



For Immediate Release
Citigroup Inc. (NYSE: C)
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Citi Launches Virtual Remote Engagement for Wealth Management Customers in Asia

The new service will be rolled out to 15 markets in Asia Pacific and EMEA

Asia Pacific - Citi has launched Virtual Remote Engagement (VRE) for Wealth Management customers in Asia Pacific, enabling them to converse with their relationship managers anywhere, on-the-go.

The new service developed specifically for emerging and affluent customers enables live audio, chat and video banking on Citi's digital channels - Citibank Online and Citi Mobile. The platform is now live on both channels in Hong Kong (refer to Appendix for screenshots of VRE on Citibank Online).

In Singapore, VRE has been launched on Citibank Online with mobile banking capability to follow. Citi is the first bank in Singapore to allow portfolio reviews through screen sharing and video for Wealth customers.

VRE follows on from the launch of "Hello", an in-app audio and video banking platform launched for affluent customers in India in 2017. India was the first market globally for Citi to launch this type of capability for Wealth customers.

Since its launch, over half of customers who qualify to use the platform have signed up for the service and the channel is now contributing to 20% of Citi India's Wealth Management monthly investment sales volume.

VRE will eventually be introduced to a total of 15 markets across the Asia Pacific region and EMEA for Citigold and Citigold Private Client customers. Citi's Wealth business is part of the bank's Consumer Banking franchise in Asia Pacific which covers 12 markets in the region and five in EMEA.

Using VRE, customers have the option of engaging their Relationship Managers through channels that they already frequently access for their banking needs. Over 50%* of Citigold and Citigold Private Client customers in the region respectively are active users of the bank's digital channels.

With Citi's new service, customers can make appointments with their relationship managers before connecting with them remotely to:

- Review portfolios facilitated by screen-sharing and video
- Upload documents, share files and share links

Added functionalities will continue to be built out. Customers will be able to give and receive authorizations on selected transactions including transfer of funds. The platform will also be able to support discussions between three parties using video, meaning that a customer has the ability to have a discussion with a relationship manager and a specialist, such as an investment counselor, at the same time.

Commenting on the launch of VRE, Gonzalo Luchetti, Citi's Head of Consumer Banking for Asia Pacific said, "Citi's Wealth Management business model is anchored by our relationship managers and the ability to have meaningful conversations with customers supported by digital tools and touch-points. With VRE, we can converse with our customers on channels that they already prefer using without losing the critical human engagement component."

In the region, Citi is a leading wealth manager with over US\$256 billion in Assets under Management and over 450,000 emerging affluent and affluent customers. The Asia Pacific Consumer Banking business recently reported its ninth consecutive quarter of year-on-year growth in the third quarter of 2018.

**Refers to 90-Day digitally-active users as of August 2018.*

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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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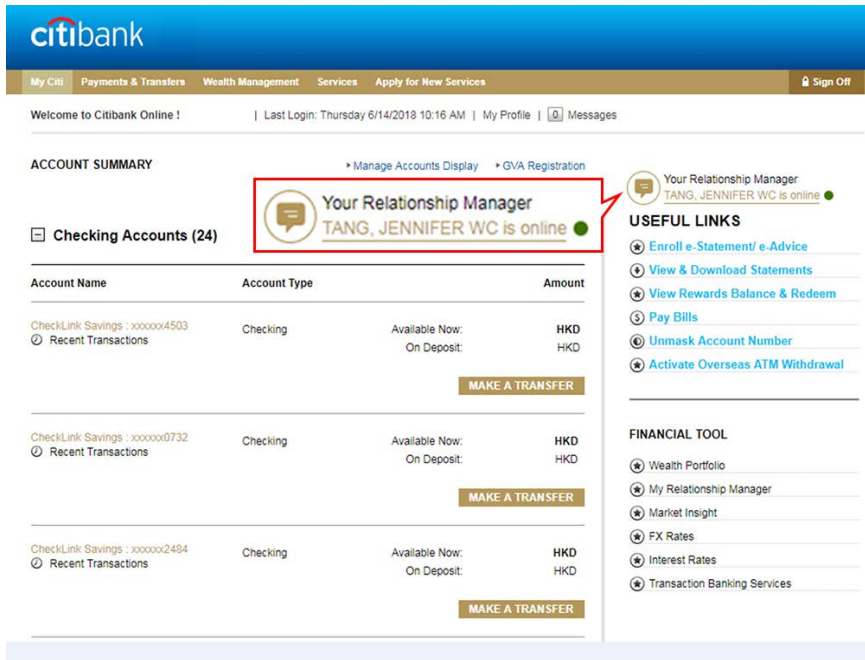
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Appendix: VRE on Citibank Online in Hong Kong

- Step 1: Log-in to Citibank Online




- Step 2: Click on Relationship Manager's Name to initiate VRE




- Step 3: Client Authentication to Proceed with VRE


One-Time Password Authentication

Please select your preferred way to receive OTP:

 Authenticate via Citi Mobile Token in Citi Mobile® App



Tap Citi Mobile Token on the app's sign on screen. Unlock it Read the 6-digit OTP Enter OTP: Continue

 Receive an OTP via SMS

[Frequently Asked Questions](#) [Cancel](#)


- Step 4: Connect with Relationship Manager through Mode of Choice

Waiting for Relationship Manager: - Google Chrome

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Waiting for a connection

Connection on a **chat connection** channel, call will be recorded.



To ensure your safety and the highest level of customer service, all conversations are recorded.

[Disconnect](#)