

Citigold® International

International Personal Bank

Your Foreign Exchange specialist

Convenient FX solutions,
all in one place.



LOCAL KNOWLEDGE IN FOREIGN EXCHANGE SOLUTIONS

Our clients demand the very best international wealth management and that includes world-class foreign exchange services. As part of a global bank, Citi International Personal Bank is perfectly positioned to offer a wide range of currency solutions.

Products at a glance

You target the exchange rate, we do the rest

FX Order Watch

Setup an order to transact, only if the level you would want to exchange currencies is reached. Manage your FX exposure, with orders that automatically convert if the rate becomes available.

Want to exchange funds between your Citi currency accounts; immediately and conveniently?

FX Spots

Transfer funds between your Citi currency accounts instantly at the current exchange rate. Diversify your holdings into different currencies and overlay this with your wealth objectives.

International Payments made easy

You can now send money securely and instantly in 60+ currencies.

Citibank Global Wallet

A feature linked to your Citi Debit Card, allowing you to spend overseas in currencies you hold, without incurring foreign exchange and card commission fees. Your card is smart enough to switch to the currency you are transacting in, allowing you to spend like a local globally.

Your FX specialist

You can access our specialist FX Counsellors, who are dedicated to helping clients find the best FX solutions for their needs. These highly trained experts can explain each of our solutions and services to you in detail. They can also update you on the latest Citi FX views on currency movements from Citi's Analysts, ensuring you have fast access to relevant market knowledge.

For more information please visit

ipb.citi.com/foreign-exchange

or call us on **+44 207 986 8125**

(08:30 - 17:30 Monday to Friday, closed Saturdays and Sundays)



Share our expertise

We are Foreign Exchange Specialists, and we are keen to share our knowledge with you, to help you find the best FX solutions for your needs. Contact your relationship manager, or the FX specialists for more information.

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FX SPOTS

Have the right currency, right when you need it

To support your international lifestyle, Citi International Personal Bank offers deposit accounts in 16 major currencies. This gives you straightforward and efficient access to the right currency, at the right time, enabling you to manage your money with ease, wherever you are.

We understand that changing currencies is part of your day-to-day life and we work hard to make it easy. Once the accounts are open in your chosen currencies, FX Spot allows you to move money from one currency to another quickly and without hassle:

- Live foreign exchange rates
- Convert up to £5 million online instantly, every day
- Instant access to your funds after conversion
- Our best exchange rates are automatically applied when you trade using Citi Online or Citi Mobile® UK App

For straightforward and efficient exchanging of currencies, you need look no further than Citi.

Cross-currency transactions and any funds you transfer between accounts will be subject to the Citi International Personal Bank reference exchange rates at the time. For details see our Rates and Charges Information.

Bank accounts in the following currencies:

 Australian Dollars (AUD)	 Norwegian Krone (NOK)*
 Canadian Dollars (CAD)	 Polish Zloty (PLN)
 Danish Krone (DKK)*	 Russian Roubles (RUB)
 Euros (EUR)	 South African Rand (ZAR)*
 British Pounds (GBP)	 Swedish Krona (SEK)*
 Hong Kong Dollars (HKD)	 Swiss Francs (CHF)
 Japanese Yen (JPY)	 Emirati Dirham (AED)
 New Zealand Dollars (NZD)	 United States Dollars (USD)

*Only available for customers of Citibank NA Jersey.

Want to discuss with the FX specialists?

Citi's team of specialist FX Counsellors are here to help manage your currency exposure for transactions over 250,000 USD (or currency equivalent).

Contact us

If you are a Citigold Client; to discuss your FX needs

+44 207 986 8125 / fxsales@citi.com

(08:30 - 17:30 Monday to Friday, closed Saturdays and Sundays)



Currency exchange made easy



Citi Online



Citi Mobile



Your Relationship Manager



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FX ORDER WATCH

You set the rate, we do the rest

If you operate internationally you will regularly have foreign exchange requirements, but pinpointing the best time to exchange currencies can be difficult when you are busy.

FX Order Watch allows you to choose a Target Rate which is the target market rate at which you wish to exchange currencies.

