
Digital-First Private Wealth

KRISTAL

Kristal.AI Account Validation Guide

Personalize & (Un)Bank

Contents

Sign-up Process

KYC Process

Risk Profiling Process

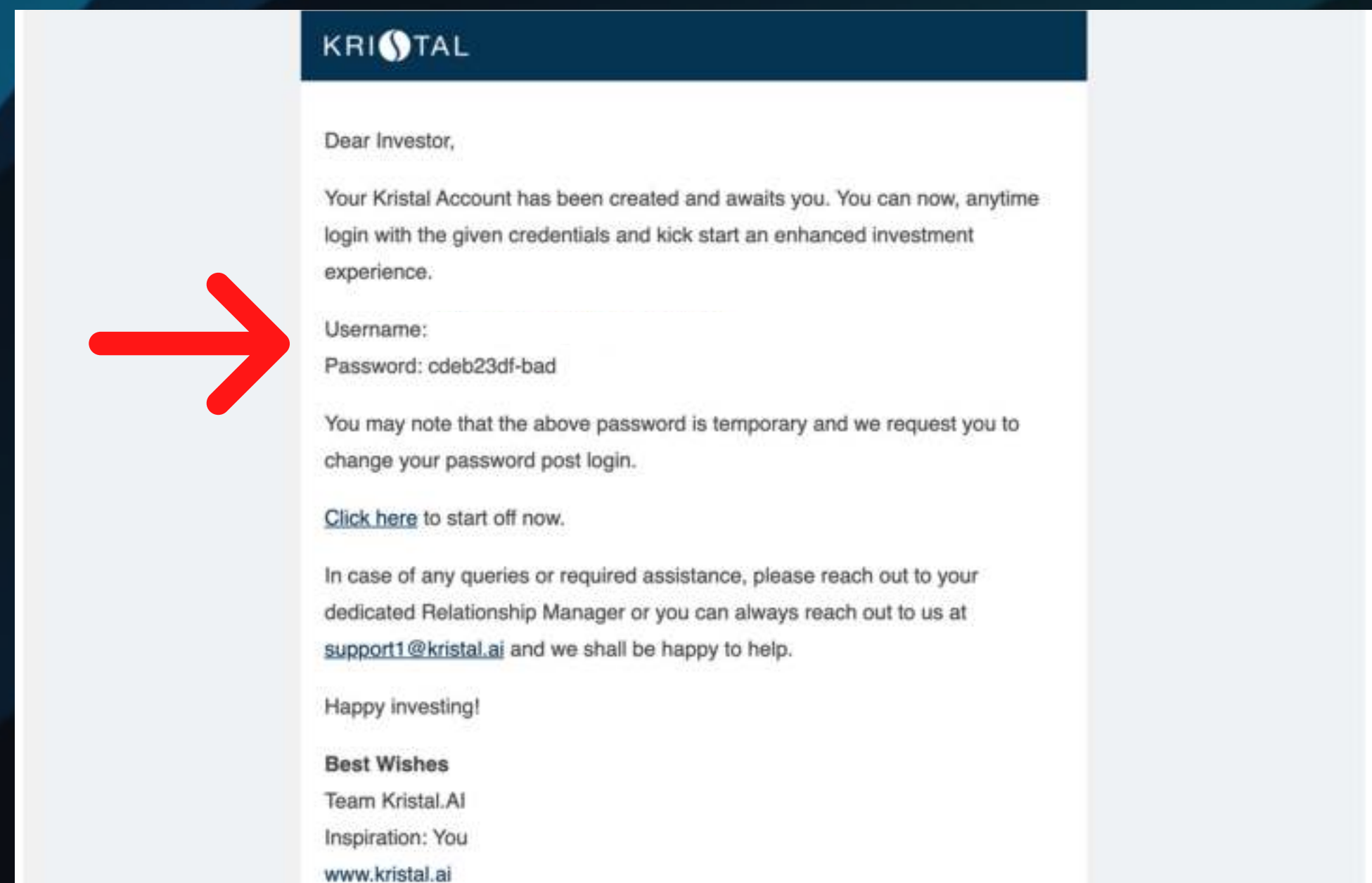
We welcome you to Kristal.AI, your Digital-First Private Wealth Platform.

We provide High-Net-Worth Individuals and Accredited Investors access to curated portfolios that are managed by the world's top portfolio managers.

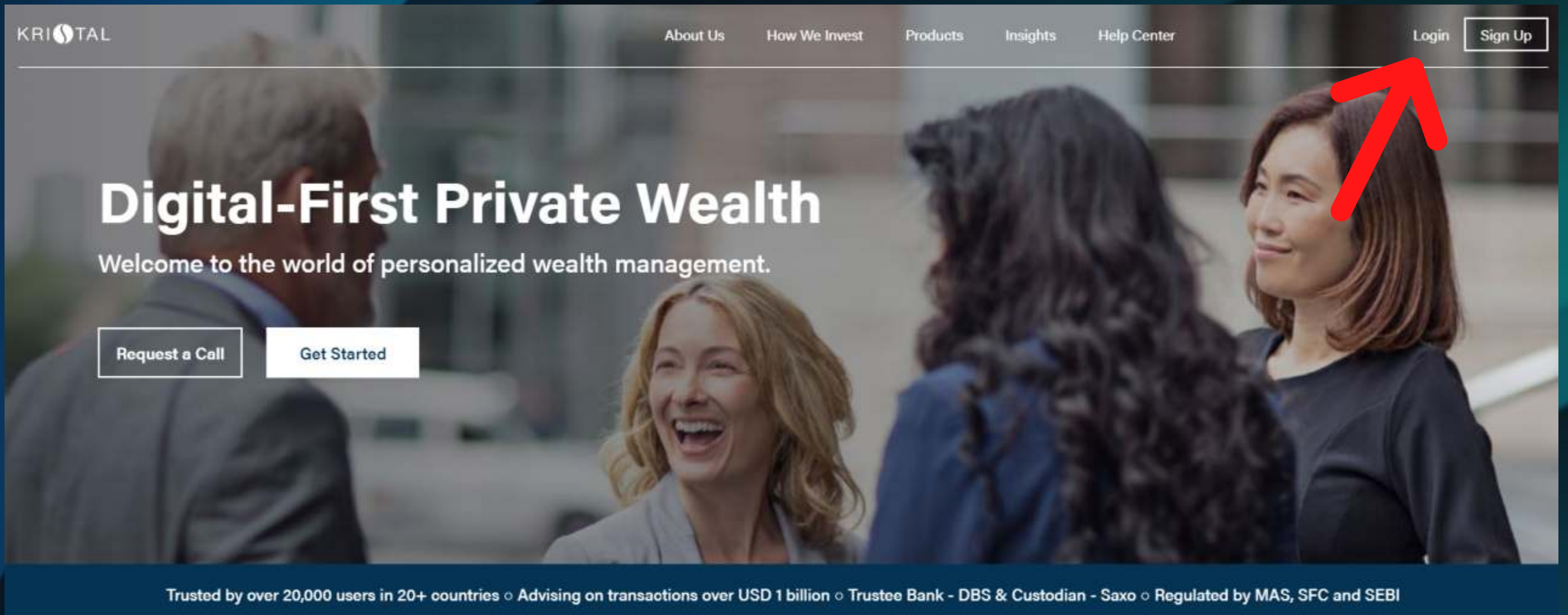
By completing the sign up process, you will be on your way to on your exciting investment journey with us.

If you need any help along the way, please do not hesitate to contact your Relationship Manager.

