



Translation of Japanese Press Release

December 4, 2006
Citi Cards Japan, Inc.

Citi Cards Japan to Change Cash Advance APR

Citi Cards Japan, Inc. today announced its plan to lower the cash advance APR for its Diners Club and Visa, MasterCard cards as follows:

1. Change to Cash Advance APR

<Current>	27.8%
<After revision>	15.0-20.0%

2. Effective Date

The above change will be effective for new cash advance transactions from Tuesday, January 16, 2007.

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