We keep a constant check on the world's currency markets so when you place a trade in advance, we will only make the transaction if rates hit your desired level within an agreed timeframe.

FX Order Watch: How it works

- Log on to Citi Online or call your Relationship Manager and select which currencies you want to exchange at the specific rate you want to trade, specifying the term over which you want the deal to happen and the type of order you want to make. Once the order is placed, these funds will not be available for any other transactions and withdrawals until the order is cancelled.
- We then monitor the currency markets 24 hours a day, and if the market rate for the foreign currency hits your target rate, we will make the trade on your behalf.
- We will tell you what the customer rate applicable to your order is, before you place an order. The percentage used to determine the applicable customer rate price will depend on the size of the order amount you wish to exchange. We deduct this from any order successfully executed.

Funds that have been converted to the foreign currency are credited to your multi currency account but may not be available until the next business day, depending on the time of order execution.

Want to discuss with the FX specialists?

Citi's team of specialist FX Counsellors are here to help manage your currency exposure for transactions over 250,000 USD (or currency equivalent).

Contact us

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Currency exchange made easy



Citi Online



Your Relationship Manager



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FX ORDER WATCH

You set the rate, we do the rest

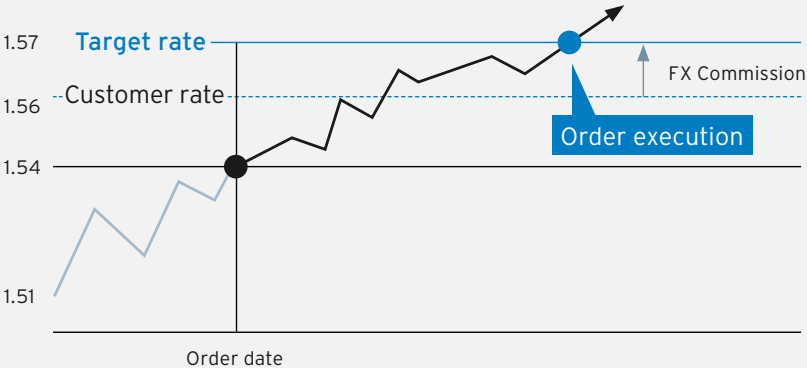
Simple order

A Simple Order is a common type of order. By specifying an FX rate that is more advantageous than the current level, you can aim for a higher exchange gain.

You place one order - either to buy or sell currency - and we make the trade if the currency hits your desired level within the timeframe. If it doesn't the order expires.

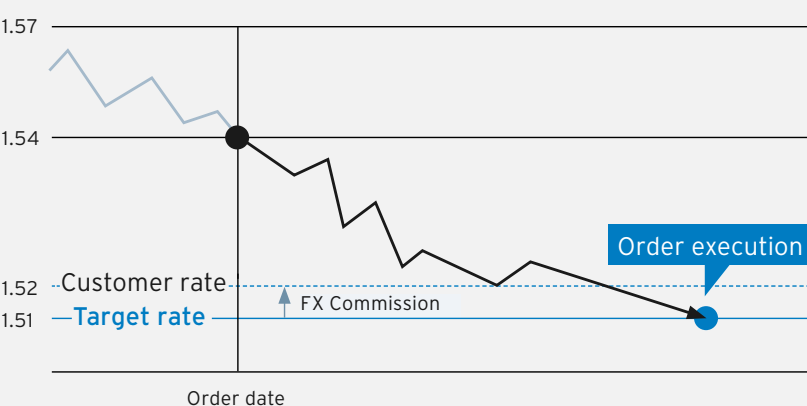
Buy order

To convert one currency to another at a rate higher than the prevalent market rate, GBP to USD in this example



Sell order

To convert one currency to another at a rate lower than the prevalent market rate, to reduce exposure to a currency in declining trends, GBP to USD in this example



