposit:	USD 5,453,056.55	Email Update
				 Enroll/ Edit Electronic Statements
 Loans Accounts (11) 	т	otal Outstanding Balance:	USD 2,682,935.42	(*) Manage Alerts
				 Card Activation



5

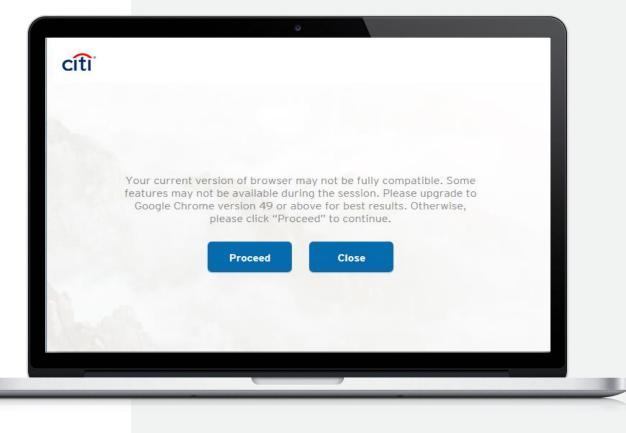
Click on "Proceed" to accept the Terms & Conditions of Live Chat.

My Citi Payment & Transfers Inves	tments Services Products MEMBER REWARDS	🔒 Sign Off
Welcome to Citibank Online ! S	Live Chat	×
ACCOUNTS	Live Chat is available in English only. Live Chat is available on weekdays (excluding Singapore public holidays) from 10am to 5pm (Singapore time). By clicking "PROCEED" you consent to Citibank collecting, using and	hat ys to Fridays o 5pm (Singapore Time)
Checking Accounts (*	disclosing your personal information for the purpose of the chat session. Please click here for information on how Citibank handles your personal data. Only general information will be provided during the chat session which does not take into account your objectives, financial situation or needs. You should always seek professional advice before making any decision based on any	<s /ou like to do?</s
Checking : xxxxxx0804 ② Recent Transactions	information provided to you during the chat session. Citibank full disclaimers, terms and conditions apply to individual products and banking services.	unds Between Own Accounts Recent Statements ard Balance
	PROCEED + Cancel	t Upload
		KS
+ Savings & Investment Ad	COUNTS (5) Total Un Deposit: USD 5,455,056.55	n Insights & Web Seminars
+ Loans Accounts (11)	0	Enroll/ Edit Electronic Statements Manage Alerts





Click on "Proceed" to continue, if using any web browser other than Chrome.



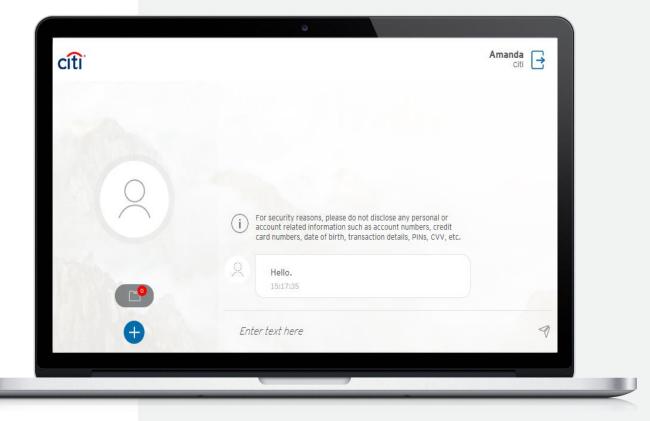




Wait for a chat connection to be established with the Digital Client Care Team.



Once established, you will be greeted with a chat message by the assigned Digital Client Care Manager.



Live Chat - Audio Call



9

Click on "Yes" to accept the audio call initiated by the assigned Digital Client Care Manager.