Email 1: You will receive an email from support@kristal.ai with the Username and a Temporary Password created for you. Use these credentials to log into your account

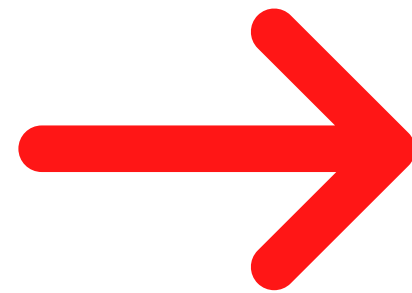



Step 1: Head over to www.kristal.ai and click 'Login'




The screenshot shows the Kristal AI website homepage. At the top left is the KRI TAL logo. The navigation menu includes 'About Us', 'How We Invest', 'Products', 'Insights', and 'Help Center'. On the right side of the navigation bar, there are 'Login' and 'Sign Up' buttons. A red arrow points to the 'Login' button. The main content area features the headline 'Digital-First Private Wealth' and the sub-headline 'Welcome to the world of personalized wealth management.' Below this are two buttons: 'Request a Call' and 'Get Started'. At the bottom of the page, there is a footer with the text: 'Trusted by over 20,000 users in 20+ countries ◦ Advising on transactions over USD 1 billion ◦ Trustee Bank - DBS & Custodian - Saxo ◦ Regulated by MAS, SFC and SEBI'.

Step 2: Enter the credentials you have received in Email 1 and click Continue.




← Login 

Enter your login credentials

 Log in with Google

OR

Email or Mobile number

.....| 

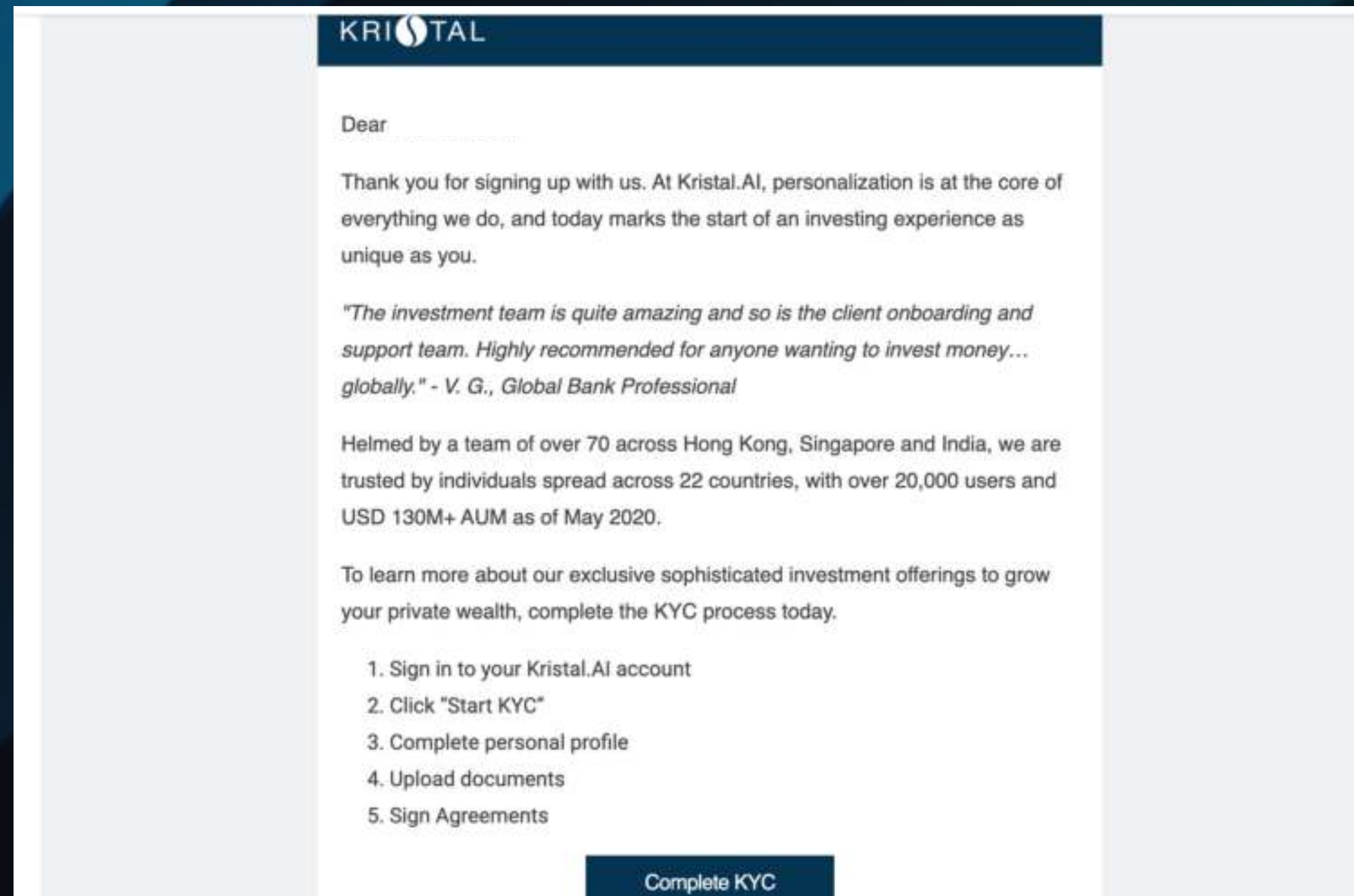
[Forgot password?](#)

[Don't have an account? Signup](#)

Continue


English (United States) ▾ [Kristal.AI is secure and private](#)


Email 2: Once you have successfully logged in you will also receive a Welcome Email Asheesh Chanda, CEO & Founder of Kristal.AI that gives some more information about Kristal.AI. Proceed to step 3.



Step 3: In the pop up, enter the temporary and new password (read NOTE for new password rules) and click on 'CONTINUE'

Change Password

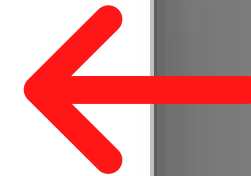
Old Password 

New Password 

NOTE: The Password must be atleast 8 characters long, it must have atleast 1 letter and 1 number.

By clicking Continue, you accept our [Terms of Service](#) and [Privacy Policy](#).

CONTINUE



Step 4: Click 'START' to validate KYC (Know Your Customer) information and Sign the Client Agreement.

The screenshot shows the Kristal user dashboard. At the top left is the 'KRISTAL' logo and a search bar. The top right navigation bar includes icons for 'GET STARTED', 'EXPLORE', 'IDEAS', 'BOOKMARKS', 'MESSAGES', 'PROFILE', and 'LOG OUT'. The main content area is divided into two columns. The left column displays a greeting 'Hi [redacted]', the client ID 'K18036600', and the KYC status 'YET TO START'. A prominent red arrow points to the 'START KYC' button. The right column contains a 'Help' section, a 'Chat via Whatsapp' link with a WhatsApp icon, and a 'New to investing?' section with a 'READ INVESTING 101' button. Below these sections is an 'Investments to start with' section with an 'EXPLORE KRISTALS' button. Two investment cards are shown: 'USD MONEY MARKET KRISTAL (POOLED)' with a 'LOW RISK' label and 'LESS THAN 2 YEARS' maturity, and 'GURU INDEX (POOLED)' with a 'MEDIUM RISK' label and '2 TO 5 YEARS' maturity. Both cards show performance metrics and a 'COMPLETE KYC TO INVEST' button.

