



**For Immediate Release**  
**Citigroup Inc. (NYSE:C)**  
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**Citi Launches Apple Pay for Customers in Singapore**  
*Offering an Easy, Secure & Private Way to Pay*

From today, Citi's credit card customers in Singapore can use Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay that's fast and convenient. The service is also launched in Australia and Hong Kong today, and Apple Pay will be introduced to Citi credit card customers in Taiwan later in the year.

Security and privacy is at the core of Apple Pay. When you use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code.

Commenting on the launch of Apple Pay for Citi credit card customers, Vikas Kumar, Head of Cards & Personal Loans, said, "Apple Pay provides a secure and seamless way for Citi customers to transact using their compatible Apple devices, giving them access to the bank's credit services even when they don't have their Citi cards on hand. We are delighted to expand the range of our digital wallets so that all our customers can benefit from our digital capabilities regardless of the mobile operating systems they use."

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits offered by credit and debit cards. In stores, Apple Pay works with iPhone SE, iPhone 6 and later, and Apple Watch.

Online shopping in apps and on websites accepting Apple Pay is simple with Touch ID, or just double-click the side button and glance at your iPhone X to authenticate with Face ID. There's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information with Apple Pay. When paying for goods and services on the go in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad (5th Generation), iPad Air 2, and iPad mini 3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running macOS Sierra and confirm the payment with iPhone 6 or later or Apple Watch, or with Touch ID on the new MacBook Pro.

For more information on Apple Pay, visit: <http://www.apple.com/sg/apple-pay/>.

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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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