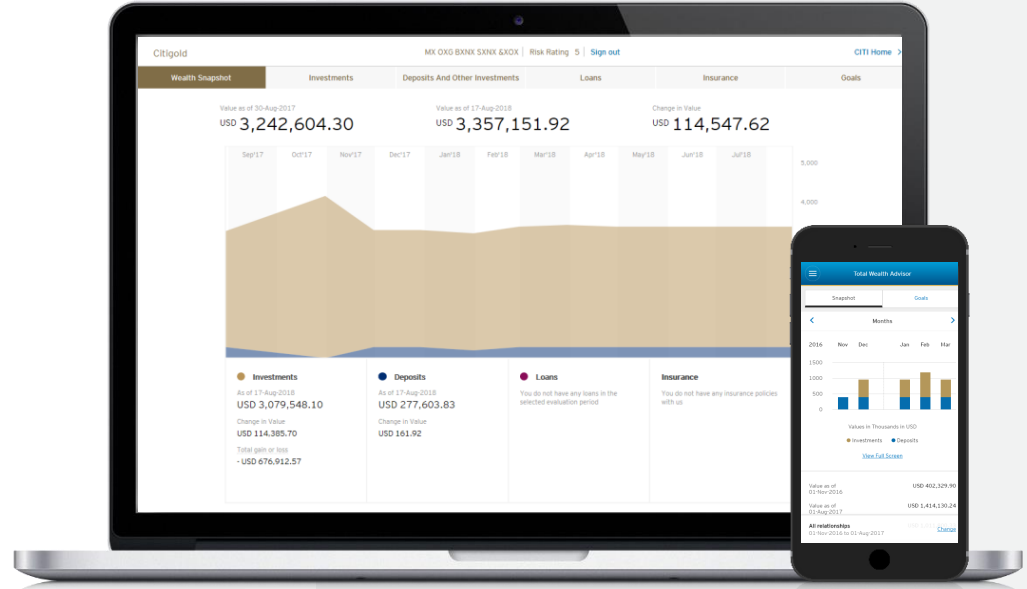


Total Wealth Advisor Quick Start Guide

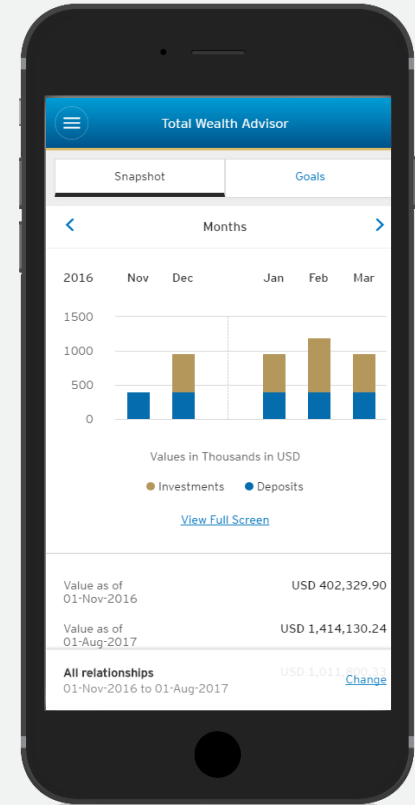
Citibank Online & Citi Mobile® App



Total Wealth Advisor (TWA) Citi Mobile® Contents

A. View TWA Portfolio 3

B. View Goals 4

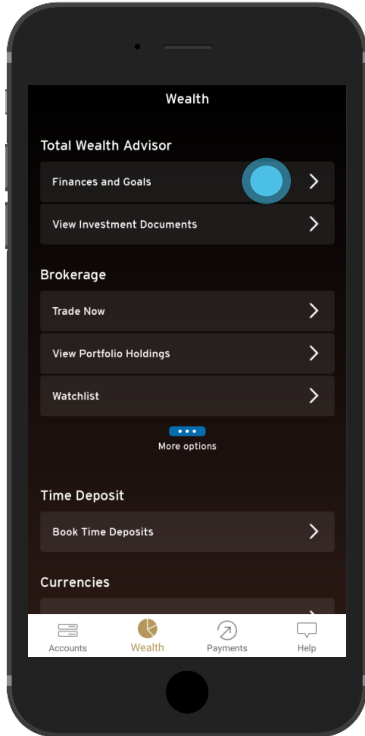


A. View TWA Portfolio



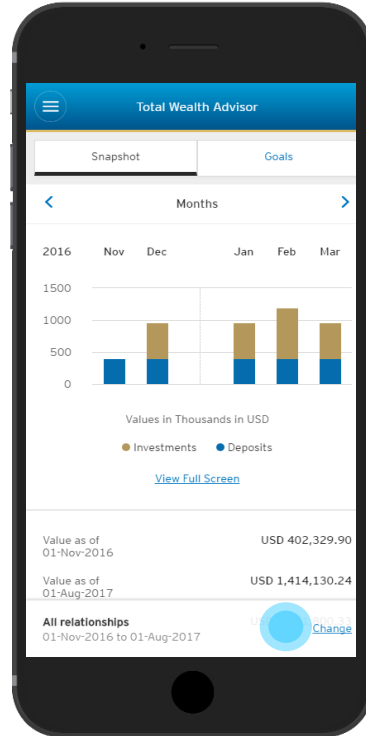
1

Go to Wealth, then click “Finances and Goals”. You will be required to authenticate using 6-digit OTP, if you have not done so.



