



Citigold

International Brokerage

Client Education

citi

International Brokerage

Topics

- Introduction
- Important Information
- Key Terminologies
- Account Opening
- System Specifications
- Disclosures

Introduction

- Securities Brokerage at Citibank N.A., UAE Branch is a online brokerage service offered by Citibank N.A., with the benefits of safe custody, higher efficiency, better quality assurance and consistency.
- It allows our clients to trade **Secondary Market and Over-the-Counter (OTC) Securities** around the world.
- The securities include:
 - Bonds
 - Stocks
 - Exchange Traded Funds “ETF”
- The markets covered are:
 - France
 - Germany
 - UK
 - Switzerland
 - Canada
 - United States
 - Japan

Important Information

- **No investment recommendation** will be provided by Citibank N.A., UAE Branch or any of its personnel on any trades booked via CBOL. All such trades (buy or sell) will be “Non Advised”.
- Client must have **Knowledge & Experience (K&E) of Bonds, Equities and/or ETF’s** (as applicable) to be able to trade them.
- This information will be obtained from the customer on the PFR (Personalized Financial Report) during the profiling.
- Clients will have to initiate all transactions, take all the trading decisions with no input from Citibank N.A., UAE Branch or it’s personnel.

Important Information

Price Updates

Prices are shown under “ Quick quote “ hyperlinks

- **Equity Quotes:** The prices maintained in the brokerage system will have a minimum of 15 minutes delay during market opening times. The only exception is the pricing for the Canadian & Swiss markets which is maintained at closing values of the previous working day's trading.
- **Bond Quotes:** The prices are maintained as per the value handed from the market data providers. This is typically post market closing of each market of the previous day but may vary with the occasion of holidays, market disruptions etc.

Charges / Commissions

Market charges and broker commission also apply to each equity and bond trade. Examples of these may include but not be limited to:

- ❖ 30 bps for every equity trade
- ❖ 25 to 200 bps for every bond trade based on the Transaction Amount
- ❖ Local market charges, levies and stamp duties that individual markets and broker commission apply. Equity safe keeping charges will be applicable amounting to 0.2% p.a. of the value of assets under custody calculated on a pro rata basis. Please review our Schedule of Charges for further information.

Key Terminologies

Key Types of Transactions

- **Buy:** All buy trades can take place on-line (via www.citibank.ae)
- **Sell :** All sell trades can take place on-line (via www.citibank.ae)
- **Corporate Actions:** These are decisions taken by the issuer of the bond or equity that affect the owners in a monetary way, such as company distributing dividends or paying a coupon to the bond holders.
 - ❖ **Corporate actions related to Equities:**
 - Dividends
 - Bonuses
 - Dividend Re-investments
 - Mergers
 - Stock Split
 - Reverse Split
 - Take Over for Cash &/or Securities
 - ❖ **Corporate actions related to Bonds:**
 - Coupon payments
 - Bond maturities
 - Callbacks
 - Conversions

Key Terminologies

Key Types of Transactions

- **External Transfers:** Entails transferring securities from another bank / brokerage firm to Citibank N.A., UAE Branch (*Transfer In*) or from Citibank N.A., UAE Branch to another bank / brokerage firm (*Transfer Out*). Walk to your nearest branch to submit the request.
- **Internal Transfers:** Entails transfer of securities from one brokerage account to another brokerage account or funds transfers between your current and savings accounts held within Citibank N.A., UAE Branch. Walk to your nearest branch to submit the request.

Key Terminologies

Order Status (displayed in Trade Status Screen)

- **Executed:** Order is placed in the market as per price and date instructions provided by the client and confirmed as executed by the broker.
- **Pending:** The order remains in the queue if the market is closed or the price / date instruction given has not been reached.
- **Cancelled:** Clients can cancel orders ONLY if they are in pending or non executed status. In this case, a clear cancellation order would have to be placed by the client.
- **Modified:** Clients can modify certain parameters of a trade such as the price or date ONLY if they are in pending or non executed status. In this case, no fresh order is required except a confirmation of the modification.
- **Partially Fulfilled:** When the order is executed but not for the total order amount / nominal value as requested by the client. In this case no fresh order is required as the pending order will remain in the system waiting for execution. The pending tranche can be modified upon the client's confirmation.
- Orders are normally partly executed when the security is not liquid enough, so there are no matching number of units to be sold/ bought in the market and/or the price specified differs from the market price so no buyer or seller is found at that price.
- **Rejected:** By the Broker / Stock Exchange. The Broker will pass on an advice in the event that the order is not executed and stands fully cancelled due to unavailability of the security / illiquid ISIN / the price conditions are out of scope / or there is a suspension of trading etc.

Key Terminologies

Types of Orders

➤ Based on Order Expiry Date

- ❖ **Day order:** By default, the expiry date of the order would be the close of market on the day in which the order is placed.
- ❖ **Good Till Date (GTD):** The order is valid till it is executed. In our trading system, these orders are valid up to a maximum of 90 days and can be reviewed or modified by the client during an “un-executed” state only. (Only pending orders as defined before can be modified)

➤ Based on Price Conditions

- ❖ **Limit Order:** The clients can set limits to the price at which the orders should be executed. They can set the “upper limit” for buy orders and “lower limit” for sell orders.
- ❖ **Market Order:** This order is executed at the prevailing market price for the security (i.e. the price at which the stock is placed in the Broker's trading system).
- ❖ **Stop loss:** This is a pricing condition for sell orders that allows clients to set a trigger lower than current market price. Hence, a stop loss order automatically becomes a market order in the trading system when the trigger specified in the order is reached.
- ❖ **Stop Limit:** A pricing condition that allows the client to set a trigger and a limit lower than current market price (for a sell order) or higher than the market price (for a buy order). Stop Limit becomes a limit order when the specified limit trigger is breached.
- ❖ These options are available when supported by the market