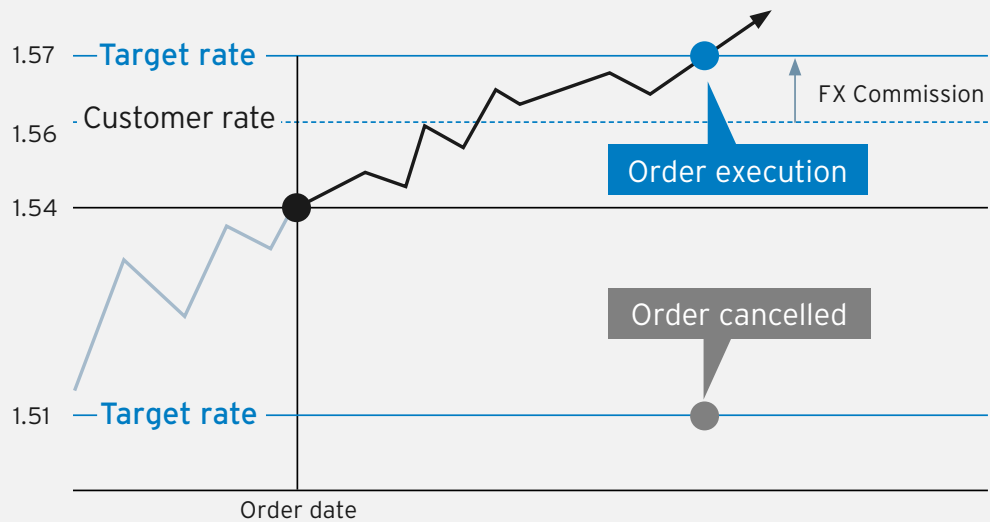
This example, including the indicative exchange rates, are for illustrative purposes only.

FX ORDER WATCH

You set the rate, we do the rest

One-cancel-other (OCO) order

You place two orders at the same time. Whichever target is hit first, that trade is executed and the other order is automatically cancelled. If neither target is hit by the end of the term the order expires.



This example, including the indicative exchange rates, are for illustrative purposes only.



BENEFITS AND RISKS OF FX ORDER WATCH

FX Order Watch has been designed with our busy clients in mind, because we know you want to make the most out of your money, but you don't have the time to study the financial markets on a daily basis.

This service enables you to benefit from our expertise, and to potentially take advantage of currency opportunities as and when they happen.








- Log on to Citi Online or call the FX specialists and select which currencies you want to exchange and the specific rate you want to trade them at
- Choose your own term, so when you place a trade you know it will only happen within an agreed timeframe

- Change or cancel your order at any time, for instance, when the FX market moves suddenly in an unfavorable direction.
- Diversify your assets across currencies.

Expert guidance

Our dedicated FX counsellors can give you expert guidance on our FX Order Watch service. They will support you with updates on foreign exchange markets and Citi Analysts foreign exchange forecasts, to help you make decisions on your currency transactions.

Exchange the following currencies:

-  United States Dollars (USD)
-  British Pounds (GBP)
-  Euros (EUR)
-  Swiss Francs (CHF)
-  Australian Dollars (AUD)
-  New Zealand Dollars (NZD)
-  Emirati Dirham (AED)

-  Russian Roubles (RUB)
-  Polish Zloty (PLN)
-  Hong Kong Dollars (HKD)
-  Canadian Dollars (CAD)
-  Japanese Yen (JPY)
-  Swedish Krona (SEK)*

*Only available for customers of Citibank NA Jersey.



Risk of loss of principal

When the exchange rate to convert a foreign currency to your original base currency fluctuates due to market conditions, there is a risk of loss of principal due to an exchange-rate loss. The amount you receive at maturity, when its value is calculated in your original base currency, may be lower than the principal you originally deposited.

Regardless of the condition of foreign exchange rate fluctuations, there is a risk

of loss of principal because the customer rate applied for converting a foreign currency back into your base currency includes Citi's foreign exchange commission.

Once the order is matched or executed, the transaction cannot be cancelled and the funds placed are not available for further transactions or withdrawal until the order is executed, cancelled or expired.

CITIBANK GLOBAL WALLET

Your world in one wallet

As the world's most global bank, we understand the importance of having a multi-currency account when travelling overseas.

Citibank Global Wallet is a feature linked to your Citi Debit Card which allows you to make purchases and withdraw cash from ATMs abroad without incurring fees.