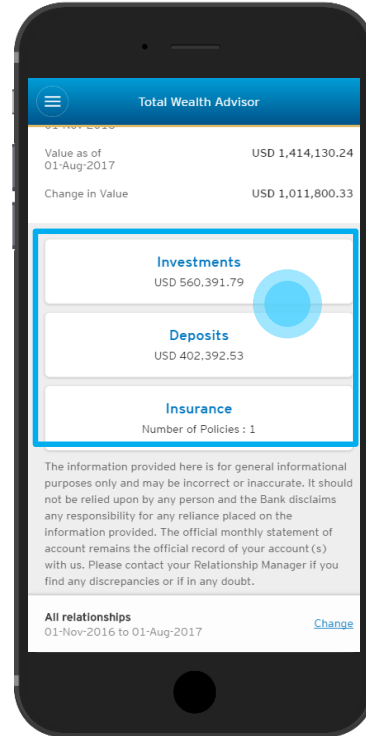
2

View Portfolio. Click on “Change” to view other relationship portfolio



3

Click on the various products to view more details



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Your mobile phone is now your online security device.

Use the Citi Mobile® Token to authenticate all your transactions.

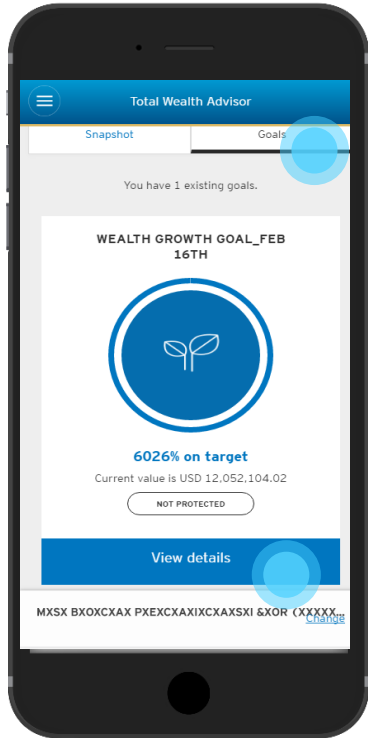
This replaces other methods like Online Security Device, or One-Time PIN (OTP) via SMS.

Find out more about Citi Mobile® Token [here](#)

