



# Premium Account(s) Agreement

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To:

**Citibank Singapore Limited**

International Personal Bank

Dear Sir,

I/We, the undersigned, hereby request you to establish such number of Premium Accounts in my/our name(s) as I/we may from time to time instruct (each such Premium Account shall be referred to as "the Account" for the purposes of this Agreement). I/We agree that the Account shall be governed by the following terms and conditions:

1. A Premium Account will pay at maturity, the principal and interest in either the Base Financial Instrument or in one or more Alternative Financial Instruments (as respectively defined below), at the Bank's option. Premium Accounts may be made in such currencies and other Financial Instruments as the Bank may determine at its absolute discretion. Each Premium Account will be subject to the terms of a separate written confirmation to be issued to me/us by the Bank. In the event of any conflict between this Agreement and a confirmation, the confirmation will prevail.

2. For the purpose of this Agreement:

"Alternative Financial Instrument" means a Financial Instrument agreed between the parties as an Alternative Financial Instrument.

"Base Financial Instrument" means the Financial Instrument in which the Premium Account is placed.

"Financial Instrument" means any currencies, forwards (including foreign exchange forwards), equities, bonds, interest rates, indices, precious metals (such as gold), commodities and any other financial or money market instrument, which the Bank may determine from time to time.

3. At the time an Account is opened, the Base Financial Instrument, the principal amount, the commencement date of the Account, the maturity date of the Account, the interest rate, one or more Alternative Financial Instruments and the applicable rate of exchange between the Base Financial Instrument and each Alternative Financial Instrument will be determined by agreement between the Bank and the undersigned.

4. Subject to my/our depositing into the Account the principal amount ("the Principal Amount". The Principal Amount together with all sums in credit in the Account shall be referred to as "the Placement"), you will pay or deliver (as the case may be) on the maturity date, at your option (subject to clause 5 below), either:

a) the Principal Amount and interest on the Principal Amount in the Base Financial Instrument; or

b) the equivalent of the Principal Amount and interest on the Principal Amount in the Alternative Financial Instrument, or, if there is more than one Alternative Financial Instrument, the Alternative Financial Instrument selected by the Bank in its reasonable discretion,

(the amount to be paid shall be called "the Amount Payable").

5. Notwithstanding clause 4 above, a Premium Account may be opened on different or additional terms, which shall be set out in the confirmation issued to me/us by the Bank in respect of the Premium Account. In particular, a Premium Account may be subject to a knock-in or knock-out event (such that the applicable payment or delivery to me/us on maturity may depend on whether a particular rate of exchange, price, index level or other yield or amount has been reached or exceeded over the term of the Premium Account), or may contain other embedded options or structures.

6. The Bank's certificate as to any sum payable or any Financial Instrument to be delivered under an Account shall be conclusive and binding on me/us in the absence of manifest or clerical error. In particular (and without limitation), where a rate of exchange, price, index level, interest rate, interest amount, or any other yield or amount is to be determined by the Bank, each such determination shall be conclusive and binding on me/us in the absence of manifest or clerical error. The Bank shall make each such determination in good faith and in accordance with generally accepted practices in the relevant market.

