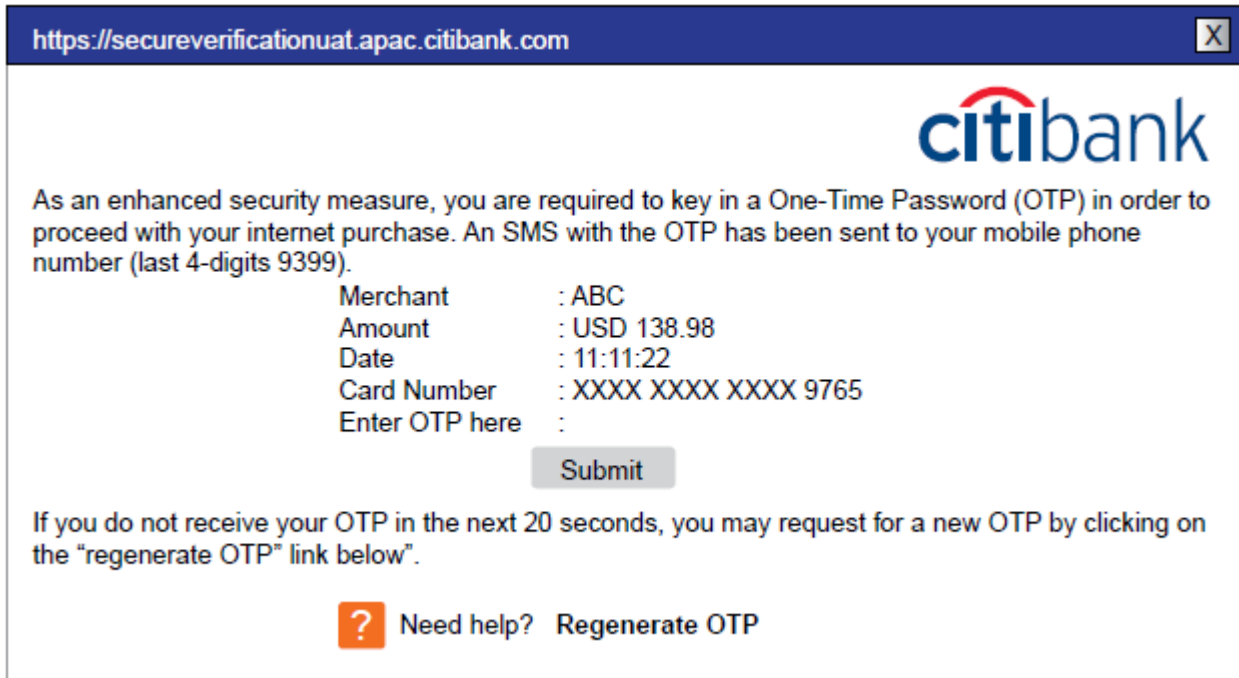


PROTECTING YOURSELF FROM UNAUTHORISED USAGE OF YOUR CREDIT CARD

Citibank would like to inform all Citibank Credit Cardholders that in our efforts to protect you from unauthorized usage of your credit card, we will be introducing a One-Time Password (OTP) for all online purchases from 15th March 2012. The OTP is an additional layer of security to provide you with greater protection when making online purchases.

How does the OTP work?

Just when you are about to conclude your online purchase, a pop-up screen will appear (refer to the illustration below) prompting you to key in the OTP. The OTP will be sent to your mobile phone number registered with us. Once the OTP is correctly entered, your purchase should then be successfully completed. Note that a new OTP is generated every time you perform an online purchase.



The screenshot shows a web browser window with the address bar displaying `https://secureverificationuat.apac.citibank.com`. The page features the Citibank logo in the top right corner. The main content area contains the following text:

As an enhanced security measure, you are required to key in a One-Time Password (OTP) in order to proceed with your internet purchase. An SMS with the OTP has been sent to your mobile phone number (last 4-digits 9399).

Merchant	: ABC
Amount	: USD 138.98
Date	: 11:11:22
Card Number	: XXXX XXXX XXXX 9765
Enter OTP here	:

Below the table is a grey "Submit" button. At the bottom of the page, there is a message: "If you do not receive your OTP in the next 20 seconds, you may request for a new OTP by clicking on the 'regenerate OTP' link below'." Below this message is a red square icon with a white question mark, followed by the text "Need help? Regenerate OTP".