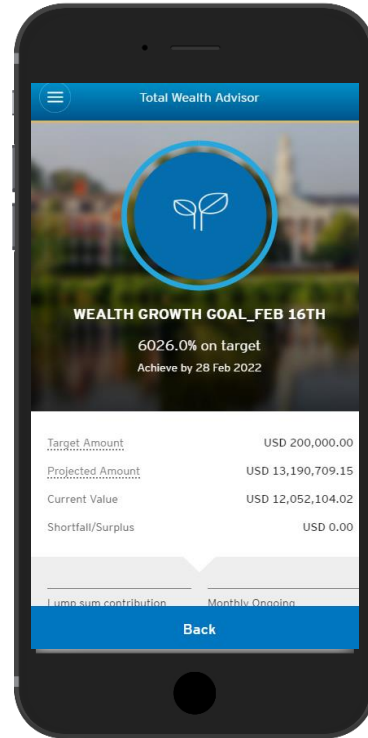
B. View Goals



1 Go to Wealth > Finances and Goals > Goals. Then click "View Details"



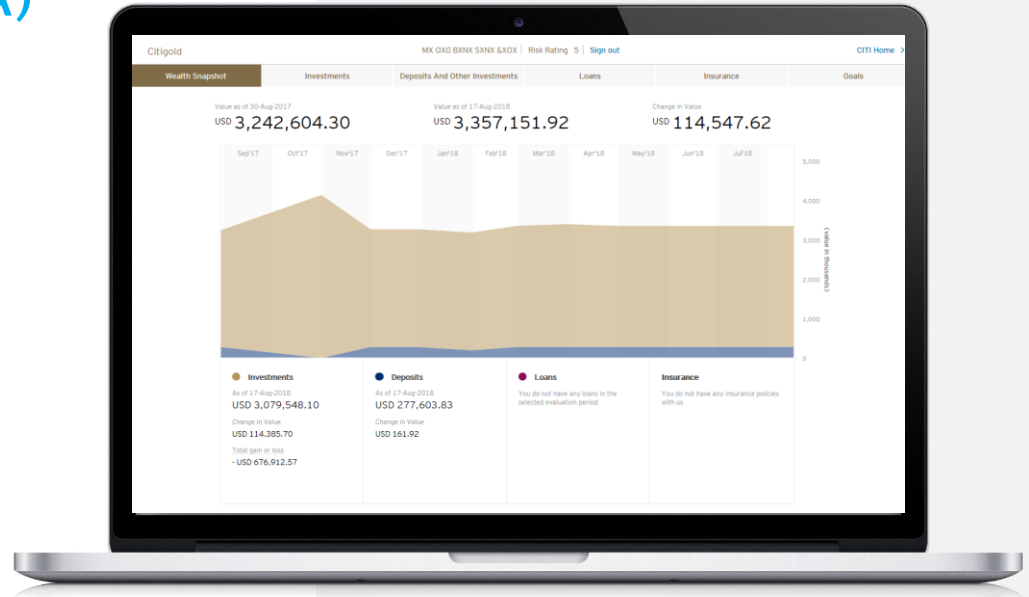
2 See details



Total Wealth Advisor (TWA) Citibank Online Contents

A. View TWA Portfolio & Goals 6

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A. View TWA Portfolio & Goals

- 1 Go to www.ipb.citibank.com.sg
- 2 Sign on with your User ID and Password



A. View TWA Portfolio & Goals

- 3 On the Main Menu, click on the “Investments” tab and select “Total Wealth Advisor”

You will be required to authenticate using 6-digit OTP, if you have not done so.

