



Funding your Account with Kristal.AI under LRS

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:

- A) 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).
- B) 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.
- C) The Customer funds are first received in a Trust Bank Account held with DBS Bank Ltd. Singapore (details below) and then applied to their Kristal Account for subsequent deployment.

The following information will be needed to complete the A2 form required by your bank in India when remitting under LRS.

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).

Purpose code of the transfer (Any one):

S0001- Indian Portfolio investment abroad - in equity shares

S0002- Indian Portfolio investment abroad - in debt instruments

Applicability of Form 15CA/ CB:

NOT APPLICABLE. Indian Portfolio investment abroad - in equity shares falls under the list of payments of specified nature mentioned in Rule 37BB of the Income Tax Act, 1961 which do not require submission of Forms 15CA and 15CB.

Beneficiary details:

Account Name	KRISTAL ADVISORS (SG) PTE LTD CLIENT
Account Address	6 Raffles Quay, #16-01, Singapore 048580
Bank Name	DBS BANK LTD
Account Number	0720048610
Account Currency	USD (United States Dollars)
Account Type	Current Account
Bank Address	12 Marina Boulevard, DBS Asia Central, Marina Bay Financial Centre-Tower 3, 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.

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.