Key Terminologies

Key Dates

➤ Buy / Sell Order Dates

- ❖ **Order Date:** The date on which the client places the order in the system / online. This is also the day when the broker acknowledges receipt of the order.
- ❖ **Trade Date:** The date on which the order gets executed in the market. Typically on the same day of order placement, unless it is a GTD or Limit / Stop Loss / Stop Limit order. This is also the day on which the broker confirms the execution of the trade and the settlement process starts.
- ❖ **Settlement Date:** Is typically the Trade Date + 2 or 3 working days. This is the date on which the security is debited or credited to the client's brokerage and current/savings accounts respectively, as per market standards.
- ❖ Our clients will see the debit in the account upon order placement.

Key Terminologies

Order Options

- **Modify:** As stated earlier, price or date can be modified ONLY if the orders are in pending or non executed status upon confirmation of the new parameters by the client
- **Copy:** Permits replicating the details of an older trade placed earlier i.e. allow clients to edit fields before placing the order to save time

Others

- **Minimum trading lots:** is the minimum tradable size by a specific Bond ie. the minimum Order amount that can be bought or sold for that Bond. This information is displayed under “Quick Quote Option” and changes for every Bond.
- **Incremental Lot size :** is the minimum multiple to be added to the Minimum trading lot for a Bond to be sold or bought. This information is displayed under “Quick Quote Option “ and changes for every Bond

Example : If the minimum trading lot is 20,000 and the Incremental lot size is 1,000 the amounts tradable will be 20,000, 21,000, 22,000 etc.

- **Yield to maturity :** The yield of the Bond at every given price and considering the maturity date of the Bond. If the Bond price is below par (100) the yield will be higher than if the Bond price is above par (above 100)

How to open a Security Brokerage account

- Clients can request for a security brokerage “SB” account opening through any of our branch i.e. just fill in the application and submit with all the relevant documents through your Relationship Manager.
- Clients must have a current/savings account. There is no minimum balance requirement to avail E Brokerage service.
- Once the brokerage account is active, clients can start trading online via www.citibank.ae
- A client can either have Single &/or Joint SB accounts if required
- Customers are required to have knowledge and experience of securities to be able to open a SB account
- Security Brokerage service is not available for US Citizens, US passport holders, US residents or Green Card holders. The service also not available to residents of Australia.
- Clients must sign a W8 Ben form in order to acknowledge that they are not US person i.e. US citizen, US resident &/or Green Card Holder for tax purpose. W8 BEN form has a validity of 3 years from the date of signature

System Specifications

Login Screens

- Login to www.citibank.ae
- Key in username & Password

The screenshot displays the Citibank Online login interface. At the top, there is a navigation bar with links for 'RATES', 'LOCATIONS', 'HELP', 'CONTACT US', a search bar, and 'SECURITY'. Below this is a blue header with the Citibank logo and a secondary navigation bar with links for 'Banking', 'Credit Cards', 'Loans', 'Investments', 'Insurance', 'Rewards & Offers', and 'Services'. A 'Sign On...' button is located on the right side of the header.

The main content area features a large background image of a man sitting on a beach chair, using a laptop. On the left side of this area, there is a login form with the following elements:

- A link for 'Firsttime user? REGISTER'.
- A 'SIGN ON to Citibank Online' button.
- A 'User ID' input field.
- A 'Password' input field.
- A note: 'We recommend you to change your password regularly.' followed by a 'Sign On' button.
- A list of links: 'Forgot your Password?', 'User ID Reminder', 'Card Activation', and 'Need help?'.

To the right of the login form, the text reads: 'New Citibank Online We bring the bank to you'. Below this, a testimonial states: 'I can activate my new card online, pay bills and transfer money from anywhere, anytime.' followed by a 'Start Demo' button.

At the bottom of the main content area, there are four feature highlights:

- PEACE OF MIND**: Citibank Online
- CONVENIENCE**: Card Activation
- BANK ANYWHERE**: Citi Mobile
- CLUTTER FREE**: Citibank E-Statement