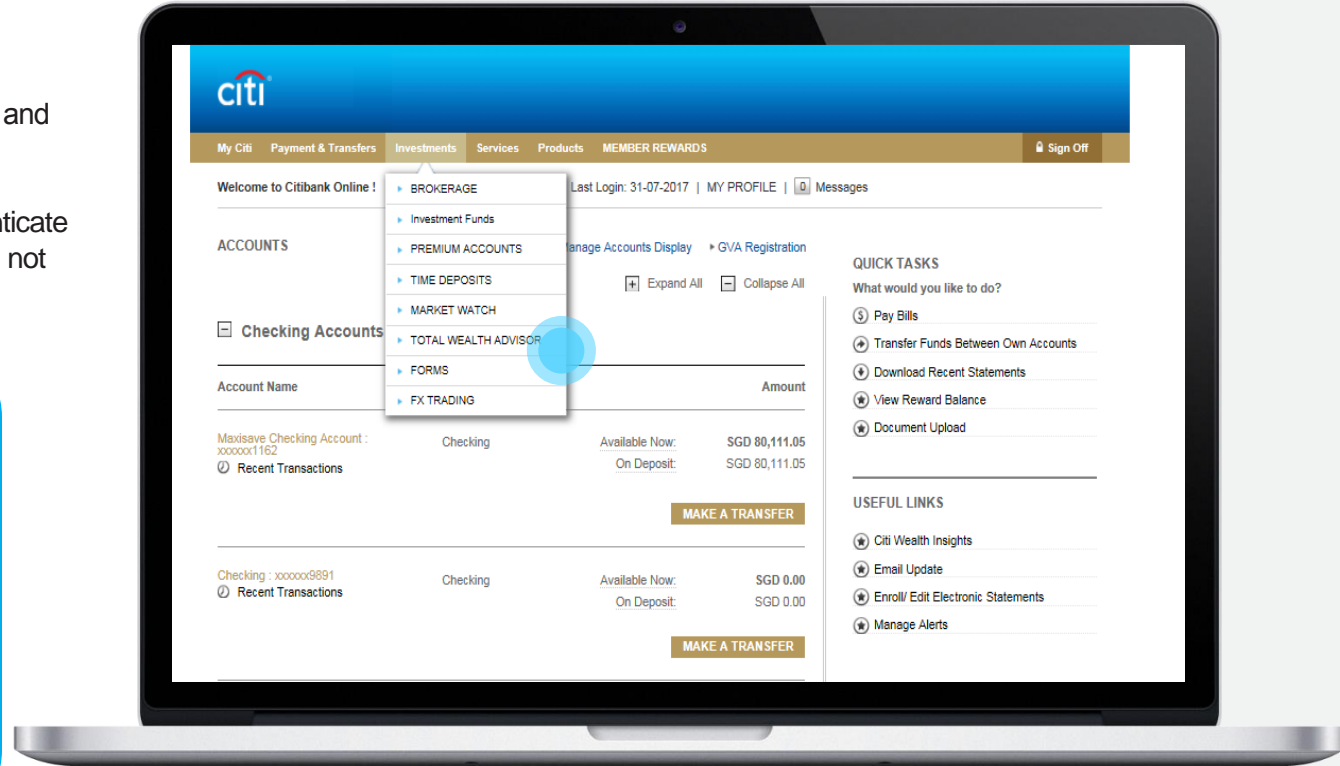
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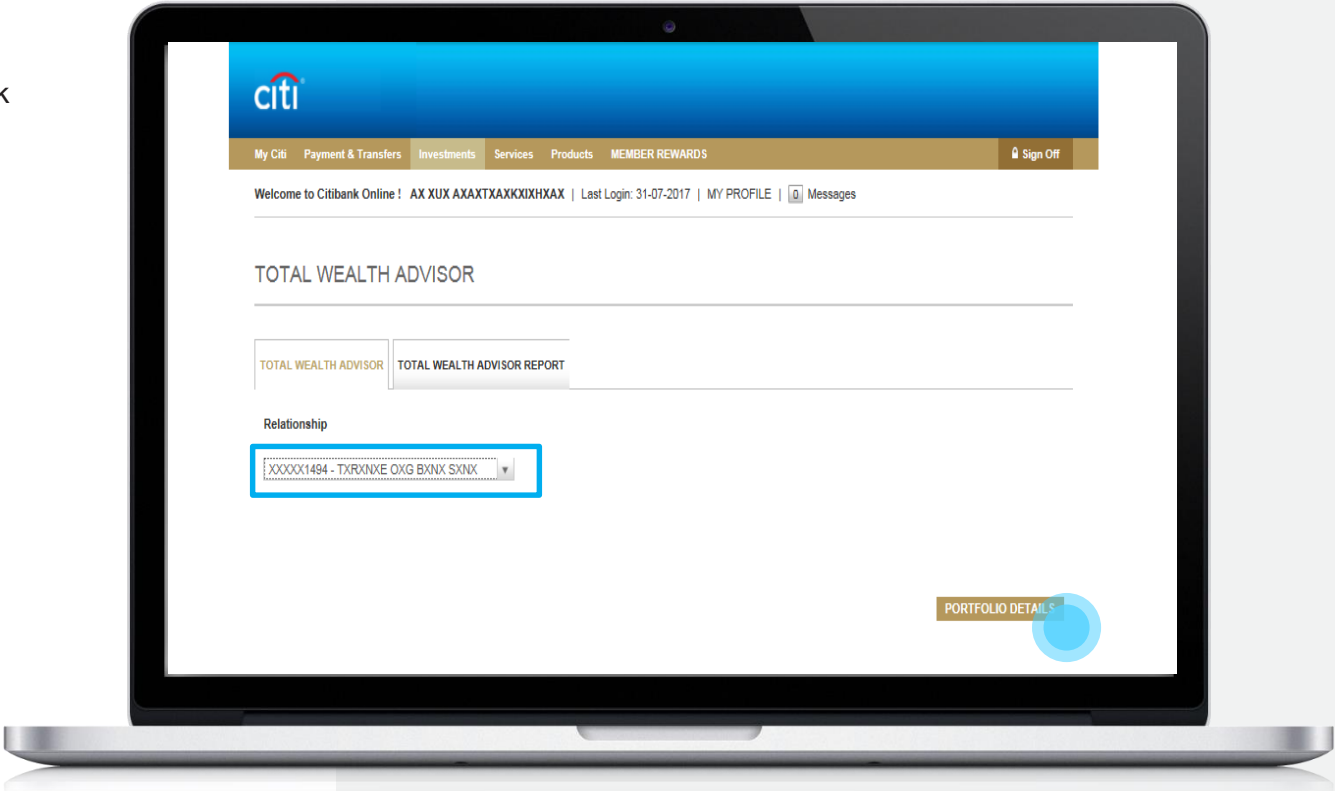
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A. View TWA Portfolio & Goals



