



# Auto-Callable Note



## Investment Details

Product	Auto-Call Note linked to 2 Indices
Underlying Indices	S&P 500 Index (Bloomberg: SPX Index) FTSE 100 Index (Bloomberg: UKX Index)
Start Date	11 <sup>th</sup> March 2011
Investment Term	5 Years
Minimum Investment	GBP 50,000 and increments of 1,000 thereafter
Coupon	Snowballing conditional coupon of 7.25% p.a.
Return at Maturity	100% of initial principal <sup>1</sup> if both indices close at or above 50% of their initial level on any business day or if the Note has Auto-Called. Otherwise principal is reduced by a percentage equal to the fall in the final level of the worst performing index from its initial level
Issuer	Citigroup Funding Inc., New York
Guarantor	Citigroup Inc., New York
Ratings	The Issuer's senior debt as of 07.02.2011 is rated A3 / Negative Outlook / P-1 (Moody's), A / Negative Outlook / A-1 (S&P), and A+ / Rating Watch Negative / F1+ (Fitch), based on the guarantee by Citigroup Inc. The Rating and Outlook are subject to change during the term of the notes.
ISIN	XS0591911523

## Investment Description

- The Citi Auto-Callable Note is a product for investors seeking growth who have a positive view on the Underlying Indices and are looking for potentially attractive returns in a low deposit rate environment.
- The Note is an Auto-Call structure linked to two indices, where in flat to rising equity markets, investors may receive an attractive, snowballing coupon of 7.25% p.a.. Underlying Indices are observed annually and the snowballing coupon is paid just after the first Auto-Call Observation Date on which both Underlying Indices are at or above their initial levels.
- Even if the Underlying Indices do not perform, the Notes continue to benefit from principal protection<sup>1</sup> at maturity provided that both the Underlying Indices, close at or above 50% (American Observation, daily close) from their initial level on any business day. If this is not the case, principal is at risk.
- The Citi Auto-Callable Note provides the potential for pre-defined returns and the opportunity to receive initial principal invested back prior to the product maturity.
- **Investor seeks:**
  - Growth
  - Potential snowballing coupons of up to 7.25% p.a.
  - Exposure to equity markets via S&P 500 Index and FTSE 100 Index
- **Investor can accept:**
  - 5 year investment term
  - Conditional principal protection<sup>1</sup>
  - Potential for losses of principal invested if note is sold prior to maturity
  - Credit risk of the Issuer and Guarantor

### Dealing Details

Please fax orders to +44203 320 2496

## Historical Index Performance



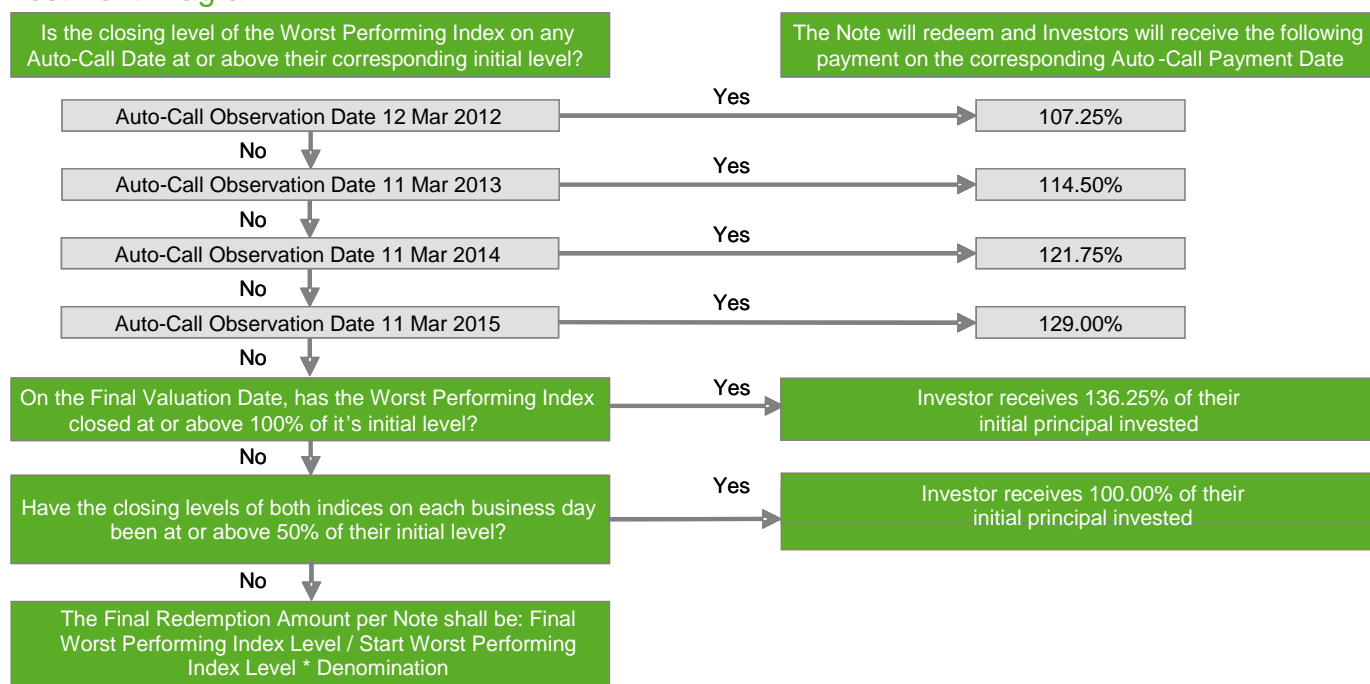
Source: Citi, Bloomberg  
Data as of 4<sup>th</sup> Feb. 2011

<sup>1</sup> Any full or conditional principal protection is subject to the Issuer and Guarantor not defaulting on their obligations and applies only at the maturity date. This investment or variations of such may not be a suitable investment for all types of investors. For more information, please contact your Citi salesperson for an indicative termsheet, which offers an explanation of some of the specific risks associated with investing in this product. Past performance is not indicative of future performance..

Citigroup Global Markets Limited will endeavour to make a daily secondary market in these Notes, but does not guarantee that a secondary market will exist. Investors may receive less than their principal amount if they choose to sell/liquidate their position in the Note prior to the stated maturity date.

There are certain risks associated with an investment in the notes, full details of these risk factors can be found in the base prospectus. The base prospectus is available on request. The Issuer's senior debt as of 07.02.2011 is rated A3 / Negative Outlook / P-1 (Moody's), A / Negative Outlook / A-1 (S&P), and A+ / Rating Watch Negative / F1+ (Fitch), based on the guarantee by Citigroup Inc. The Rating and Outlook are subject to change during the term of the Note. The status of the Note: Senior, unsecured. This debt is not guaranteed under the Federal Deposit Insurance Corporation's Temporary Liquidity Guarantee Program

## Investment Diagram



Source: Citi

## Citi and CitiFirst

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