7. Withdrawal of the Principal Amount or any part thereof prior to the maturity date may be made only with the Bank's prior written consent (which the Bank may withhold without providing reasons) and upon such terms and conditions as the Bank, in its reasonable discretion, may impose. Such terms and conditions may include (without limitation) the deduction of such breakage costs as the Bank may reasonably determine at its discretion.
8. I/We must provide instructions for purposes of disposition of the Placement. If no disposition instructions are received by the Bank at least two (2) business days prior to the maturity date or such other agreed settlement date specified, I/we hereby authorize the Bank to transfer on the maturity date or such other agreed settlement date specified, the Amount Payable to (a) a time deposit account in the form of an Overnight Deposit, which is currently accruing interest at a rate of 0% p.a. Please refer to Citibank International Personal Bank Website for current Overnight Deposit rates. If you do not have an Overnight Deposit account, an Overnight Deposit account will be opened for you.; or (b) in the case of Financial Instruments other than currencies, a custody account with the Bank or with another financial institution designated by the Bank for the minimum period applicable or customary for such Financial Instrument. A Premium Account will not be automatically renewed.
9. This obligation is payable solely by the Bank and is subject to the laws of Singapore (including any governmental acts, orders, decrees and regulations).
10. The Bank shall not be liable for unavailability of the funds credited to the Account or unavailability of any Financial Instrument due to restrictions on convertibility or transferability, requisitions, involuntary transfers, acts of war or civil strife, or other causes beyond its control and no other branch, subsidiary, or affiliate of Citibank Singapore Ltd shall be responsible therefor.
11. The Bank may, at any time at its reasonable discretion, discharge its entire liability with respect to a Premium Account by mailing me/us a draft(s) in the currency of the Premium Account or the currency of the Bank's choice, payable to the order of my/our name(s) for the amount of the Placement (including any interest that has accrued), or, at the Bank's option, delivering to me/us a Financial Instrument of its choice, equivalent to the amount of the Placement. Such delivery to me/us may be made by transferring the Financial Instrument to the credit of a custody account with the Bank or with another financial institution designated by me/us. In the case of a Premium Account made in more than one person's name, unless otherwise instructed by me/us, the drafts shall be drawn payable to all of the undersigned or (as the case may be) the Financial Instrument shall be delivered to a joint account of all of the undersigned. The Bank's rights of termination above are cumulative to and shall not prejudice any other rights of termination it may have under the Citibank Singapore Limited, International Personal Bank Terms and Conditions governing accounts.
12. I/We acknowledge and agree that I/we will make my/our own independent decision to enter into each Premium Account and without relying on any communication (written or oral) from the Bank or any of its employees or representatives as a recommendation or as financial advice.
13. The provisions herein shall be read in conjunction with the Citibank Singapore Limited, International Personal Bank Terms and Conditions governing accounts. In the event of any conflict between the provisions herein and the Citibank Singapore Limited, International Personal Bank Terms and Conditions, the provisions herein shall prevail.
14. The term "Citibank Singapore Limited" and the "Bank", as used herein, shall include the successors of Citibank Singapore Limited and any novatee, assignee, transferee or purchaser of Citibank Singapore Limited's rights and/or obligations hereunder.

By (Please tick where applicable):

Individual

Corporate Entity:

Signed by the following persons for and on behalf of:

Pursuant to a resolution of the directors passed on:



Signature

Name:

Date:

Citibank Relationship No.:



Signature

Name:

Date:

Citibank Relationship No.:



Signature

Name:

Date:

Citibank Relationship No.:



Signature

Name:

Date:

Citibank Relationship No.:



# Risk Disclosure Statement

## Premium Account

(Please read this carefully)

1. I/We acknowledge that a Premium Account comprises two essential features: first, a placement of funds in a Base Financial Instrument, and secondly, a possible payment of the principal and interest of such funds by the Bank in one or more Alternative Financial Instruments.
2. The interest return on a Premium Account may be higher than the return on an ordinary time deposit in the Base Financial Instrument. However, such an opportunity also carries with it currency exchange risk because the Bank has an absolute right to pay me/us on the maturity date of the Premium Account the principal and interest in the Alternative Financial Instrument instead of the principal and interest in the Base Financial Instrument.
3. Although the amount payable in an Alternative Financial Instrument is pre-determined at the time of establishment of the Premium Account, I/we shall be subject to the risk of fluctuation in each Alternative Financial Instrument. A decline in an Alternative Financial Instrument relative to the Base Financial Instrument of the Premium Account before its maturity date will most certainly result in an exercise of the Bank's right to pay me/us the Alternative Financial Instrument. The result is that I/we will be paid in the weaker Alternative Financial Instrument (or, where there is more than one Alternative Financial Instrument, the weakest Alternative Financial Instrument) and currency exchange loss relative to the Base Financial Instrument will and could substantially (depending on the degree of decline in each Alternative Financial Instrument) reduce the amount I/we had deposited at the time of establishment of the Premium Account.
4. I/we have carefully studied the risk factors and confirm that the Premium Account is suitable for me/us in the light of my/our personal financial position, investment objectives and risk profile.
5. I/We are not a United States citizen or otherwise a United States person for the purpose of the United States Securities Act of 1933, and acknowledge that investments in the Accounts may not be held for or transferred to a United States person and undertake to inform the Bank if at any time I/we become a United States person. In the event that I/we become (a) US person(s), I/we agree that the Bank shall be entitled to do all acts and things that the Bank deems necessary to comply with all applicable US laws, including but not limited to a liquidation of the Account on such terms as the Bank may determine. I/We agree to bear all costs and expenses that you may incur as a result thereof. I/We undertake to inform you of any changes in my/our citizenship or residential status within 30 days thereof.
6. I/We have acquired knowledge of and/or prior investment experience in this or a similar product and am/are familiar with the investment strategy and risks of Premium Accounts and am/are of the considered view that Premium Accounts are suitable for me/us in the light of my/our financial position, investment objectives and risk profile. I/We acknowledge that prior to entering into a transaction, I/We should consult with my/our own legal, regulatory, tax, financial and accounting advisors to the extent I/we consider it necessary, and make my/our own investment decisions based upon my/our own judgment and advice from those advisors I/we consider necessary. In the event that I/we choose not to seek advice from a financial advisor or other appropriate advisor, I/we should carefully consider whether this product is suitable for me/us in light of my/our investment objectives, financial means and risk profile.

