

Citigold
Wealth Management



AN INTRODUCTION TO CITIBANK

The nature of international business takes Citibank clients all over the world. But no matter where they travel or what they do, one thing remains more important to them than anything else: peace of mind.

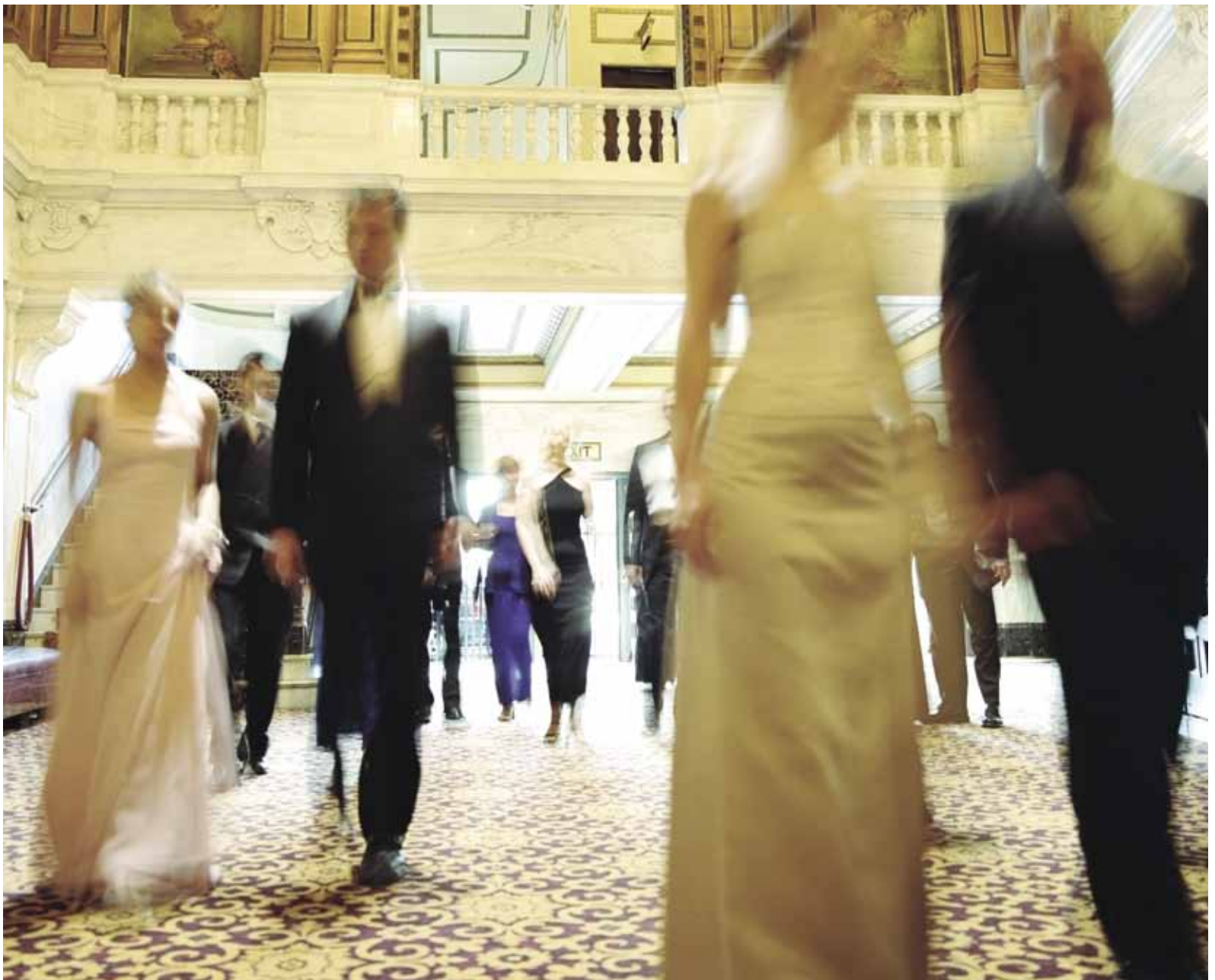
At Citibank, we understand how important peace of mind is in your life. This is why we present an excellent portfolio of financial products and services designed to better administer your wealth.