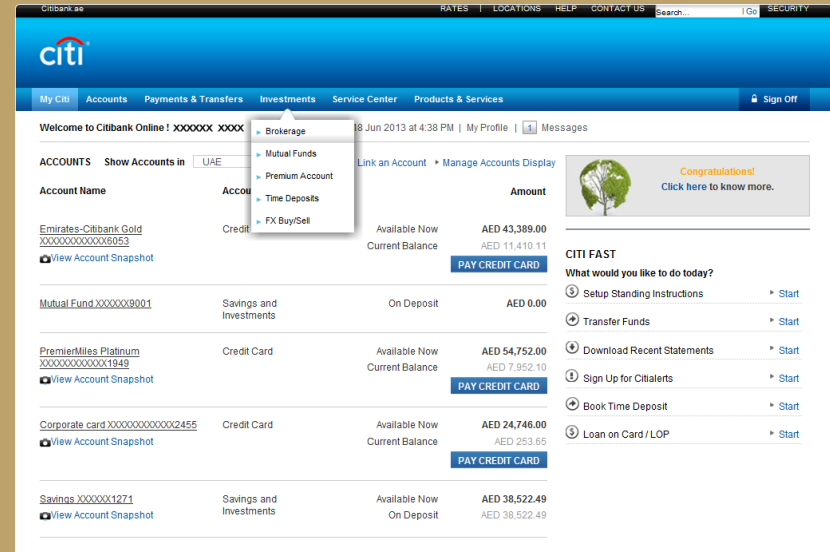
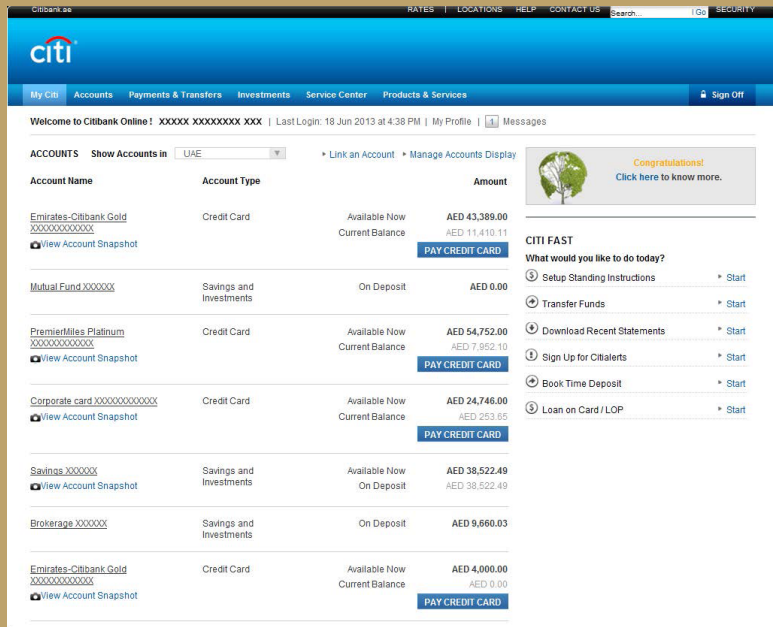
The footer contains the following information:

- Left side: Citigroup.com and Citibank logo.
- Right side: Links for 'TERMS & CONDITIONS', 'PRIVACY', 'ABOUT US', 'CONTACT US', and 'SITE MAP'.
- Bottom right: Copyright © 2013 Citigroup Inc.

System Specifications

Account Summary Screen:

- Here the client can view the balances amounts in each of the Current Accounts/Savings accounts/Mutual Funds/Credit Cards



- Click on Investments in the tool bar to access the E-brokerage platform

System Specifications

E-brokerage:

- Click on E-brokerage to access the trading platform
- Select the Brokerage Account number that the client wants to use for a particular portfolio view or trade
- Click on Next to continue

The screenshot displays the Citibank Online interface. At the top, there is a navigation bar with the Citibank logo and the text 'Citi'. Below this, a secondary navigation bar contains links for 'My Citi', 'Accounts', 'Payments & Transfers', 'Investments', 'Tools', 'Service Center', and 'Products & Services'. A 'Sign Off' button is located on the right side of this bar. The main content area features a welcome message: 'Welcome to Citibank Online !' followed by user information: 'Last Login: 16 Jul 2013 at 2:32 PM | My Profile | 0 Messages'. The primary heading is 'SECURITY ACCOUNT'. Below this, a prompt asks the user to 'Select the account you would like to transact from:'. A table lists five accounts, each with a masked account number (XXXXXXXXXX) and the account type 'Single'.

Select the account you would like to transact from:	Account Type
XXXXXXXXXX	Single
XXXXXXXXXX	Single
XXXXXXXXXX	Single
XXXXXXXXXX	Single
XXXXXXXXXX	Single

System Specifications

My Account Portfolio

- Displayed here are all the Equities and Bonds held by the client in this account.
- ❖ *For Equities*
 - ✓ Click on “Buy” or “Sell” hyperlink to extract the details of the specific equity which the client wants to buy more of or sell – fully or partially
- ❖ *For Bonds:*
 - ✓ Click on “Buy” or “Sell” hyperlink to extract the details of the specific bond which the client wants to buy more of or sell – fully or partially.
 - ✓ Click on “Details” to get more information about this bond

Welcome to Citibank Online! XXXXXX XXXXX XXXXX | Last Login: 18 Jun 2013 at 4:38 PM | My Profile | 1 Messages

BROKERAGE

PORTFOLIO | TRADE NOW | TRADE STATUS | TRANSACTION HISTORY

Select the account you would like to transact from Security Account: XXXXXX

QUICK LINKS

- Search Stock[Equity/Bonds]
- Order Status[Transaction Status]
- Transaction History

PORTFOLIO [Download](#) [Print](#)

Equity

ISIN Code	Security Name	Security Currency	Security Type	Market	Quantity Held	Average Unit Price	Latest Available Price	Market Value (Security Currency)	Market Value (Reference Currency) in AED	Action
GB0031743007	BURBERRY GROUP	GBP	EQUITY	LONDON	0	14.12	14.01	1,541.10	8,749.94	Buy Sell
US78462F1030	SPDR S&P500 UTS-1	USD	ETF	NEWYORK	1	167.71	163.54	163.54	600.68	Buy Sell
US9229087690	VNGD TTL STK MKT	USD	ETF	NEWYORK	1	84.59	84.24	84.24	309.41	Buy Sell