I/We hereby confirm that I/we have read and fully understood and accept all the points stated herein. I/We acknowledge that I/we agree unconditionally to be bound by the terms and conditions of the Premium Account Agreement and Risk Disclosure Statements and all amendments, revisions and additions which you may at your absolute discretion effect from time to time with reasonable notice. I/We acknowledge that I/we have received a copy of the factsheet illustrating the Premium Account and have read and fully understood the contents therein. I/We acknowledge that a Premium Account is not an insured product under the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore, is not eligible for deposit insurance coverage under the Deposit Insurance Scheme and is not insured by the Federal Deposit Insurance Corporation.

Where the Premium Account has been recommended to me/us, I/we understand that the recommendation is made based on your assessment of my/our knowledge and experience, risk attitudes, financial means and investment objectives. In particular, I/we understand that Premium Account has been recommended to me/us based on my/our willingness to take foreign exchange risk on my/our principal for the opportunity to earn higher interest returns than traditional deposits and for currency diversification.

By:



Signature

Name:

Date:

By:



Signature

Name:

Date:



Signature

Name:

Date:



Signature

Name:

Date:

## 風險預告

### 特惠帳戶

(請謹慎閱讀本文件)

1. 本人/我等知悉特惠帳戶包含兩項主要特性：第一，資金置於基本金融工具，以及第二，由貴行支付之資金本金與利息可能為一或多種次選金融工具。
2. 以基本金融工具，特惠帳戶利息報酬可能高於普通定期存款報酬。但其中亦承擔匯率風險，因貴行有全權於特惠帳戶期滿日以次選金融工具而非基本金融工具支付本人/我等本金與利息。
3. 以次選金融工具支付之金額雖為建立特惠帳戶時所預定，但本人/我等將承擔各次選金融工具之波動風險。特惠帳戶次選金融工具兌基本金融工具若於期滿日前貶值將極可能導致貴行行使權利以次選金融工具支付本人/我等。致本人/我等將獲付貶值之次選金融(若多於一種次選金融工具，最弱勢之次選金融工具)，並相對基本金融工具匯率損失將可能大幅(按次選工具貶值程度)減低本人/我等於建立特惠帳戶時之存款金額。
4. 本人/我等已審慎研究風險因素並確認特惠帳戶適合本人/我等個人理財狀況、投資目標與風險承擔力。
5. 就美國證券法1933，本人/吾等並非美國公民或美國人士，並認知帳戶之投資不得為美國人士持有或向其轉移，亦承諾若任何時間本人/吾等成為美國人士將通知貴行。本人/吾等若成為美國人士，本人/吾等同意貴行有權採取所有貴行認定必要之行事以遵守所有相關美國法律，包括但不限於以貴行決定之條件清算帳戶。本人/吾等同意承擔所有貴行因此產生之成本與費用。本人/吾等承諾於本人/吾等國籍或居留狀態任何變更三十日內通知貴行。
6. 本人/吾等已具知識與/或投資經驗於本或相似產品，亦熟悉特惠帳戶投資策略與風險，暨觀點為特惠帳戶適合本人/吾等財務狀況、投資目標與風險側寫。本人/吾等認知進行交易前，本人/吾等應諮詢本人/吾等本身之法律、監管、稅務、財務與會計顧問至本人/吾等認定必要程度，並依據本人/吾等自行判斷與本人/吾等認定必要之前述顧問建議進行本人/吾等本身之投資決策。若本人/吾等選擇不尋求財務顧問或其他相關顧問之建議，本人/吾等應謹慎考慮本產品是否適合本人/吾等投資目標、理財工具與風險側寫。

