



Notice on Citi Ultima Card Feature Changes

Dear Citi Ultima Cardholders,

Citibank always strives to provide you best in class privileges and benefits. Your Citi Ultima CUP Card's insurance benefits will be changed as follows, with effect from April 1, 2016:

1. Added insurance cover of "72 hours fraud protection";
2. The travel insurance service provider of Citi Ultima CUP Card will change from **AIG INSURANCE COMPANY CHINA LIMITED** to **CHINA PACIFIC PROPERTY INSURANCE CO., LTD**. New insurance cover is as follows:
 - 1) No change to "Sign and Fly Accidental Death & Dismemberment" and "Sign and Fly Baggage Delay".
 - 2) Coverage of "Flight Delay" will be upgraded.
Old RMB 300 for every 4 hour delay, capped at RMB 1,200 per event.
New RMB 1,000 for 3 hours (and above) delay, capped at RMB 1,000 per event.
 - 3) "Trip Cancellation" and "Personal Effect" will be removed.

If you have any query, please call the Citi Ultima Card 24 service hotline at 400-821-1887 or contact your Lifestyle Relationship Manager for details. Thank you.

Citibank China

February 16, 2016