

May 2007

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## Press Release

### **Promotional material describing Citibank International Personal Bank (Citibank IPB) services**

As a UK expatriate living and working abroad, tax planning is an important way to help you make the most of your overseas stay. Through its Jersey branch, Citibank International Personal Bank provides UK expatriates with a wide range of sophisticated offshore banking and investment services.

To understand the full tax implications of your financial situation, it is recommended that you consult a tax advisor and to facilitate this, Citibank offers a free one-hour tax 'health check' with a choice of leading professional services firms, when you open and fund an account.

While abroad you will need an easy way to manage your finances between the UK and your new country of residence. Via its global transfer service Citibank provides fee-free transfers between your Citibank accounts in 24 major markets around the world. Exchange rates will apply to transactions across currencies. It also offers a range of multi-currency accounts available in 13 different currencies.

Those interested in investing can take advantage of a sophisticated range of investment products from time deposits and international brokerage across 25 key markets, to a broad range of mutual funds from respected third party fund houses. The bank also regularly issues capital protected investments designed to capitalise on current market trends.

For some investors, placing their assets in offshore centres amplifies the need to ensure that the financial advice they're being offered is appropriate to their wealth aspirations. Citibank offers its clients a dedicated Relationship Manager, who can gain an understanding of their personal financial needs to make sure any recommendations made reflect their individual circumstances. On the mutual fund side, you can be assured that Citibank is independent of fund managers and therefore can provide unbiased and holistic advice.

Citibank International Personal Bank is a member of Citi, the leading global financial services company, which has some 200 million customer accounts and does business in more than 100 countries.

Citibank Jersey Branch is open to applications from anyone with US\$25,000 or more to invest.

[www.ipb.citibank.co.uk](http://www.ipb.citibank.co.uk)

Investment products are not bank deposits and are neither obligations of, nor guaranteed by, Citigroup, or any of its affiliates. They are subject to investments risks, including possible loss of the principle amount invested. Past performance is not indicative of future results, investments can go down as well as up. Investors investing in



## international personal bank

investment products denominated in non-local currency may be subject to Risk of Exchange Rate fluctuations if the investment is not in your home currency, which could result in loss of principle if converted back to your home currency. We will provide you with full details of any fees, penalties or surrender charges that apply to any investment you make. We will advise you whether an investment transaction has been made for you on an execution only or advisory basis.

Citibank does not provide customers with tax advice.

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