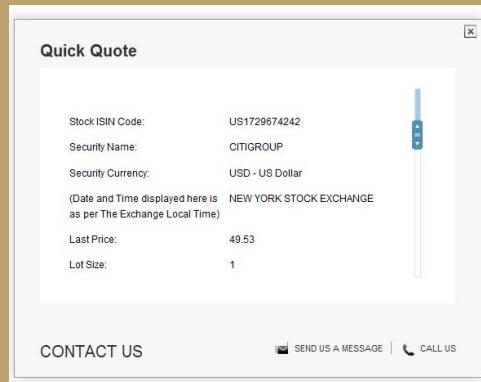
BOND TYPES: BONDS : Transactions executed through your relationship manager/ Branch, FIXEDCOUP : Transactions executed online, Fixed coupon, FLOATRATE : Transactions executed online, Floating Rate Bonds, ZEROCOUP : Transactions executed online, Zero coupon Bonds, PERPFREDC : Transactions executed online, Perpetual fixed Coupon, PERFFLOATC : Transactions executed online, Perpetual floating Coupon, CALLABLEBO : Transactions executed online, Callable Bonds, PUTTABLEBO : Transactions executed online, Puttable Bonds, CONVERTBO : Transactions executed online, Convertible Bonds, PREFERRED : Transactions executed online, Preferred Stock
Please read our [important documents](#) before transacting. The price shown is indicative and is not the actual transaction value. Prices are indicative and are based on the last closing prices. Market Value displayed in AED shows previous day mid rates. Trades can be settled in the currency of the security and only from your accounts in the same currency. Value of security listed may not reflect the latest available price of security. Prices in portfolio are refreshed once a day as per market business hours.

Investors should refer to the relevant offering document(s) for detailed information and applicable terms and conditions prior to subscription. We will follow your instructions with regards to the order type and execute the trade on a best effort basis. The actual transaction price and trading cost will be confirmed after the execution of the trade. Investment products are not bank deposits or obligations or guaranteed by Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries unless specifically stated. Investment products are not insured by government or governmental agencies. Investment and Treasury products are subject to investment risk, including possible loss of principal amount invested. Past performance is not indicative of future results: prices can go

System Specifications

Trade Now: (Equities & Bonds)

- Click on “Trade Now” (Equities) to place sell or buy orders for Equities.
- Click on “Trade Now” (Bonds) to buy or sell over the counter (OTC) bonds.



PORTFOLIO TRADE NOW TRADE STATUS TRANSACTION HISTORY [My Account Summary-Portfolio](#)
[Order Status\(Transaction Status\)](#)
[Transaction History](#)

Step 2 of 4: Provide Details

TRADE NOW

Account Type: Single

Security Account: XXXXXX

Buy Sell

Equity

Security Name: CITIGROUP

ISIN Code: US1729674242

Security Currency: USD

Market: NEWYORK

Exchange: NEW YORK STOCK EXCHANGE

Settlement Account: XXXXXX1298 EUR

Total Buying Power: EUR 1,360.94

Order Type: Market

Order Quantity/ Nominal: 100

▶ Quick Quote

Good Until:
 Today
 Date

System Specifications

- Once found, or in cases where there is more than one security, select the desired one by clicking on the hyperlink
- This will automatically populate the “Sell” / “Buy” screen

Currency: *
US DOLLAR

Market: *
NEWYORK

Exchange:
Select

Security Type:
ETF

SEARCH

Here are the securities matching your search criteria

The price displayed below is as on 07/16/2013 15:16 U.A.E Standard Time

Stock Name	Currency	ISIN Code	Price	Exchange	Action
ISHS EM CORP BD FD	USD - US Dollar	US4642862514	0.00	NYSE -ARCA	Get Quote Buy
ISHS EMMKT HYB	USD - US Dollar	US4642862852	0.00	NYSE -ARCA	Get Quote Buy
ISHS MSCI BLG CAPP	USD - US Dollar	US4642863017	0.00	NYSE -ARCA	Get Quote
ISHS EM MKTS DIV	USD - US Dollar	US4642863199	0.00	NYSE -ARCA	Get Quote Buy
ISHS MSCI GL SL MIN	USD - US Dollar	US4642863272	0.00	NYSE -ARCA	Get Quote Buy
ISHS MSCI G S MM	USD - US Dollar	US4642863686	0.00	NYSE -ARCA	Get Quote
ISHS MSCI BRAZ IDX	USD - US Dollar	US4642863888	0.00	AMERICAN STOCK EXCHANGE	Get Quote

< << >> >

Click on
Hyperlink to
choose appropriate
security

System Specifications

Trade Now: Buy / Sell (Equities & Bonds)

- Once selected, all the details of the security will be automatically populated
- Click on “Quick Quote” to retrieve the information including but not limited to available price; minimum trading lots; security currency; Stock Market where it’s listed (equities); for bonds - coupon, Yield to Maturity, maturity date.

Step 2 of 4: Provide Details

TRADE NOW

Account Type : Single

Security Account: XXXXXX

Buy Sell

Equity

Security Name: TESCO PLC

ISIN Code: GB0008847096

Security Currency: GBP

Market: LONDON

Exchange: London Stock Exchange

Sellable Quantity: 0 [▶ Inquiry](#)

Settlement Account:


Total Buying Power: USD 11,716.61

Order Type:

Order Quantity/ Nominal:

[▶ Quick Quote](#)

Good Until: Today

Date  (mm/dd/yyyy)

I confirm that the following transaction is for personal purposes, unrelated to business.