It makes your card smart enough to switch currencies automatically, simplifying your banking experience and allowing you to shop like a local globally.

Enjoy seamless multi-currency banking

- Available in 16 currencies
- Intelligent currency switching
- Zero foreign transaction or currency conversion fees every time you spend, withdraw cash or shop online*
- Top up account when rates are most favourable
- Fee free withdrawals at thousands of Citibank ATMs worldwide

Learn more at

ipb.citibank.co.uk/personal/citibank-global-wallet



*As long as you hold an account with sufficient balances in the transaction currency.

If you don't hold enough balances, Citibank Global Wallet is smart enough to debit funds from your primary account instead.

†Only available for customers of Citibank NA Jersey.



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MULTI-CURRENCY LENDING FACILITY

How does a loan currency conversion work?

Citibank Portfolio Finance offers 5 major currencies for the term loan. Depending on your investment objectives, currency view or hedging strategy, you may convert the current loan currency to another currency after a discussion with your Relationship Manager and FX Counsellor.

Example; you have a loan of USD 100,000 at an interest rate of 2% per annum, with the expectation of GBP depreciating against USD, you may convert your USD loan to GBP for a lower interest rate of 1.5% per annum, at the prevailing spot foreign exchange ("FX") rate.

The table below illustrates the performance of the loan after the currency conversion.

Initial Conversation	To convert loan of USD 100,000 to GBP 71,425 at GBP/USD = 1.40 (spot FX rate)		
Monthly Interest Payable	Based on USD 100,000 = USD 166.67 $\frac{\text{USD } 100,000 \times 2.0\% \text{ p.a.}}{12 \text{ months}}$		Based on GBP 71,425 = GBP 89.28 $\frac{\text{GBP } 71,425 \times 1.5\% \text{ p.a.}}{12 \text{ months}}$
FX Movement	GBP/USD (+2.0%)	GBP/USD unchanged	GBP/USD (-2.0%)
If the GBP loan is converted back to USD after 1 month <small>*(Exchange rates are inclusive of spreads)</small>	USD 102,137.75 <small>(at GBP/USD = 1.43)*</small>	USD 100,000 <small>(at GBP/USD = 1.40)*</small>	USD 97,852.25 <small>(at USD/SGD = 1.37)*</small>
Unrealized Gain/Loss <small>(Principal Only)</small>	Loss of USD 2,137.75 <small>(USD 100,000 - USD 102,137.75)</small>	No Gain/Loss	Gain of USD 2,147.75 <small>(USD 100,000 - USD 97,852.25)</small>
Monthly Interest Savings	USD 39 <small>(USD 166.67 - (GBP 89.28 x 1.43))</small>	USD 41.67 <small>(USD 166.67 - (GBP 89.28 x 1.40))</small>	USD 44.35 <small>(USD 166.67 - (GBP 89.28 x 1.37))</small>
Total Unrealized Gain/Loss <small>(Principal + Interest)</small>	Total Loss = USD 2,098.75 <small>(-USD 2,137.75 + USD 39)</small>	Total Gain = USD 41.67 <small>(No Gain/Loss on loan principal)</small>	Total Gain = USD 2,192.10 <small>(USD 2,147.75 + USD 44.35)</small>


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Please be reminded that when you switch your loan currency, you may suffer losses if your new loan currency appreciates against your previous loan currency, even if the interest rate on the new loan currency may be lower. The other variable factor is that reference interest rate for a currency can change.

Please note the following points when doing loan currency conversions:

- Ability to do loan currency conversions is subject to your portfolio having sufficient margin. Margin shortfall due to appreciation in current loan currency will impact ability to do loan currency conversions. Margin call can result from loan currency conversions due to FX fluctuations resulting in the appreciation of the new loan currency against your previous loan currency.
- Different loan currencies offer different interest rates, some higher and some lower on relative terms. Interest rates can also change during the life of loan as they are based on variable rates.
- Every loan currency conversion will involve a Spot FX transaction where the exchange rate quoted to you includes the bank spread.
- Funds will be debited from your current account to service your loan interest. If the currency of your current/savings account is different from the currency of your loan, FX conversions (inclusive of the bank spread) will be carried out to convert your funds to service your loan interest.
- Your monthly bank statement will show your outstanding loan amounts. For details of your loan switch transactions, please refer to your foreign exchange transaction confirmations.

