CITI
30-MONTH FIXED INCOME AUTOCALL

NOVEMBER 2026 FACTSHEET

Target Return: **GBP = 12.64% p.a.**

Stock Note Risk Profile: There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices. Retail investors must seek suitable financial advice before investing.

Investment Description

A 30-month investment linked to the performance of AMD, Intel and Palantir.

This product will pay a fixed coupon monthly, irrespective of the performance of the underlying stocks.

This investment will autocall and mature early if all Underlyings are equal to or above the Autocall Trigger on any monthly observation date starting at 6 months. If early maturity occurs, full capital is returned and the investment will end. If early maturity does not occur, the investment will continue to the Final Observation Date.

At the Final Observation Date, if all Underlyings are at or above the Capital Protection Barrier, then full capital is returned. If any Underlying is below the Capital Protection Barrier, capital return will be reduced on a 1-for-1 basis, calculated with reference to the worst-performing Underlying. For example, if the worst-performing Underlying has fallen to 40% of its original level, 40% of the capital will be returned.

Benefits

- Opportunity for regular income payments.
- Coupons are fixed and are not dependent on the performance of the Underlyings.
- Autocall feature potentially shortens the investment term.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on the Final Observation Date.
- There is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.
- Investors will be exposed to the credit risk of the Issuer. If the Issuer becomes insolvent or cannot make the payments on the Product for any other reason, investors could lose some or all of their investment. A decline in the Issuer's credit quality is likely to reduce the market value of the Product and therefore the price an investor may receive for the Product if they were to sell it in the market.
- Investors who sell before maturity may receive less than their original investment.

Product Facts and Features

Issuer:	Citigroup Global Markets Funding Luxembourg
Guarantor:	Citigroup Global Markets Ltd
Credit Ratings:	Moody's A1, S&P A+, Fitch AA-
Source:	06.11.2026
Maximum Term:	30 months
Investment Structure:	Fixed Income Autocall
Coupons:	1.0533% monthly (12.64% p.a.)
Autocall Trigger:	65% from 6 months
Capital Risk:	Not capital protected
Capital Protection Barrier:	50% (European style, i.e. observed on the final observation only)

Underlying Basket	**Bloomberg Code**
Palantir Technologies	PLTR UW Equity
Intel Corp	INTC UW Equity
Advanced Micro Devices Inc	AMD UW Equity

Key Information

Subscription Period:	06 Nov 2026 – 23 Nov 2026 (4:30pm UK Time)
Issue Price:	100%
Strike Date:	09 November 2026
Issue Date:	30 November 2026
First Coupon Date:	21 December 2026
First Autocall Observation:	06 May 2027
Final Observation Date:	07 May 2029
Maturity Date:	21 May 2029
Denominations:	GBP 1,000 then lots of 1,000
ISIN:	XS3491894880

How the Investment works

Observations 1 to 5 ▶ **Income paid**

Observations 6 to 29 ▶ **Income paid** ▶ Are all Underlyings at or above the Autocall Trigger? **Yes** ▶ **Early Maturity = Full capital returned**

No = Investment Continues

Final Observation (Observation 30) ▶ **Income Paid | Full capital repaid if all Underlyings are at or above the Capital Protection Barrier**
If any Underlyings are below the Capital Protection Barrier, capital is reduced on 1-for-1 basis in line with the worst performing Underlying

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Observation dates (some dates may vary if a bank holiday or non-business day occurs)

	Observation Date	Payment Date	Fixed Rate	Autocall Trigger
Observation 1	N/A	21 December 2026	1.0533%	N/A
Observation 2	N/A	21 January 2027	1.0533%	N/A
Observation 3	N/A	22 February 2027	1.0533%	N/A
Observation 4	N/A	22 March 2027	1.0533%	N/A
Observation 5	N/A	21 April 2027	1.0533%	N/A
Observation 6	06 May 2027	21 May 2027	1.0533%	65%
Observation 7	07 June 2027	21 June 2027	1.0533%	65%
Observation 8	06 July 2027	21 July 2027	1.0533%	65%
Observation 9	06 August 2027	23 August 2027	1.0533%	65%
Observation 10	07 September 2027	21 September 2027	1.0533%	65%
Observation 11	06 October 2027	21 October 2027	1.0533%	65%
Observation 12	08 November 2027	22 November 2027	1.0533%	65%
Observation 13	06 December 2027	21 December 2027	1.0533%	65%
Observation 14	06 January 2028	21 January 2028	1.0533%	65%
Observation 15	07 February 2028	22 February 2028	1.0533%	65%
Observation 16	06 March 2028	21 March 2028	1.0533%	65%
Observation 17	06 April 2028	21 April 2028	1.0533%	65%
Observation 18	08 May 2028	22 May 2028	1.0533%	65%
Observation 19	06 June 2028	21 June 2028	1.0533%	65%
Observation 20	06 July 2028	21 July 2028	1.0533%	65%
Observation 21	07 August 2028	21 August 2028	1.0533%	65%
Observation 22	06 September 2028	21 September 2028	1.0533%	65%
Observation 23	06 October 2028	23 October 2028	1.0533%	65%
Observation 24	06 November 2028	21 November 2028	1.0533%	65%
Observation 25	06 December 2028	21 December 2028	1.0533%	65%
Observation 26	08 January 2029	22 January 2029	1.0533%	65%
Observation 27	06 February 2029	21 February 2029	1.0533%	65%
Observation 28	06 March 2029	21 March 2029	1.0533%	65%
Observation 29	06 April 2029	23 April 2029	1.0533%	65%
Observation 30	07 May 2029	21 May 2029	Maturity	European Barrier 50%

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Citigroup Global Markets Limited provides institutional brokerage services. The Company offers equity, fixed income, and commodity products across cash, over-the-counter (OTC) derivatives, and exchange traded markets, as well as investment banking capital markets and advisory services. Citigroup Global Markets serves customers worldwide.

