



For Immediate Release
Citigroup Inc. (NYSE: C)
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Citibank Vietnam Joins the VNBC ATM Network
Access to banking services at over 1,800 ATMs nationwide

Ho Chi Minh City - Citibank Vietnam today announced that it has signed an agreement with Vi Na Brilliant Card company (V.N.B.C.) to be a member of the Vietnam Bank Card ATM network (VNBC).

This partnership will allow Citibank Vietnam customers to access their accounts and banking services, fee-free, at all 1,800 VNBC member banks' ATMs nationwide, in addition to Citibank's more than 30,000 ATM worldwide. The services, available with immediate effect, will include cash withdrawals and balance inquiries

To promote the use of ATMs and electronic payments, Citibank Vietnam will absorb the cost of each transaction for its retail deposit customers for an initial period.

"This initiative is part of our promise to bring our clients superior service, convenience and flexibility. The V.N.B.C. partnership underlines our commitment to build a world-class consumer franchise in Vietnam where we will not only look at bringing innovative products and services but also the right partnerships that will bring value added services and convenience to our customers," said Brett Krause, Citi Country Officer.

VNBC member banks include ANZ Bank, Commonwealth Bank, Dai A Bank, Dong A Bank, GP Bank, Habu Bank, Mekong Housing Bank, and Saigon Bank.

"V.N.B.C. warmly welcomes Citibank Vietnam to join the VNBC network. Citibank's ATMs will further strengthen the availability and connectivity to all of our member banks' customers. As we look to enhance our products and services, VNBC and its member banks will launch new ATM functionalities to bring convenient banking services to our member banks' customers nationwide," said Ly Thi Ngoc, General Director of VNBC.

Citibank has retail branch operations in Hanoi and Ho Chi Minh City. In the past year, Citibank has introduced a number of new innovations to the Vietnam retail banking sector including opening of the first smart banking branch in Vietnam, 24 x 7 x 365 customer service operations through *CitiPhone* and the first and only travel credit card in the country, the *Citibank PremierMiles Credit Card*.

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Citi in Vietnam

Citi is the leading foreign bank in Vietnam with branches in Hanoi and Ho Chi Minh City and a nationwide partnership network that covers all of Vietnam's 64 provinces. Citi offers a wide range of banking services in Vietnam including Retail Banking, Corporate Banking, Investment Banking and Global Transaction Services, including Trade and Treasury Services, and Securities and Fund Services.

Citi

Citi, the leading global financial services company, 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. Additional information may be found at www.citigroup.com.

VNBC

V.N.B.C. is a leading technology firm in Vietnam in payment services and integrated solutions for bank and financial institutions. We offer best fit products and solutions - integrated from modern technologies at the excellent service quality. VNBC Switching System connects 11 bank members through ATM and/or POS and Online Payment Gateway. The system also links with the two other systems – Smartlink and BanknetVN - to accomplish full connectivity with almost all banks' ATMs in Vietnam. Additional information may be found at www.vnbc.com.vn.

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