

This is an English translation and will NOT be released.

<Members of the press>

Citibank N.A.
Consumer Bank
12/20/2004

**CITIBANK(CONSUMER BANK)'S CAP SERVICE* !
ADJUST YOUR ATM WITHDRAWAL LIMIT IN JAPAN AND OVERSEAS
FOR YOU EVEN GREATER PEACE OF MIND !**

Citibank (Consumer Bank) will offer a new service, the *Citibank's CAP (Customer Account Protection) Service, from December 22, 2004, which lets you adjust your own cash card withdrawal limit when and how you want.

All customers have had the same withdrawal limits set for them before now, but this new service will improve customers' peace of mind by allowing them to watch over their own precious funds and adjust their daily withdrawal limits from CDs/ATMs located at affiliated banks, regional banks, and post offices in Japan, and overseas.

For example, you can set a low withdrawal limit for use under normal circumstances, and raise the limit when you wish to make a larger withdrawal. You can also reduce the overseas CD/ATM withdrawal limit to zero when you are not traveling overseas. This service will give you the freedom to manage your own security at your convenience, in keeping with your own individual lifestyle.

<Three Benefits>

1. Set your own limits in line with your preferred style of usage

In future, all customers will get to set their own limits in ¥10,000 units and for maximum personal flexibility.

There is the upper limit for withdrawal limits. If you use Gaika Cash Card, the withdrawal limit should be set in units of 10 US dollars.

2. Adjust your withdrawal limits any number of times

By issuing your instructions at the counter, via Citiphone Banking or Citibank Online**, you can adjust your withdrawal limits any number of times. Explore the convenience of taking care of your money to limits to fit your lifestyle.

3. To prepare for come what may, greater peace of mind

There are some cases of losses stemming from the unauthorized use of cash cards by third parties. By customizing your withdrawal limits to match your own usage, you can relax knowing that your losses will also be minimized if anything happens.

** Via Citibank Online, you can change your withdrawal limit once a day by selecting one of the limit choices offered by Citibank.

[Please address your inquiries to]

◆ Citibank PR Dept.

Nakagawa, Ishida, Hino
03-5462-5809 / 5882

◆ Product and service inquiries: 0120-50-4189

(24 hrs a day, 365 days a year)

<Reference>

■ Adjustable usage^{*1}

<u>Transaction</u>	<u>Standard limit (per day)</u>	<u>Permitted daily range</u>
Withdrawals from domestic Citibank ATMs	¥3 million	units from ¥0 - ¥3million ^{*3} adjustable in ¥10,000
Withdrawals from CDs/ATMs at affiliated banks (including regional banks, IY Bank, and post offices); J-Debit usage	¥2 million	units from ¥0 - ¥2million adjustable in ¥10,000
Transfers from domestic CDs/ATMs	¥10 million	units from ¥0 - ¥10million adjustable in ¥10,000
Withdrawals from overseas CDs/ATMs ^{*2}	Equivalent to ¥500,000	units from ¥0 to the equiv. of ¥500,000 adjustable in ¥10,000
Withdrawals from U.S. Dollar savings account, w/ Gaika Cash Card	\$3,000 USD	units from \$0 - \$3,000USD adjustable in USD10.00

^{*1} Please be aware that the withdrawal limit for Citibank Advance Money can be set within your maximum lending limit and request can be made at branch or phone center only.

^{*2} With some CD/ATMs overseas, another maximum amount that can be withdrawn by a user is set separately.

^{*3} The limits for “Withdrawals from CDs/ATMs at affiliated banks, regional banks, and post offices” need to be set lower or equal to the limit for “Withdrawals from domestic Citibank ATMs.”

<Example>

If you set a ¥500,000 daily limit for cash withdrawals from domestic Citibank ATMs, you cannot set a ¥1,000,000 daily limit for “cash withdrawals from CDs/ATMs at affiliated city banks, regional banks, and post offices.”

The withdrawal limit (including J- Debit) per day within Japan can only equal the limit set for “Withdrawals from domestic Citibank ATMs.” The withdrawal limit (including J- Debit) per day within Japan can only equal the limit set for “Withdrawals from domestic Citibank ATMs.”

<Example>

If you set a ¥1,500,000 daily limit for “cash withdrawals from domestic Citibank ATMs” and set a ¥1,000,000 daily limit for “cash withdrawals from CDs/ATMs at affiliated city banks, regional banks, and post offices” and you then withdraw ¥1,000,000 from an affiliated bank ATM, this means that you can only withdraw a further ¥500,000 that day from a domestic Citibank ATM.

■ **Remarks on limit-setting and adjusting**

	Available time	Increase	Decrease	Process Time
Branch	Business hours			Within 5 business days
Mail	_____			Within 5 business days
Citiphone	24 hours	*		Within 3 business days
Citibank Online	24 hours	X		Within 2 business days

*Additional verification is necessary.