Investment	Risk Level	Maturity	Annualized Return (%)	Last 30 Days (%)	NAV	Action
USD MONEY MARKET KRISTAL (POOLED)	LOW RISK	LESS THAN 2 YEARS	2.71 (since May 18)	0.56	USD 1,000.00	COMPLETE KYC TO INVEST
GURU INDEX (POOLED)	MEDIUM RISK	2 TO 5 YEARS	9.38 (since May 18)	-0.42	USD 1,000.00	COMPLETE KYC TO INVEST

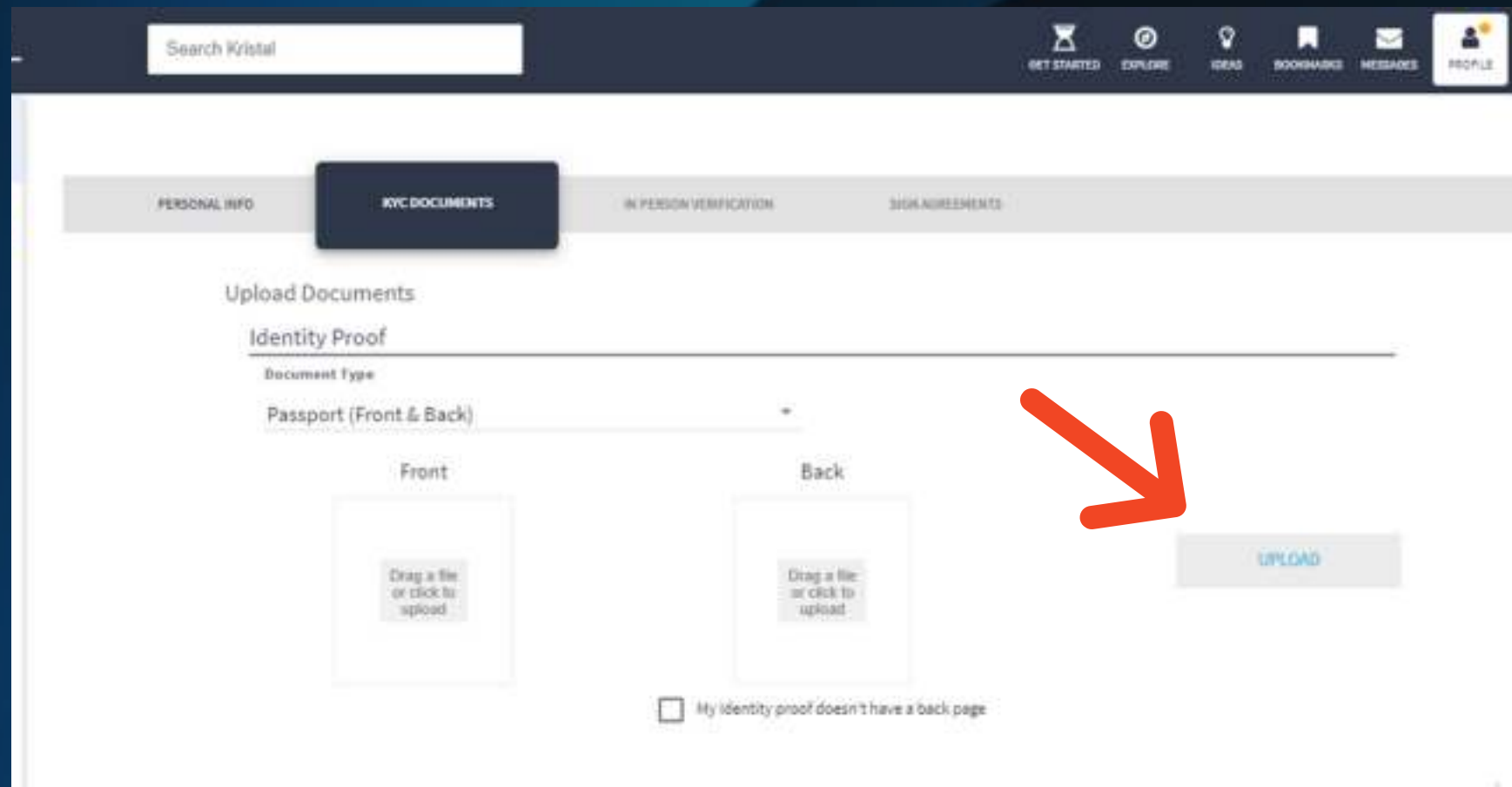
Step 5 (a): KYC Verification- Personal Info

The screenshot shows the 'PERSONAL INFO' section of the KYC verification process. The form is divided into three main sections: 'Basic Details', 'Tax Details', and a 'NEXT' button at the bottom right. The 'Basic Details' section includes fields for 'Name*' (with a value of 'Adwanya'), 'Last name*' (with a value of 'Sing'), and 'Date of Birth*'. The 'Tax Details' section includes a dropdown for 'Country of Residency*' (set to 'United Arab Emirates') and a field for 'Tax identification number*'. A 'NEXT' button is located at the bottom right of the form.

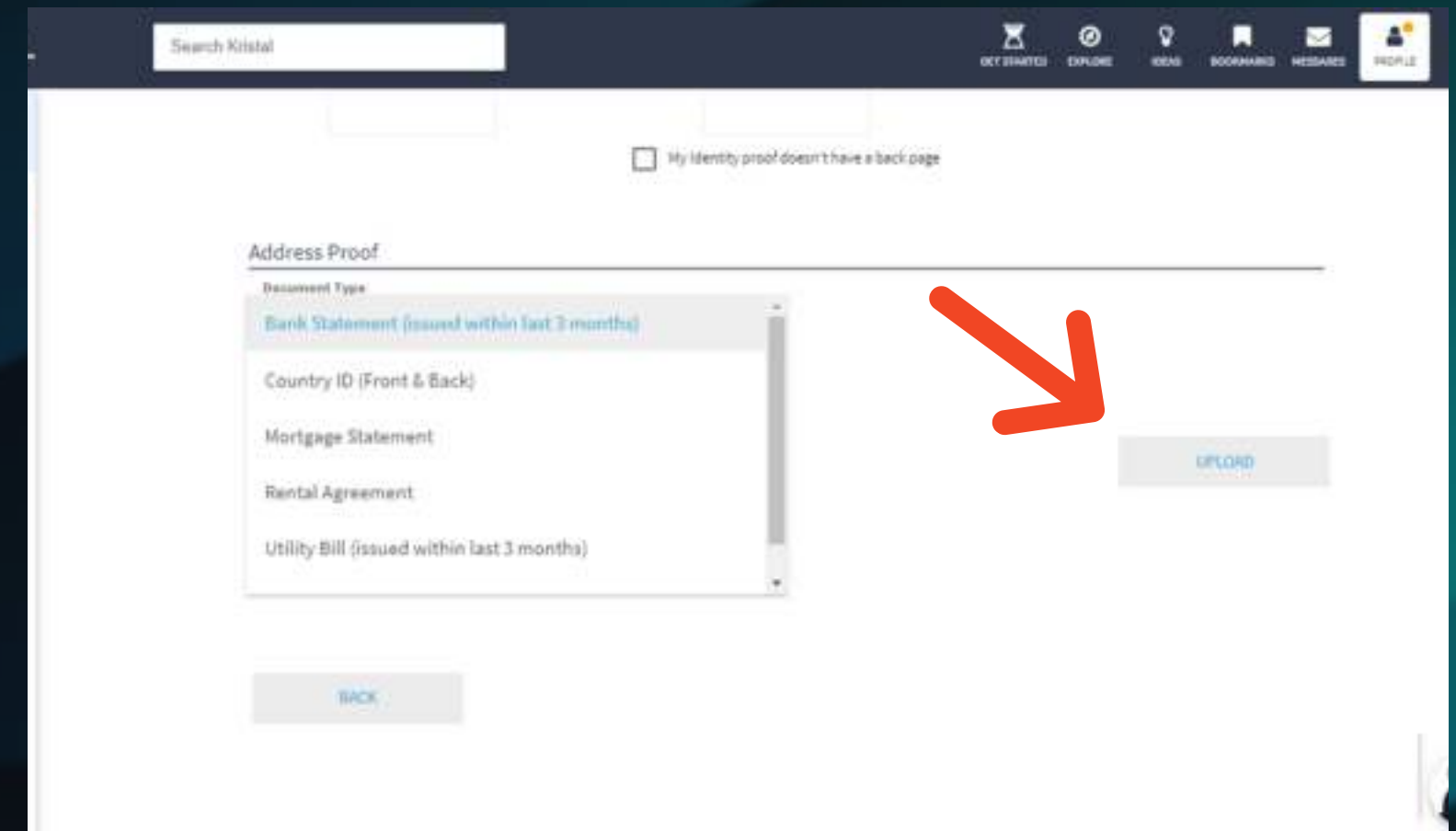
The screenshot shows the 'Wealth Details' section of the KYC verification process. The form includes a question 'Do you have a tax residency in any other country(ies)?' with 'Yes' and 'No' radio buttons. Below this is a section titled 'Wealth Details: (For regulatory purposes, we need to capture your source of wealth)'. It asks 'What is your total wealth?' with radio buttons for values: '+ USD 0.5M', '+ USD 0.5M - 2M', '+ USD 2M - 5M', '+ USD 5M - 10M', and '+ USD 10M'. It also asks 'What is the source of wealth for your investments?' with input fields for 'Salary/Pension', 'Inheritance', 'Trading profit/Income', 'Allowance/Spousal income', and 'Others'. A 'Total' field at the bottom indicates 'Your total should be 100%'. A red arrow points to the 'NEXT' button at the bottom right of the form.

