Celebrate this holiday season with fantastic offers from Citibank.

The joy of sharing just got merrier.
Dear Citibank customers,

As we approach this holiday season, all of us at Citibank are taking time to reflect on what an exciting year it has been and we want to say “thank you” to all of you, our valued customers.

As a token of our appreciation, we are pleased to bring you new offers and privileges that you can enjoy whenever you use your Citibank/Citigold Debit & ATM Card. Whether you are looking for a special Christmas gift or planning for a festive reunion dinner, Citibank World Privileges will add more joy to your year-end celebrations.

Once again, thank you very much for making 2009 a great year for all of us at Citibank. Happy holidays and we wish you all the best for the New Year.

Warmest regards,

Paul Hodes
Retail Banking Head

Be the first to enjoy a complimentary Samsung Full High-Definition Camcorder plus one of the best rates in town.

Experience the highest definition of prosperity. Earn up to 3.20%* p.a. on your 3-month Time Deposit when you open a Citibank Premium Checking Account or Citibank Guard Savings Account-i today. Plus, take any 3 participating products*** with a minimum deposit/investment of RM200,000 and you’ll be among the first few in Malaysia to receive the new Samsung HMX-U10 Camcorder for full high-definition recording.

<table>
<thead>
<tr>
<th>3-month Time Deposit</th>
<th>Exclusive Gift**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 3.20%* p.a.</td>
<td>Slimmest and lightest Samsung Full-HD Camcorder</td>
</tr>
<tr>
<td>(Current rate 2.0% p.a. as of 1 November 2009)</td>
<td></td>
</tr>
</tbody>
</table>

Existing Citigold customers, you will also be rewarded with a complimentary Samsung Full-HD Camcorder when you get 2 of your friends or family to sign up!

For more information, call 1300 30 3300 and press 4, or SMS WEALTH to 36700 or visit citibank.com.my

*Refers to promotional rates on 3-month Time Deposit (TD) of up to 3.20% p.a. ("Bonus Interest"). Applicable to TD placement of minimum RM20,000 up to a maximum of RM1,000,000 for new customers (subject to minimum deposit of RM20,000) in the Citibank Premium Checking Account (CPC) or Citibank Guard Savings Account-i (GSA-i) OR minimum fresh funds TD placement of RM20,000 up to a maximum of RM1,000,000 for existing customers (subject to minimum deposit of RM5,000 in CPC or GSA-i account). Bonus Interest will be based on CPC or GSA-i account average balance ratio to the TD placement amount. The current rate is as of 1 November 2009. The promotion is from 1 November 2009 to 30 November 2009. Terms and conditions apply. Refer to citibank.com.my for full details of this offer.

**The gifts shown above are for illustration purposes only. Actual designs may differ. The promotion is from 1 October 2009 to 31 December 2009. Terms and conditions apply. Refer to citibank.com.my for full details of this offer.

***Premium Checking Account/Guard Savings Account-i; Home Loan; Bancassurance; Unit Trust; Share Financing; Dual Currency Account; Market Linked Investment; Local Currency Time Deposit; Foreign Currency Time Deposit; Overdraft Against Time Deposit (subject to loan size of RM100,000 & above).
EVERYDAY REWARDS

Enjoy cashless convenience with your Citibank/Citigold Debit & ATM Card. It’s safer than cash and you get to be in better control of your finances. In addition, you’ll also be rewarded with up to 8x Citi Rewards points for making purchases with your Citibank/Citigold Debit & ATM Card.

Going cashless on your everyday purchases is now more rewarding.

Citi Rewards points for utility bill payments and book purchases nationwide

If you’re a bookworm then here’s some great news. Purchase your favourite books with your Citibank/Citigold Debit & ATM Card at almost any bookstore and get 3x Citi Rewards points. You’ll also enjoy the same 3x Citi Rewards points on your utility bills as well.

More benefits from your card

- Accepted at over 25 million VISA merchants and 1.2 million ATMs worldwide
- Free ATM withdrawals at over 13,500 Citibank ATMs worldwide
- 1 Citi Rewards point for every RM1 spent on the card for all other purchases
- Citi Rewards points that never expire
- Exclusive offers and privileges from the Citibank World Privileges
- Perform transactions and orders via internet, mail and telephone
- Free Retail Purchase Protection
- Free Sign & Fly protection

Citi Rewards points for petrol purchases nationwide

Fill up with your Citibank/Citigold Debit & ATM Card and enjoy 8x Citi Rewards points - the highest Citi Rewards points given out by any debit card in the country!