System Specifications

Trade Now: Buy / Sell (Equities & Bonds)

- **Settlement Account:** Choose the current/savings account with the relevant currency of the security. Balances will be displayed
- **Order Type:** Choose from Limit or Market for “Buy”; Limit, Market, Stop Limit or Stop Loss for “Sell”
- **Quantity (Equity):** Key in the number of securities to be bought or sold
- **Quantity (Bonds):** Key in the Nominal Value of the securities to be purchased or sold
- **Limit Price:** If it's a limit order, key in the limit price after checking the available price from “Quick Quote”. Bond prices are quoted in percentages

Account Type :	Single
Security Account:	XXXXXX
<input type="radio"/> Buy <input checked="" type="radio"/> Sell	
Equity	
Security Name	TESCO PLC
ISIN Code	GB0008847096
Security Currency	GBP
Market	LONDON
Exchange:	London Stock Exchange
Settlement Account:	XXXXXX8417 USD
Total Buying Power:	USD 11,716.61
Order Type:	Market
Order Quantity/ Nominal:	1
Good Until:	06/20/2013
Total Transaction Amount Including Fees and Charges (For reference only)	
Total Transaction Amount:	GBP 3.37
Broker Fee:	GBP 0.01
Business Commission:	GBP 0.01
Total Order Amount:	GBP 3.35
Foreign Exchange Rate:	1.5304575
Total Estimated Amount:	USD 5.12
Cash Account to be credited:	XXXXXX8417 - USD

I confirm that the following transaction is for personal purposes, unrelated to business.

System Specifications

Trade Now: Buy / Sell (Equities & Bonds)

- **Good Until:** Choose Day Order or Date Order (Good until Date)
- **Good Till:** If it's a Date Order key in the date until which this order remains valid or select from the calendar pop up. A maximum of 90 days is permissible (depending on the market). Click on Next to continue
- If all the input data is correct, a pre-confirmation screen will appear. Check the details and click on "Confirm"

The screenshot displays the Citibank UAE online trading interface. At the top, there is a navigation bar with links for RATES, LOCATIONS, HELP, CONTACT US, and a search bar. Below this is the Citibank logo and a secondary navigation bar with links for My Citi, Accounts, Payments & Transfers, Investments, Service Center, and Products & Services. A 'Sign Off' button is also present. The main content area shows a welcome message and the 'BROKERAGE' section. Under 'BROKERAGE', there are tabs for PORTFOLIO, TRADE NOW (selected), TRADE STATUS, and TRANSACTION HISTORY. The 'TRADE NOW' section is titled 'Step 4 of 4: Confirmation'. It displays the date and time of the trade, a confirmation message with a green checkmark, the transaction reference number, and the new account balance. A disclaimer is provided at the bottom of the screen.

Citibank.ae RATES | LOCATIONS HELP CONTACT US Search... | Go SECURITY

citi

My Citi Accounts Payments & Transfers **Investments** Service Center Products & Services Sign Off

Welcome to Citibank Online! CITI BROKERAGE | Last Login: 13 Jun 2013 at 6:18 PM | My Profile | Messages

BROKERAGE

PORTFOLIO **TRADE NOW** TRADE STATUS TRANSACTION HISTORY

Step 4 of 4: Confirmation

TRADE NOW

Date: 06/16/2013 11:44 U.A.E Standard Time

✓ Please note the Order Reference for this transaction. Your order has been received and will be placed in the market on a best effort basis. Please note that the order will only be processed according to the selected market opening hours. Please check the status of your order in the Trade Status Tab.

Transaction Reference Number: xxxxxxxx xxxxx xxx

Your New Balance in the Account is: 11,716.61 USD

Did you know you could receive Email/SMS alert related to this transaction. Please click [here](#) to know more and sign up.

I confirm that the following transaction is for personal purposes, unrelated to business.

Disclaimer: Please read our [important documents](#) before transacting. Prices listed are indicative and are based on the last available price. Bond prices generally stand refreshed / revised twice daily on working days by the related exchange. The price shown is not the actual transaction value. Trades can be settled in the currency of the security and only from your accounts in the same currency. Value of security listed may not reflect the latest available price of security. I acknowledge that I have instructed Citibank N.A., UAE to proceed with this investment without having requested or received any advice or recommendation. Citibank UAE will not assess whether the relevant product or service will meet my investment objectives, or whether I would be able financially to bear the risks of any loss that the product or service may cause. Investors should refer to the relevant offering document(s) for detailed information and applicable terms and conditions prior to subscription. We will follow your instructions with regards to the order type and execute the trade on a best effort basis. The actual transaction price and trading cost will be confirmed after the execution of the trade. Investment products are not bank deposits or obligations or guaranteed by Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries unless specifically stated. Investment products are not insured by government or governmental agencies. Investment and Treasury products are subject to investment risk, including possible loss of principal amount invested. Past performance is not indicative of future results: prices can go up or down. Investors investing in investments and/or treasury products denominated in foreign (non-local) currency should be aware of the risk of exchange rate fluctuations that may cause loss of principal when foreign currency is converted to the investors' home currency. Investment and Treasury products are not available to U.S. persons. All

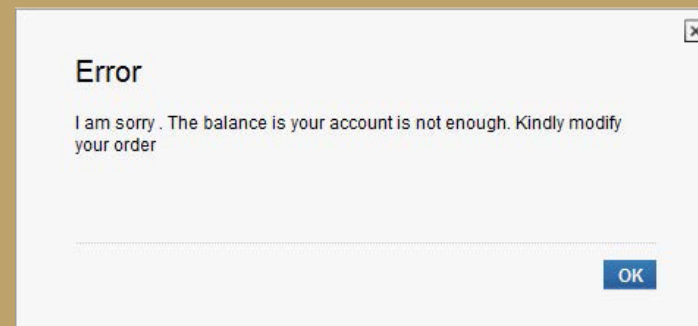
System Specifications

Common / possible errors - where the orders will not be executed

➤ Trade Now: Buy

❖ **Notification 1:** If the total amount of funds needed (plus charges and a buffer – buy orders) for a trade exceeds the available balance in the selected account, a notification will appear.

