



For Immediate Release
Citigroup Inc. (NYSE: C)
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**Enhanced Citibank DIVIDEND Cards Cash Back Programme
Offers Greater Benefits and Discounts For Cardmembers**

*The enhanced cash back programme offers the best cash back in the market of
8% across Petrol, Groceries and Dining*

Singapore – Citibank Singapore today announced that it will be launching an enhanced premium cash back programme for its DIVIDEND Visa Signature Card and DIVIDEND World MasterCard (DIVIDEND Cards), offering the best cash back value and most savings on every day spend for its cardmembers in Singapore.

Starting from 28 September 2015, Citibank will award as high as 8% cash back for its cardmembers' spend across Petrol, Groceries and Dining (three daily spend categories) anywhere in the world on its DIVIDEND Cards, making these the only credit cards in the market to offer consumers the highest cash back and most savings in these top three daily spend categories as of the launch date. This newly-offered rate translates into a 60% increment in cash back for Petrol and Groceries, and as much as 300% increment for Dining, compared to the previous cash back programme offered to cardmembers.

For Petrol, Citibank DIVIDEND cardmembers can now earn up to 20.88% in savings (from the previous 18.3%) at Esso, and 20.8% (from the previous 18.1%) at Shell petrol stations, an increase of 14% and 15% in savings respectively. For all other retail spend, a cash back of 0.25% will be awarded, while spend at Pharmacies will be revised down to 0.25%.

Similar credit cards in the market that offer cash back are either linked to selected participating merchants or offer benefits that are available only on weekends for spend incurred locally. Citibank DIVIDEND Cards, however, empower its cardmembers to earn 8% cash back for all local and overseas charges in the three daily spend categories covering Petrol, Groceries and Dining.

To be entitled to the 8% cash back, cardmembers just need to charge a monthly minimum of S\$888 (on any spend and not restricted to spend in Petrol, Groceries or Dining categories) to their DIVIDEND Cards. A maximum of S\$25 cash back per month can be earned in each of the Petrol, Groceries and Dining category. Cash back will be awarded at a flat rate of 0.25% if the minimum spend for that particular month is not met.

In addition, the cash back in this enhanced programme does not expire. In the previous programme, cash back earned expire after a period of 12 months. Monthly credits will be automatically made into the cardmembers' account whenever a minimum of S\$50 in cash back is accumulated, in multiples of S\$10.

Mr John Denhof, Head of Cards and Personal Loans at Citibank Singapore, said: "There are currently many cash back credit cards out there with varying levels of cash rebates for spend across different categories. At Citibank, we like to keep things simple for our cardmembers yet give them the best value in our offering, which is why we have taken months to study their lifestyle behaviour before we formulated this enhanced cash back programme.

"This programme is by far the most attractive in the market and our cardmembers only have to remember to consolidate their monthly card spend using their Citibank DIVIDEND Cards to take advantage of all these amazing benefits and great savings that come with using our credit cards."

Citibank's credit cards have constantly outperformed the market players and their sales have consistently outgrown the industry as a result of the bank's ability to come up with compelling value propositions that are straightforward and beneficial to its cardmembers.

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