

CitiFirst

PROTECTION

Summary

Issuer:	Citigroup Global Markets Australia Pty Ltd	
Guarantor:	Citigroup Inc.	
Currency:	AUD or USD	
Tenor:	4.5 Years	
Distribution Fee:	2.50% with a Volume Incentive (up to 0.75%)	
Interest Payments:	AUD Series 7.25% p.a.	USD Series 4.75% p.a.
Interest Rate Period:	Quarterly	
Capital Protection:	At Maturity	
Issuance Vehicle:	Deferred Purchase Agreement	
Delivery Asset:	Commonwealth Bank of Australia shares	
Min. Investment Amount:	AUD10,000 or USD10,000	
Offer Close:	17 August 2009	
Issue Date:	24 August 2009	
Maturity Date:	24 February 2014	



Market Linked Investment Income Earner 3

Overview

This investment is designed for investors seeking a competitive annual Interest Rate while maintaining a fixed rate of income over the next 4.5 years. The structure allows Investors to lock in a competitive fixed rate of 7.25% for AUD Series and 4.75% for USD Series each year over the 4.5 year term. This investment is ideally suited towards investors who believe interest rates will remain low for a prolonged period or perhaps even fall further in the short-term.

Key Benefits

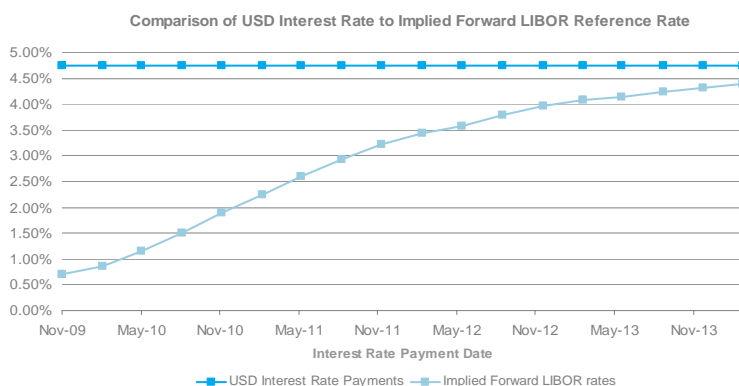
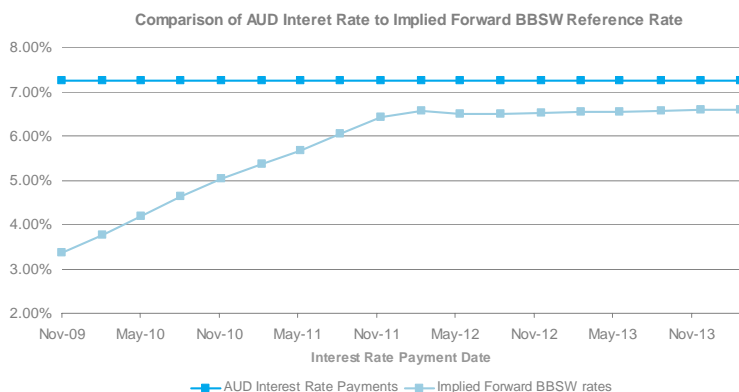
- 100% Capital Protection (see Risks below)*
- Competitive annual Interest Rate
- Structure provides a fixed rate of income over 4.5 Years

Key Risks

The main risks are as follows (in no particular order):

- **Market Risk**
There is no guarantee that the return of the MLI will exceed the return generated by alternative investments
- **Early Maturity Risk**
The Capital Protection only applies to investments held for the full term (i.e. the Maturity Date)
- **Credit Risk**
The Investor is exposed to the credit risk of the Issuer
- **Liquidity Risk**
It is at the Issuer's absolute discretion to allow Early Maturity on a weekly basis

* Capital protection only applies to Investments held until the Maturity Date and provided no Early Maturity occurs. Capital protection is also subject to the credit worthiness of the Issuer (Citigroup Global Markets Australia) and the Guarantor (Citigroup Inc.) (S&P A (Stable), Moody's A3 (Stable), Fitch A+ (Stable)) as at the date of the PDS.



Source: Citi. Based on data obtained from Bloomberg. Bloomberg had no involvement in the preparation of any part of this document, accepts no responsibility for any statement in this document and has not consented to the use of the data in this chart. Implied forward rates are not a guarantee or prediction of future performance.





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