Citi Rewards points for grocery purchases nationwide

Shop for your groceries with your Citibank/Citigold Debit & ATM Card and be in control of your spending while being rewarded.

For a full list of all participating merchants and utilities, please visit www.citibank.com.my/everyday
**DINING**

- **FREE upsize** upon purchase of a Regular Mocha/Vanilla Ice Blended
  - www.coffeebean.com.my
  - Not valid for purchases via partial or full Citi Rewards points redemption. Valid with a minimum spend of RM25 in a single receipt.

**SHOPPING**

- **10% off** normal-priced items
- **Additional 5% off** sale items (up to 50% discount)
- **40% off** normal-priced items on your birthday month
- **FREE** lifetime Kipling VIP Membership with every purchase above RM300 in a single receipt
  - 03-2287 2199 (Mid Valley Megamall), 03-7724 1293 (1 Utama)
  - Valid till 28 Feb 2010 and at Mid Valley Megamall & 1 Utama boutiques only.

**FREE upsize** upon purchase of a Regular Mocha/Vanilla Ice Blended
- www.coffeebean.com.my
- Not valid for purchases via partial or full Citi Rewards points redemption. Valid with a minimum spend of RM25 in a single receipt.

**50% off** Peri Peri Catch with every purchase of the Best Fish & Chips in Town
- 03-2284 6278 (Bangsar Village), 03-7722 4928 (1 Utama)
- Valid for dine-in only from Monday to Friday. Not valid on eve of and on public holidays.

**50% off** Citibank Special Menu 4-course Meal (NP: RM100++)
**50% off** selected liquor bottle purchases*
- 03-2142 7381
  - *Valid on Tuesday, Wednesday and Thursday only & no custody.

**HOLIDAY SEASON GIFT IDEAS FOR HIM & FOR HER**
- **RM999** (NP: RM1,280)
  - Silk Tie and Handkerchief Set
- **RM1,388** (NP: RM2,480)
  - Metallic Bronze Ballerina Shoes
- 03-2148 6268 (Starhill Gallery)
- Valid till 15 Feb 2010 and while stocks last.

**EMPEROR Q**
- **RM5 Voucher**
  - Valid till 31 Jan 2010 unless stated otherwise. Valid with Citibank cards. Not valid with on-going promotions.
  - Terms and conditions apply. For more details, log on to citibank.com.my
- 03-2144 6861 (Level 11, Pavilion KL)
- Valid with a minimum spend of RM50. 1 voucher is valid for 1 bill only.

**BALLY**
- **Additional 10% off** sale items (up to 40% discount)
- 03-2142 8113 (Pavilion KL), 03-2163 2041 (Suria KLCC)

**GIVENCHY**
- **RM999** (NP: RM1,480)
  - Givenchy Belt
- **RM2,688** (NP: RM5,980)
  - Givenchy Monogram Shopping Bag
- **Up to 50% off** storewide till 31 Dec 2009
  - 03-2148 8268 (Starhill Gallery)
  - Valid till 15 Feb 2010 and while stocks last.
**SHOPPING**

- **5% off** purchases above RM10,000
- **Gift** with every purchase above RM2,000

Valid till 15 Feb 2010 and while stocks last. Not valid for parts and services.

- **RM80** (NP: RM155) - Lavender, Rosewater, Nantucket Briar, Summer Hill, La Source, Jojoba and Aloe Vera Duo
- **RM118** (NP: RM208) - Hand Remedy Gift Set
- **RM45** (NP: RM80) - Lavender, Rosewater, Summer Hill, Gardeners, La Source and Nantucket Briar Mini Hand Therapy Sampler
- **15% off** normal-priced items, including Christmas Star Buys (Special Price Sets excluded)
- **FREE Collectable Noel Scented Bear & 2 Body Care minis** with every purchase worth RM280 and above

Valid while stocks last.

- **RM326** (NP: RM471) for the Christmas Set: XMAS Palette, Lip Gloss Trio, False Eyelashes, Travel Size UV UB Mousse & Cleansing Oil.

Valid till 31 Dec 2009 and while stocks last.

- **Complimentary 1 Italian leather belt or 1 imported Italian silk necktie** of your choice when you purchase:
  - Any pure wool suit worth RM2,200 and above and/or any 3 pairs of made to measure trousers and/or any 3 made to measure shirts
  - Pay with 6 or 12 month 0% Citibank Easy Pay and receive a 10% discount on the above promotions

Valid till 31 Dec 2009.