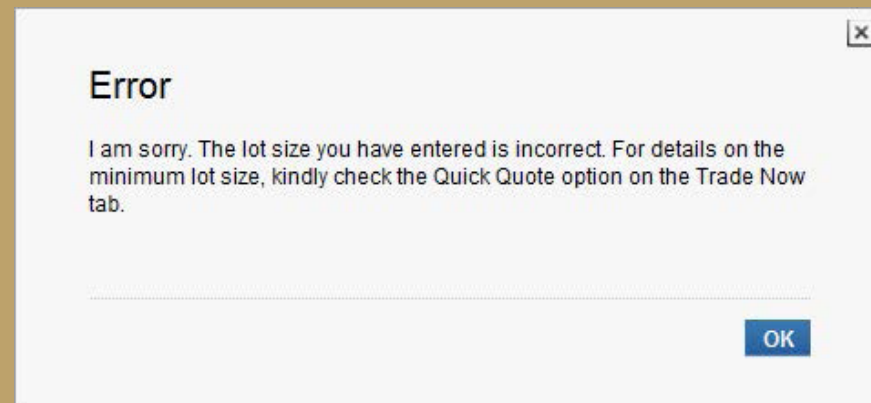
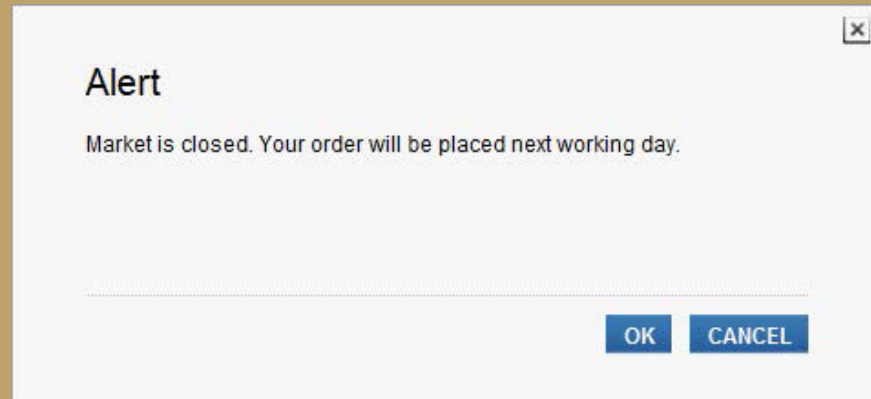
The order needs to be modified by the client. Click on “Back” to rectify this anomaly. For Market orders, there is an extra 5% withheld in the account to cover the price fluctuations. The 5% withheld in the account will be released following the execution, and the exact amount required to cover the price fluctuation will be debited from the customer’s account.



System Specifications

Trade Now: Buy/Sell

- ❖ **Notification 2:** For a Day Order, if the market is closed on the order placement date, a pop up will appear. Click on OK to continue if the client is agreeable to place the order on the next working day (GTD)
- ❖ **Notification 3:** If the quantity is not in line with the minimum permissible lot size for buy or sell, then an error message will appear. Click on “Back” to change the quantity or cancel the trade



System Specifications

Trade Now: Buy / Sell

- Once the order has been sent to the Broker, the Confirmation notification will appear on the screen
- The notification contains a Reference Number for each trade that the client can use to follow up on the trade status
- Please note, this confirmation does NOT mean that the order has been executed, it simply means that the order has been sent to the Broker by Citibank N.A. UAE

The screenshot shows the Citibank UAE online brokerage interface. At the top, there is a navigation bar with links for RATES, LOCATIONS, HELP, CONTACT US, a search bar, and SECURITY. Below this is the Citibank logo and a secondary navigation bar with links for My Citi, Accounts, Payments & Transfers, Investments, Service Center, and Products & Services, along with a Sign Off button. The main content area displays a welcome message and the user's last login information. The 'BROKERAGE' section is active, with sub-tabs for PORTFOLIO, TRADE NOW, TRADE STATUS, and TRANSACTION HISTORY. The 'TRADE NOW' sub-tab is selected, showing 'Step 4 of 4: Confirmation'. The page includes a date, a confirmation message with a green checkmark, transaction reference number, and new account balance. A disclaimer at the bottom provides detailed information about the transaction and investment risks.

Transaction Reference Number: XXXXXXXXXXXXX

Your New Balance in the Account is: 11,716.61 USD

Disclaimer: Please read our [important documents](#) before transacting. Prices listed are indicative and are based on the last available price. Bond prices generally stand refreshed / revised twice daily on working days by the related exchange. The price shown is not the actual transaction value. Trades can be settled in the currency of the security and only from your accounts in the same currency. Value of security listed may not reflect the latest available price of security. I acknowledge that I have instructed Citibank N.A. UAE to proceed with this investment without having requested or received any advice or recommendation. Citibank UAE will not assess whether the relevant product or service will meet my investment objectives, or whether I would be able financially to bear the risks of any loss that the product or service may cause. Investors should refer to the relevant offering document(s) for detailed information and applicable terms and conditions prior to subscription. We will follow your instructions with regards to the order type and execute the trade on a best effort basis. The actual transaction price and trading cost will be confirmed after the execution of the trade. Investment products are not bank deposits or obligations or guaranteed by Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries unless specifically stated. Investment products are not insured by government or governmental agencies. Investment and Treasury products are subject to investment risk, including possible loss of principal amount invested. Past performance is not indicative of future results; prices can go up or down. Investors investing in investments and/or treasury products denominated in foreign (non-local) currency should be aware of the risk of exchange rate fluctuations that may cause loss of principal when foreign currency is converted to the investors' home currency. Investment and Treasury products are not available to U.S. persons. All

System Specifications

Trade Now: Buy / Sell (Equities & Bonds)

- Please note: **Fully or Partially Confirmed Orders** will trigger an email to the client in the enclosed format. The Reference Number mentioned in the Confirmation Notification will be quoted in this email along with some basic information on the order .
- A paper advice will additionally be sent by mail to client's PO BOX registered with us.
- In addition, customers with a registered mobile number will receive a confirmation via sms.

