



Dear Client,

Citi has preparedness plans in place across our businesses to ensure a coordinated response to any event that could potentially disrupt our business, including the current COVID-19 outbreak.

At the current time, while the situation has not progressed to the point where we would need to fully invoke these plans, we have taken a number of preemptive steps to protect our employees in the case of a worsening outbreak while maintaining our ability to serve our clients.

- All transactions will continue to be facilitated in the usual manner as per Citi standards.
- As a precautionary measure to safeguard the health of our clients and our employees, we encourage you to minimize your visits to our branches and avoid handling of currency notes and cheques.
- Our electronic platform, CitiDirect BE[®], is available to serve your banking needs through which you can execute domestic payments.
- We would also like to apprise you that in line with State Bank of Pakistan's PSD Circular No.2 of 2020, all bank charges related to RTGS, IBFT and Internal Book Transfers are waived until further instructions.

We are committed to delivering our full capabilities and unparalleled global network to you via quality advice, products and solutions. Thank you for choosing Citi as your partner.

Sincerely,