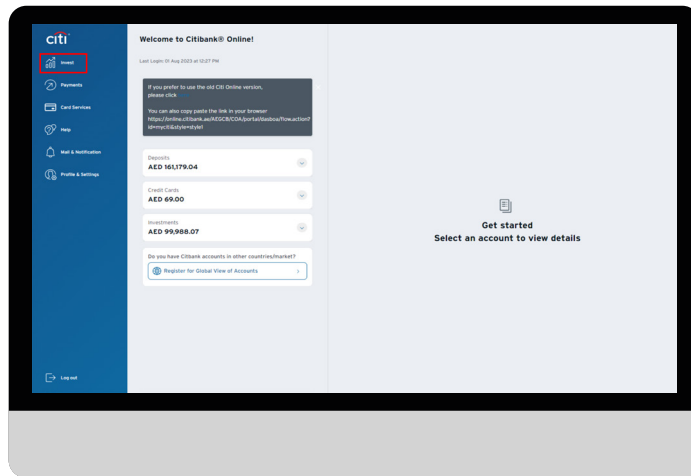
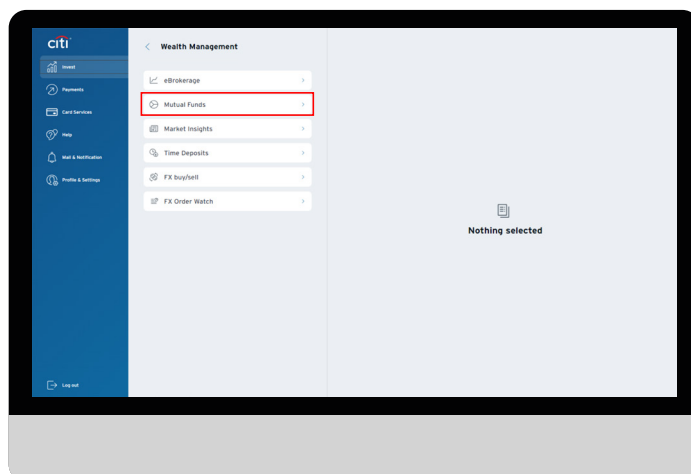


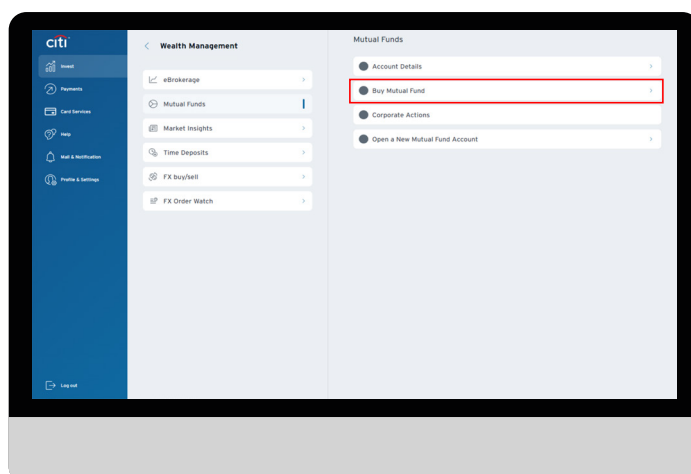
Citibank Online – Mutual Fund Subscription Screen



Screen 1
Step 1: Click 'Invest'

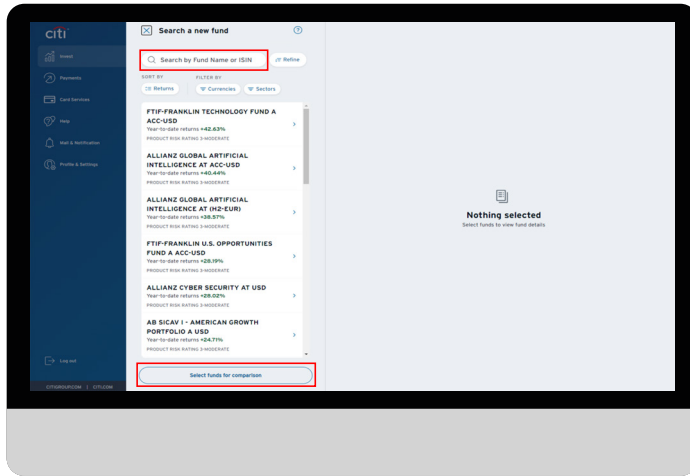


Screen 2
Step 2: Select 'Mutual Funds'



Screen 3
Step 3: Select 'Buy Mutual Fund'

