



To whom it may concern:

Re: Credit Card Promotion

Citibank has already stopped all shark fin related promotions on July 15, 2010, in response to feedback.

Citibank is committed to managing our business in a manner that benefits the society and the environment. We will continue to consider the interests of society by taking responsibility for the impact of our operations and business activities on customers, employees, shareholders, communities and the environment.

Citibank (Hong Kong) Limited