FOR IMMEDIATE RELEASE
Citigroup Inc. (NYSE: C)
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Citi Strengthens Wealth Leadership in Asia as ULTIMA is Elevated to World Legend Mastercard

Citi ULTIMA cardholders in Hong Kong and Singapore can now enjoy enhanced access to The Mastercard Collection's exclusive portfolio of globally connected dining, entertainment and travel privileges

Hong Kong — Citi and Mastercard today announced the elevation of Citi ULTIMA from World Elite to World Legend Mastercard™, bringing Mastercard's highest consumer card tier to Citi ULTIMA cardholders in Hong Kong and Singapore.

Now live in both markets, the move further strengthens Citi ULTIMA's position as Citi's invitation-only proposition for ultra-high-net-worth clients and reinforces Citi Wealth's commitment to serving the evolving needs of this fast-growing segment in Asia. The enhanced offering includes The Mastercard Collection, a curated suite of dining, entertainment and travel benefits around the world. These range from priority reservations at coveted restaurants and sought-after entertainment experiences to Mastercard Fast Track through airport security for the cardholder and up to three guests, where available, complemented by Citi ULTIMA's personalized lifestyle services.

The launch builds on Citi and Mastercard's collaboration on World Legend Mastercard, following Citi's introduction of the first such card globally in the United States. It also extends the proposition to Citi ULTIMA clients in Hong Kong and Singapore, two of Asia's leading international wealth hubs.

Vicky Kong, Head of Wealth, Asia North and Australia, Citi, said, "As our clients become increasingly global in their lifestyles, interests and investment outlook, their expectations of exceptional wealth management service continue to evolve. Citi ULTIMA sits at the heart of our commitment to serving this segment. It is more than a card; it reflects the depth of our relationship with ultra-high-net-worth clients, complementing our wealth expertise with access, connectivity and curated experiences centered on what they value most. The elevation of Citi ULTIMA to World Legend Mastercard reinforces Citi Wealth's leadership in delivering extraordinary client experiences across Asia, particularly in key wealth hubs such as Hong Kong and Singapore."

"For our ULTIMA clients, exceptional service means enabling them in the moments that matter most – whether they are traveling the world with loved ones, uncovering a new destination, or savoring something closer to home," said **Sanjay Nambiar, Head of International Cards and Unsecured Lending, Citi**. "The elevation to World Legend Mastercard raises the bar on what we offer, bringing together an unrivaled suite of

travel and lifestyle privileges with the personalized service that our dedicated ULTIMA Lifestyle Relationship Managers provide."

"Dining has become an important passion point for affluent consumers across Asia Pacific, with 68% describing food and dining as a hobby or passion, compared with 61% of the broader population[1]," said **Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard**. "For globally connected consumers in Hong Kong, premium value increasingly comes from distinctive experiences that remain relevant wherever they go."

The launch was marked last week with gala dinners in Singapore and Hong Kong, highlighted by a first-ever four-hands culinary collaboration between Chef André Chiang of "1887 by André" and Chef Vicky Cheng of "Wing", bringing together two of Asia's most acclaimed culinary talents.

What's New for Citi ULTIMA World Legend Mastercard Cardholders

Citi ULTIMA clients can enjoy Taste by Priceless, Mastercard's premium airport dining experience at select international airports, including the Hong Kong International Airport location, which opened in August 2026, and the dining club at São Paulo's Guarulhos International Airport. Eligible World Legend Mastercard cardholders can access participating locations with up to three guests, regardless of where their card was issued, subject to applicable terms and availability.

Citi ULTIMA privileges include[2]:

Ultimate Dedication

- Dedicated ULTIMA Lifestyle Relationship Managers, personalized lifestyle planning, concierge support and priority assistance

Ultimate Horizons

- Complimentary one-night stay with a minimum two-night booking at more than 800 luxury hotels
- Companion airfare on participating airlines
- **NEW:** Mastercard Fast Track security lane access at key airports for the cardholder and up to three guests, where available
- **NEW:** Access to The Mastercard Collection's dining, entertainment and travel benefits

Ultimate Indulgence

- Priority reservations at designated Michelin-starred restaurants in Hong Kong and chef-curated dining experiences in Singapore

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[1] *Source: Kantar Global Monitor 2026.*

[2] *Benefits, eligibility, availability and entitlements vary by market and are subject to applicable terms and conditions.*

- **NEW:** The Mastercard Collection: Dining privileges at 650 acclaimed restaurants across 15 Asia Pacific markets, expanding to 1,300 restaurants by February 1, 2027.
  - **Quarterly dining benefit**:
  - HK$1,500 off with a minimum spend of HK$3,750; or
  - HK$750 off with a minimum spend of HK$2,500
  - Unlimited 10–15% off at select restaurants
- **NEW:** Taste by Priceless airport dining access for the cardholder and up to three guests
- **NEW:** Mastercard Priceless Experiences
- Invitations to curated private, cultural and lifestyle experiences and events

Ultimate Balance

- Access to premier golf clubs globally
- Access to private clubs in Hong Kong

Existing Citi ULTIMA cardholders in Singapore and Hong Kong have been automatically upgraded from World Elite to World Legend Mastercard, with the enhanced benefits now available. Citi ULTIMA remains available by invitation only. Clients can learn more through their Citi relationship manager.



Photo 1: Citi and Mastercard hosted a gala dinner in Hong Kong to mark the launch of the Citi ULTIMA World Legend Mastercard. Pictured are Vicky Kong, Head of Wealth, Asia North and Australia, Citi (left); Victor Nordenson, Executive Vice President, Global Account Management, Mastercard (second from left); Chef André Chiang of "1887 by André" (second from right); and Chef Vicky Cheng of "Wing" (right).



Photo 2: Vicky Kong, Head of Wealth, Asia North and Australia, Citi (left) and Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard (right), shared how Citi and Mastercard are strengthening their offering for ultra-high-net-worth clients through enhanced access, connectivity and curated experiences, meeting the evolving needs of this fast-growing segment across Asia.



Photo 3: Citi and Mastercard announced the elevation of Citi ULTIMA to World Legend Mastercard, bringing Mastercard's highest card tier to Citi ULTIMA cardholders in Hong Kong and Singapore. The enhanced offering includes access to The Mastercard Collection, a curated suite of dining,

entertainment and travel benefits around the world, complementing Citi ULTIMA's personalized lifestyle services.

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About Citi
Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

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