

Country	Dialing Instructions
*	<p>Multiple Direct Access Numbers</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. If the first code listed does not connect to the AT&T prompt, hang up and try to connect from the next code listed until successful. 3. For Direct Access, dial the Direct Access Code first. 4. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
**	<p>One Direct Access Number</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. For Direct Access, dial the Direct Access Code first. 3. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
***	<p>Collect/Reverse</p> <ol style="list-style-type: none"> 1. For Collect/Reverse Charge dialing, you need to reach a live operator first. 2. Charges may be incurred if the hotline number (866-384-4299) is dialed directly.
Algeria	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Argentina	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code for your location: Direct Access Code: 0-800-222-1288 Direct Access Code: 0-800-555-4288 2. After the English prompt, dial 866-384-4299
Australia	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Optus): 1-800-551-155 Direct Access Code (Telestra): 1-800-881-011 2. After the English prompt, dial 866-384-4299 <p>1. Available from cellular phones</p>
Austria	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0-800-200-288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from cellular phones •Public phones may require local coin payment during call duration
Bahamas	<p>One Direct Access Number **</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 1-800-872-2881 2. After the English prompt, dial 866-384-4299
Bahrain	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 800-00-001 Direct Access Code (military call centers) 800-000-05 Direct Access Code (military onboard cell phones) 800-000-00 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions
Bangladesh	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Barbados	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 1-800-225-5288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Mobile connectivity not available •Available from airports, cruise docks and hotels only •Public phones may require local coin payment during call duration
Belgium	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0-800-100-10 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •A Public phones require coin or card deposit •Available from cellular phones
Brazil	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 0-800-890-0288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Not available from cellular phones <p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (TIM) 0-800-888-8288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from cellular phones •Direct Access verified participants: TIM landline

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Bulgaria	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 00-800-0010 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone •Not available from cellular phones
Cameroon	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Canada	<ol style="list-style-type: none"> 1. From an outside line dial direct from your location: 866-384-4299.
Chile	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Claro) 800-225-288 Direct Access Code (Easter Island) 800-800-312 Direct Access Code (Telefonica) 800-800-288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Not available from cellular phones
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (ENTEL) 800-360-312 Direct Access Code (Easter Island via ENTEL) 800-360-311 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from cellular phones
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (ENTEL) 800-360-311 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Available from cellular phones
China	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (North, Beijing CNG) 108-888 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions •Regional restrictions (not available from all carriers) •Very limited mobile service •Public phones and select hotels •May not be available from every phone/public phone • Access code 108-888 verified participant- Landline - China Unicom/Netcom, Mobile - China Mobile <p>We understand that there may be an issue with using the China access code with some telephone service providers in China. You may also report your concern by email (ethicsconcern@citi.com) or by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html)</p>

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China	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code (PRC - South, Shanghai (China Telecom) 10-811</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Potential mobile restrictions •Regional restrictions (not available from all carriers) •Very limited mobile service •May not be available from every phone/public phone •Access code 10-811 verified participant- Landline - China Telecom, Mobile - China Mobile4 <p>We understand that there may be an issue with using the China access code with some telephone service providers in China. You may also report your concern by email (ethicsconcern@citi.com) or by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html)</p>
Colombia	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code 01-800-911-0010</p> <p>Direct Access Code (Spanish) 01-800-911-0011</p> <p>2. After the English prompt, dial 866-384-4299</p>
Costa Rica	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code 0-800-011-4114</p> <p>Direct Access Code (English) 800-225-5288</p> <p>Direct Access Code (Spanish) 800-228-8288</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Potential mobile restrictions •Carriers Movistar Mobile and Claro are known non-participants of Direct Access service. •May not be available from every phone/public phone
Czech Republic	<p>Reverse Charge Calls / Collect Calls ***</p> <p>1. From an outside line contact your local operator</p> <p>2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842</p> <p>3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English</p>
Democratic Republic of Congo	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Denmark	<p>One Direct Access Number**</p> <p>1. From an outside line dial the Direct Access Code 800-100-10</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Available from cellular phones •Carrier TDC is a known non-participant of Direct Access service
Dominican Republic	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code 1-800-225-5288</p> <p>Direct Access Code 1-800-872-2881</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Potential mobile restrictions •Access is available from Claro phones
Ecuador	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code 1-800-225-528</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Potential mobile restrictions