Citibank is one of the world's foremost financial institutions, with over 200 million clients in over 140 countries. The strength of Citibank's international presence has been felt in Romania since 1996, when Citibank first began to offer world-class corporate services.

In 2009, Citibank launched retail banking in Romania and enabled Romanian individual clients to manage and diversify their wealth locally or wherever business interests take them. Citibank's products and services come in a wide portfolio from day-to-day banking to sophisticated investment and private banking proposals.

After more than 14 successful years in Romania, Citibank continues to provide a wide range of award-winning financial products and services, each of which has been developed using comprehensive research on customers' needs and on financial markets, in order to ensure their quality.

Today, you benefit from a relationship with Citibank. Our expertise and a never-ending supply of new ideas, are intended to continually grow our clients' wealth.



AN INTRODUCTION TO CITIGOLD

Citigold represents excellence in international wealth management, a world of financial solutions, services and privileges designed to satisfy the most exigent financial and lifestyle needs. A qualified Relationship Manager is assigned to each Citigold customer. Relationship Managers are certified investment specialists based in Romania, fluent in English and fully capable of providing you with both support on day-to-day banking needs as well as individualised investment proposals in accordance with your lifestyle and financial needs.

Day-to-day banking

At any moment in time and wherever you are, you need instant access to your day-to-day banking services. You have 24/7 access to a suite of exclusive services such as the Citigold dedicated banking telephone line, online banking and the tens of thousands of ATMs all over the world, all of these commission free.

Investment solutions

Citigold services are designed to serve from novice to experienced investors by using a refined process of risk profile evaluation and investment strategy advice. In accordance with the results of your risk profile, you may choose from a wide variety of investment solutions covering local and international financial markets. Our global team of financial researchers and analysts issue regular reports on the market dynamics which you may consult in order to continue to make informed decisions.

Advanced wealth management solutions

As your wealth increases in value, new and diverse investment opportunities become available. For example, you may benefit from even more specialised services such as advisory and wealth investment planning.

Privileges

Making the most of your precious free time is as important as managing your wealth. Citigold brings an exclusive suite of privileges, offers and access to unique experiences. You are invited to enjoy these offerings which range from art, music and film to sporting activities such as tennis, golf and yachting. These benefits also extend to your travel arrangements by way of complimentary airport lounge access and expressclearance through security when travelling abroad.

Citigold®

Citi never sleeps

citi®



Your Citigold Account offers you:

- Zero fees for any transaction made through your current accounts
- Complete freedom to manage your money wherever you are in the world, online or by phone, 24/7
- Currency diversification through current accounts opened in Lei, Euro, US Dollars or Sterling
- Competitive FX rates for your day to day transactions
- SMS and E-mail alerts related to your accounts activity

Your VISA Gold debit card will offer:

- Unlimited cash withdrawals free of charge at any ATM around the world
- Shopping discounts at more than 100 Citi Partner merchants in Romania
- The convenience of having one debit card, which can be linked to any of your accounts, just by calling CitiPhone Banking
- One of the most comprehensive free travel insurance packages* in Romania, which includes emergency medical services and transportation, theft or loss of personal goods (ID, mobile phone), flight delays, luggage delays or loss of luggage, etc.

Your Visa* Credit Card can additionally offer:

- Limo Transfer and Business lounge access to Henri Coanda Airport
- Free entrance to the most important museums in Romania
- Travel insurance included**

*The DAE (APR) varies according to the credit limit and the annual commission. The interest rate for Citi Card Classic and Gold is 27.99%/year, fixed for all the period of the contract. The maximum DAE (APR) for the amount of 5.367 Lei spent on the first month and repaid in 12 equal installments on a monthly basis is 39.10% for Citi Card Gold and 33.75% for Citi Card Classic. The total repaid amount by the card holder is 6.365 Lei for Citi Card Gold, respectively 6.255 Lei for Citi Card Classic.