4 Select a Relationship and Click on "Portfolio Details"

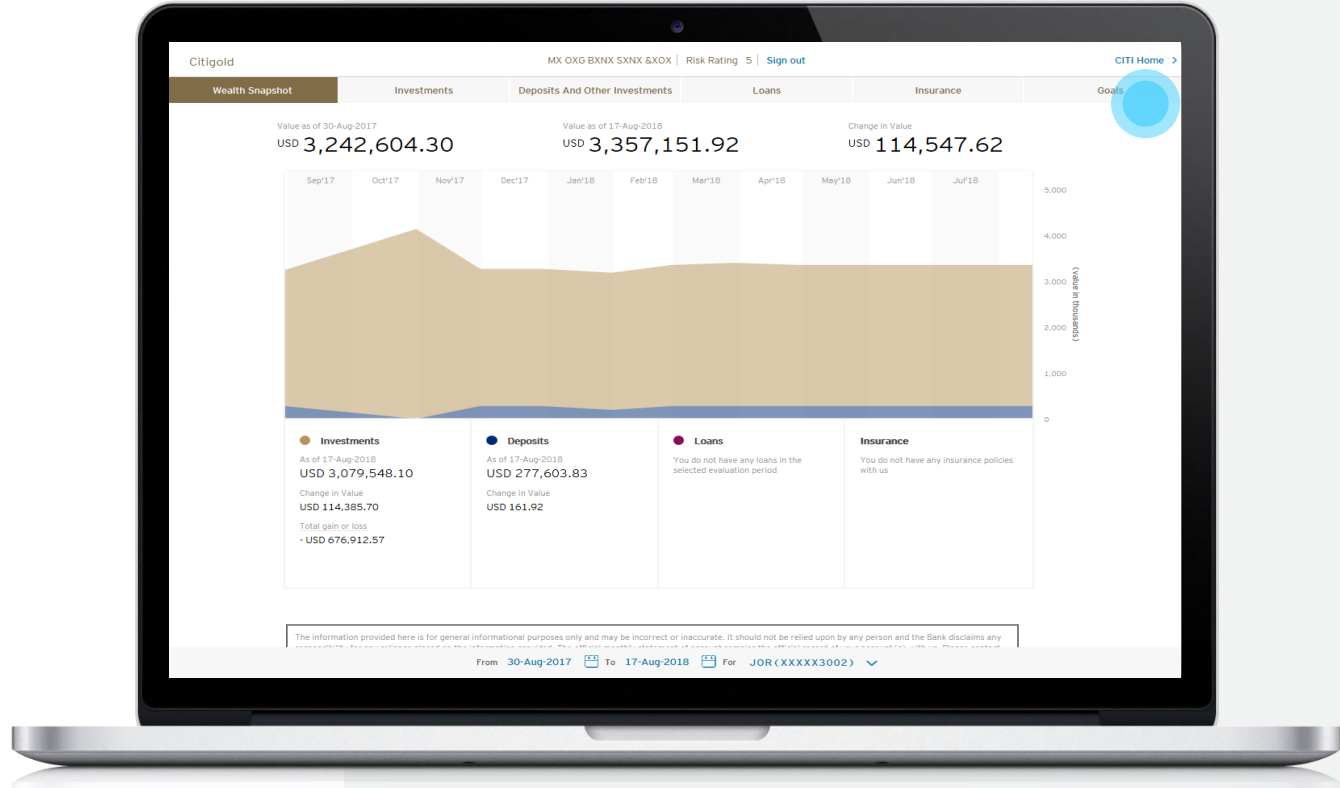


A. View TWA Portfolio & Goals



5

See details. To view your goals, Click on “Goals” tab



B. View TWA Reports

1

