



Translation of Japanese press release

January 29, 2009
Citi Cards Japan, Inc.

CITI CARDS JAPAN INTRODUCES A NEW SERVICE FOR DINERS CLUB

—Diners Club Signless Style, a Unique Service for the Japanese Market—

Citi Cards Japan, Inc., the exclusive issuer of Diners Club cards in Japan, announced that it has introduced Diners Club Signless Style on January 29, 2009. This new service allows users to settle transactions neither without taking the credit card out nor signing the bill.

Diners Club Signless Style greatly reduces the time required for the settlement process. A new service developed with convenience as one of the top priorities for the card members, it enables easier and smoother procedure for gatherings with family and friends, business entertainment, or offering a dining experience as a gift. Diners Club Signless Style came about as a result of feedback from card members.

Citi Cards Japan has been consistently developing new services and offers since October 2008 to make the Diners Club card more compelling to use. By addressing our customers' needs, Diners Club seeks to become more relevant and drive acquisition.

Diners Club homepage: <http://www.diners.co.jp/>

President of Citi Cards Japan, Inc. TS Anil commented, "Diners Club is proud to be the first credit card issuer to offer an innovative and unique service called Diners Club Signless Style in Japan. It reflects our commitment to provide services and benefits that respect local traditions and cultural sensitivities while addressing our target market's needs. I am confident that our card members will find the new service relevant and useful."

* How Diners Club Signless Style works: Diners Club Premium Card member calls Diners Club Premium Desk prior to using the service and undergo identification check as well as establish a limit for the transaction amount. This procedure enables the card member to make a payment without showing the credit card or signing the bill and also without being present.

* Participating merchants at the launch are Jojoen Yugentei (Ginza, Nishi-Azabu, Osaka), Beige Alain Ducasse Tokyo (Ginza), Seryna Honten (Roppongi), Kani Seryna (Roppongi), Roppongi Mon cher ton ton (Roppongi), Waketokuyama (Hotel InterContinental Tokyo Bay), La Provence (Hotel InterContinental Tokyo Bay), Kamakurayama (Ginz), Ginza Ten-ichi (Ginza) and Casita (Jingumae).

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About Citi Cards Japan, Inc.

Citi Cards Japan, Inc. operates the credit card business in Japan for Citigroup, one of the world's largest issuers of credit cards. Citi Cards Japan brings together the strengths of Diners Club, a credit card pioneer in Japan renowned since 1960 for its service and status, and Citi Card, which leverages Citigroup's expertise in global markets to offer a strong suite of products and services for its card members.

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