



For Immediate Release
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Citibank Launches Innovative Digital Value Proposition *Citi Plus*
Banking Experience Breakthrough
Deposit, Investment, Protection and Shopping Rewards All At Clients' Fingertips
Hong Kong is the First Asia Pacific Market to Launch
Expect to Double New Clients in Two Years

Hong Kong – Citibank announced today the launch of *Citi Plus*, a fully digital experience with deposit, investment, protection and shopping rewards all at the client's fingertips, offering a groundbreaking banking experience for "digital natives" who prefer mobile banking.

Citi Plus clients will be able to freely manage their banking needs without the limitation of branch operating hours, and enjoy key banking services flexibly and easily through the Citi Mobile® App or online banking with just a few simple steps. As the name *Citi Plus* indicates, its service positioning, design features, functions and user interface will delight clients in their daily wealth management and establish itself as their trustworthy partner. With *Citi Plus*, not only can clients enjoy the digital-first, one-stop, and seamlessly integrated service, they can also obtain customized wealth management information and knowledge kits, to accumulate their wealth, earn with fun, and embrace the motto "Live a Little More". It embodies the idea of "carpe diem" and fulfills the need for managing wealth in daily life.

Hong Kong is the first market to launch *Citi Plus* in the Asia-Pacific region, and this innovative digital experience will also be available in other Asian markets soon. Clients can register online now at Citibank (citibank.hk/citiplus6) to get the latest news and get a chance to be the first to experience its innovative digital platform. *Citi Plus* will be launched officially in the first quarter of next year to offer this brand-new experience to more customers.

Citi Plus's Innovative Features:

'Citi Interest Booster' is customer-driven to make wealth management an easy "mission" and earn annual deposit interest rate of up to 1.8%

- 'Citi Interest Booster' allows clients to manage their wealth with more ease and earn higher deposit interest rates, via easy "missions" of daily wealth management such as savings, deposit, debit/credit card spending, investment or foreign currency exchange. Clients can opt for the appropriate "mission" according to their personal needs, and the deposit interest rate will be upgraded upon completion of each "mission", with an annual interest rate of up to 1.8% upon the completion of four "missions". Clients can access the Citi Mobile® App anytime to check the progress of each "mission" and the level of their interest rate. Interest Booster enables users to enjoy banking like gaming and earn rewards as their level goes up.

Investment starts with a low threshold with access to customized wealth management information

- *Citi Plus* clients can enjoy the digital investment experience anywhere, any time, and fully master financial and investment strategies covering investment products such as stocks, 'Flexi Wealth' and fund. Clients can start investing with as little as HK\$1, while a tailor-made

fund portfolio based on customers' financial situations, goals and risk profiles will be offered at a minimum of HK\$100, thus giving them great flexibility. *Citi Plus* will also bring clients customized wealth management information and relevant tips, getting them ready to gain access to the wealth escalator to start investing and to keep on upgrading regardless of investment experience and wealth.

All-in-one Citi Mobile® App

- *Citi Plus* clients can now experience a fully digital platform through the new interface design of the Citi Mobile® App. The Citi Mobile® App makes transfers, investment and shopping easy, convenient and fast, with seamless operation within the App. For enquiries, the "messaging" function in the App is available 24/7 so that users can contact a customer service officer anytime via message - more convenient than a phone call.

Citi Plus Credit Card and Mastercard® Debit Card

- Through Citibank Global Wallet, *Citi Plus* clients can use their Mastercard® debit card to transact overseas or conduct online purchase transactions in twelve currencies without paying foreign currency transaction fees¹. The administration fee² can also be waived for withdrawing cash with the card at any overseas ATM (including Citi or Mastercard network). In addition, Citi Plus Credit Card is tailor-made for *Citi Plus* clients with no annual fee. Any payment for online shopping and fitness memberships will earn up to 3x reward points and free shopping insurance. Spending with the debit/credit card is also a "mission" to earn higher deposit interest rate.

Mr Lawrence Lam, Consumer Business Manager of Citibank Hong Kong said, "Citibank has been committed to offering excellent services to best meet client needs. The launch of *Citi Plus* now is a testament to our customer-centric core principle. It is a fully digital experience incorporating novel concepts in wealth management and financial technology, targeting the life style, preferences and needs of the younger generation. Nowadays, young consumers have endless desires and expectations for digital living, and digital experience on wealth management is becoming part of their daily lives. *Citi Plus* not only simplifies their daily wealth management, but also offers them relevant information and guidance to support them on their path to achieve personal investment goals. *Citi Plus* demonstrates the digital mindset and capabilities of our team, and we expect through launching this new service, our new clients will be doubled in the next two years."