Foreign Exchange Risks

- The Foreign Exchange market is volatile, and investing in foreign currencies can be risky. Commensurate with these risks, is the potential for higher returns but also higher losses. When you switch your loan currency, you will suffer losses if your new loan currency appreciates against your original loan currency, even if the interest rate charged on the new loan currency may be lower. You are subject to margin call and you may be required to top up your account if there is insufficient margin.
- When the currency of your loan is different from the currency of your underlying collateral, the lending value of your portfolio will be subject to cross-currency hair-cuts. In addition, if the currency of your loan appreciates against the currency of your underlying collateral, you may experience a loss when you convert your underlying collateral to the currency of your loan to repay the outstanding loan amount.
- You should therefore determine whether any foreign currency loan is suitable for you in the light of your financial circumstances, needs and objectives.



Understanding Your Foreign Exchange Decision

As part of our services to you, subject to the laws in your home country, we may from time to time provide you information, on various foreign exchange products. Please note the following in such situations:

- The information does not constitute investment advice and you are not obligated to accept them.
- You should only make foreign exchange decisions that you understand, and that are consistent with your financial circumstances, needs and objectives.
- All foreign exchange decisions relating to your account are yours solely.
- Prior to making a foreign exchange decision, you should conduct your own study of the foreign exchange product in question to ensure that it matches your financial circumstances, needs and objectives.
- Citi Economic Forecasts on Foreign Exchange Rates are published on a periodic basis and available on request. The forecasts are for specific time horizons and cover only specific currencies, and are not a guarantee of performance.

Your Responsibility to Monitor Your Portfolio Value

We do not undertake responsibility to monitor profits and losses on your portfolio for you:

- You are responsible for monitoring your own portfolio.
- You can refer to your monthly bank statements to see the value of your holdings (including the currencies and the amounts), and where applicable, the summary value of your holdings is also shown in your home currency equivalent. Historical records of your monthly statements can be retrieved at your convenience on Citi Online.
- For every foreign exchange transaction that is executed by you, we will also send you a foreign exchange transaction confirmation.



INTERNATIONAL TRANSFERS. MADE EASY.

As well as the seamless multi-currency banking that Citibank Global Wallet brings, you can also send international payments on the go, using Citi Online or Citi Mobile® UK App. Send money instantly and securely in 60+ currencies, at competitive rates.



Full transparency

View competitive exchange rates and transaction amounts before confirmation.



Send money at the touch of a button

Send money securely, quickly and easily using Citi Online Mobile® UK App.



*Only available for customers of Citibank NA Jersey.

Visit our International Transfers page for further details about using this new service:

ipb.citibank.co.uk/foreign-exchange



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IMPORTANT INFORMATION ON FX SPOT TRADES

- (i) The Foreign Exchange market is volatile; holding and investing in foreign currencies can be risky. Commensurate with these risks, is the potential for higher returns but also higher losses. Due to different economic cycles and central banks views of their economies, each currency may have different interest rates. Although one can potentially earn higher interest by investing in certain foreign currencies, losses can be incurred if the foreign currency depreciates against your home currency. Foreign currency investments are subject to exchange rate fluctuations, which may provide both opportunities and risks. You may incur a loss when you convert foreign currency back to your home currency. Exchange controls may be applicable from time to time to certain foreign currencies. You should therefore determine whether any foreign currency holding or foreign currency investment is suitable for you in the light of your financial circumstances, needs and objectives.
- (ii) As part of our services to you, subject to the laws in your home country, we may from time to time provide to you information, on various foreign exchange products. Please note the following in such situations:
- The information do not constitute investment advice and you are not obligated to accept them.
 - You should only make foreign exchange decisions that you understand, and that are consistent with your financial circumstances, needs and objectives.
- If you require legal or tax counsel, we recommend that you consult your own independent legal and tax advisors as necessary.
 - All foreign exchange decisions relating to your account are yours solely.
 - Prior to making a foreign exchange decision, you should conduct your own study of the foreign exchange product in question to ensure that it matches your financial circumstances, needs and objectives.
 - Citi Economic Forecasts on Foreign Exchange Rates are published on a periodic basis and are available on request. The forecasts are for specific time horizons and cover only specific currencies, and are not a guarantee of performance.
- (iii) We do not undertake responsibility to monitor profits and losses on your portfolio for you. In particular:
- You are responsible for monitoring your own portfolio.
 - You can refer to your monthly statements to see the value of your holdings (including the currencies and the amounts), and where applicable, the summary value of your holdings is also shown in base currency equivalent. Historical records of your monthly statements can be retrieved at your convenience on Citi Online.