**NINE WEST**

- **XMAS PREVIEW SALE (15-17 DEC 2009)**
  - **Additional 10% off** with any purchase

- **END OF SEASON SALE (18 DEC 2009 - 17 JAN 2010)**
  - **Additional 10% off** with purchase of 2 or more items

- **RM5 voucher** with purchase of full priced books worth above RM60 in a single receipt

Valid till 31 May 2010, or while stocks last during the promotion period.

**BORDERS**

- **RM5 voucher** with purchase of full priced books worth above RM60 in a single receipt
- **10% off** Air Freight Magazine

Valid till 31 May 2010, or while stocks last during the promotion period.

**shu uemura**

Valid till 31 Jan 2010 unless stated otherwise, Valid with Citibank cards. Not valid with on-going promotions.

Terms and conditions apply. For more details, log on to citibank.com.my
A RED AFFAIR WITH LANCEL THIS CHRISTMAS AND CHINESE NEW YEAR
(Valid till 15 Feb 2010)

• 30% off normal-priced items
• 50% off one purchase during your birthday month
☎ 03-2148 9368 (Starhill Gallery), 03-2166 7228 (Suria KLCC)

Elsa Twenty Drawstring Bag
RM2,999 (NP: RM3,880)

French Flair Reversible Bag
RM2,999 (NP: RM3,680)

Gousset Shoulder Bag
RM1,688 (NP: RM2,480)

Miss Lancel Supple Bag
RM999 (NP: RM1,280)

Valid till 31 Dec 2009 unless stated otherwise. Valid with Citibank cards. Not valid with on-going promotions. Terms and conditions apply. For more details, log on to citibank.com.my

CHRISTMAS & NEW YEAR PROMOTION
• 50% off published rates for all room categories (breakfast included)
• 10% off a la carte menu @ Flamingo Cafe
☎ 04-892 7111 (Tanjung Bungah)
Valid till 31 Dec 2010. Not valid on eve of and on public holidays. Advance reservation is required.

• RM188 per pax for 2-hour Ultimate Spa
(Complimentary 5-course set meal included)
☎ 04-261 0288 (Georgetown)
Not valid on eve of public holidays and on public holidays. Advance reservation is required.

• FREE imported “Wedding Figurine” set
upon purchase of a pair of wedding bands
☎ 04-228 2833 (Kelawei Road, Penang)
Valid while stocks last.

• 15% off flower purchase above RM100
(Delivery within Penang Island only)

CHRISTMAS & NEW YEAR PROMOTION
• 50% off home-made fruit cake with
flower purchase above RM100

VALENTINE’S DAY PROMOTION
• FREE Love Pearl Set worth RM60 for
advance orders placed before 15 Jan 2010
• 10% off national delivery & 5% off international delivery
☎ 04-228 6977, 04-226 6323 (Pulau Tikus)
All orders must be made one week in advance to enjoy these offers. Delivery charges apply for orders made outside Penang.

• FREE imported “Wedding Figurine” set
upon purchase of a pair of wedding bands
☎ 04-228 2833 (Kelawei Road, Penang)
Valid while stocks last. Advance order is required.

Delivery charges apply for orders made outside Penang.

Valid till 28 Feb 2010 unless stated otherwise. Valid with Citibank cards. Not valid with on-going promotions. Terms and conditions apply. For more details, log on to citibank.com.my
Valid till 31 Jan 2010 unless stated otherwise. Valid with Citibank cards. Not valid with on-going promotions. Terms and conditions apply. For more details, log on to citibank.com.my

### Redeem Christmas gifts with your Citi Rewards points

This Christmas, you don’t just get to enjoy upgraded items in our 2009 catalogue, but you also get to redeem them at lower points than before. With Citi Rewards, your celebration just got merrier.