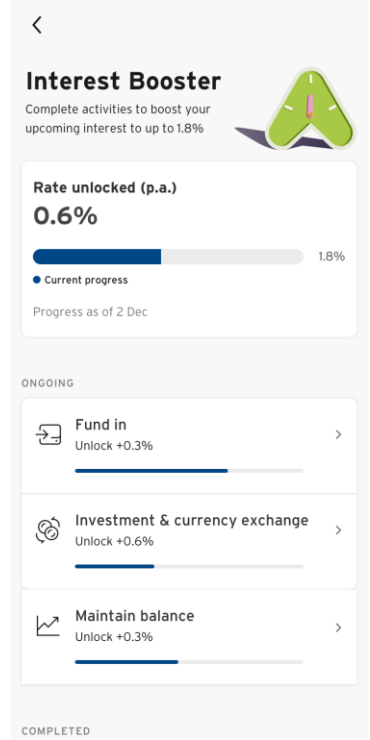
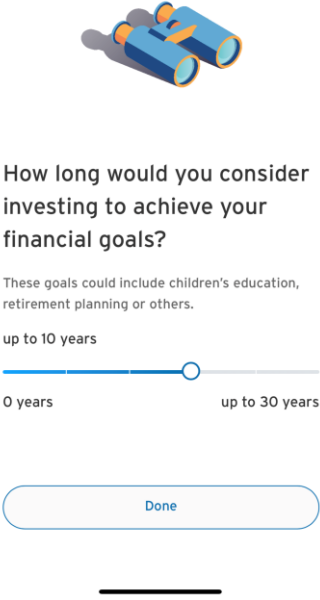
Citibank is dedicated to encouraging and promoting innovation, and works relentlessly to cultivate digital development, innovation and transition. "For overall banking services, *Citi Plus* also promotes inclusion in wealth management, allowing young clients to get comprehensive financial investment services more easily. *Citi Plus* offer suitable fund portfolios, giving them more investment options, accompanying them as they level up, accumulate wealth and achieve their financial goals. The pandemic has sped up digitalization, and consumers have experienced personally the boundless possibilities of digital living. All sectors will explore their roles regarding digital banking services, which will make mobile banking even more popular," added Mr Lam. *Citi Plus* will be officially launched in the first quarter of next year. Further details will be released closer to the launch date.

¹ Citibank Global Wallet supports 12 currencies, including AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, NZD, SGD, THB, and USD. Before shopping at overseas shops or online, prepare sufficient foreign currencies in the account and this service will select the corresponding currency and directly debit from the account when the client spends. Citibank will not charge the foreign currency handling fee.

² No service charges from Citibank or Mastercard. Overseas ATMs from individual banks may impose fees.

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Citi Plus customers can meet their financial needs through the new interactive interface of the Citi Mobile® App:

 <p>The image shows the Citi Mobile App home screen. At the top, the Citi logo is displayed above the text "Good Morning". Below this is a stylized illustration of a city skyline with various buildings and a body of water. At the bottom, there are two icons: "FPS" and "Citi Mobile® Token". A large blue "Log in" button is centered at the bottom. In the footer, there is text in Chinese characters, copyright information for 2020 Citigroup Inc. and Citibank (Hong Kong) Limited, and a "Help" link.</p>	 <p>The image is a screenshot of the "Interest Booster" feature in the Citi Mobile App. It shows a progress bar for "Rate unlocked (p.a.)" at 0.6%, with a goal of 1.8%. Below this, there are three "ONGOING" activities: "Fund in" (Unlock +0.3%), "Investment & currency exchange" (Unlock +0.6%), and "Maintain balance" (Unlock +0.3%). Each activity has its own progress bar. At the bottom, there is a "COMPLETED" section.</p>	 <p>The image is a screenshot of a "Customized wealth management information" app. It features a blue binoculars icon at the top. The main heading asks, "How long would you consider investing to achieve your financial goals?". Below this, it lists potential goals like children's education and retirement planning. A slider is set to "up to 10 years" on a scale from "0 years" to "up to 30 years". A "Done" button is at the bottom.</p>
<p>Citi Plus – a fully digital banking experience</p>	<p>Citi Interest Booster</p>	<p>Customized wealth management information</p>

Investment in derivatives involves risks. Investors should understand the nature of the products before they make investment decisions.

About Citi

Citi, the leading global Bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services and wealth management.

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