

200YEARS CITI



Global living means seeing a world with no boundaries

Only opportunities.

Global living means you call no place home.

But consider every place as home.

Global living means that you never encounter strangers.

Just potential friends.

For you, global living is how you make the most,

of what the world has to offer.

Global Banking Services at a Glance:

Global Citizen

- Pre-arrival account opening
- Global funds transfer
- Global view of accounts
- Global status recognition
- Transferable credit history

Global Traveler

- Internationally accepted debit and credit cards
- ATM access
- Citibank World Privileges
- 24-hour CitiPhone Banking service
- Emergency cash

Global Investor

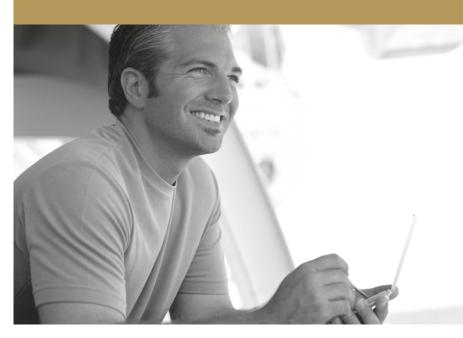
- Offshore banking service
- International investment research and advice
- Multi-currency bank accounts

"I control my finances from anywhere in the world."

A global citizen like you deserves a global bank like Citibank. Supported by 4,000 branches and 20,000 ATMs in 42 countries worldwide plus a suite of excellent services like online and mobile banking, you can be certain there will always be a Citibank within reach.

With Citibank, you have control over your finances

from anywhere in the world. For example, if you are considering moving to another country, much of your life may still remain in your current place of residence. Which is why, by taking care of your banking accounts, we aim to give you one less thing to worry about and make this transition all the more easier.





Pre-arrival account opening

Citibank offers pre-arrival account opening when you relocate to another country. Simply give us the details ahead of time. Your new banking and credit card account will be opened, activated and ready to use as you require - local regulations permitting.*

*To find out more, please speak with your Relationship Manager or bank branch.

Transfer your funds instantly, across countries

If you travel frequently, have residences in multiple cities or just need to send money to friends, family or business partners, you can do it easily through Citibank Global Funds Transfer. This online service allows you to send funds instantly to other Citibank accounts in participating countries worldwide. Simply access this service online to send funds immediately from your Citibank accounts to other Citibank accounts or to assigned payees in participating countries worldwide. This service is currently offered in 30 countries.

Get a global view of all your accounts

Having multiple Citibank banking relationships across borders is now easier with our Global View of Accounts*. You can see a full overview of all your account balances with us from any country on a single page, simply and securely. Link every Citibank account from every participating market to your home account. Log in once, view them all and manage them no matter where you are. No more repetitive time-consuming steps to login and manage multiple accounts one-at-a-time.

*Currently available in the USA, Australia, Hong Kong, Indonesia, Singapore, IPB Singapore and UAE. More countries will soon follow.

Enjoy the same banking status no matter where you go

As a Citigold customer, we offer you the same banking status you enjoy at home when you open a new account in your destination country.

Transferable credit history

And if you are a Citigold customer, you will also receive a pre-approved Credit Card based on authorization from your home country, without having to spend time building your credit history in the destination country.

"I have a worldwide support network when traveling."

Now you can travel the world comfortable in the knowledge that you have a global network you can count on. So, whether it's keeping tabs on your finances, accessing cash, enjoying the many privileges with your Citibank credit card, or requiring emergency support if need be, you know with Citibank you can.





Internationally accepted debit and credit cards

Choose from a wide variety of credit cards that offer you a range of benefits, such as cash back, airline miles and rewards & privileges. As a Citibank customer, we have lined up many privileges with our local partners for you to enjoy when you travel to another country.

In addition, your cards are recognized at over 24 million VISA/MasterCard establishments worldwide and you have instant access to cash at ATMs globally.

ATM access

With over 20,000 ATMs and 4,000 branches in 42 countries, you can be assured there's a Citibank near you.

For Citigold clients, withdrawals at Citibank ATMs are free worldwide.

Citibank World Privileges



Enjoy a host of benefits, discounts and recognitions across the world, at over 40,000 different establishments in 30 countries, including – golf courses, tourist attractions, spas, restaurants, retail shops and at some of the leading hotels. Simply look out for the Citibank Privileges logo around the world. For a complete global listing, please visit www.citiworldprivileges.com



24-hour CitiPhone Banking service

Call CitiPhone on +971 4 311 4653 from any place in the world, anytime. We're always ready to assist you in the comfort of your home language and we can help you pay bills, make transfers and manage your account no matter where you are.

And if you are a Citigold customer, please call Home Connect, your dedicated 24- hour toll-free number IDD-800-2484-2633 (IDD-800-CITI-CODE).

Emergency cash

Global Citizen

> Misplaced your wallet or caught in a bind? Visit your nearest Citibank branch and pick up your cash, no matter where you are in the world. As a Citigold client, you can withdraw up to USD 10,000 from your account without a fee.