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Ecuador	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Spanish) 1-999-119 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions •May not be available from every phone/public phone
Egypt	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Cairo) 2510-0200 Direct Access Code (Outside Cairo) 02-2510-0200 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions •Public phones require coin or card deposit •Fixed line phones only
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (cellular throughout Egypt) 02-2510-0200 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions
El Salvador	<p>One Direct Access Number **</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-1785 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions •Public phones may require local coin payment during call duration
Finland	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator. 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
France	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Orange) 0-800-99-0011 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> • Available from cellular phones
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Telecom Development) 0805-701-288 2. After the English prompt, dial 866-384-4299
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Hotels 1) 0-800-99-1011 Direct Access Code (Hotels 2) 0-800-99-1111 Direct Access Code (Hotels 3) 0-800-99-1211 Direct Access Code (Hotels- Paris Only) 0-800-99-0111 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Select Hotels
Gabon	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Germany	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial Direct Access Code 0-800-225-5288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from cellular phones

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Ghana	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Greece	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 00-800-1311 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Not available from cellular phones
Guatemala	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code (Claro/Spanish) 999-9190 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone •Not available from all carriers (Claro Mobile, Telefonica, and Tigo are non-participants) •Public phones may require local coin payment during call duration •Not available from cellular phones
Haiti	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Honduras	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-0123 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Not available from cellular phones
Hong Kong	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code (Hong Kong Broadband) 800-93-2266 2. After the English prompt, dial 866-384-4299
Hungary	<p>One Direct Access Number **</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 06-800-011-11 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit
India	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 000-117 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Only available from phones allowing international access and most public calling centers •May not be available from all locations •Not available from public phones •Potential mobile restrictions
Indonesia	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 001-801-10 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Not available from cellular phones •Use public phones allowing international access •Direct Access service is typically only available from IndoSat landlines (and occasional Excelcom mobiles) •Only available from phones allowing international access
Ireland	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 1-800-550-000 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> • From Northern Ireland use UK Access Code •Available from cellular phones

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Ireland	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (UIFN) 00-800-222-55288 2. After the English prompt, dial 866-384-4299
Israel	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Barak) 1-80-933-3333 Direct Access Code (Bezeq) 1-80-949-4949 Direct Access Code (Golden Lines) 1-80-922-2222 2. After the English prompt, dial 866-384-4299
Italy	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-172-444 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Includes Vatican City, State •Potential mobile restrictions
Ivory Coast	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Jamaica	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 1-800-872-2881 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones may require local coin payment during call duration
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Public Phones) #1 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Collect calling from public phones
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Select Hotels) 872 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Card calls from select hotels and dedicated phones
Japan	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (KDDI) 00-539-111 Direct Access Code (NTT) 0034-811-001 Direct Access Code (Softbank Telecom) 00-663-5111 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •May not be available from every phone/public phone
Jersey	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Jordan	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 1-880-0000 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Mobile connectivity not available

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Kazakhstan	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 8^800-121-4321 The mark " ^ " indicates "await second dial tone" 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Mobile connectivity not available •Public phones require coin or card deposit
Kenya	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0-207-602-020 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Mobile connectivity not available •May not be available from every phone/public phone
Korea	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (DACOM) 00-309-11 Direct Access Code (Korea Telecom) 00-729-11 Direct Access Code (ONSE) 00-369-11 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Press red button (emergency button) before dialing access number-no coin or card deposit necessary <p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (US Military Bases Dacom) 550-2USA (US Military Bases Korea Telecom) 550-HOME 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone •Press red button (emergency button) before dialing access number-no coin or card deposit necessary
Kuwait	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Lebanon	<p>One Direct Access Number **</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 01-426-801 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones may require local coin payment during call duration
Luxembourg	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-201-11 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Not available from cellular phones •Collect calling from public phones
Macau	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0-800-111 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions
Malaysia	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 1-800-80-0011 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone
Mauritius	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator. 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English

Country	Dialing Instructions
*	<p>Multiple Direct Access Numbers</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. If the first code listed does not connect to the AT&T prompt, hang up and try to connect from the next code listed until successful. 3. For Direct Access, dial the Direct Access Code first. 4. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
**	<p>One Direct Access Number</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. For Direct Access, dial the Direct Access Code first. 3. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
***	<p>Collect/Reverse</p> <ol style="list-style-type: none"> 1. For Collect/Reverse Charge dialing, you need to reach a live operator first. 2. Charges may be incurred if the hotline number (866-384-4299) is dialed directly.
Mexico	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 001-800-462-4240 Wait for the recorded message from AT&T and the NAVEX hotline operator in order to reach an operator then select language Direct Access Code (Spanish) 001-800-658-5454 Wait for the recorded message from AT&T and the NAVEX hotline operator in order to reach an operator then select language 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from Telmex and Telcel phones <p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 800 288-2872 Wait for the recorded message from AT&T and the NAVEX hotline operator in order to reach an operator then select language Direct Access Code (Por Cobrar - Spanish) 800-112-2020 Wait for the recorded message from AT&T and the NAVEX hotline operator in order to reach an operator then select language 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones may require local coin payment during call duration
Monaco	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-90-288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Not available from cellular phones •Mobile service is not available from any toll-free platform
Morocco	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Netherlands	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0800-022-9111 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Mobile Connectivity not available
New Zealand	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 000-911 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Potential mobile restrictions
Nigeria	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator. 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Norway	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-190-11 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones may require local coin payment during call duration •Available from cellular phones
Pakistan	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 00-800-01-001 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone •Not available from cellular phones