**Insurance products are not banking products and are not offered by Citibank Romania. Astra Asigurari SA, business partner of Citibank Romania, offers a travel insurance package. Complete details of cover can be accessed on our website, www.citibank.ro



Our services are suitable for clients, such as yourself, who appreciate the choice of conducting their day-to-day transactions whenever they want and wherever they are.

Citibank Online

You can login to Citibank Online and conduct day-to-day transactions, such as:

- Pay bills

- Transfer funds

- Exchange currencies

- Book term deposits

- Issue standing orders.

CitiPhone Banking

These services are also available using our CitiPhone Banking, where a Citigold phone representative can offer:

- Assistance in debit card maintenance issues such as activating your debit card, blocking your debit card or increasing your debit card ATM limit

- Negotiated FX rates

- Support in updating your account information, for example changing telephone and address details

- Details of transactions performed on any of your accounts

- Any information you need relating to our products and services.



If you are like most Citibank clients, developing your wealth and securing your family's future motivate you, which is why we offer an exceptional range of saving and investment products.

Saving with Citibank

A Citigold **Savings Account** allows you to save in Lei or Euros with a progressive interest rate and the ability to transfer money into and out of the account.

Term Deposits offer even greater flexibility. You can save in either Lei, Euros or US Dollars and make withdrawals without affecting the interest on the remaining balance if the deposit was made a minimum of 3 months previously.

Investing with Citibank

The **Dual Currency Deposit*** permits the currency diversification that can play a key role in the long-term success of your financial portfolio.

Should you qualify for this type of investment product, and in accordance with the results of your risk profile, Dual Currency Deposits allow you to place money in multiple currencies and get flexible maturity and conversion rates tailored to your needs, while offering you an enhanced interest rate compared to a standard-term deposit. For eligible clients who are looking to gain more exposure on the FX market, Citibank can offer you access to online FX platform.

Investing for the long term is a key part of wealth management and **Mutual Funds**** are one of the most popular ways to secure your financial future. Whether you want to preserve your wealth and protect against inflation or grow your money for specific goals, a Mutual Fund could be the ideal investment for you.

We have partnerships with a wide range of the leading fund management companies to give you access to various global Mutual Funds across all sectors and asset classes.

*Dual Currency Deposits are not bank deposits, but investment products

**Through Citibank Romania you can access offshore domiciled funds managed by ING Asset Management and Pioneer Investments



As a Citigold client, you gain access to the international investment arm of Citibank based in London - Citi International Personal Bank.

Keep all of your brokerage requirements under one roof with Citi International Personal Bank by trading across 25 different countries with our **International Brokerage Service**. We understand that you want to grow your wealth with the freedom to choose the financial markets that suit your needs, and we make it quick and easy for you to do this. Our International Brokerage Service is a facility that allows you to access equities, such as shares, ETFs and bonds across 38 exchanges around the world in different stock markets.

Structured Notes combine growth potential with the ability to protect your initial investment. We offer you access to the leading providers of Structured Notes, which allows you to invest in multiple assets built in different structures.

Indices

Commodities

Currencies

Basket of shares, bonds.

In addition to the wide range of Structured Notes we offer, we can put together an individual structured note that matches your requirements if you invest US\$1,000,000. So, if you want the investment portion to target a particular sector, or you would prefer not to protect your principal for the potential of higher returns, this can be arranged.



Our experts understand global economic trends and movements and analyse the markets on a continual basis. The results are shared with you through our range of products and our leading research, including news, analysis and in-depth focus articles, all available to you online.

We continually research the markets to ensure that the products we offer are among the best in the world, and we forge partnerships with leading providers to ensure you have competitive options available.

Citigold clients have access to global research generated by the Citi Investment Research & Analysis team. The Citi global research effort comprises 280 analysts that cover more than 2,500 worldwide companies, bringing each client the very best service while offering an unmatched breadth of knowledge.

The daily and quarterly publications provide clients with Citi's global financial market analysis and asset allocation strategies. The publications are available in English and Romanian.

In addition to Citi generated research, clients have access to financial and investment seminars with keynote speakers on the latest topics affecting the financial markets.



Protecting and securing your family's future is the first objective of a Citibank wealth management strategy.

Citigold offers you access to a full range of insurance products to meet your needs. It includes a personal advisor who will take the time to understand your individual circumstances and provide you with cover to protect the things that really matter.