1. Check and amend (if required) your Name
2. Fill in all other fields of required information
3. Click on NEXT

Step 5 (b):KYC Verification-KYC Documents



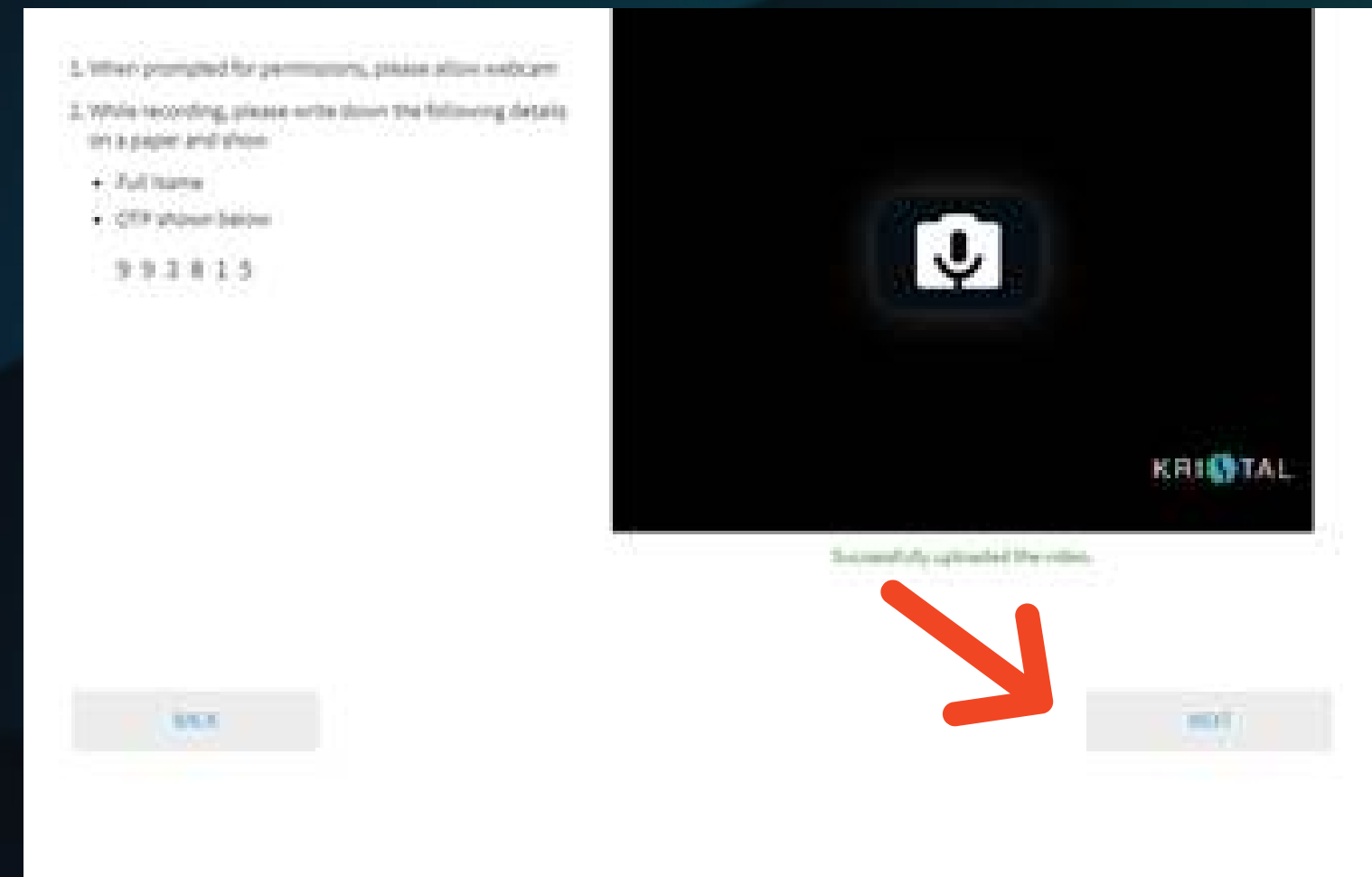
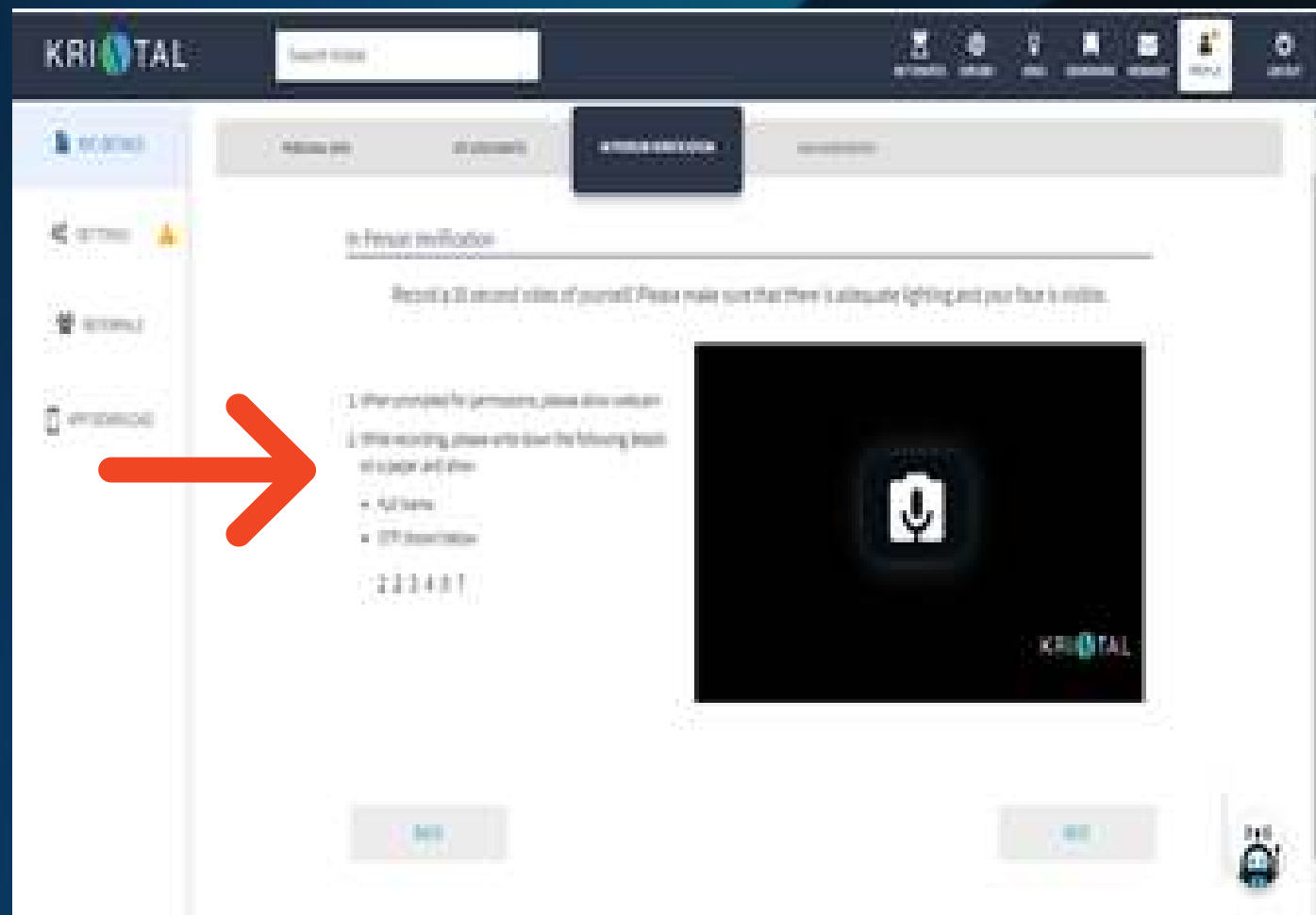
The screenshot shows the 'KYC DOCUMENTS' section of the Kristal AI interface. Under the 'Identity Proof' heading, there is a 'Document Type' dropdown menu currently set to 'Passport (Front & Back)'. Below this, there are two upload boxes labeled 'Front' and 'Back', each with the text 'Drag a file or click to upload'. A red arrow points to the 'UPLOAD' button located to the right of these boxes. At the bottom, there is a checkbox labeled 'My identity proof doesn't have a back page'.