Country	Dialing Instructions
*	<p>Multiple Direct Access Numbers</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. If the first code listed does not connect to the AT&T prompt, hang up and try to connect from the next code listed until successful. 3. For Direct Access, dial the Direct Access Code first. 4. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
**	<p>One Direct Access Number</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. For Direct Access, dial the Direct Access Code first. 3. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
***	<p>Collect/Reverse</p> <ol style="list-style-type: none"> 1. For Collect/Reverse Charge dialing, you need to reach a live operator first. 2. Charges may be incurred if the hotline number (866-384-4299) is dialed directly.
Panama	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 800-0109 Direct Access Code (Spanish) 800-2288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions
Paraguay	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code (Asuncion City) 008-11-800 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones and select hotels •May not be available from every phone/public phone •Very limited mobile connectivity
Peru	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Telefonica - Spanish) 0-800-50-000 Direct Access Code (Telefonica) 0-800-50-288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone •Potential mobile restrictions
Philippines	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Bayan) 105-11 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Not available from cellular phones
	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Digitel, Globe, Option 2, Philcom, Smart) 105-11 Direct Access Code (PLDT) 1010-5511-00 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Potential mobile restrictions
Poland	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0-0-800-111-1111 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •May not be available from every phone/public phone
Portugal	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 800-800-128 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •May not be available from every phone/public phone •Available from cellular phones
Puerto Rico	<ol style="list-style-type: none"> 1. From an outside line dial direct from your location: 866-384-4299.
Qatar	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Romania	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code (Telekom Romania) 0808-03-4288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Not available from cellular phones •Direct Access service is only available from the carrier Telekom Romania

Country	Dialing Instructions
*	<p>Multiple Direct Access Numbers</p> <p>1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types.</p> <p>2. If the first code listed does not connect to the AT&T prompt, hang up and try to connect from the next code listed until successful.</p> <p>3. For Direct Access, dial the Direct Access Code first.</p> <p>4. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.</p>
**	<p>One Direct Access Number</p> <p>1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types.</p> <p>2. For Direct Access, dial the Direct Access Code first.</p> <p>3. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.</p>
***	<p>Collect/Reverse</p> <p>1. For Collect/Reverse Charge dialing, you need to reach a live operator first.</p> <p>2. Charges may be incurred if the hotline number (866-384-4299) is dialed directly.</p>
Russia	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code 8^10-800-110-1011</p> <p>The mark " ^ " indicates "await second dial tone"</p> <p>Direct Access Code (St. Petersburg) 363-2400</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Public phones require coin or card deposit •May not be available from every phone/public phone •Potential mobile restrictions
	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code (Moscow) 363-2400</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Potential mobile restrictions
	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code (Outside Moscow) 8^495-363-2400</p> <p>The mark " ^ " indicates "await second dial tone"</p> <p>Direct Access Code (Outside St. Petersburg) 8^812-363-2400</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Public phones require coin or card deposit •May not be available from every phone/public phone •Additional charges apply when calling outside Moscow, St. Petersburg •Potential mobile restrictions
Saudi Arabia	<p>Reverse Charge Calls / Collect Calls ***</p> <p>1. From an outside line contact your local operator</p> <p>2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842</p> <p>3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English</p> <ul style="list-style-type: none"> •Not available from every phone •Potential mobile restrictions •Only available from Saudi Telecom Company (STC) •Limited cellular connectivity
Senegal	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Singapore	<p>Multiple Direct Access Numbers*</p> <p>1. From an outside line dial the direct access number for your location: Direct Access Code (SingTel) 800-011-1111</p> <p>Direct Access Code (StarHub) 800-001-0001</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Potential mobile restrictions
Slovakia	<p>One Direct Access Number**</p> <p>1. From an outside line dial the Direct Access Code Access Code 0-800-000-101</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •May not be available from every phone/public phone •Available from cellular phones
South Africa	<p>One Direct Access Number**</p> <p>1. From an outside line dial the Direct Access Code 0-800-99-0123</p> <p>2. After the English prompt, dial 866-384-4299</p>
Spain	<p>One Direct Access Number **</p> <p>1. From an outside line dial the Direct Access Code 900-99-0011</p> <p>2. After the English prompt, dial 866-384-4299</p> <ul style="list-style-type: none"> •Available from cellular phones