(i) Note:

Audio call, file transfer and screen sharing can only be initiated by the Digital Client Care Manager.

citi	Amanda citi	
0	Hello, my name is Amanda 16:54:32	
Ŏ	Hi Amanda, how do I make a telegraphic transfer? 16:55:41	
Change connection type	Would you like me to give you a quick call to guide you along?	
Do you wish to connect through Audio? Yes <u>No</u>	Sure! 16:56:15	
Đ	Enter text here	

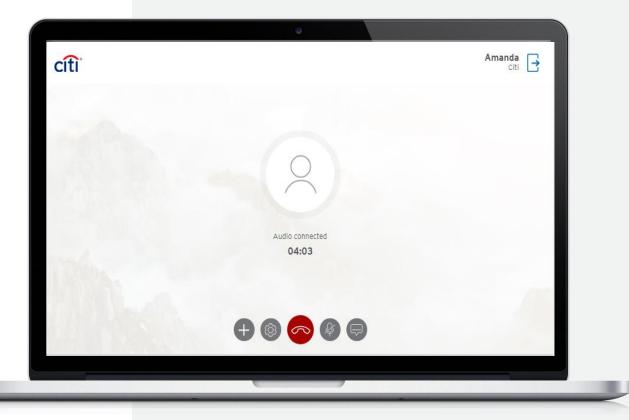
Live Chat - Audio Call

10

Click on the red "End Call" icon to hang up.

(i) Note:

Audio call, file transfer and screen sharing can only be initiated by the Digital Client Care Manager.



Live Chat - File Transfer



11

Once a file transfer has been initiated, click on the folder to view the file(s) delivered.

(i) Note:

Audio call, file transfer and screen sharing can only be initiated by the Digital Client Care Manager.

citi	Ar	nanda citi 📑
and a	Hello, my name is Amanda	
0	HI Amanda, how do I activate my ATM card? I nee some help with that. 17:01:31	rd
Ó	Let me send you a step-by-step guide!	
	File sending is initiated. Please click the '+' button to view the file.	
Đ	Enter text here	Ø

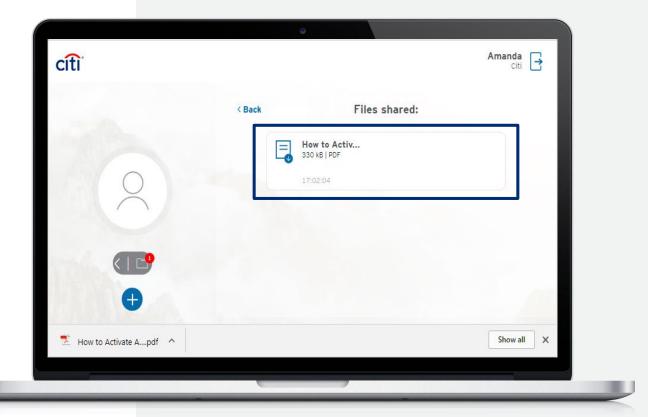
Live Chat - File Transfer

12

Click on the file to download it.

(i) Note:

Audio call, file transfer and screen sharing can only be initiated by the Digital Client Care Manager.



Live Chat - Screen Sharing

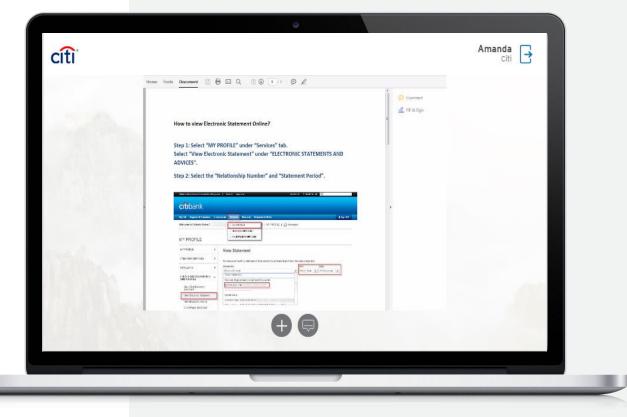


13

If the Digital Client Care Manager chooses to share his/her screen with you, his/her screen automatically appears on your screen upon initiation.

(i) Note:

Audio call, file transfer and screen sharing can only be initiated by the Digital Client Care Manager.



Live Chat - Screen Sharing

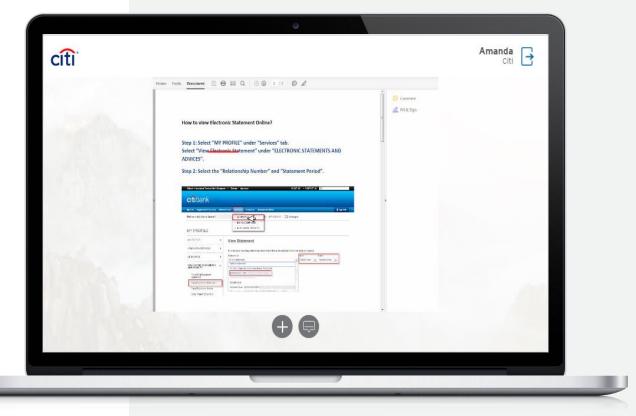


14

Click on the "+" icon to draw or paste cursors on the screen to bring attention to a particular section.