本人/我等謹此確認本人/我等已閱讀並完全瞭解與接受上述所有事項。本人/我等在此同意無條件接受特惠帳戶契約之規定與條件、風險預告說明、並遵守貴行所有全權隨時經合理通知進行之修訂、修改、增補之約束。本人/我等告知已收到說明特惠帳戶之說明書並已閱讀且完全瞭解其中內容。本人/我等瞭解特惠帳戶並非存款，並非新加坡存款保險暨保單持有人保障計劃法並非新加坡存款保險暨保單持有人保障計劃法令2011下之受保產品，不符存款保險計劃下之存款保險保障資格，亦非聯邦存款保險公司保險。

就推薦本人/吾等特惠帳戶，本人/吾等瞭解推薦係依據貴行評估本人/吾等知識與經驗、風險態度、財政狀況及投資目標。尤者，本人/吾等瞭解向本人/吾等推薦特惠帳戶係依據本人/吾等願意以本人/吾等之本金承擔匯率風險以獲得利息報酬高於傳統存款之機會與貨幣分散。

本文件不同語言版本間若有差異，以英文版為準。

## Pernyataan Pemberitahuan Resiko

### Rekening Premium

(Harap dibaca dengan seksama)

1. Saya/kami memahami bahwa Rekening Premium meliputi dua ciri utama: pertama, dana didepositokan dalam Instrumen Finansial Dasar, dan kedua, kemungkinan pembayaran pokok dan bunga oleh Citibank dalam satu atau lebih Instrumen Finansial Alternatif.
2. Tingkat pengembalian bunga dari Rekening Premium bisa lebih tinggi daripada laba atas deposito berjangka biasa dalam Instrumen Finansial Dasar. Akan tetapi, peluang tersebut juga mengandung resiko kurs tukar karena pada tanggal jatuh tempo Rekening Premium, Citibank berhak membayar kepada saya/kami pokok dan bunga dalam Instrumen Finansial Alternatif, dan bukan pokok dan bunga dalam Instrumen Finansial Dasar.
3. Meskipun jumlah yang dibayar dalam Instrumen Finansial Alternatif ditentukan dimuka pada saat pembukaan Rekening Premium, namun saya/kami akan menanggung resiko fluktuasi masing-masing Instrumen Finansial Alternatif. Penurunan nilai tukar Instrumen Finansial Alternatif relatif terhadap Instrumen Finansial Dasar dari Rekening Premium sebelum tanggal jatuh tempo pasti akan mengakibatkan pelaksanaan hak oleh Citibank untuk membayar kepada saya/kami dalam Instrumen Finansial Alternatif. Hasilnya adalah saya/kami akan dibayar dalam Instrumen Finansial Alternatif yang lebih lemah (atau Instrumen Finansial Alternatif yang paling lemah bila terdapat lebih dari satu Instrumen Finansial Alternatif), dan kerugian kurs tukar mata uang relatif terhadap Instrumen Finansial Dasar akan dan bisa sangat (tergantung pada besarnya penurunan masing-masing Instrumen Finansial Alternatif) mengurangi jumlah yang saya/kami telah depositokan pada saat pembukaan Rekening Premium.
4. Saya/kami telah mempelajari dengan seksama faktor-faktor resiko dan menegaskan bahwa Rekening Premium sesuai bagi saya/kami berdasarkan keadaan finansial pribadi, tujuan investasi dan profil resiko saya/kami.
5. Saya/Kami bukan warganegara Amerika Serikat ataupun orang Amerika Serikat untuk tujuan Undang-Undang Sekuritas Amerika Serikat tahun 1933, dan mengakui bahwa investasi dalam Rekening tidak boleh dipegang untuk atau ditransfer kepada orang Amerika Serikat dan menjamin akan memberitahu Bank apabila sewaktu-waktu saya/kami menjadi orang Amerika Serikat. Jika saya/kami menjadi orang AS, saya/kami setuju bahwa Bank berhak untuk melakukan semua aksi dan hal yang dianggap perlu oleh Bank untuk mematuhi seluruh undang-undang AS, termasuk namun tidak terbatas kepada pencairan Rekening berdasarkan persyaratan yang ditentukan oleh Bank. Saya/Kami setuju untuk menanggung semua beban dan biaya yang dikeluarkan sebagai akibat daripadanya. Saya/Kami menjamin akan memberitahu Anda mengenai perubahan status kewarganegaraan atau pendudukan saya/kami dalam waktu 30 hari terhitung sejak terjadi perubahan tersebut.
6. Saya/Kami telah memperoleh pengetahuan tentang dan/atau pengalaman investasi sebelumnya dalam produk ini atau yang sejenis dan/atau tahu akan strategi investasi dan risiko Rekening Premium dan/atau berpandangan bahwa Rekening Premium adalah sesuai untuk saya/kami dengan menimbang posisi keuangan, tujuan investasi dan profil risiko saya/kami. Saya/Kami menyatakan bahwa sebelum memasuki transaksi, saya/kami harus berkonsultasi dengan penasihat hukum, peraturan, pajak, keuangan dan akuntansi sejauh yang saya/kami anggap perlu, dan membuat keputusan investasi saya/kami sendiri berdasarkan penilaian saya/kami sendiri dan nasihat dari para penasihat yang saya/kami anggap perlu. Jika saya/kami memilih untuk tidak mencari nasihat dari penasihat keuangan atau penasihat lainnya yang sesuai, maka saya/kami harus mempertimbangkan dengan seksama apakah produk ini sesuai untuk saya/kami dengan menimbang tujuan investasi, kemampuan finansial dan profil risiko saya/kami.