The screenshot shows the 'Address Proof' section of the Kristal AI interface. There is a checkbox at the top labeled 'My identity proof doesn't have a back page'. Below it, there is a 'Document Type' dropdown menu with several options: 'Bank Statement (issued within last 3 months)', 'Country ID (Front & Back)', 'Mortgage Statement', 'Rental Agreement', and 'Utility Bill (issued within last 3 months)'. A red arrow points to the 'UPLOAD' button on the right side of the page. A 'BACK' button is visible at the bottom left.

1. Upload the necessary Passport documents for Identity Proof in Jpeg, doc or pdf format
2. Upload the any available documents from the drop down for Address Proof
3. After successfully uploading the same click on NEXT

Step 5 (c):KYC Verification-In Person Verification



1. Click on the icon on the right of the dashboard to start recording the video
2. Follow the instructions mentioned while recording the video
3. You can stop recording when the button for the same appears
4. Click on 'Upload Video'
5. After the video has been successfully uploaded click on 'NEXT'

Step 5 (d): Fee Structure

e

Fee Item	Fee Description
Custody & Asset Operating Fee	at Actuals, charged directly to the Account by the Broker(i.e. Saxo Capital and/or Interactive Brokers)
Management Fees For Managed Kristals & Custom Kristals/ Holdings	<ul style="list-style-type: none">• If value of Fixed Income assets is greater than 80% of Account value, upto 1.00% p.a. of A/C value• If value of Fixed Income assets is equal or less than 80% of Account value, upto 1.00% p.a. of A/C value• If Derivative products are used value 1.00% p.a. of A/C value
Management Fees For fund Kristals	As per the relevant Fund Kristal Factsheet
Fund deposit fee	USD : upto USD 40 SGD : NIL AUD/ EUR/ GBP : upto USD 250
Funds withdrawal fee	USD : upto USD 90 SGD : upto SGD 15 HKD : NIL

Note: 23 43242 test chan notes 324234232

Carefully read and review the fee structure.

Step 5 (d): Fee Structure

The screenshot shows the KRI TAL user interface. The top navigation bar includes the KRI TAL logo, a search bar, and several utility icons: GET STARTED, EXPLORE, IDEAS, BOOKMARKS, MESSAGES, PROFILE, and LOG OUT. The left sidebar contains navigation options: KYC DETAILS, SETTINGS (with a warning icon), REFERRALS, and APP DOWNLOAD. The main content area displays a table of fees:

Fee Item	Fee Description
Custody & Asset Operating Fee	at Actuals, charged directly to the Account by the Broker(i.e. Saxo Capital and/or Interactive Brokers)
Management Fees For Managed Kristals & Custom Kristals/ Holdings	<ul style="list-style-type: none">• If value of Fixed Income assets is greater than 80% of Account value, upto 1.00% p.a. of A/C value• If value of Fixed Income assets is equal or less than 80% of Account value, upto 1.00% p.a. of A/C value• If Derivative products are used value 1.00% p.a. of A/C value
Management Fees For fund Kristals	As per the relevant Fund Kristal Factsheet
Fund deposit fee	USD : upto USD 40 SGD : NIL AUD/ EUR/ GBP : upto USD 250
Funds withdrawal fee	USD : upto USD 90 SGD : upto SGD 15 HKD : NIL

Note: 23 43242 test chan notes 324234232

I accept the above mentioned plan and fee

A chatbot icon is visible in the bottom right corner of the interface.

Tick the box on agreement with the fee structure.

Step 5 (e):KYC Verification-Signing Agreements

KRIOTAL Search Kristal

PERSONAL INFO | KYC DOCUMENTS | IN PERSON VERIFICATION | **SIGN AGREEMENTS**

KYC DETAILS

SETTINGS | REFERRALS | APP DOWNLOAD

General Warning:
"Accredited investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as accredited investors therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempt from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to accredited investors, and intermediaries are exempt from a number of business conduct requirements when dealing with accredited investors. Investors should consult a professional adviser if they do not understand the consequences of being treated as an accredited investor."

The effect of not being treated as an Accredited Investor is that we may not or cannot offer you certain products and services that can only be offered to an accredited investor. As noted in the General Warning above, Accredited Investors are assumed to be better informed and more able to protect their own interests, and therefore a wider range of products and services are available to them, compared to what is available to Retail Investors. In particular, an Accredited Investor will not be able to take advantage of the fund under the investor compensation scheme which was set up for the protection of Retail Investors (although for the purposes of the Services offered by us, this investor compensation scheme may not be applicable to our Customers).

Certain capital markets products can be offered to accredited investors without a prospectus. This way investors can receive a business document containing all the disclosures mandated by the SFA.

By ACCEPTING this Agreement on the Platform, you are opting-in to be considered an Accredited Investor expressly consenting to being offered the corresponding products and services.

EXECUTED for and on behalf of the Parties

INITIALED by INVESTOR

This entire Agreement and all the relevant schedules are hereby agreed upon by the Parties.

EXECUTED for and on behalf of the Parties

SIGNED by INVESTOR

WITNESSED
For and on behalf of
KRIOTAL ADVISORS (SG) PTE. LTD.

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Please read the electronic record agreements and disclosures

Make sure you review and then accept the following schedules in the agreement:

- Scope of services provided by Kristal.AI (Schedule 1)
- Fees schedule - Kristal Private Wealth Account (Schedule 4)
- Risk Disclosure Statement (Schedule 5)
- Accredited Investor Opt-In Statement (Schedule 6)

Signature

Please enter your full name (use sensitive)
Anthony Singh

By typing my signature and sending it via the internet, I acknowledge that I have read and understood all the information provided during the accreditation process, that I intend to rely upon it, that I intend to be bound thereby, and that I understand and agree that my electronic signature is the equivalent of a manual written signature.