On the Main Menu, click on the “Investments” tab and select “Total Wealth Advisor”

You will be required to key in your OTP if you have not done so.



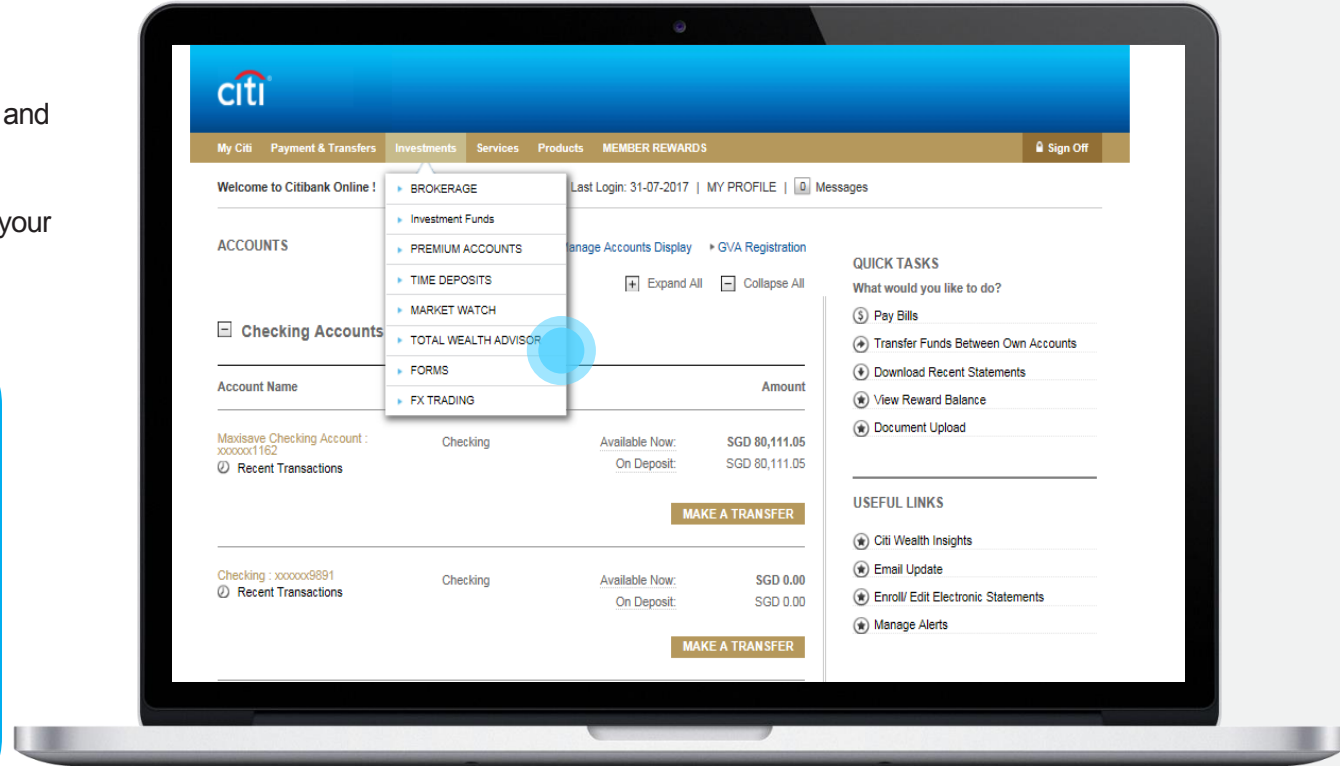
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B. View TWA Reports

