



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:

- 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.

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, EUR, GBP, AUD, SGD*, HKD* 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-Tower 3, Singapore 018982
Bank SWIFT code	DBSSSGSGXXX (Note: There is no correspondent / intermediary bank)

*Please refer to the SG and HK Funding guides respectively.

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.