#### UPGRADED MODELS WITH LOWER POINTS

<table>
<thead>
<tr>
<th>Model Name</th>
<th>Citi Rewards Code</th>
<th>Citi Rewards Points</th>
<th>(Previously)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOKIA E75</td>
<td>00000632</td>
<td>302,000 (356,000)</td>
<td></td>
</tr>
<tr>
<td>NOKIA N86 (8MP)</td>
<td>00000633</td>
<td>350,000 (370,000)</td>
<td></td>
</tr>
<tr>
<td>NOKIA 5730 XpressMusic</td>
<td>00000642</td>
<td>267,000 (277,000)</td>
<td></td>
</tr>
<tr>
<td>PANASONIC PORTABLE DVD PLAYER (DVD-L584)</td>
<td>00000336</td>
<td>140,000 (145,000)</td>
<td></td>
</tr>
<tr>
<td>SONY DIGITAL STILL CAMERA</td>
<td>00000434</td>
<td>273,000 (277,000)</td>
<td></td>
</tr>
<tr>
<td>SONY VIDEO WALKMAN 4GB</td>
<td>00000436</td>
<td>76,000 (77,000)</td>
<td></td>
</tr>
<tr>
<td>SONY DIGITAL PHOTO FRAME</td>
<td>00000438</td>
<td>133,000 (147,000)</td>
<td></td>
</tr>
<tr>
<td>CANON DIGITAL VIDEO CAMCORDER (FS200)</td>
<td>00000517</td>
<td>291,000 (321,000)</td>
<td></td>
</tr>
<tr>
<td>CANON POWERSHOT (A1100IS)</td>
<td>00000514</td>
<td>133,000 (147,000)</td>
<td></td>
</tr>
<tr>
<td>CANON POWERSHOT (SX20IS)</td>
<td>00000621</td>
<td>344,000 (376,000)</td>
<td></td>
</tr>
</tbody>
</table>

**Free gift wrapping for all items shown.**

There’re 50 other offers on the way. Check them out at www.citirewards.com

The 2009 Citi Rewards Catalogue 2009 is now valid till March 2010. Gift wrapping and delivery takes approximately 21 days.
IN

ING

Smart Prevention

When the unexpected happens...
Fire, storm, tempest and landslide damage... no one likes to think about these potential dangers to our home and our home contents.

Do you know?
Many people do not realise the danger of not insuring their home and contents until it is too late. Your home may be your most valuable asset and you certainly need protection against fire and natural disasters.

Theft can also occur anytime. Your home contents will also need protection from burglary, fire and natural disasters too.

HOUSEOWNER &/OR HOUSEHOLDERS INSURANCE

Houseowner &/or Householders Insurance cover the insured against loss of damage caused by any of the below mentioned perils to the buildings &/or contents of the Private Dwelling/House which shall include all domestic offices, stables, garages and out buildings used solely in connection there with inclusive of its fixtures and fittings.

· Fire and lightning, thunderbolt, subterranean fire;
· Explosion;
· Aircraft and other aerial device and/orarticles dropped there from;
· Impact with any of the buildings by any road vehicle, not belonging to or under the control of the insured or any member of his family;
· Bursting or over flowing of domestic water tanks, apparatus or pipes;
· Theft if only accompanied by actual forcible and violent breaking into or out of a building or any attempt threat;
· Hurricane, cyclone, typhoon, windstorm;
· Earthquake, volcanic eruption;
· Flood but excluding loss of damage caused by subsidence and landslip.

Provides 24 hours property insurance protection plan.

Call ING at 1800 383 464 NOW!
Please quote CTB01 for quotation

Terms and conditions apply.

This insurance plan is under written by:
ING Insurance Berhad (17007-P)
Issued by: Citibank Berhad (297089-M)

Find a Citibank ATM or Branch no matter where you are!

findmyciti.com and go.mappoint.net/citibankV2/Index.aspx are the easiest ways to locate a Citibank ATM or Branch in any city across the globe. Just search by the street name, address or city and find what you are looking for, in no time at all!

Save these links to your web-enabled mobile phone or PDA. They’ll help you find any of our 13,500 Citibank ATMs around the world, or the nearest branch to your location.

Did You Know?
Citibank provides free withdrawals at over 13,500 Citibank ATMs worldwide.
Enter a world of rewards and privileges with your Citibank/Citigold Debit & ATM Card.

Gone are the days when it was merely an ATM card. Your Citibank/Citigold Debit & ATM Card has now been empowered to provide you with the total convenience of paying for your purchases at all retail and service outlets bearing the VISA logo.

You'll also enjoy access to over 1.2 million Citibank and VISA PLUS ATM machines, anytime and anywhere in the world. So, don't miss out on all the benefits your Citibank/Citigold Debit & ATM Card offers.

Activate your debit card now!
It’s really easy.
You are required to activate your new debit card as your existing ATM Card will be deactivated by 15 January 2010.

To activate your card, you may either:

Call CitiPhone at 03-2383 0000

or

SMS DEBIT<space>last 4 digits of your new NRIC no. to 36700

or

Walk in to your nearest Citibank branch