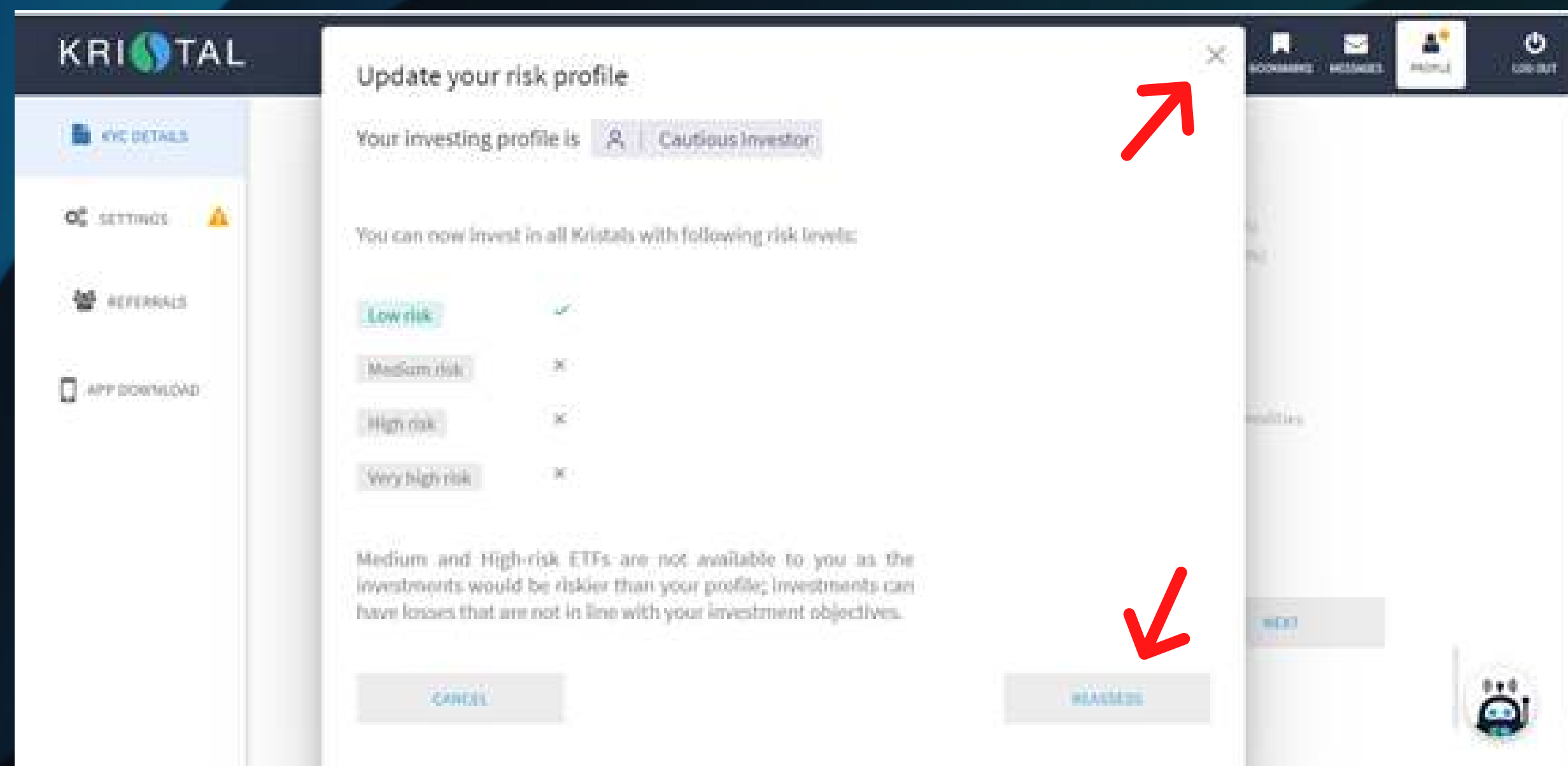
SUBMIT

1. Scroll down and read the agreement thoroughly
2. Check the boxes provided
3. Attest by entering you full name
4. Click on 'SUBMIT'

KYC Complete: Once you have completed your KYC you will be taken to the following screen where you can proceed further to make you investment ready.

The screenshot displays the Kristal AI user dashboard. At the top, there is a navigation bar with the Kristal logo, a search bar, and icons for Portfolio, Explore, Ideas, Bookmarks, Messages, Profile, and Log Out. The main content area is divided into two columns. The left column contains a greeting 'Hi', the user's Kristal Client ID (K18036600), and their KYC status: 'Pending Approval by Compliance team. It will take up to 1-day to approve. Please contact support@kristal.ai for additional information.' Below this is a button labeled 'OPEN FREEZOM ACCOUNT'. The right column has a 'Help' section with a 'Chat via Whatsapp' button and a 'New to investing?' button labeled 'READ INVESTING 101'. The central section is titled 'Next steps for you to be investment ready' and contains two main steps: 1. Risk Profile Assessment, with a description and an 'Update Risk Profile' button; 2. Mobile Verification, with a description and a 'Verify Mobile' button. Two red arrows point to these buttons. To the right of these steps are two additional links: 'FAQs' and 'Explore Funds', each with a right-pointing arrow. A chatbot icon is visible in the bottom right corner.

Step 6: Risk Profile



1. Click on the tab 'Update Risk Profile' on the dashboard
2. If You have any changes to make to the information, then click on reassess at the bottom of the pop up. If not close the pop up.

Step 6: Risk Profile

Update your risk profile

Are you a Professional investor? Yes No

Age*
40

Number of dependents*

Does your education / current role in job provide experience into investments*

Current Liquid Net Worth(USD)*

Current Annual Net Income(USD)*

Next income change in next 3 to 5 yrs*

Maximum loss of Liquid Net Worth in the past year*

Portfolio A (Upside: 7%, Downside: -2%)

Portfolio B (Upside: 15%, Downside: -8%)

Portfolio C (Upside: 25%, Downside: -15%)

Portfolio D (Upside: 45%, Downside: -33%)

Which asset classes have you invested in the past?

Stock/ETFs Bonds Mutual Funds Commodities

Derivatives Foreign Exchange Hedge Funds REITs


No Investments

3. Amend (if required) or fill in the required fields of information

4. After you have filled in the necessary information and made required changes click on 'SUBMIT'

Step 6: Risk Profile

Update your risk profile

Your investing profile is  | Sophisticated Investor

You can now invest in all Kristals with following risk levels:

- Low risk ✓
- Medium risk ✓
- High risk ✓
- Very high risk ✓

Your investing profile is of a sophisticated investor and has access to investment options that are more advanced and risky. Apart from the advanced strategies, you also have access to all of the ETFs and ETF basket. You can always contact your RM if you need any investment advice.

[REASSESS](#) [ACCEPT](#)

Search Kristal

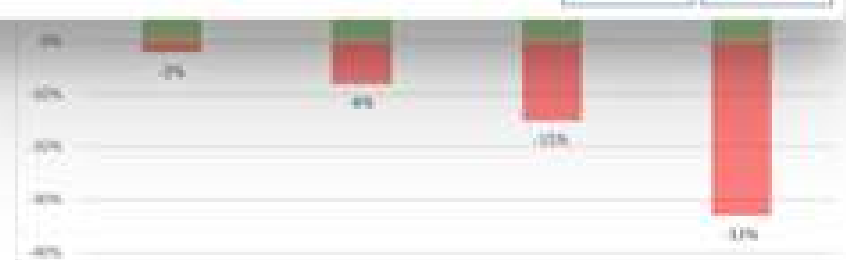
For how long are you planning to hold your investments in Kristals?

0-2 years 2 to 5 Years 5 to 10 Years More than 10 Years

accept Risk Profile

Enter OTP - One time password(OTP) has been sent to aishwarya24singh@gmail.com
Note: It might take upto 2 minutes to receive the OTP.

