

# Citibank<sup>®</sup> Online Investments

**Citi's award-winning online investment portal integrates investment activity with your global cash management operations.**

Citibank Online Investments is a global, secure, Web-based investment system offering a wide variety of short-term investment choices depending on the location of your account. Available via single sign-on through CitiDirect<sup>®</sup> Online Banking and TreasuryVision<sup>®</sup>, you can go online to view rates, initiate trades and receive immediate confirmation or view this information later through the trade inquiry screen. You can also add new funds to your portfolio in real time. With Citibank Online Investments, streamlining your investments just got easier.

## Choice of diverse investments

Citibank Online Investments offers fixed maturity and pooled investments, consisting of most of the instruments treasurers use for managing short-term liquidity. With such product breadth you can consolidate your investments in one location for more active management of your money.

## Convenience

By directly linking to your Citibank operating account, Citibank Online Investments eliminates the need for separate wire transfers and custodial services, providing an efficient and cost-effective trading environment while simultaneously reducing opportunity for errors.

## Integrated Policy Management

**Pretrade:** Automatically limit amount invested in a money market fund, either by instituting a maximum i) total amount invested or ii) percentage of ownership based on portfolio Assets Under Management (AUM).

**Post-Trade:** Seamlessly incorporate investment trade data into TreasuryAnalytics<sup>®</sup> as well as the potential for other Treasury, Risk Management and Accounting systems.

## Visibility

Citi's global platform allows clients to view reports and transact for multiple legal entities all from one application. You can create an ad hoc trade inquiry report with a customizable date range, produce an open contract report for fixed maturity options or generate an account position report for balanced based investments.

## Global reach

Citibank Online Investments can be linked to accounts in 28 countries with a range of investment options including term products, money market deposit accounts and money market funds both domestic and offshore. The further ability to input trades with future value dates benefiting those investing in remote time zones.

## Transaction security

Utilizing leading-edge technology through CitiDirect Online Banking and TreasuryVision, Citibank Online Investments offers a convenient and secure way to invest. You can also choose to implement maker/checker trade execution including trigger points and two levels of approvers in order to control the investment process.

## Benefits at a Glance

- **Choice.** Join the network that offers more products in more currencies than ever before.
- **Convenience.** Enjoy true automation with no intervention required.
- **Integration.** Centralize global investing as well as policy management.
- **Visibility.** Picture your global investment position with our customizable reports and consolidated money market statements.
- **Security.** Depend on our leading-edge technology to protect the security of your transactions.



## Citibank Online Investments: Options by account location (as of August, 2011)

### Deposit Products

Account Location	Product Offering
<b>Asia</b>	
Australia	Time Deposit: AUD, USD Call Deposit: AUD, USD
China	Time Deposit: CNY, USD Call Deposit: CNY, USD
Hong Kong	Time Deposit: AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, SGD, USD
India <sup>(4)</sup>	Time Deposit: INR
Indonesia	Time Deposit: AUD, CHF, EUR, GBP, IDR, JPY, SGD, NZD, USD
Japan	Time Deposit: JPY, USD
Korea <sup>(1)</sup>	Time Deposit: KRW Specified Money Trust: KRW, USD
Malaysia	Time Deposit: MYR, USD, AUD, EUR, GBP
New Zealand	Time Deposit: NZD
Philippines	Time Deposit: USD
Singapore	Time Deposit: SGD, USD, NZD, AUD, CAD, CHF, EUR, JPY, GBP
Sri Lanka	Time Deposit: LKR, USD
Taiwan	Time Deposit: AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, USD, TWD
Thailand	Time Deposit: THB
Vietnam	Time Deposit: EUR, USD, VND
<b>Europe, Middle East &amp; Africa</b>	
Austria	Time Deposit: EUR, GBP, USD
Belgium	Time Deposit: EUR, GBP, USD
France	Time Deposit: EUR, GBP, USD
Greece	Time Deposit: EUR, GBP, USD
Ireland	Time Deposit: EUR, GBP, USD
Italy	Time Deposit: EUR, GBP, USD

### Deposit Products (continued)

Account Location	Product Offering
Luxembourg	Time Deposit: EUR, GBP, USD
Netherlands	Time Deposit: EUR, GBP, USD
Portugal	Time Deposit: EUR, GBP, USD
South Africa	Time Deposit: EUR, GBP, USD
Spain	Time Deposit: EUR, GBP, USD
United Kingdom	Time Deposit: EUR, GBP, USD
<b>North America</b>	
Canada	Time Deposit: CAD, USD
United States	Time Deposit <sup>(2)</sup> : USD Certificate of Deposit: USD Commercial Paper <sup>(3)</sup> : USD Repurchase Agreements: USD Nassau Call Deposits: USD MMDA: USD

