

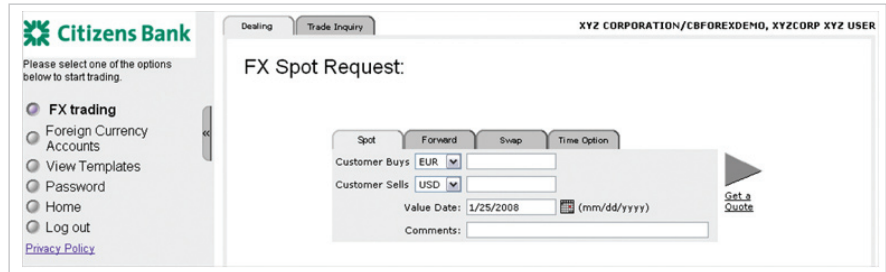
Foreign Exchange & Currency Risk Management

CBForex® is a secure and easy way to increase your business's foreign exchange trading capabilities.

Citizens Bank Foreign Exchange (CBForex®) is a secure, Internet-based foreign exchange trading and transaction reporting system which allows users to initiate, approve and report on all foreign exchange and foreign currency account (FCA) transactions from a single source.

Clients can easily:

- Settle transactions automatically to the user's Citizens account.
- Obtain real-time exchange rates and execute Spot, Forward, and Window (time option) contracts.
- Maintain foreign currency accounts with Citizens Bank and access the account using CBForex with the ability to withdraw money from the account to send foreign payments.



The screenshot shows the Citizens Bank web interface for an FX Spot Request. On the left is a navigation menu with options: FX trading (selected), Foreign Currency Accounts, View Templates, Password, Home, and Log out. Below the menu is a link for Privacy Policy. The main content area is titled 'FX Spot Request' and includes tabs for Spot, Forward, Swap, and Time Option. The Spot tab is active, showing a form with the following fields: Customer Buys (EUR), Customer Sells (USD), Value Date (1/25/2008), and a Comments field. A 'Get a Quote' button is visible on the right side of the form.

Real-time

- CBForex provides real-time exchange rates for spot, forward, time options including cross-currency trades.
- All transactions can be initiated right from your desk, eliminating the need to phone the bank for wire payments.

Standard Instructions

- CBForex allows users to maintain a database of standard payment instructions.
- Multiple instructions per currency can be maintained and are accessible via a simple drop-down box.

Administration/Security

- CBForex allows companies to specify the access level of each user. Companies can have discretion regarding users' trading limitations.
- Multiple users in several locations can have different authority levels related to initiating, settling, and authorizing FX and FCA transactions.
- CBForex utilizes state of the art security features including 128-bit encryption and secure socket layers.

Contact Information

For information on how Citizens can help you manage your foreign currency risk and execution, please contact **1-888-821-3600**.

Reporting

- Current and historical reporting provide a complete snapshot of your company's foreign activity with Citizens Bank—for payments executed online or verbally with our foreign exchange trading desk.
- Print instant PDF confirmations of your international payments.

Noel Baratta

Noel.Baratta@cfgcustomers.com
617-725-5652

Marci McCormack

Marci.M.McCormack@cfgcustomers.com
617-725-5934