Academica - Child Protection Plan

As a parent you have always wanted the best for your children; the best school, the best tuition classes, the best music classes for your little musicians. Today it is all about providing that extra to give your little ones every advantage. Keeping this objective in mind, we provide you with a new design in child plans that will help revolutionise your approach towards providing for your child's future. Academica is a guaranteed child life insurance plan that pays out money and helps you plan for the career and marriage of your children.

Regal - Protection Plan

Regal life insurance brings together the benefits of a traditional life insurance policy with the advantages of a savings account. Regal Life Insurance offers double protection, allowing you to save money while protecting your family should anything happen to you. Unfortunate events can happen to any of us, unpredictably and without any warning.

Starting and raising a family may be among the most rewarding journeys any of us will ever take. But how do you manage your finances today so that your family's wants and needs can be met over the long haul? Regal Life believes in enhancing the very quality of life, in addition to safeguarding an individual's security.

*Life insurance products are not banking products and are not offered by Citibank Romania. Life insurance products Academica and Regal with a savings component are exclusively provided by ING Life Insurance S.A, a business partner of Citibank Romania. Please see relevant disclaimer in the Disclaimer section 3



Citi Private Bank, EMEA offers a holistic approach to Wealth Management for clients with a minimum net worth of US\$25 million.

Clients of Citi Private Bank have access to innovative and customised opportunities in private equity, hedge funds, real estate, managed investments and structured products. Clients can also obtain access to Citi's extensive research capabilities and at the same time, the Private Bank has a much smaller client-to-banker ratio.

The Private Bankers are complemented by a team of financial experts including an investment finance specialist, a trust and estate planner, an investment counsellor, a portfolio strategist, a capital markets specialist and succession planning advisor among others.



Citi Private Bank Capabilities include:

Investment Offerings	Managed Investments	Capital Markets	Alternative Investments	Custody Services
Investment Finance	Tailored Lending	Commercial and Residential Real Estate Financing		Real Estate Investment Advisory
Advisory Services	Family Advisory Practice	Trust & Estate Planning Services	Art Advisory Service	Wealth Structuring

“Wealth is not his that has it, but his that enjoys it.”

Benjamin Franklin (1706 - 1790) - *one of the Founding Fathers of the United States.*



Whenever you travel by plane, you will receive VIP treatment at Bucharest Henri Coanda International Airport. The waiting time in the airport will be much easier for you as you will have access to the VIP lounge where you will be welcomed and assisted all the way to the plane. The VIP lounge access includes:

- Escort to the VIP Lounge
- Complimentary refreshments
- Priority at passport verification
- Priority through security
- Escort to the plane.

If you arrive at the airport earlier we will still take care of your waiting time as you will always have access to the business lounge of the Henri Coanda International Airport.



The Romanian Athenaeum is a national cultural icon. Built over 120 years ago, it is renowned for its neoclassical style, with elements of late nineteenth century French architecture. An evening's entertainment here is certainly one to savour.

After 1920 the repertoire was updated, and the Philharmonic Orchestra joined the world's most famous circuits by being invited to perform on international stages, and by inviting some of the biggest names in music of that period such as: Jacques Thibaud, Igor Stravinski, Enrico Mainardi, Alfred Cortot, Maurice Ravel, Richard Strauss, Yehudi Menuhin, Herbert von Karajan.

Nowadays, The Romanian Atheneum continues to host high-class concerts by the Philharmonic Orchestra of George Enescu from Bucharest and other famous orchestras of the world under the baton of some of the most celebrated orchestra directors in the world.

You will always be welcomed as a special guest here as the Romanian Atheneum holds reserved seats in the Citigold private loges.



Citibank clients enjoy the latest blockbusters before anyone else, with exclusive invitations to privately arranged previews.

You and your guests can watch the latest movies in the relaxed and private atmosphere of the VIP lounge of the top cinema centre in Bucharest. The VIP exclusive lounge is especially designed for premieres and private views, and it offers the best ambiance in which to view a movie:

- 3 private halls that hold only twelve to twenty-four guests per hall

- Luxurious big size electronic seats

- The most revolutionary 3D projection system

- Surround sound system based on Dolby Digital processors.

