



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 (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:

Account Name	KRISTAL ADVISORS (SG) PTE. LTD. CLIENT
Account Address	Kristal Advisors (SG) Pte Ltd. 8 Shenton Way, 50-03 AXA Tower, Singapore 068811
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
FPS Phone Number	+852 51973884
	<i>Payee Name: KRISTAL ADVISORS (SG) PTE. LTD. CLIENT</i>

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.