Saya/Kami dengan ini mengkonfirmasi bahwa saya/kami telah membaca dan sepenuhnya memahami dan menerima semua hal yang dicantumkan di sini. Saya/Kami mengakui bahwa saya/kami setuju tanpa syarat untuk terikat kepada syarat dan ketentuan Perjanjian Rekening Premium dan Pernyataan Pemberitahuan Resiko serta semua perubahan, revisi dan tambahan yang mungkin dilakukan berdasarkan kebijaksanaan and dari waktu ke waktu dengan pemberitahuan yang wajar. Saya/Kami mengakui bahwa saya/kami telah menerima copy lembaran fakta yang mengilustrasikan Rekening Premium, dan telah membaca dan sepenuhnya memahami isi lembaran fakta tersebut. Saya/Kami mengakui bahwa Rekening Premium adalah produk yang tidak diasuransikan di bawah ketentuan dalam Undang-Undang Skema Proteksi Pemilik Polis dan Asuransi Deposito Singapura tahun 2011, tidak mendapat pertanggung jawaban asuransi deposito di bawah Skema Asuransi Deposito dan tidak diasuransikan oleh Korporasi Asuransi Deposito Federal.

Dalam kasus Rekening Premium direkomendasikan kepada saya/kami, saya/kami memahami bahwa rekomendasi dibuat berdasarkan penilaian Anda terhadap pengetahuan dan pengalaman, toleransi risiko, kemampuan finansial dan tujuan investasi saya/kami. Khususnya, saya/kami memahami bahwa Rekening Premium direkomendasikan kepada saya/kami berdasarkan kesediaan saya/kami untuk mengambil risiko valuta asing atas pokok saya/kami untuk peluang mendapatkan pengembalian bunga yang lebih tinggi dari deposito biasa dan untuk diversifikasi mata uang.

Bila terdapat ketidaksesuaian antara bahasa yang satu dengan yang lainnya dalam dokumen ini, yang berlaku adalah bahasa Inggris.

