



**For Immediate Release
Citigroup Inc. (NYSE: C)
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World-First as Citi and Spotify Partner on Pay with Points in Asia

Citi and Spotify, the world's most popular music streaming subscription service, have partnered to introduce Citi's Pay with Points capabilities, a hassle-free payment option for Citi customers to sign up for Spotify Premium. It is the first time globally a bank has partnered with Spotify to offer the ability to pay for music subscription with credit card points and miles.

Citi credit card users in Malaysia, Singapore, Philippines, Hong Kong and Taiwan can use their credit card points or miles for instant redemptions on their Spotify Premium subscriptions.

The regional-led partnership provides Citi customers with immediate visibility and better usage of their points and miles on Spotify.

"We are excited to partner with Citi to provide fans with a seamless way to experience Spotify Premium. Now, fans get to enjoy ad-free music anywhere, anytime. Through this partnership we hope to elevate the music streaming experience with instant access to unlimited music, personalized recommendation features and the best playlists curated by music experts and fans," said Gautam Talwar, Managing Director, Spotify, Southeast Asia.

"We are delighted to be partnering with Spotify, a top streaming platform in Asia. By partnering with Spotify, we further expand our presence in digital ecosystems where our customers are active while continuing to increase the value that our credit card points and miles offer. Our customers are able to use their points and miles to make payments for their purchases across an increasing number of partners and merchants, giving them more benefit on their spend and added flexibility and convenience in the way they choose to use their credit card rewards," said Sergio Zanatti, Head of Cards & Unsecured Loans for Citi in Asia Pacific.

Launched in March 2017, Citi's Pay with Points program is live in nine markets across Asia Pacific. Since its launch, the program continues to see an increase in take up with increased response rates of up to 10 times over traditional marketing campaigns.

Citi Pay with Points has also announced partnerships with Grab, Lazada, Expedia, Shell, Jetstar, Thai Airways and Starbucks in respective markets in Asia Pacific.

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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.

Additional information may be found at www.citigroup.com | Twitter: @Citi | YouTube: www.youtube.com/citi | Blog: <http://blog.citigroup.com> | Facebook: www.facebook.com/citi | LinkedIn: www.linkedin.com/company/citi

About Spotify

Spotify transformed music listening forever when we launched in 2008. Our mission is to unlock the potential of human creativity by giving a million creative artists the opportunity to live off their art and billions of fans the opportunity to enjoy and be inspired by these creators. Everything we do is driven by our love for music.

Discover, manage, and share over 35 million tracks for free, or upgrade to Spotify Premium to access exclusive features including offline mode, improved sound quality, Spotify Connect and ad-free listening.

Today, we are the world's largest global music streaming subscription service with a community of over 180 million users, including 83 million Spotify Premium subscribers, across 65 markets. For more information, images, or to contact the press team, please head over to our press page at <https://newsroom.spotify.com/>.

Media Contacts:

Madeleine Teo (Citi)

+65 66575285/ +65 98472667

madeleine.teo@citi.com

Chong Zi Liang (Citi)

+65 66575741/ +65 96392811

zi.liang.chong@citi.com

Ben Chelliah (Spotify)

+65 98555915

benchelliah@spotify.com