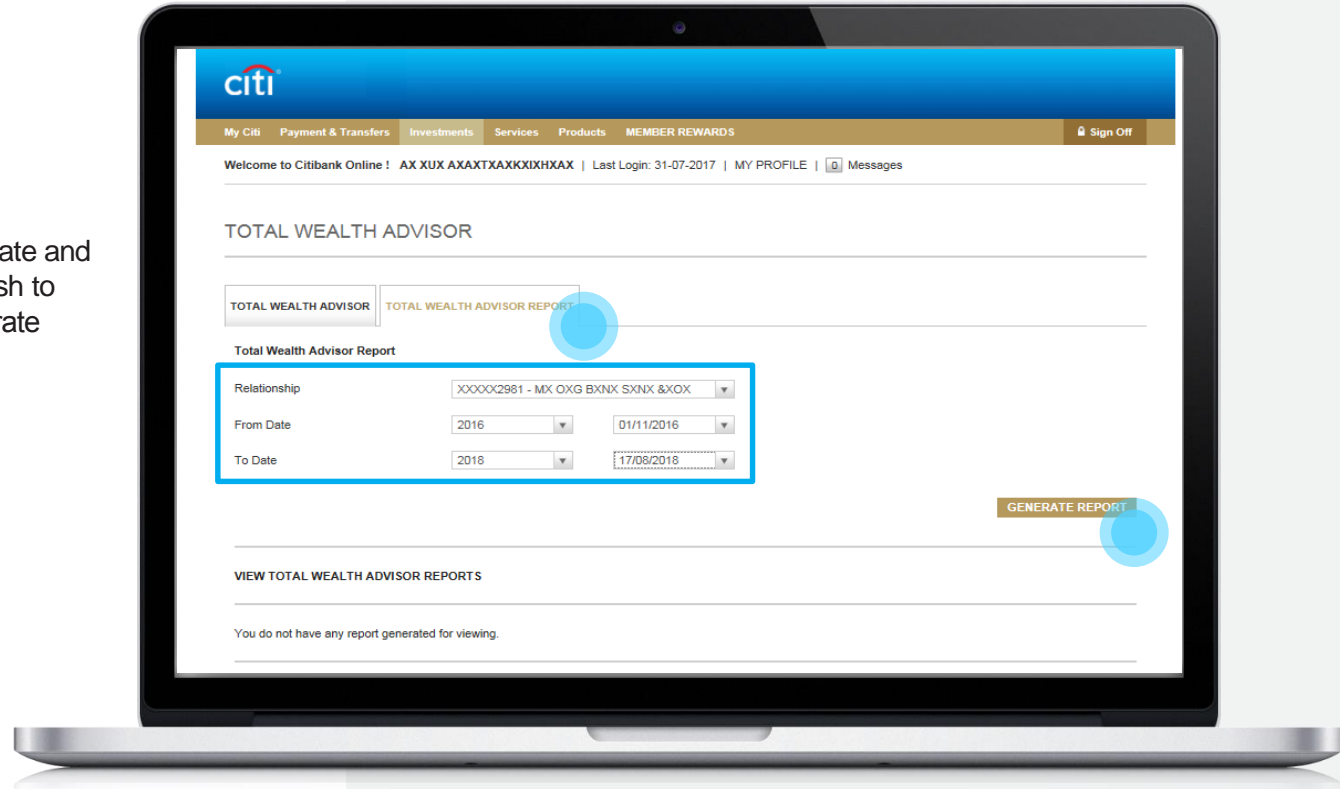


2

In Total Wealth Advisor, Click on “Total Wealth Advisor Report”

