



Translation of the Japanese Press Release

November 27, 2006
Citibank, N.A., Japan Branches
Consumer Bank Division

Citibank to reduce default setting of daily withdrawal limit at Overseas tie-up Cash Dispensers and Automated Teller Machines

From Sunday, March 4, 2007, the Consumer Banking Division of Citibank, N.A., Japan Branches (Citibank Japan) will reduce the default setting of daily withdrawal amount limit for the cards, "Citibank Banking Card" and "Advance Money", from 500,000 yen to 300,000 yen when used at overseas tie-up Cash Dispensers (CDs) and Automated Teller Machines (ATMs) as part of security enhancements for ATM cards. (*)

The purpose of this reduction is to limit customers' damage from card fraud, such like stolen or forged card. After this reduction, if customers need to withdraw more than equivalent of 300,000 yen overseas, the withdrawal limit at overseas tie-up CDs and ATMs can still be changed as many times as needed, ranging from zero to 500,000 yen in 10 thousand yen units by using the function of one of Citibank's security services, "Limit Control". Having reduced the default setting of daily withdrawal amount limit at domestic CDs and ATMs, including affiliated banks and post offices, to 500,000 yen in January 2006, Citibank broadens this service to overseas tie-up CDs and ATMs. Meeting customers' needs inside Japan, default setting of daily withdrawal amount limit per day for domestic ATMs will remain at 500,000 yen.

By providing three security services, including "Limit Control", "Alert Service" and "Virtual Pad" as "Customer Account Protection", Citibank has been aiming to broaden and strengthen security functions and improve convenience for customers. This time, Citibank seeks to enhance security for ATM cards with the Limit Control function by reducing default setting amount of daily withdrawal limit.

Change of Daily Withdrawal Amount Limit at overseas tie-up CDs and ATMs

Before March 4, 2007	After March 4, 2007
Default Setting: <u>500,000 yen</u> Available to change from zero to 500,000 yen in 10 thousand yen units	Default Setting: <u>300,000 yen</u> (*) Available to change from zero to 500,000 yen in 10 thousand yen units

* Existing customers who have changed the withdrawal limit at domestic and overseas tie-up CDs and ATMs are exempted from default amount reduction this time.

Press release-related inquiries:
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<Reference>

“Citibank Banking Card” and “Advance Money”

“Citibank Banking Card” :

Cash Card available at more than 97,000 domestic CDs and ATMs, including those of Citibank, affiliated banks and Post Offices, and more than one million overseas tie-up CDs/ATMs in over 165 countries and regions worldwide.

“Advance Money” :

Card type loan without collateral that allows customers to borrow funds from ATMs in Japan and overseas

Citibank’s CAP (Customer Account Protection) Service

- **Limit Control:** Customers are able to easily set and change their daily withdrawal limits at domestic and overseas CDs/ATMs for Banking cards, Gaika Cash Cards, and Advance Money.
- **Alert Service:** Through this service, the customer will be notified of every Banking card and Gaika Cash Card transactions, as well as incorrect input of PIN code, at a registered e-mail address. Such incidents at more than one million overseas CDs/ATMs in over 165 countries/regions worldwide, in addition to those in Japan, will be notified to the customer. Therefore, if a customer receives a notice of a transaction that he/she is unaware of, the customer can immediately suspend all further card transactions.
- **Virtual Pad:** Virtual Pad is an effective security system against dangerous keylogger spyware programs that attempt to steal passwords through keyboard operation record, as customers can enter their passwords using the virtual keypad displayed on the computer screen when logging onto “Citibank Online.” Further, the virtual keys are designed not to visibly respond on the screen when clicked, thus preventing a third party from stealing passwords by looking over someone’s shoulder.

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