(i) Note:

Audio call, file transfer and screen sharing can only be initiated by the Digital Client Care Manager.



Live Chat - End



15

Click on the "Exit" icon at the top right-hand corner of the page to end the chat.



A summary of the activities performed during the chat is shown on screen for easier reference.

You have	ended the conversation.
Links shared: (0)	Files shared: (2)
The list is empty	How to view 315 kB PDF 17:04:11
	How to Activ 330 kB PDF 17:02:04
	Close

Your Role and Responsibility

Keep your User ID and Password Confidential

You should never disclose your User ID and Password and you should also ensure that no one is watching you while you enter your User ID and Password or any confidential information. Memorize your User ID and Password and do not record it anywhere. Under no circumstances should you reveal your User ID and Password to anyone even if they purport to be a staff of Citibank.

Do not use a shared computer or device that cannot be trusted for internet banking such as the computer at an Internet café. These devices may be installed with certain software that could capture your personal information prior to your approval.

The One-time PIN(OTP) generated with Online Security Device, Citi Mobile® Token or via an SMS should also not be shared with anyone else.

Mobile Malware

New variants of mobile malware targeting Android smartphones continue to appear in the Asia Pacific region. These malicious apps often target mobile banking apps, and may attempt to steal customer credentials and perform fraudulent transactions.

In some cases, the mobile malware will attempt to circumvent the additional layer of security provided by One Time PINs (OTPs) by intercepting text messages (SMSs) or generating a fake dialogue inside the mobile banking app in order to trick a user.

Citi recommends customers remain alert for malware threats and review our Online Security Tips. Specifically, Citi suggests that all mobile users consider:

- Only installing applications from trusted and official sources
- Installing a reputable mobile anti-virus application
- · Keeping mobile device software up-to-date
- · Being aware of the heightened risks associated with 'rooted' or 'jailbroken' devices
- · Not following any links or instructions provided from unknown or suspicious sources.

If you notice unusual behavior in your online banking session, you should immediately terminate the online banking session and contact 24-Hour CitiPhone Banking at +65 6224 5757.

Beware of Online Threats

Online threats are very common nowadays and it tricks you into surrendering your confidential information. It is important to know its mechanisms and take preventive measures to safeguard yourself.

As an internet banking user, you have a role to play to ensure that you are protected while banking online. Here are some of the ways you could take to safeguard yourself:

Always make sure that you have entered your User ID and Password and other confidential information in the legitimate Citibank International Personal Bank Website by entering Citibank International Personal Bank's Website address http://www.ipb.citibank.com.sg directly onto your Web browser.

To ensure you are on a secure website, check the beginning of the Web address in your browser's address field - it will be "https://" rather than "http://". Secure websites will also contain a padlock icon on the status bar at the top of the browser. Double-click to view details of the security certificate, which is issued to Citibank.

- To verify that the website is authentic, check for the following details:
- The certificate is issued to http://www.ipb.citibank.com.sg
- The certificate is issued by Verisign.
- The certificate has a valid date.

Do not save your online banking login details on the browsers by clearing your browser's cache and history after each session. Click here for steps to clear browsers' cache. Always remember to log out when you have completed your internet banking session.

Always update the bank whenever you have changed your contact details so that you can be contacted in a timely manner should we detect any unusual transactions.

Ensure that your computer has the latest anti-virus software as they help to guard against new viruses. Your computer's operating system and browser software should be updated with the latest security patches. All these will help prevent unauthorized access to your computer.

Disclaimers

General Disclaimer

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Banking

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Citi Mobile[®] App





Note: Citi Mobile® App is available for download from the App store and Google Play store of the following countries and jurisdictions: Australia, China, Hong Kong, Korea, India, Indonesia, Japan, Malaysia, Philippines, Singapore, Thailand, Taiwan, United Arab Emirates, United Kingdom, United States of America and Vietnam.

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Banking Hours Monday to Friday: 9:30am - 6:00pm 9:30am - 6:00pm (Cash Teller Service)