(iv) Currency diversification is an important element for an individual to consider when making foreign exchange decisions. Concentrated positions may entail greater risks than a diversified portfolio. Holding funds outside of your chosen home currency may increase or decrease your holdings as denominated in your desired home currency. Certain factors that affect the assessment of whether your overall portfolio is sufficiently diversified may not be evident from a review of only your Citi account. It therefore is important that you carefully review your entire portfolio to ensure that it meets your financial circumstances, needs and objectives.

(v) Deposit currencies are:

Australian Dollars (AUD), Canadian Dollars (CAD), Danish Krone (DKK)*, Euros (EUR), British Pounds (GBP), Hong Kong Dollars (HKD), Japanese Yen (JPY), New Zealand Dollars (NZD), Norwegian Krone (NOK)*, Polish Zloty (PLN), Russian Roubles (RUB), South African Rand (ZAR)*, Swedish Krona (SEK)*, Swiss Francs (CHF), Emirati Dirham (AED), United States Dollars (USD).

*Only available for clients of Citibank N.A., Jersey Branch.

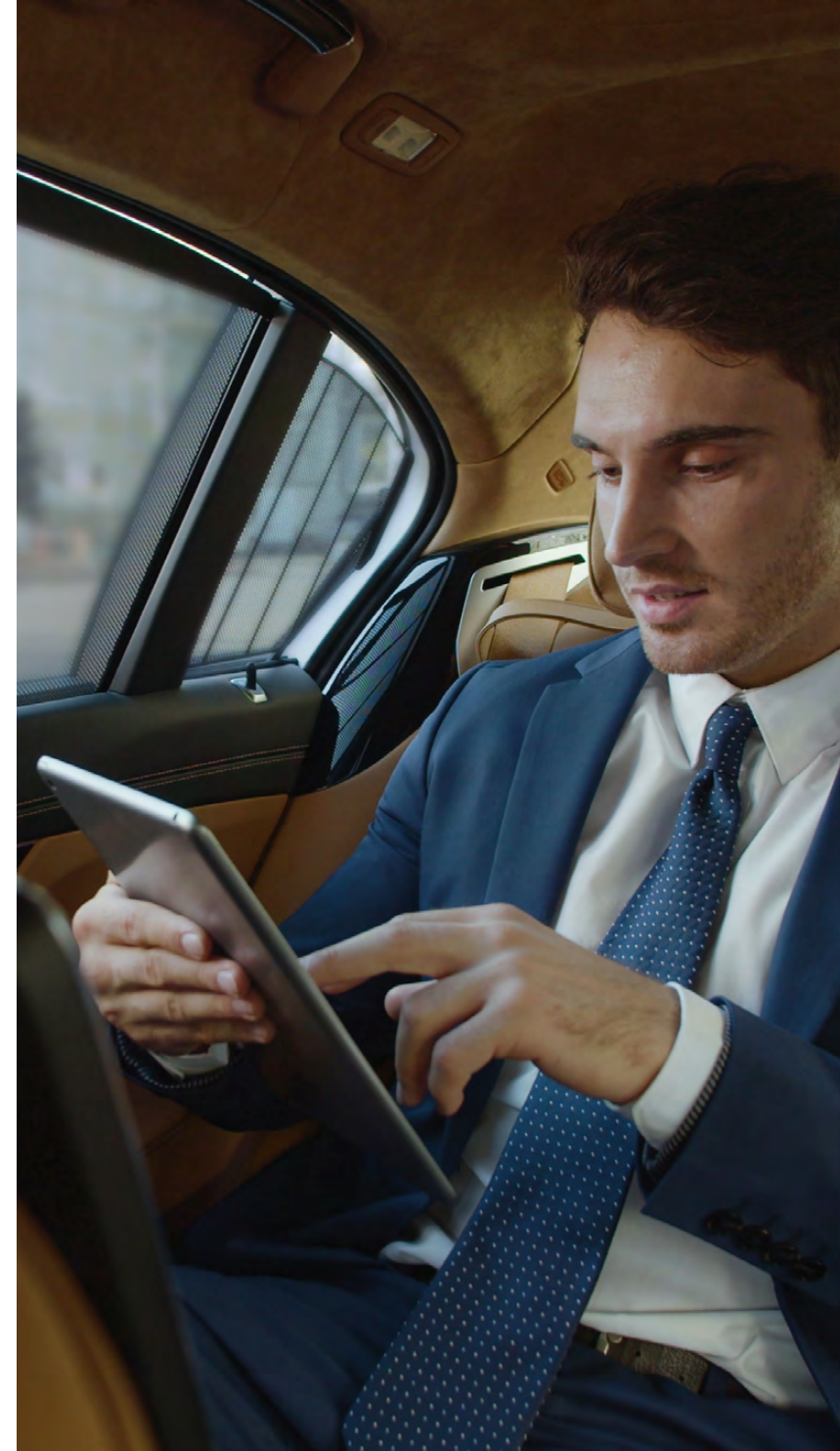
(vi) You understand that the Foreign Exchange Order Watch Service allows you to place a Limit Order (as defined below) to buy and/or sell specific foreign currencies. Each Limit Order placed by

