Notice on Citi Credit Card Feature Changes

Dear Citi Credit Cardholder,

Citibank always strives to provide you best in class privileges and benefits.

Your Citi Credit Card benefits will be changed as follows:

1. The service provider of travel insurance service will change to "ALLIANZ

INSURANCE CHINA" from Jul 1, 2017.

2. Coverage on "Sign and Fly Accidental Death & Dismemberment" will be

capped at aggregate RMB 50,000,000 for one accident. Aggregate Limit

per Accident shall mean the maximum limit that the Company will be liable

under the Policy for losses of Death or Disability and Double Indemnity (If

applicable) arising out of any Accident covered. In respect of any one

Accident, all payments made to all the Insured Persons shall not exceed

the Aggregate Limit per Accident as specified in the Schedule .If in any

Accident the aggregate limit is not sufficient to cover the sum insured of

each insured, the Company shall pay each Insured Person at the

proportion as the sum insured of each Insured Person bears to said

Aggregate Limit.

If you have any query, please call the 24 service hotline at 400-821-1880 for

details. Thank you.

Citibank China

Jun 20, 2017