3

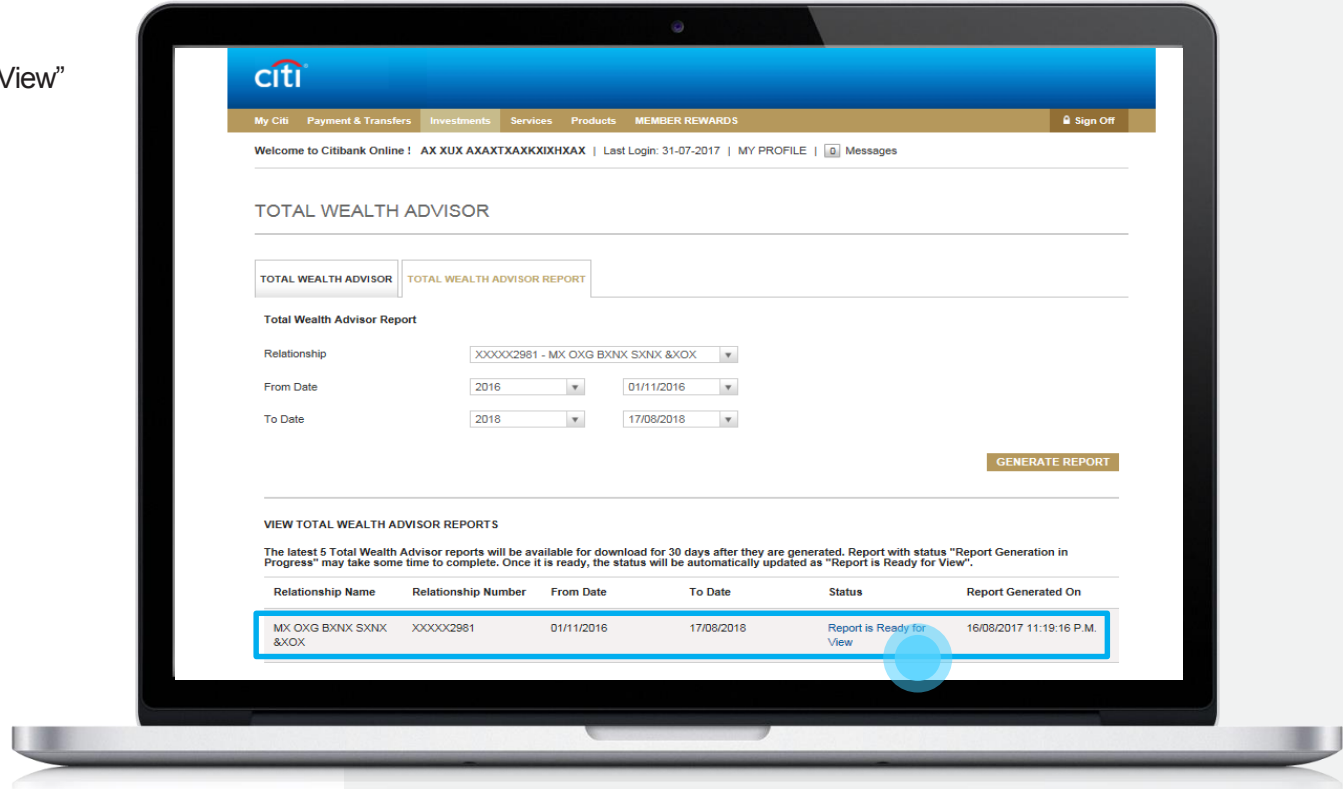
Select a Relationship, Start Date and End Date of the report you wish to generate and Click on “Generate Report”



B. View TWA Reports

4

Click on “Report is Ready for View”



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.

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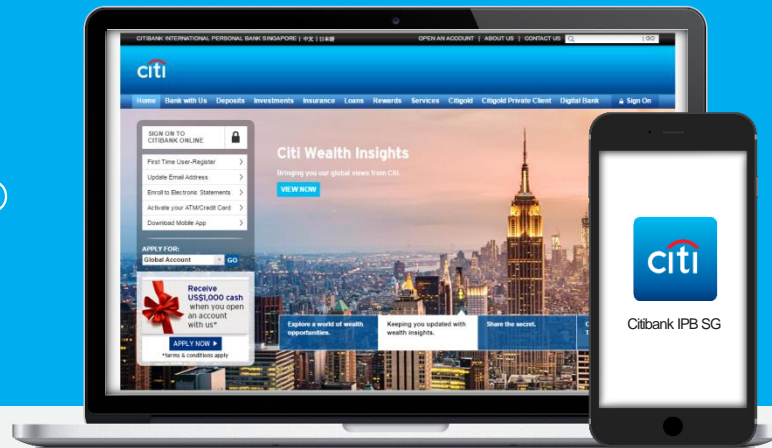
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eFX, Brokerage, Investment Funds[^]



Banking

Telegraphic Transfers, Citibank Global Transfers



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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.

[^]Only available on Citibank Online

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