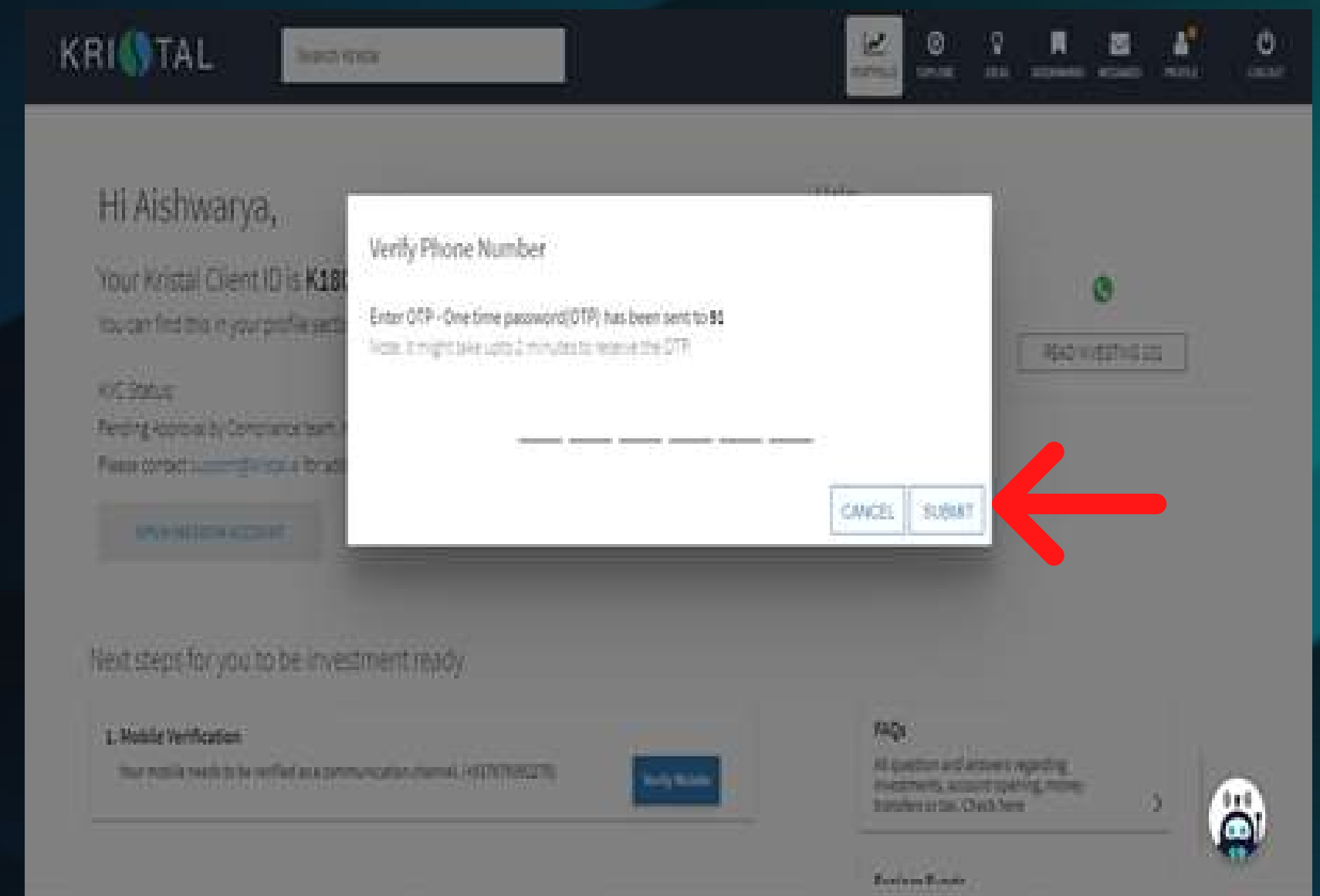
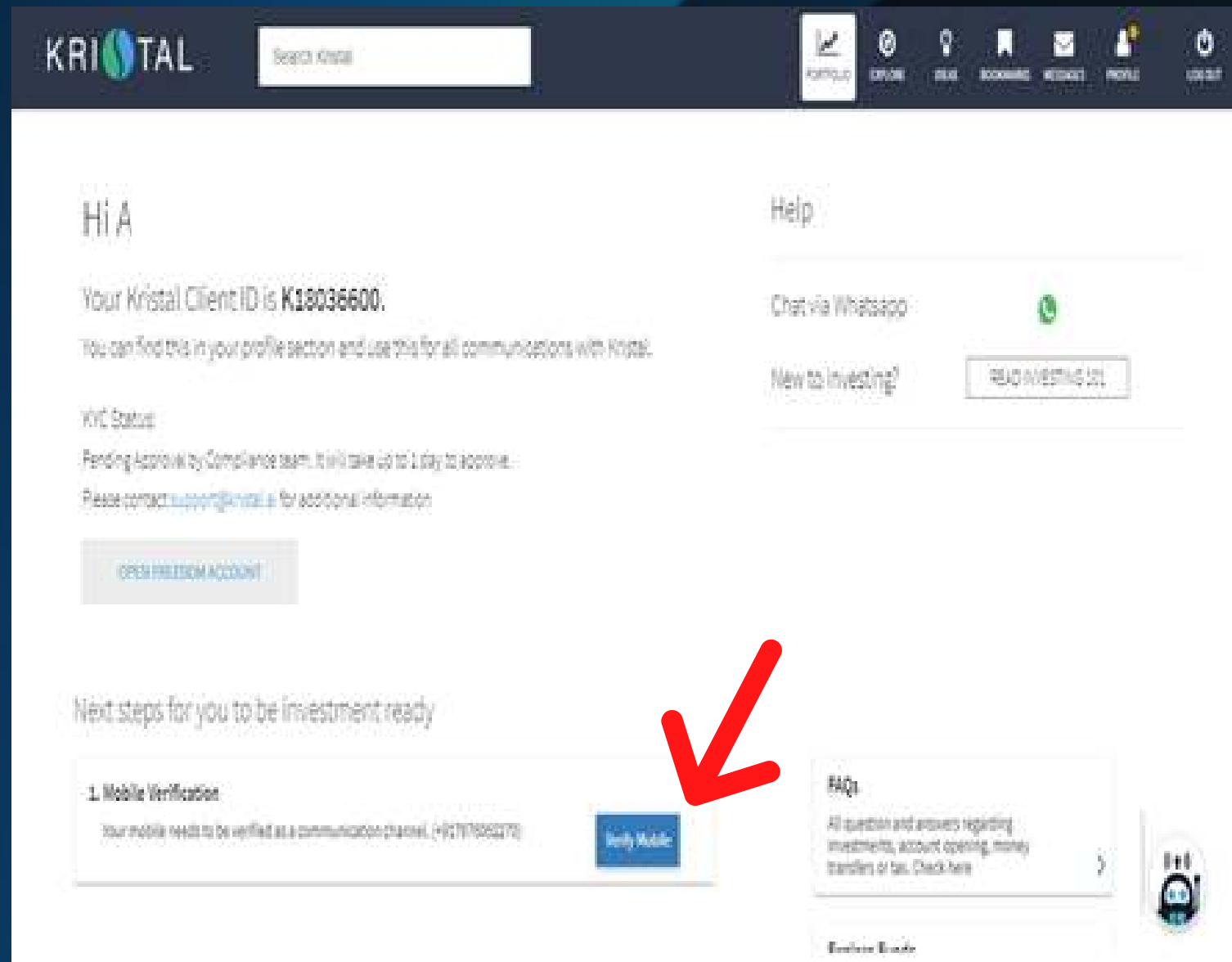
[CANCEL](#) [SUBMIT](#)