-----Original Message-----

From: citialerts.uae@citicorp.com [mailto:citialerts.uae@citicorp.com]
Sent: Thursday, January 17, 2013 1:52 PM
To: Ahmed Ali
Subject: Order Fully Executed

Dear Customer,

The following order has been fully executed.

Order Reference Number: 1301717453148883

Order Type: BUY
Stock Symbol: DE0007236101
Order Quantity: EUR 10
Quantity filled: EUR 10
Price Filled: EUR 12.00
Time Filled: 01/17/2013 17:45

Please note that you will not be able to 'Reply' to this email.

For more information on your accounts or for any further clarification or assistance,

please sign on to Citibank Online from our website www.citibank.ae and use the "Send a Message" option under Contact Center menu or contact your Relationship Manager.

We thank you for banking with us and assure you of our best services at all times.

Best Regards,
Citibank NA, UAE

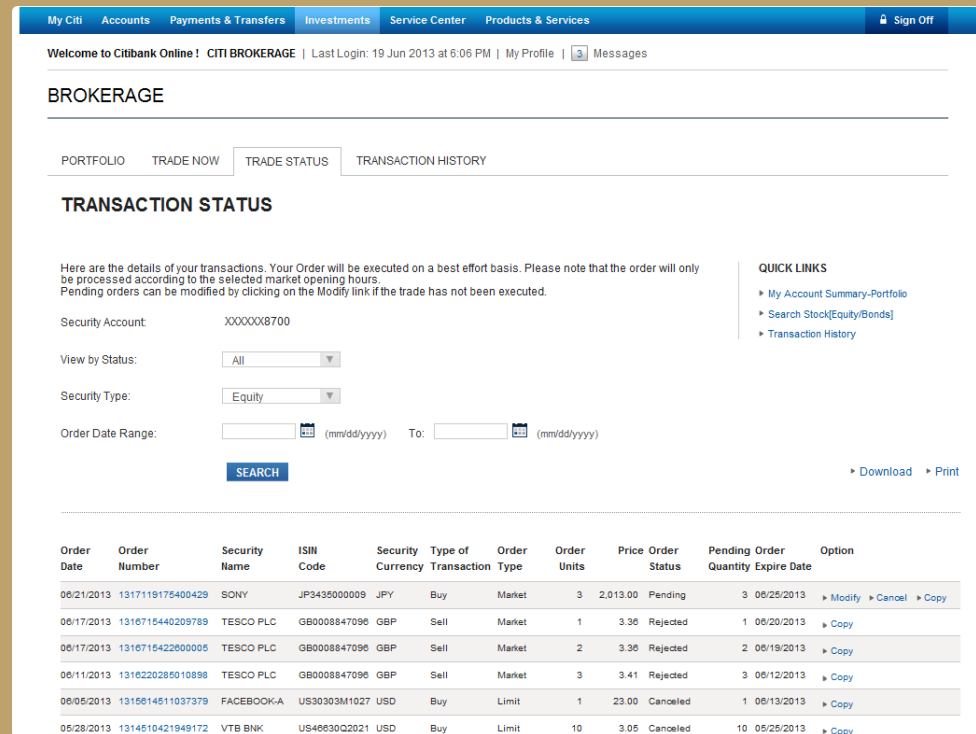
Kindly review this Equity Security/Fixed Income Security confirmation order. If this confirmation order should contain any inaccuracies or errors, please inform us in writing immediately.

All investment decisions relating to your account are solely to be undertaken by you. When taking any investment decisions (whether at Citi or elsewhere) you should always bear in mind

System Specifications

Trade Status

- Here the client can view the status of trades by searching within a date range or security type
- A trade would be in either of the following status (as explained earlier)
 - ❖ Pending (to be executed)
 - ❖ Rejected (click the Order Number to get the reason for rejection)
 - ❖ Canceled (the orders which were cancelled by the client)
 - ❖ Partially Fulfilled (click the Order Number to view the executed and pending quantities)
 - ❖ Fully Executed



The screenshot shows the Citibank Online interface for the 'TRADE STATUS' section. The navigation bar includes 'My Citi', 'Accounts', 'Payments & Transfers', 'Investments', 'Service Center', and 'Products & Services'. The user is logged in as 'CITI BROKERAGE' with a last login of 19 Jun 2013 at 6:06 PM. The page title is 'BROKERAGE' and the active tab is 'TRADE STATUS'. Below the tabs, there is a 'TRANSACTION STATUS' heading and a disclaimer: 'Here are the details of your transactions. Your Order will be executed on a best effort basis. Please note that the order will only be processed according to the selected market opening hours. Pending orders can be modified by clicking on the Modify link if the trade has not been executed.' The 'QUICK LINKS' section includes 'My Account Summary-Portfolio', 'Search Stock[Equity/Bonds]', and 'Transaction History'. The 'Security Account' is 'XXXXXX8700'. The 'View by Status' dropdown is set to 'All' and the 'Security Type' dropdown is set to 'Equity'. The 'Order Date Range' is set to '(mm/dd/yyyy) To: (mm/dd/yyyy)'. A 'SEARCH' button is present. Below the search area is a table of transactions with columns: Order Date, Order Number, Security Name, ISIN Code, Security Currency, Type of Transaction, Order Type, Order Units, Price, Order Status, Pending Order Quantity, and Option. The table contains six rows of transaction data.

