

# Citibank International Personal Bank

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3. You will start enjoying the Digital Bank rates within 3 working days from the time your Brokerage or Mutual Fund account is opened with IPB Digital Bank.
4. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank Singapore Limited. Citibank Singapore Limited shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
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