### Money Market Funds

Account Location	Trade Settlement Available
<b>Europe</b>	
Finland	Offshore MMF: EUR, GBP, USD
France	Offshore MMF: EUR, GBP, USD
Ireland	Offshore MMF: EUR, GBP, USD
Luxembourg	Offshore MMF: EUR, GBP, USD
Netherlands	Offshore MMF: EUR, GBP, USD
United Kingdom	Offshore MMF: EUR, GBP, USD
<b>North America</b>	
United States	Domestic Money Market Funds: USD Offshore Money Market Funds: USD
Third-Party Account Settlement Available: Invest without having a Citi DDA	

For more information about Citibank Online Investments, contact your Citi representative.

<sup>1)</sup>Due to local regulations not available via OLI, but instead via the Korea electronic banking platform, CAT-I

<sup>2)</sup>Also available during Singapore trading hours.

<sup>3)</sup>Commercial Paper available from Citigroup Funding Inc.

<sup>4)</sup>Available 4th Quarter 2011

An investment in a U.S. SEC 2a-7 registered money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency. Although a US Domestic money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market portfolio.

Please note that offshore money market funds are neither deposits nor obligations of any bank. Additionally, they are not insured by any government or any governmental agency. Although stable value money market funds seek to preserve the value of your investment at USD/EUR/GBP 1.00 per share (depending on the denomination of the fund), it is possible to lose money by investing in a fund.

Information provided herein regarding securities and other investments which are not qualified for sale in all states or countries may not be offered to investors in such states or countries. None of this document and any related materials constitute an offer to sell or the solicitation of an offer to buy any securities described herein in any jurisdiction to any person to whom it is unlawful to make the offer or solicitation in such jurisdiction. The distribution of this document and any related materials and the offer or sale of the securities may be restricted by law in certain jurisdictions. Citibank does not represent that this document or any related materials may be lawfully distributed, or that the securities may be lawfully offered, in compliance with any applicable registration or other requirements in any such jurisdiction, or pursuant to an exemption available thereunder, or assume any responsibility for facilitating any such distribution or offering. In particular, no action has been taken by Citibank which is intended to permit a public offering of the securities in any jurisdiction where action for that purpose is required. Accordingly, none of the securities may be offered or sold, directly or indirectly, and neither this document nor any related materials may be distributed or published in any jurisdiction, except under circumstances that will result in compliance with any applicable laws and regulations. Persons into whose possession this document and any related materials may come must inform themselves about, and observe, any such restrictions on the distribution of this document and any related materials and the offering and sale of the securities. In particular, there are restrictions on the distribution of this document and related materials and the offer or sale of the securities in the United States and the European Economic Area.

Shares of offshore money market funds have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "1933 Act"), or any U.S. state securities laws, and may not be offered or sold, directly or indirectly, in the United States, any state thereof or its territories or possessions or to any U.S. person (as defined in Regulation S of the 1933 Act). The Funds have not been and will not be registered under the United States Investment Company Act of 1940, as amended (the "1940 Act"), nor under any other U.S. federal laws.

Past performance does not guarantee future results. Yields will fluctuate as market conditions change. Investors should consider a fund's objectives, risks, and charges and expenses, and read the prospectus carefully before investing or sending money. The prospectus contains this and other information about the Funds. The information stated in this document, as well as availability of any security or fund, is subject to change. This document is issued for informational purposes only. This document does not constitute specific investment advice, including, but not limited to, investment, financial, legal, accounting or tax advice, or to make any recommendations about the suitability of any of the money market funds for the circumstances of any particular investor. Please consult your accountant regarding the tax implications of any of the money market funds.

**Global Transaction Services – Citibank Online Investments**  
[www.onlineinvestments.transactionservices.citi.com](http://www.onlineinvestments.transactionservices.citi.com)

© 2011 Citibank Europe plc. All rights reserved. Citi and Citi and Arc Design are trademarks and service marks of Citigroup Inc. or its affiliates and are used and registered throughout the world.

© 2011 Citibank, N.A. All rights reserved. Citi and Arc Design is a trademark and service mark of Citigroup Inc., used and registered throughout the world.

841902 GTS24913 09/11

