



For immediate release
Citigroup Inc. (NYSE symbol: C)
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**Citibank and American Express Introduce
the new Citibank Cash Back American Express® Card
*2% cash rebate on dining spending throughout the year***

(Hong Kong) Citibank and American Express today jointly announced the launch of the brand-new Citibank Cash Back American Express® Card – Citibank’s first cash back product on the American Express network in Hong Kong. Apart from a wide range of exclusive privileges and benefits, the card offers exceptional cash rebates to cardholders who like hassle-free rewards on all spending, particularly in dining and everyday purchases.

The Citibank Cash Back American Express® Card offers cardholders a 2% cash rebate on dining transactions and a 1% cash rebate for other spending¹ all year round. No registration is required to enjoy the rebate. Cash rebates will be automatically credited to the card account on the following statement to offset spending when eligible transactions are posted to a statement. Furthermore, there is no limit to the 1% cash rebate, bringing unlimited rewards to cardholders every time they use the card.

Maggie Ng, Head of Cards and Unsecured Lending, Citibank Global Consumer Banking, said, “As one of the key credit card issuers and pioneers in Hong Kong, we strive to introduce new products and services that will meet the needs of different client segments, based on our understanding of their different spending behaviors and requirements. The launch of the Citibank Cash Back American Express® Card is a testimony to our continual efforts in client excellence, where we offer a direct and convenient way to reward our cardholders and provide them with a wealth of global privileges and benefits in partnership with American Express.”

“We are thrilled to partner with Citibank and bring to the Hong Kong market an innovative cash rebate product on the American Express network,” said Yat Wai Ho, Vice President, New Business Development, Global Network Partnerships Asia, American Express. “Not only will cardholders enjoy a hassle-free cash back experience for their spending, they will also enjoy some of the same benefits synonymous with American Express, including American Express Selects’ travel, leisure, dining and shopping offers around the world.”

Citibank Cash Back American Express® Card comes with a wealth of benefits, including:

- **Cash Rebates** – cardholders can enjoy a 2% cash rebate on dining transactions and a 1% cash rebate for other spending throughout the year.
- **A complimentary night at new and flagship hotels** – with American Express New Hotels Program, cardholders can enjoy a complimentary night² in some of the world’s most prestigious hotels and exciting destinations.
- **Shipping services for US online purchases** – access to globaleshop which is an online service that enables cardholders to enjoy secure and hassle-free shopping at any US online shopping site, with purchases delivered to their doorstep in Hong Kong. Cardholders can also choose to use the “buy-for-me” concierge service to purchase their designated products from US online sites that do not accept international credit cards.
- **Global Assist Hotline** – when encountering unexpected emergency situations abroad, such as lost passports or accidents, cardholders can call the Global Assist Hotline for help in arranging medical transportation, travel and legal assistance.

From now until August 31, 2013, applicants who successfully apply for the Citibank Cash Back American Express® Card can enjoy a cash rebate³ of up to HK\$800. For more information, please call 2860-0366 or visit www.citibank.com.hk/cashback .

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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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About American Express

American Express is a global services company, providing customers with access to products, insights and experiences that enrich lives and build business success. Learn more at americanexpress.com.hk and connect with us on facebook.com/americanexpresshongkong, foursquare.com/americanexpress, www.linkedin.com/companies/american-express, twitter.com/americanexpress, and youtube.com/americanexpress.

Since 1996, American Express has been pursuing its strategy of opening its merchant network and card product portfolio to third party issuers around the world. By leveraging its global infrastructure and the powerful appeal of the brand, American Express has gained even broader reach for its network worldwide. American Express has now established 148 partnerships in 160 markets across the world.

1 Citibank Cash Back American Express® Card customers are entitled to 1% cash rebate for eligible transactions charged to an eligible card (“Basic Rebate”). For eligible transactions made at dining outlets in Hong Kong, card customers are entitled to 2% cash rebate, inclusive of the 1% Basic Rebate. In every statement cycle, each eligible card account is entitled to receive dining rebates for the first HK\$50,000 eligible transactions made at dining outlets in Hong Kong. Transactions effected via principal and supplementary cards under the same eligible card account are counted collectively against the dining rebate cap. Eligible transactions do not include catering, banquet services, private parties/ functions, private room events, dining outlets in department stores/ associations/clubhouses.

2 Offers are based on individual hotel Best Available Rates. To enjoy this offer, reservations must be made in advance and paid with a Citibank Cash Back American Express® Card. To read the Terms and Conditions of individual hotels, please visit: www.amexnetwork.com/newhotels.

3 New card customers who accumulate spending of HK\$5,500 to HK\$9,999 within the first 2 months are entitled to a cash rebate of HK\$400. To earn the full cash rebate of HK\$800, new card customers must accumulate card spending of HK\$10,000 or above within the first 2 months. All introductory offers are only available to New Citibank Credit Card Customers. New Citibank Credit Card Customers are defined as applicants who do not currently hold a Citibank card and/or in the past 12 months have not been successfully approved for or cancelled any Principal Citibank Credit Card, Citibank Cobrand Card, Citibank Private Label Card issued by Citibank (Hong Kong) Limited and/ or Diners Club Card issued by Diners Club International (HK) Limited.