## リスク開示書

### プレミアム・アカウント

(よくお読みください)

1. 私/私たちはプレミアム・アカウントには以下の2つの重要な特徴があることを認識しています。第一に資金の預入れが預入通貨によって行われること、そして第二にその資金の元本および利息が銀行によって1つまたは複数の相対通貨で払戻される可能性があることです。
2. プレミアム・アカウントによる利回りは、預入通貨による通常の定期預金の利回りより高い場合があります。しかし、銀行にはプレミアム・アカウントの満期日に元利合計額を預入通貨ではなく、元利合計額を相対通貨で私/私たちに払戻す絶対的な権利があるため、その際には為替リスクを伴います。
3. 相対通貨での支払額はプレミアム・アカウント設定の時点であらかじめ定められていますが、私/私たちは各相対通貨の為替変動リスクの影響を受けることになります。満期日前にプレミアム・アカウントで設定した預入通貨に対して相対通貨が弱まれば、ほぼ確実に銀行は私/私たちに相対通貨で払戻す権利を行使することになります。その結果、私/私たちは預入通貨に比べて価値の低い相対通貨（または、複数の相対通貨がある場合には、最も価値の低い相対通貨）での払戻しを受け、また、預入通貨に対する為替差損のために、プレミアム・アカウント設定の時点で私/私たちが預入れした資金が大幅に（各相対通貨の減価の程度次第で）元本割れする可能性があります。
4. 私/私たちはリスク要因を慎重に検討し、私/私たちの個人的な資産状態、投資目的、リスクプロファイルに照らして、プレミアム・アカウントが私/私たちにとって適切であることを確認しています。
5. 私/私達は、米国の1933年度証券法の下での米国市民または米国居住者ではありません。私/私達は、口座の投資および振込みが米国居住者のためのものではなく、また、私/私達が米国市民になった場合には必ず銀行に知らせることを承認します。私/私達が米国市民になった場合、私/私達は銀行が米国の法律に応じて必要とみなす手段や行動をとる権利があることを認めます。ここでいう米国の法律とは銀行が定めている規約にある口座の清算なども含まれますが、それに限定されません。  
私/私達は、その結果として発生する費用や経費をすべて支払うことに同意します。私/私達は、私/私達の市民権および居住権に変更があった場合、30日以内に銀行に知らせることを約束します。
6. 私/私達は、本商品もしくは類似商品に以前投資した経験による知識があり、投資計画、およびプレミアム・アカウントのリスクを熟知しており、私/私達の資産状況や投資目的、リスク許容度を考慮した上、プレミアム・アカウントは私/私達に適していると考えられます。取引開始にあたり、私/私達は、必要な場合には、私/私達自身の法律、規制、税金、金融、会計の専門家に相談し、私/私達自身の判断、および必要な場合はこれらの専門家の助言により投資決定の判断をすることを承諾します。ファイナンシャル・アドバイザーや他の専門家に相談しない場合には、私/私達は、私/私達の投資目的や経済的余力、リスク許容度を考慮した上、本商品が私/私達に適しているかどうかを慎重に検討いたします。

私/私たちは、ここに述べられたすべての項目を読み、完全に理解し、受け入れることを確認しています。私/私たちは、プレミアム・アカウント同意書とリスク開示書の条件、および、それらにつき銀行の完全な裁量のもとで、適切な通知期間をもって、随時行うことのできる修正、改定、追加に拘束されることに無条件に合意することを承認します。私/私たちは、プレミアム・アカウントについて説明された書面を受け取り、そこに述べられている内容をすべて読み、完全に理解したことを承認します。私/私たちはそれを認めます。プレミアム・アカウントはシンガポールの2011年度預金保険法および保険加入者保護法の下で保証されている商品ではありません。また、預金保険制度による預金保険の対象外の商品であり、連邦預金保険会社の保証対象外の商品ですのでご了承ください。

プレミアム・アカウントが私/私達に勧められた時、私/私達の知識や経験、リスク許容度、資産状況、投資目的に対する評価に基づいて勧められたものと私/私達は理解しています。特に、従来の預金より高金利を得る機会や通貨の分散のため、私/私達の元金に対する為替変動リスクを許容する意志に基づき、プレミアム・アカウントが私/私達に勧められたものと、私/私達は理解しています。

本文書について各言語版の内容に齟齬がある場合は、英文を優先します。

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