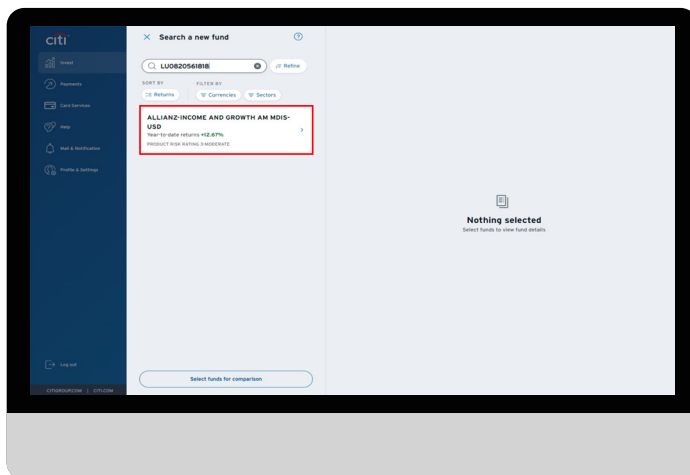
Citibank Online – Mutual Fund Subscription Screen



Screen 4

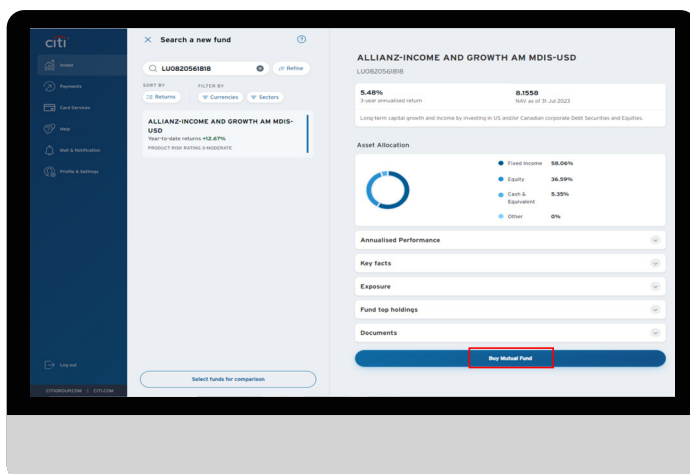
Step 4: Search for a 'Mutual Fund' of your choice

(You may click on 'Select Funds for Comparison' to compare up to 3 mutual funds across various criteria)



Screen 5

Step 5: Select the Mutual Fund

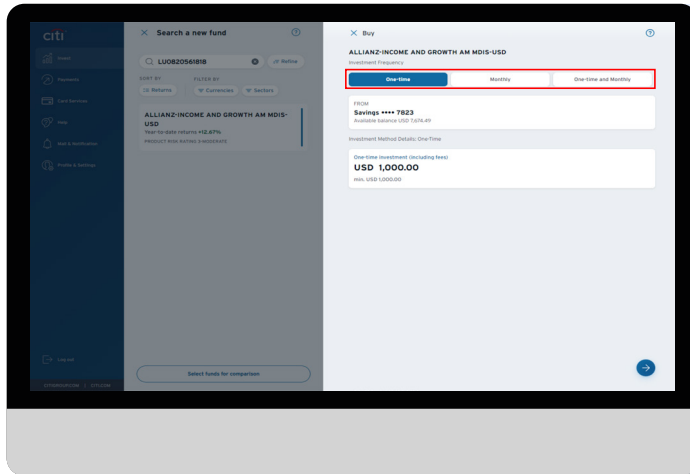


Screen 6

Step 6: Select 'Buy Mutual Fund'

(You may read Key Facts, Annualized Performance, Exposure, Top Fund Holdings and Related Documents associated with the selected fund)

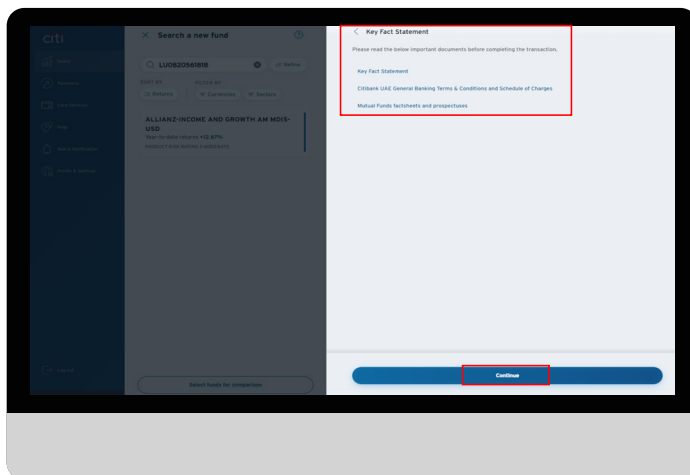
Citibank Online – Mutual Fund Subscription Screen



Screen 7

Step 7: Select Frequency and Investment Amount (You may choose 'one-time' or 'monthly' or 'one-time and monthly' options. If 'one-time' is selected, you are choosing to invest a lump sum amount. If 'monthly' is selected, you are choosing to invest recurring monthly instalments for the next 36 months. Likewise, if it is 'one-time and monthly', then it is a lump sum amount to start along with recurring monthly instalments for the next 36 months)