Source: Bloomberg 06.11.2026

Rationale

Structured products are becoming increasingly popular for investors due to the wide variety of payoffs and levels of protection that can be achieved by the different types of structures that are available.

The opportunity for an income stream can be of key importance to investors as part of their wealth planning.

Having a fixed coupon rather than conditional coupon means the investor can plan other investments knowing that these coupons are forthcoming.

To manage the capital risk, a final level barrier set at 50% means an Underlying must fall by more than 50% over the full term before capital is at risk.

Suitability

This product may be suitable for investors who:

- Understand that there is a higher risk of large or total capital losses when Underlyings are individual Company Stocks rather than Stock Market Indices.
- Are seeking the opportunity for higher returns than current cash rates at the time this product was launched.
- Are seeking income rather than growth.
- Understand and accept there is a risk to capital and how the Capital Protection Barrier works.
- Understand the impact of global economic issues and how they will affect the product.
- Understand the criteria which will determine the coupon payments.
- Are looking to invest for the medium term, being happy to remain invested until maturity.
- Can afford to have their cash invested for the full term of the Product.
- Wish to use this investment as part of a well-diversified portfolio.
- Understand that the returns are pre-defined and that they will forgo any growth in the Underlyings which exceeds the fixed level available with this investment product.
- Understand the risk to capital in the event of a counterparty default.
- Should they need to sell their investment, accept that the trading price will likely mean they get back less than they invested.

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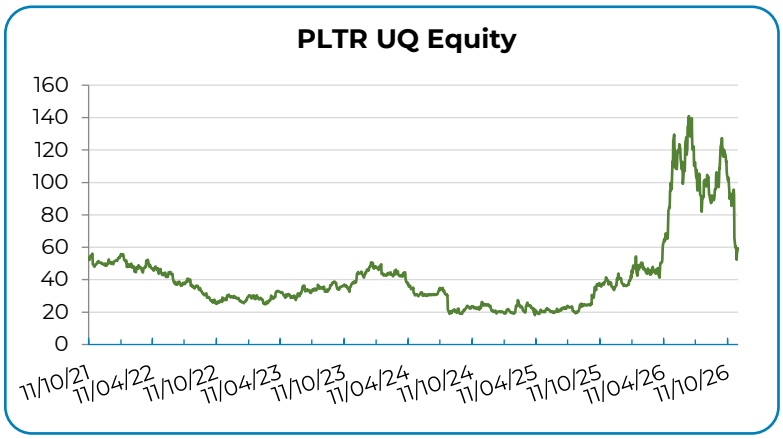
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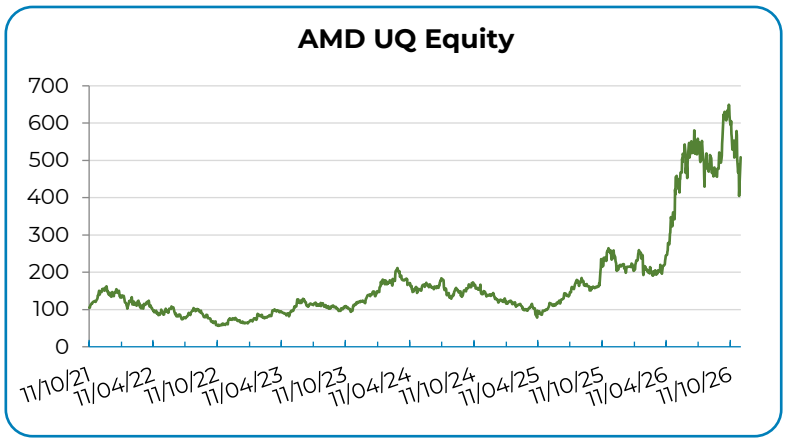
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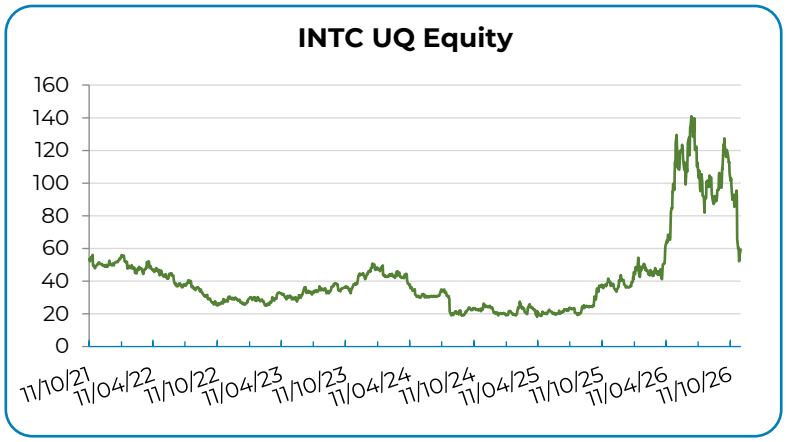
Underlyings



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Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks

Source: Bloomberg 06.11.2026 Data period: 11.10.2021 to 11.10.2026 - Assumptions shown are net of any initial fees or costs and describe the potential historic return that a client would have received based on the terms of this Product.

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Placing trades

- Trade orders should be sent to orders@idad.com
- All trades will be settled directly with IDAD's Euroclear a/c 44382

Secondary market

The Issuing bank will endeavour to provide quotes under normal market conditions for trading purposes upon request, subject to a Bid-Offer spread of 1%. On the secondary market, traded prices will include any accrued interest ("dirty prices"). Sale trades will settle 2 days after the trade date.
Trading details as above.

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