you is valid for a specific period as confirmed to you. The Limit Order will be executed only if the market price (as determined by you) reaches the customer price (which is inclusive of bank commission). Under certain adverse market conditions, it may be difficult or impossible to execute the Limit Order. Orders are live during market hours, and are not executable when the underlying interbank market is closed. You are fully responsible for all orders that are placed, and any cost resulting from any unwinding of any order will be borne by you.

“**Limit Order**” means an order that you place to buy or sell a financial instrument at its specified price limit or better and for a specified size. The Limit Order will be triggered for execution when the price of that financial instrument reaches the specified level and the specified size of the order is available. Subject to the paragraph above, once the Limit Order has been triggered at the specified level and size, the order will be executed at the same (or better) as the price specified in the Limit Order.

(vii) You understand that the Citi IPB Reference Exchange Rate quoted to you includes the bank commission.

(viii) This Important Information on Spot FX Trades supplements and is incorporated into the terms and conditions.



GLOSSARY

Base Currency - the original currency in which the *Initial Investment* or trade is made

Customer Rate (FX Order Watch) - this is the rate you receive on Order Execution. It is a rate that is marginally lower than your *Target Rate* as it includes the price you pay for this service. The price you pay is a percentage of the Order Amount and varies based on the size of the Order Amount

Expiry Date (FX Order watch only) - means the date on which your FX order expires

Foreign Exchange Commission - The charge made by Citi for facilitating the exchange of one currency into another

FX Order Watch - you set your preferred exchange rate and we make the trade if currency rates hit that level

FX Spots - immediate exchange of one currency to another currency at an agreed rate (on the "spot")

Market Rate - the live spot market exchange rate for the currency pair you have selected. Note that this rate may differ from live rates published by other service providers

One-cancel-other order (FX Order Watch) - You place two orders at the same time with FX Order Watch. Whichever target is hit first, that trade is executed and the other order is automatically cancelled. If neither target is hit by the end of the term the order expires

Simple order - You place one order with FX Order Watch and we make the trade if the currency hits your desired level within the timeframe. If it doesn't the order expires

Target Rate (FX Order Watch) - is the rate specified by you at which you wish to exchange currencies

Term - means the period of time from when a product or service begins until the *Expiry Date*

Citigold® International

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Contact us

Visit our website ipb.citi.com or visit us in the Citigold Lounge in Canary Wharf, London.

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*Information in this brochure is correct as of 28 June 2021 2953 0621

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