Offshore banking services

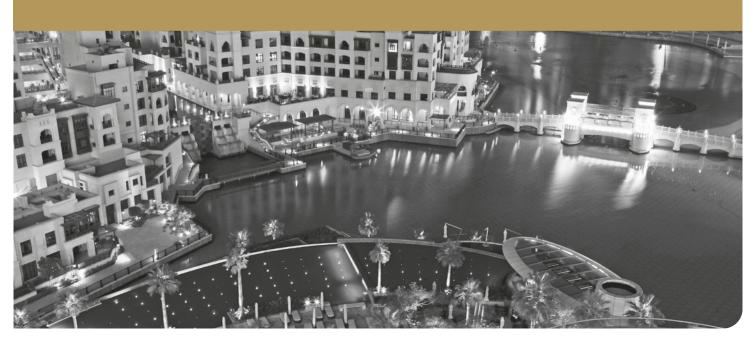
Should you be looking to invest in another country, Citibank International Personal Bank would be happy to offer you several attractive options, so you can take advantage of investment opportunities and potential tax advantages with offshore banking services the world over.

As part of the world's largest financial institution with a strong international network in over 100 countries, Citibank International Personal Bank has over 20 years of knowledge and expertise in international banking.

To find out more, please speak with your Relationship Manager or bank branch or visit www.citibank.ae

"I can access investment opportunities worldwide."

With best-in-class research and a team of global experts, you can take advantage of investment opportunities the world over.



International investment research and advice

Global

Citizen

You'll have the services of a Relationship Manager and a team of experts to advise you on the best onshore investment opportunities suiting your short-term and long-term financial needs. You will also get the latest information on economic trends. currency markets, stocks and more to help you keep abreast of developments that will impact your financial decisions.

Multi-currency bank account

The Citibank Multi-Currency Account offers an easy and convenient way to conduct business or make an investment in foreign currency. This account offers you easy access to your money in the currencies of your choice and therefore you can make the best of currency fluctuations and global market opportunities.

So even if you're based in the UAE, but often in New York and Singapore, you can enjoy all the conveniences of having a local bank in all three places. Whether you need dollars, euros, yen, or other currencies, a Citibank relationship will have you covered.



Financial Centers

Dubai

Marina Heights Marina Heights Properties, Dubai Marina, Dubai +971 4 399 3267

Al Rigga Palace Al Maktoum Street, Dubai +971 4 234 1005

Jumeirah Beach Road Jumeirah Beach Road, Dubai +971 4 394 3280

Jebel Ali Limitless - The Galleries, Building No CMO 2, Unit 2.3, Jebel Ali, Dubai +971 4 885 5306

Abu Dhabi

Al Heel Tower 26th Street, Al Khalidiyah, Abu Dhabi +971 2 667 2541

Sharjah

Safeer Mall Main Dubai Sharjah Road, Sharjah +971 6 525 7160 +971 6 525 7339

Branches

Dubai

Al Wasl Branch Sheikh Rashid Road, Next to Wafi City, Dubai +971 4 604 4157 +971 4 604 4180

Citibank House Khalid Bin Al Waleed Street, Bur Dubai, Dubai +971 4 507 4104 +971 4 507 4643

Abu Dhabi

Corniche Plaza Building Al Salaam Street, Abu Dhabi +971 2 698 2206

Prestige Tower, No: 17 Near to Mazyad Mall MBZ City (Mohd Bin Zayed City) Musaffah, Abu Dhabi (Commercial) Tel: +971 2 596 7612

Sharjah

Al Owais Building King Abdul Aziz Street Tel: +971 6 507 2101/118

Al Ain

Sheikh Saif Bin Zayed Building Al Ain Souk Area, Al Ain +971 3 764 1090

> For more information, please call our 24-hour CitiPhone Banking Service on +971 4 311 4272 (CPC) or visit www.citibank.ae

This brochure does not constitute any offer or solicitation to buy or sell. Investors should refer to the relevant offering documents for detailed information and applicable ferms and Conditions prior to subscription. Investment products are not hank deposits or obligations or juvaranteed by Citibani N.A. Citigroupin. cor any of its affilialities or subsidiaries unless specifically stated. Investment products are not insured by operament or opvernmental agencies. Investment and treasury products are subject to investment risk, including possible loss of principal amount invested. Past performance is not indicative of future results; prices can go up or down. Investors investing in investments and/or treasury products denominated in foreign inorvical) currency should be awared the risk of exchange relate fluctuations that may cause loss of principal when foreign currency is converted to the investors home currency, investment and treasury products are not available to U.S. persons. All applications for investments and treasury products are subject to lemms and Conditions of the Individual investment and a supplications of the Individual investment and a supplication of the Individual Ind

insurance products are supported to exclusions, special referms and continuous, medical number withing requirements us applications (or continuous), medical references and continuous of each policy, citizen XI, adoption XI, adoption and the product of the produ

Deposit/Interest rates are subject to change from time to time and without prior notice. Citibank Terms and Conditions apply and are subject to change without prior notice. They are available upon request and on the website wavexiliable. Citibank holds the right to return a deposit booking order from anyone at its sole discretion. For all products, special Terms and Conditions apply and these are available on request and are subject to change. All obligations under the regulations.

Conditions or a possible solery if and by Citibank red. ALU BE diranch, subject to the laws of UTAE (including not governmental actions codes, decrease and conditions apply and these are available to request and are subject to change. All obligations under the regulations.