Portfolio A (Upside: 7%, Downside: -2%) Portfolio B (Upside: 15%, Downside: -8%)
 Portfolio C (Upside: 20%, Downside: -15%) Portfolio D (Upside: 40%, Downside: -30%)

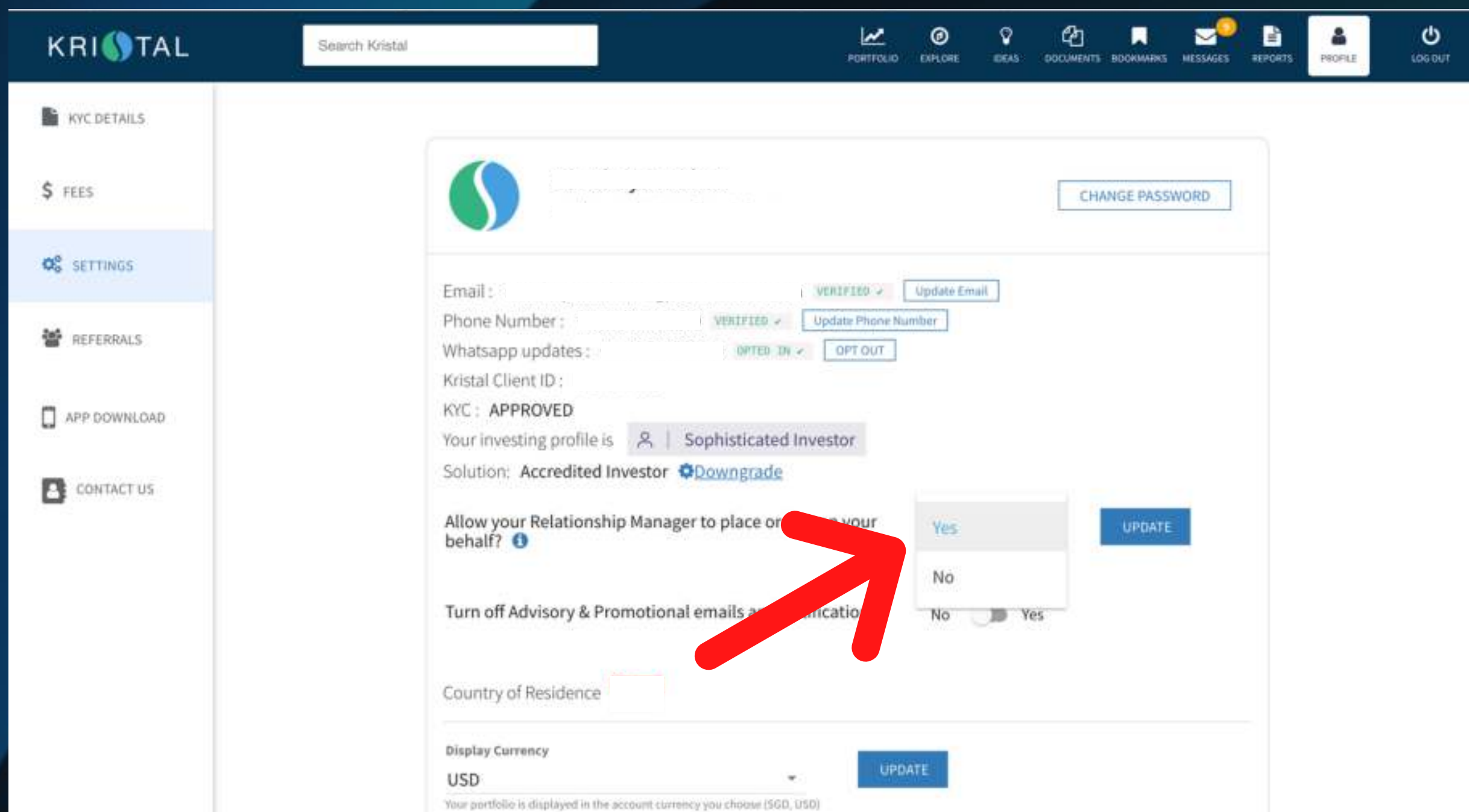
5. If you're not happy with the allocated profile click on 'REASSESS' and alter the information accordingly
6. If you're satisfied with the allocated profile then click on 'ACCEPT'
7. Enter the OTP sent to your registered email Id to confirm acceptance of your profile.
8. Click on 'SUBMIT'

Step 7: Mobile Number Verification



1. Click on the tab 'Verify Mobile' on the dashboard.
2. Enter the OTP sent to your registered mobile number
3. Click on 'SUBMIT'

Step 8: Enable RM assistance



KRIOTAL Search Kristal

PORTFOLIO EXPLORE IDEAS DOCUMENTS BOOKMARKS MESSAGES REPORTS PROFILE LOG OUT

KYC DETAILS

FEEES

SETTINGS

REFERRALS

APP DOWNLOAD

CONTACT US

CHANGE PASSWORD

Email: VERIFIED Update Email

Phone Number: VERIFIED Update Phone Number

Whatsapp updates: OPTED IN OPT OUT

Kristal Client ID:

KYC: APPROVED

Your investing profile is Sophisticated Investor

Solution: Accredited Investor Downgrade

Allow your Relationship Manager to place orders on your behalf? Yes No UPDATE

Turn off Advisory & Promotional emails and communication No Yes

Country of Residence

Display Currency USD UPDATE

Your portfolio is displayed in the account currency you choose (SGD, USD)

You can make investing hands-off and easy by allowing the RM to transact and place orders on your behalf, in a safe and secure way.

Please follow the steps below:

1. Click on the 'Profile' icon on the top navigation bar
2. Proceed to 'Settings' section by clicking on the left tab stating the same.
3. Turn the toggle to "Yes" as indicated and click on "UPDATE"

The switch can easily be toggled between 'Yes' and 'No' at your discretion.

You have completed your account setup and are ready for investments

The screenshot shows the Kristal AI user dashboard. At the top left is the 'KRISTAL' logo. To its right is a search bar labeled 'Search Kristal'. Further right is a navigation menu with icons for 'PORTFOLIO', 'EXPLORE', 'IDEAS', 'BOOKMARKS', 'MESSAGES', 'PROFILE', and 'LOG OUT'. The main content area is divided into two columns. The left column contains a greeting 'Hi', the text 'Your Kristal Client ID is K18036600.', a note about finding the ID in the profile section, and a 'KYC Status' section indicating 'Pending Approval by Compliance team. It will take up to 1 day to approve.' Below this is a button labeled 'OPEN FREEDOM ACCOUNT' with a large red arrow pointing to it. The right column has a 'Help' section with a 'Chat via Whatsapp' link and a 'New to Investing?' link with a 'READ INVESTING 101' button. A chatbot icon is visible in the bottom right corner.

Now that your account is setup, you can begin investing by opening a freedom account and funding it.

www.kristal.ai

Get in touch with your Relationship Manager for more information on our investment products and wealth management services.

Disclaimer: The information contained herein is only for informational purposes and are subject to risks. The information should not be construed as any form of advice relating to tax, legal, financials, business or any matter and should obtain their own independent advice. The information is provided on 'as is' basis and Kristal.AI or its affiliates, does not make any representation, undertaking, warranty, guarantee, or other assurance as to the timelines, completeness, correctness, reliability, or accuracy of the materials and data herein. The information contained should not be construed as an offer to sell, purchase securities and/or to provide services by Kristal.AI or its affiliates. Any such transaction shall be subject to a contractual understanding, necessary documentation, applicable laws, approvals and regulations. Kristal.AI and its affiliates accept no liability or responsibility whatsoever for any direct or consequential loss and/or damages arising out of or in relation to any use of opinions, forecasts, materials and data contained herein or otherwise arising in connection therewith.