Kuala Lumpur, Malaysia • Citi has come together with Consumers International and Radio Television Malaysia (RTM) to develop the "Stretching Your Ringgit" program on TV1 and TV2 in an effort to create awareness and educate the viewing public on the importance of being financially literate. The program, funded through a grant from the Citi Foundation, premiered on August 24, 2009, and will feature a series of financial tips aired over four months until December 2009. The initiative was spearheaded to promote financial education • a key component that contributes towards the country's economic growth, as well as the socio-economic development of its people. The "Stretching Your Ringgit" program targets lower to middle-income individuals, aged 25 to 50 years, who live in urban, semi-urban and rural areas in West and East Malaysia. "Our partnership with CI and RTM in bringing the 'Stretching Your Ringgit' program to the homes of some 11 million viewers is both timely and essential," said Michellina Triwardhany, Consumer Banking Head for Citibank Berhad. "It aims to reach out, inform and educate the general public about planning, savings, financial products, insurance and investment. The public needs to be aware and understand how to manage their finances better." She said it is important that the public take an interest in their own personal finances and become financially literate so that they have the knowledge and power to make informed decisions based on information that is readily available. The current global financial crisis is the result of many complex factors, but close to the source of the problem is the lack of awareness in the area of financial literacy. "We hope that this will heighten the importance of financial education, and financial literacy will no longer be ignored," added Triwardhany. Dato' Indrani Thuraisingham, Head of the Asia Pacific and Middle East of Consumers International, Kuala Lumpur office, said: "We would like to extend our appreciation to the Citi Foundation and RTM for supporting CI's promotion of financial education to the public. CI has long been an enthusiastic advocate of consumer education. The current economic crisis proves that financial literacy is key to avoiding the kind of excessive credit commitments that led to the U.S. sub-prime market. "With information and education, consumers will be empowered to make decisions on products and services available in the market, that suit them best. The competitive local banking environment • with its multitude of products • and the current economic and financial downturn provide the right impetus for consumers to learn, be prepared and take charge of their financial future. Only financially literate consumers with the knowledge and skills to make informed choices can make the most of these tools. While structural reform to the banking industry in vital, better financial understanding is also essential to help our societies build a brighter future." According to the needs analysis conducted by CI, broader understanding of financial concepts will enable consumers to make better judgments on their financial matters, which in turn has an impact on the economy. The need to build a more robust economic system has never been more important. This requires the participation from all stakeholders - consumers, consumer advocacy groups, financial sector participants, regulatory bodies and the government. The "Stretching Your Ringgit" program will feature several educational financial tips in English, Bahasa Malaysia and Mandarin, aired during popular shows on TV1 and TV2. These shows include Teater Lagenda, , Apa Kata Wanita,' 'Biz Malaysia,' 'Good Morning Malaysia,' and ' .' Featured topics include 'Making do between paychecks,' 'Save a ringgit a day,' 'Insuring yourself, your family

and your property,' 'Coping with debt,' and 'Live within your means.' "We are pleased to be the conduit of this joint-initiative as television is a powerful vehicle for delivering messages to a wider audience," said Datuk Ibrahim Yahaya, Director General of Radio Television Malaysia. "Its visual impact has a great ability to capture the interest of audiences from all walks of life. Television also plays myriad roles, from entertaining to educating to sharing and learning. In many cases, it has been proven that television can educate the young, middle-aged and old, alike. RTM reaches over 90 percent of Malaysia, and has over 11 million viewers. "By scheduling the 'Stretching Your Ringgit' program during primetime in highly rated shows on RTM, we are confident we will be able to create awareness and educate our target audience on financial education." The "Stretching Your Ringgit" program is hosted by popular TV personalities Sharizan Borhan and Hong Ju Khee. Citi
Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 140 countries. Through its two operating units, Citicorp and Citi Holdings, Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, and wealth management. Additional information may be found at www.citigroup.com or www.citi.com. Citi Foundation
The Citi Foundation is committed to the economic empowerment of individuals and families, particularly those in need, in the communities where we work so that they can improve their standard of living. Globally, the Citi Foundation targets its strategic giving on its priority focus areas: Microfinance and Microenterprise, Small and Growing Businesses, Education, and Financial Education and Asset Building. The Citi Foundation works with its partners in Microfinance and Microenterprise and Small and Growing Businesses to support environmental programmes and innovations. Additional information can be found at citifoundation.com CI - Consumers International
CI - Consumers International is the only independent global campaigning voice for consumers. With over 220 member organisations in 115 countries, we are building a powerful international movement to protect and empower consumers everywhere. Founded in 1960, our modern movement is essential to secure a fair, safe and sustainable future for consumers in a global marketplace. CI is a not-for-profit company and a registered charity in the United Kingdom. Its Regional Office for Asia Pacific and the Middle East is based in Kuala Lumpur, catering to members from over 18 countries. CI's Malaysian members include the Federation of Malaysian Consumers Associations (FOMCA), Consumers Association of Penang (CAP), Selangor and Federal Territory Consumers Association (SCA) and Education & Research Association for Consumers (ERA Consumer). Citigroup Inc. (NYSE: C) September 03, 2009