

**For Immediate Release
Citigroup Inc. (NYSE: C)
March 25, 2022**



Citibank Singapore Appoints Regina Lim as Head of Credit Cards & Personal Loans

Singapore – Citi announced today the appointment of Regina Lim as Citibank Singapore's Head of Credit Cards and Personal Loans. Regina will oversee credit cards and unsecured lending covering Citi-branded and co-branded cards for consumers as well as Citi-branded commercial cards. She will also be responsible for driving customer growth, portfolio management, product management and customer retention for credit cards and ready credit.

Regina will be part of the Senior Management Group for Citibank Singapore Limited, and succeeds fellow Singaporean Serene Gay who left the bank recently.

Brendan Carney, Chief Executive Officer of Citibank Singapore Limited, said: "Regina's appointment reflects our continued commitment to nurture Singaporean talent. Her vast experience and proven track record in the Cards arena puts Regina in good stead to successfully steer the business in a fast-changing and highly competitive post-Covid environment."

Harpreet Grewal, APAC and EMEA Head of Cards and Unsecured Lending, said: "We remain firmly focused on our Singapore Cards & Loans business, as it is a key product offering where we have a clear leadership position in the market. Regina's great mix of local experience with international exposure and robust results in products, partnerships, loyalty programs and platform management, gives us full confidence that she can continue to drive further growth in this key business line."

Regina has more than 18 years of experience in Citi and was previously the Head of Credit Card Products, being instrumental in driving double-digit growth in sales year-on-year across key products with domestic issuing sales reverting to pre-Covid-19 levels or higher. Regina and her team also successfully pivoted the business to a digital acquisition model and drove enhancements on onboarding journey flows, resulting in highest acquisition and straight through approval rates. She also launched Rewards redemption APIs with Grab and KrisPay.

Regina first joined Citi in Singapore in 2001 in Citiphone before taking on other roles in Decision Management, and Cards and Lending where she was Head of Partnership, Usage and Loyalty for Cards and the Asia Pacific Product Head for Cashback Cards.

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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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