Country	Dialing Instructions
*	<p>Multiple Direct Access Numbers</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. If the first code listed does not connect to the AT&T prompt, hang up and try to connect from the next code listed until successful. 3. For Direct Access, dial the Direct Access Code first. 4. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
**	<p>One Direct Access Number</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. For Direct Access, dial the Direct Access Code first. 3. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
***	<p>Collect/Reverse</p> <ol style="list-style-type: none"> 1. For Collect/Reverse Charge dialing, you need to reach a live operator first. 2. Charges may be incurred if the hotline number (866-384-4299) is dialed directly.
Sri Lanka	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Colombo) 2-430-430 Direct Access Code (Outside Colombo) 112-430-430 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Limited mobile connectivity
Sweden	<p>One Direct Access Number **</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 020-799-111 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions •Non-participants of Direct Access service: HALEBOP Mobile, Tele2comviq
Switzerland	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0-800-890011 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Available from cellular phones
Taiwan	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 00-801-102-880 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from cellular phones •Verified Direct Access participants: Chunghwa Telecom, Vibo Mobile, Far East One Mobile
Tanzania	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>
Thailand	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 1-800-0001-33 2. After the English prompt, dial 866-384-4299
Trinidad & Tobago	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 1-800-872-2881 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from hotels only •Mobile connectivity not available
Tunisia	<p>Reverse Charge Calls / Collect Call ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English
Turkey	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 0811-288-0001 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public Phones require coin or card deposit •Not available from cellular phones •Requires International access •Verified Direct Access participant: Turk Telecom (landlines)
Uganda	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator. 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English <ul style="list-style-type: none"> •Mobile access depends on the caller's mobile provider and airtime fees may apply.

Country	Dialing Instructions
*	<p>Multiple Direct Access Numbers</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. If the first code listed does not connect to the AT&T prompt, hang up and try to connect from the next code listed until successful. 3. For Direct Access, dial the Direct Access Code first. 4. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
**	<p>One Direct Access Number</p> <ol style="list-style-type: none"> 1. Direct Access dialing, while toll-free, is still categorized as an international call. Your service provider/carrier must allow international dialing from all line types. 2. For Direct Access, dial the Direct Access Code first. 3. Charges may be incurred if the hotline number (866-384-4299) is dialed directly without dialing the Direct Access Code.
***	<p>Collect/Reverse</p> <ol style="list-style-type: none"> 1. For Collect/Reverse Charge dialing, you need to reach a live operator first. 2. Charges may be incurred if the hotline number (866-384-4299) is dialed directly.
Ukraine	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code (Ukrtelecom) 0-800-502-886 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Limited mobile connectivity •Accessible from mobile network (but accessibility depends on each subscriber's package with their mobile operator). Air time is charged •Verified Direct Access participants: UkrTelecom JSC, and Kyivstar •Verified DA non-participants: JSC "MTS Ukraine" Mobile
United Arab Emirates	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 8000-021 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Public phones require coin or card deposit •Available from cellular phones <p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code (Military-USO and cellular) 8000-061 Direct Access Code (du) 8000-555-66 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Available from cellular phones
United Kingdom	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside landline contact your local operator by dialling 100 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Centre using an automated message in English <ul style="list-style-type: none"> • Reverse charge/collect calls are only available when using a landline. Calls from a mobile phone will be charged at international dialling rates
United States	<ol style="list-style-type: none"> 1. From an outside line dial direct from your location: 866-384-4299.
Uruguay	<p>One Direct Access Number**</p> <ol style="list-style-type: none"> 1. From an outside line dial the Direct Access Code 000-410 2. After the English prompt, dial 866-384-4299 <ol style="list-style-type: none"> 1. Verified participants of the Direct Access platform include Ancel & Ancel Mobile
Venezuela	<p>Multiple Direct Access Numbers*</p> <ol style="list-style-type: none"> 1. From an outside line dial the direct access number for your location: Direct Access Code 0-800-225-5288 Direct Access Code (Spanish) 0-800-552-6288 2. After the English prompt, dial 866-384-4299 <ul style="list-style-type: none"> •Potential mobile restrictions •Verified participants of the Direct Access platform include CANTV & Movistar Mobile
Vietnam	<p>Reverse Charge Calls / Collect Calls ***</p> <ol style="list-style-type: none"> 1. From an outside line contact your local operator 2. Request a reverse charge or collect call to be placed to the United States, to the following number: 00-1-212-559-5842 3. Reverse charge or collect calls will be accepted by the Contact Center using an automated message in English <ul style="list-style-type: none"> •Verified Non-Participants: Landline networks. No coverage from EVN. Mobile networks: No coverage from SPT Beeline and EVN •VNPT phones (mobile and landlines including Vinaphone and Mobiphone) •Verified NON-participants: Viettel Mobile
Zambia	<p>The local telephone infrastructure currently does not support international hotline solutions.</p> <p>Please report your concern by using our web reporting form (www.citigroup.com/citi/investor/ethics_hotline.html) or by email (ethicsconcern@citi.com)</p>