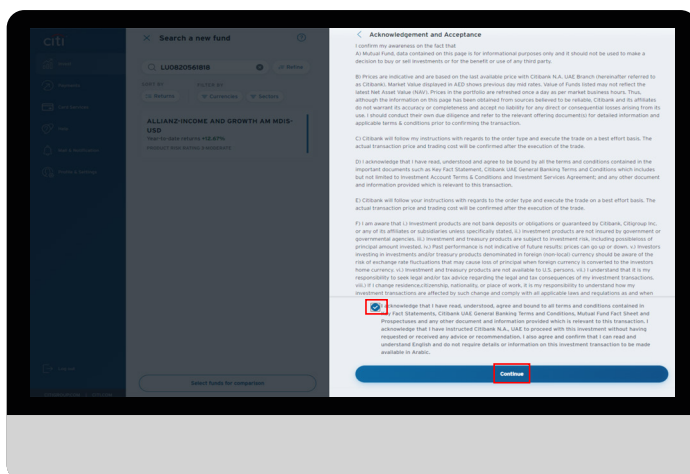
Step 8: Select one-time Investment Amount and/or monthly investment amount. Select monthly debit date for debiting monthly instalments



Screen 8

Step 9: Review product: Key Fact Statement, General Banking Terms & Conditions and Schedule of Charges

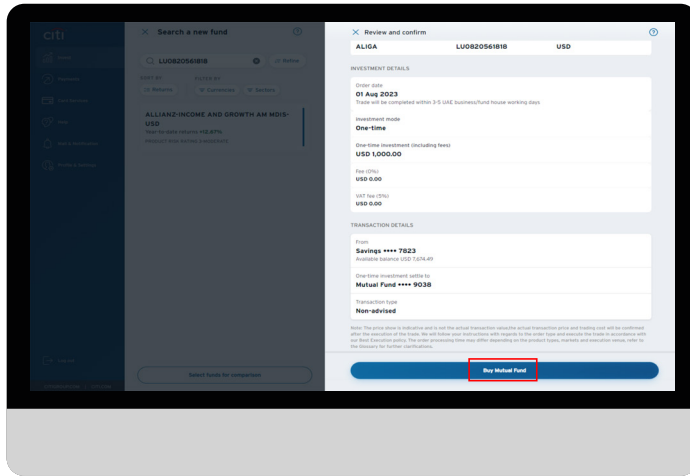
Step 10: Click Continue to proceed



Screen 9

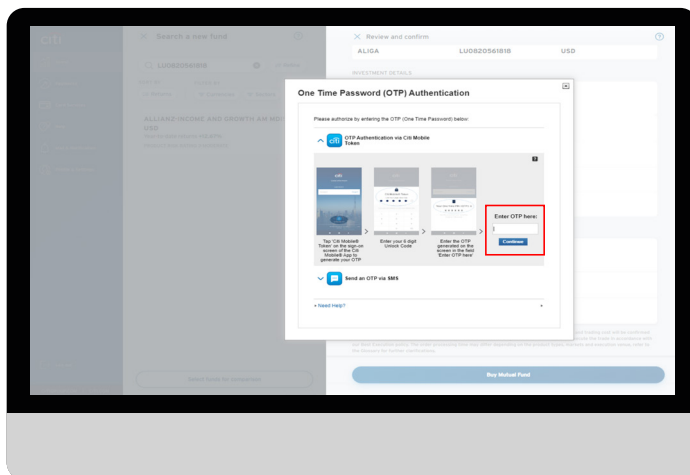
Step 11: Acknowledge and accept the conditions by checking the box
Step 12: Click 'Continue'

Citibank Online – Mutual Fund Subscription Screen



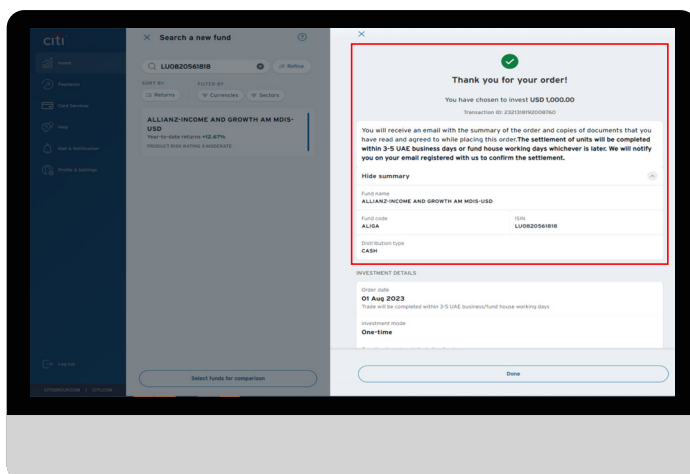
Screen 10

Step 13: Acknowledge and accept the conditions by checking the box



Screen 11

Step 14: Enter OPT to authorize the debit



Screen 12

Step 15: Your order will be confirmed with a Transaction ID