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IPBPRIVACYNOTICE-E 08/08

Privacy Information

from
Citibank

for clients of
International
Personal Banking



OUR 2008 PRIVACY NOTICE

Our goal is to maintain your trust and confidence when handling personal information about you.

YOU HAVE CHOICES

As an International Personal Banking (IPB) customer at Citibank*, you have the opportunity to make choices about how personal information about you may be shared and used. As you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

SECURITY OF PERSONAL INFORMATION

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

ABOUT THIS NOTICE

This notice tells you how we collect, handle, and disclose personal information about you and how you can limit this disclosure. It also tells you how you may limit our affiliates from using certain information to market their products or services to you. Please see the **Privacy Choices Form** on page 6 of this notice for how to make your choices. If you are a joint account holder, we will accept instructions from either of you and apply them to the entire account.

This notice applies to both current and former customers. We may change this notice from time to time. If we do, we will notify you as required by applicable law.

Personal Information We Collect and May Disclose

The personal information we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number,

*All references to Citibank refer to the Citibank, N.A. International Personal Banking business in the United States.

- Information about your transactions, such as your account balances, payment history, and account activity, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau report and your credit score.

We may disclose any of the above information that we collect to affiliates and non-affiliated third parties as described below.

The term “personal information,” as used in this notice, means information that identifies you personally. We may use information which does not personally identify you to help manage our businesses and to provide us, our affiliates, and other companies insight into consumer spending behavior. We may do this even if you ask us to limit disclosure of personal information about you, as described in the **Privacy Choices Form**.

Affiliates to Whom We May Disclose Personal Information

Our affiliates are the family of companies controlled by Citigroup. Affiliates to whom we may disclose personal information about you are in several different businesses, including banking, credit cards, consumer finance, insurance, and securities. Our affiliates include those doing business under the Citi name, such as Citi International Financial Services, LLC, CitiFinancial and CitiMortgage, as well as Smith Barney and Primerica.

Non-affiliated Third Parties to Whom We May Disclose Personal Information

Non-affiliated third parties are those not part of the family of companies controlled by Citigroup. We may disclose personal information about you to the following types of non-affiliated third parties:

- Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance, and
- Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services.

If you fill in **Box 1** on the **Privacy Choices Form**, we will not disclose personal information about you to non-affiliated third parties except as follows. First, we may disclose personal information about you as described above in "Personal Information We Collect and May Disclose" to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Second, we may disclose personal information about you to third parties as permitted by law, such as disclosures necessary to process and service your account, to protect against fraud, and to protect the security or confidentiality of our records.

YOUR PRIVACY CHOICES

This section describes your privacy choices. Please remember that we will continue to protect personal information about you regardless of your privacy choices.

If you are a customer of another Citigroup affiliate or Citibank business and you receive its privacy notice, you should also review that privacy notice since you may need to separately notify that entity of your privacy choices.

Limit Disclosure to Non-affiliated Third Parties (Box 1)

As described in this notice, we will limit the personal information about you that we disclose to non-affiliated third parties if you fill in **Box 1** on the **Privacy Choices Form**.

Limit Sharing with Citigroup Affiliates (Box 2)

Our ability to share information with our affiliates helps us to more easily provide you with quality products and services to meet your financial needs and goals.

The law allows us to share with our affiliates information about our transactions or experiences with you, such as your account history, and also your name, address, and telephone number. Unless otherwise permitted by law, we will not share with our affiliates other information that you provide to us or that we obtain from third parties (for instance, credit bureaus) if you fill in **Box 2** on the **Privacy Choices Form**.

Limit Marketing by Citigroup Affiliates (Box 3)

Federal law gives you the right to limit some, but not all marketing from our affiliates. You may limit our affiliates from marketing their products and services to you based upon personal information about you that we collect and share with them. This information may include your account history with us and your credit score. If you fill in **Box 3** on the **Privacy Choices Form**, we will tell our affiliates to limit their marketing to you based upon this information, unless otherwise permitted by law, such as if you currently do business with one of our affiliates.

Information for Vermont and California Customers

In response to a Vermont regulation, we will automatically treat accounts with Vermont home addresses as if you filled in **Box 1, Box 2** and **Box 3** on the **Privacy Choices Form**. And if we disclose personal information about you to non-affiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transactions or experiences with you.

In response to a California law, we will automatically treat accounts with California home addresses as if you filled in **Box 1** on the **Privacy Choices Form** and will not disclose personal information about you to non-affiliated third parties except as permitted by the applicable California law. We will also limit the sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. To further restrict sharing with and marketing by affiliates as described in this notice, you can fill in **Box 2** and **Box 3** on the **Privacy Choices Form**.

PRIVACY CHOICES FORM

Your Choices to Limit Information Sharing and Marketing

To limit disclosures of personal information about you, or to limit marketing offers by our affiliates, as described in this notice, you can call us toll free at the number shown below. Or you can fill in the appropriate box or boxes to indicate your privacy choices and send the form to the address listed below.

1. Limit the personal information about me that you disclose to non-affiliated third parties.
2. Limit the personal information about me that you share with Citigroup affiliates.
3. Limit Citigroup affiliates from marketing to me using personal information about me that you share with them.

The privacy choices you make will apply until you tell us to make a change. If you already made any of these privacy choices with us, you need not make that choice again.

Please allow approximately 30 days from our receipt of your privacy choices for them to become effective. Please note that in no event will the privacy choice you make in Box 3 become effective before October 1, 2008.

My Citibank Banking® Card or Citibank account number is:

(Please Print)

Name _____

Please fill in this box if you are providing a new address

Address _____

City _____ State _____

Zip _____ Country _____

If you filled in any of the boxes above, please mail this form in a stamped envelope to:

Citibank, N.A.

International Personal Banking Service Center

PO Box 31277

Tampa, FL 33631-3277 USA

Or call us at 1 (813) 604-3000 (outside the U.S.)

or 1 (800) 568-8555 (toll-free within the U.S.)

to inform us of your privacy choices.