Order Date	Order Number	Security Name	ISIN Code	Security Currency	Type of Transaction	Order Type	Order Units	Price	Order Status	Pending Order Quantity	Option	
06/21/2013	1317119175400429	SONY	JP3435000009	JPY	Buy	Market	3	2,013.00	Pending	3	06/25/2013	Modify Cancel Copy
06/17/2013	1316715440209789	TESCO PLC	GB0008847096	GBP	Sell	Market	1	3.36	Rejected	1	06/20/2013	Copy
06/17/2013	1316715422800005	TESCO PLC	GB0008847096	GBP	Sell	Market	2	3.36	Rejected	2	06/19/2013	Copy
06/11/2013	1316220285010898	TESCO PLC	GB0008847096	GBP	Sell	Market	3	3.41	Rejected	3	06/12/2013	Copy
06/05/2013	1315614511037379	FACEBOOK-A	US30303M1027	USD	Buy	Limit	1	23.00	Cancelled	1	06/13/2013	Copy
05/28/2013	1314510421949172	VTB BNK	US46630Q2021	USD	Buy	Limit	10	3.05	Cancelled	10	05/25/2013	Copy

System Specifications

Order Status

- The client can “Copy” the details of a previously “Canceled” / “Rejected” trade for a new “Buy” order
- Client can “Modify” or “Cancel” ONLY a “Pending” trade
- In case the client wishes to cancel a trade, a pop up will appear and the client has to agree to the cancelation

PORTFOLIO	TRADE NOW	TRADE STATUS	TRANSACTION HISTORY
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Step 2 of 3: Verify Details

ORDER CANCELLATION

✔ Please verify the details of your order.
Please note you can modify your order at this stage. You will not be able to modify this order once confirmed.

Account Type : Single

Security Account: XXXXXX

Buy Sell

Equity

Security Name: SONY

ISIN Code: JP3435000009

Security Currency: JPY

Market: TOKYO

Exchange: Tokyo Stock Exchange

Settlement Account: XXXXXX8425 JPY

Total Buying Power: JPY 14,932.00

Order Type: Market

Order Quantity/ Nominal: 3

Good Until: 06/25/2013

I confirm that the following transaction is for personal purposes, unrelated to business.

Disclaimer: Please read our [important documents](#) before transacting. Prices listed are indicative and are based on the last available price. Bond prices generally stand refreshed / revised twice daily on working days by the related exchange. The price shown is not the actual transaction value. Trades can be settled in the currency of the security and only from your accounts in the same currency. Value of security listed may not reflect the latest available price of security. I acknowledge that I have instructed Citibank N.A. UAE to proceed with this investment without having requested or received any advice or

System Specifications

Transaction History

- Here the client can view all the transactions on his brokerage account for a certain period
- Search Criteria:
 - ❖ Trade Action (Buy / Sell)
 - ❖ Security Type (Bond/ Equity)
 - ❖ Date Range
- The Search Results can be further filtered by Status of the transaction or the Channel

PORTFOLIO
TRADE NOW
TRADE STATUS
TRANSACTION HISTORY

TRANSACTION HISTORY

You can keep track of your past trades here

Security Account: XXXXXX

Trade Action:

Security Type:

Specify Date Range: Specify Select

[SEARCH](#)

QUICK LINKS

- ▶ My Account Summary-Portfolio
- ▶ Search Stock(Equity/Bonds)
- ▶ Order Status(Transaction Status)

▶ Download ▶ Print

SEARCH RESULTS Filter by Status: Filter by Channel:

Order Date	Transaction Reference Number	Security Name	ISIN Code	Security Type	Security Currency	Order Type	Quantity/ Nominal	Unit Price	Action	Status	Transaction Value (Security Currency)	Transaction Value Date (Reference Currency) in AED
06/12/2013	1316321290092959	TESCO PLC	GB0008847096	Equities	GBP	Transfers	1	3.43	External Transfer In	N.A.	0.00	0.00 06/12/2013
06/12/2013	1316321290082619	TESCO PLC	GB0008847096	Equities	GBP	Transfers	1	3.43	External Transfer Out	N.A.	0.00	0.00 06/12/2013
06/11/2013	1314403203840423	TESCO PLC	GB0008847096	Equities	GBP	Corporate Action	5	0.07	Optional Dividend	N.A.	0.00	0.00 06/11/2013
06/11/2013	1314403203765358	TESCO PLC	GB0008847096	Equities	GBP	Corporate Action	0	0.07	Optional Dividend	N.A.	0.39	2.16 06/11/2013
06/11/2013	1314400484233504	TESCO PLC	GB0008847096	Equities	GBP	Corporate Action	5	0.07	Optional Dividend	N.A.	0.00	0.00 06/11/2013
06/11/2013	1314400484186938	TESCO PLC	GB0008847096	Equities	GBP	Corporate Action	0	0.07	Optional Dividend	N.A.	0.39	2.16 06/11/2013

Disclaimer for Online trades

- This presentation is for education purposes only. It is not intended as an offer or solicitation for the purchase or sale of any security. Information in this document has been prepared without taking account of the objectives, financial situation or needs of any particular investor. Accordingly, investors should, before acting on the information, consider its appropriateness, having regard to their objectives, financial situation and needs. Any decision to purchase securities mentioned herein should be made based on a review of your particular circumstances with your financial adviser. Investments referred to in this document are not recommendations of Citibank or its affiliates.
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