

Funding your Account with Kristal.AI

About Kristal.AI

Kristal.AI is an award-winning AI-driven advisory and fund management group, licensed and operating in Singapore, Hong Kong and India. We specialize in building best-in-class investment portfolios for investors with a medium/long-term horizon, strategized by some of the world's top financial advisors and managers. Utilising our proprietary Advisory Algorithm investors can choose the most suitable strategies (branded as Kristals) optimised for their financial goals and investment appetite.

Role of Kristal.AI

Kristal.AI, via its regulated entities provide investment advice and underlying execution of the transactions in global markets. Please refer to the event flow below:

1. Clients will get onboarded onto the KRISTAL.AI platform and get Account(s) to make investments in Kristals comprising Stocks, ETFs, Bonds, Funds, VC and Private Equity opportunities).
2. The Client may choose to create their own Portfolio with the Kristals made available to them or decide on the basis of Portfolio recommendation(s) based on Client’ investment appetite and objectives.
3. The Customer funds are first received in a Trust Bank Account held with DBS Bank (Hong Kong) Ltd. (details below) and then applied to their Kristal Account for subsequent deployment.

Nature of Investment:

The investments are made only into exchange traded products and Funds established by Kristal Advisors (SG) Pte Ltd (MAS licensed Fund Manager).

Beneficiary details:

**For HKD**

|  |  |
| --- | --- |
| Account Name | KRISTAL ADVISORS (SG) PTE. LTD. CLIENT |
| Account Address | 6 Raffles Quay, #16-01, Singapore 048580 |
| Bank Name | DBS Bank (Hong Kong) Limited |
| Account Number | 000992978 |
| Account Currency | HKD (Hong Kong Dollar) only |
| Account Type | Current Account |
| Bank Address | 11/F, The Center, 99 Queen's Road Central, Central, Hong Kong |
| Bank SWIFT code | DHBKHKHH (Note: There is no correspondent / intermediary bank) |
| Additional information, if using FPS (Fast Payment Service) | |
| FPS ID | 160170338 |
| FPS Email | [cashmanagement@kristal.ai](mailto:cashmanagement@kristal.ai) |
| FPS Phone Number | +852 51973884  *Payee Name: KRISTAL ADVISORS (SG) PTE. LTD. CLIENT* |

**For any other currency:**

|  |  |
| --- | --- |
| Account Name | KRISTAL ADVISORS (SG) PTE. LTD. CLIENT |
| Account Address | 6 Raffles Quay, #16-01, Singapore 048580 |
| Bank Name | DBS Bank Limited |
| Account Number | 0720048610 |
| Account Currency | USD, SGD,EUR, GBP, AUD  Note: This is a multi-currency account and FX conversion charges would apply. |
| Account Type | Current Account |
| Bank Address | 12 Marina Boulevard, DBS Asia Central, Marina Bay Financial Centre- Tower3, Singapore 018982 |
| Bank SWIFT code | DBSSSGSGXXX (Note: There is no correspondent / intermediary bank) |

IMPORTANT (Notes / Reference / Comments):

Kindly mention your Kristal ID or Account number (available in the Welcome Letter and Platform) in Notes/References/Comments while instructing your bank to ensure efficient application of your funds to your account.

- We DO NOT accept funds from third-party (Individual/entity who is not named on the Account(s) open with Kristal.AI. Costs/charges associated with return of funds shall be borne by the receiver and/or Client.

- As per the Securities and Futures Commission of Hong Kong, the first deposit for the Hong Kong bank transferee should be of a **minimum of HKD10,000 from a licensed bank in Hong Kong.**

Assistance:

Kindly let us know if you need any further clarification on the same. Our Compliance team will be more than happy to speak and help ease the investment process. Write to us at [support@kristal.ai.](mailto:support@kristal.ai)