At the front of the cinema hall, there is a special lounge area where you can relax and enjoy complimentary drinks and snacks before the start of the movie.



Citigold clients enjoy access and discounts to this prestigious private club where you can benefit from the best sports programmes.

The distinguished club is located on the shore of lake Tei and it has the perfect environment in which to exercise and relax. You will experience an elegant ambiance and a discreet atmosphere where you can enjoy sporting activities.

You will have complimentary access to the Citigold private tennis court at the Pescariu Sports and Spa. Regardless of your tennis standard, should you wish to learn how to play you can train with a professional coach.

As a Citigold client, you will benefit from preferential tariffs for the fitness and spa services, as well as personalised training. The club can offer you:

- Latest fitness techniques and aerobic services

- Indoor and outdoor swimming pool

- Spa and massage services

- Parking.



For Citigold clients interested in sailing, the Romanian Royal Yacht Club offers significant discounts when hiring a yacht. You can also purchase everything from sailing classes to yachting equipment and accessories, right through to the yachts themselves.

The Romanian Royal Yacht Club organises many expeditions, sporting competitions, closed circuit events and cruises, to which you are invited. Clients are also invited to VIP events and other sailing days such as:

The Yacht Party

The Black Sea Regatta

The Racing Regatta.

The Royal Yacht Club's Navigation school can train you to become a private international skipper and to obtain the International Skipper Certificate.



We at Citi are delighted to invite our most valued Citigold clients to experience culture at its finest. Exclusive access will be provided to you and a guest at the Royal Academy of Arts in London. In addition, enjoy complimentary entry to the most prominent museums of history and art in Romania.

This unique privilege offers you and your guest free admission to some of the world's most culturally enriching museums.



Citigold privileges extend to every detail of various lifestyles, so we can ensure the comfort of your leisure time. We have selected, from the most appreciated service providers in Bucharest and the rest of the country, those who we consider suitable to offer you a real Citigold experience.

Our partners will be delighted to welcome you as a privileged guest and they will offer you special personalised treatment.

We invite you to find out more about our selection of top restaurants, from your Relationship Manager, and we encourage you to enjoy your quality time to the fullest.



CONTACT DETAILS

To find more details about Citigold products and services, terms and conditions and relevant information please contact:

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900591 Constanța
0341 403502

Victoriei

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1st District, Bucharest 010072
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Cod postal 013696

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Timisoara, 30002
0356 404160

0800 882 484
www.citigold.ro

Whatever a client's banking requirements, whether they are simple day-to-day activities or more complex needs that require service outside of normal banking hours, there is a dedicated Citigold CitiPhone Line available. Clients can call wherever they are in the world, 24 hours a day, 7 days a week and get help from a member of the Citigold Servicing Team.

Please call your Relationship Manager to discuss your options and access to Citigroup investment products and services.

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The bank will not provide financial investment services and/or financial instruments to individuals having their fiscal residence in:

1. US - means a citizen of the USA or a holder of US green card or a resident of the USA for a purpose of federal income tax assessment.
2. Ireland - means a citizen of Ireland or a resident of Ireland for the tax purposes of income tax assessment, who at the time of passing of instruction regarding investment instruments distributed by the Bank is physically present in territory of Ireland. Citibank is not allowed to accept from citizens of Ireland, any instructions for subscription/redemption/switch of mutual fund units domiciled in Ireland.
3. Australia - means a citizen of Australia, who at the time of passing instruction regarding investment instruments distributed by the Bank is physically present in the territory of Australia.

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- 3) Life insurance products Academica and Regal with savings component are exclusively provided by ING Life Insurance S.A. Str. Costache Negri, no. 1-5, 5th district, 050552, Bucharest, Romania, registered with the Trade Register under no. J40/475/1997, unique registration code 9100488 and are distributed by Citibank Europe plc., Dublin - Romania Branch as insurance services intermediary.

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- Insurance products are not insured by any governmental or quasi-governmental body, agency or entity unless otherwise stipulated by relevant local legislation framework and insurance documentation package.