CITI 62-55 MEMORY INCOME AUTOCALL

NOVEMBER 2026 FACTSHEET

Target Return: **GBP = 12.93% 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 2.5 year investment linked to the performance of Amazon, Constellation Energy and Oracle.
If on any of the monthly observation dates, including the Final Observation Date, the closing levels of all the Underlyings are at or above the Income Trigger, the coupon will be paid plus any previously missed coupon payments.

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.

If any Underlying is below the Capital Protection Barrier on the Final Observation date, 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 even where the Underlyings show significant falls.
- A memory feature whereby income previously unpaid will be included when the income trigger is next activated.
- Autocall feature potentially shortens the investment term.
- Early maturity provides an opportunity to reassess client's wealth strategy.
- Daily pricing.

Risks

- The return is limited to the pre-defined investment terms.
- The income payment is conditional upon the Underlying performance.
- **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.
- There is a risk to capital should one of the Underlyings breach the Capital Protection Barrier on its Final Observation date.
- Investors who sell before maturity may receive less than their original investment.

Product Facts and Features

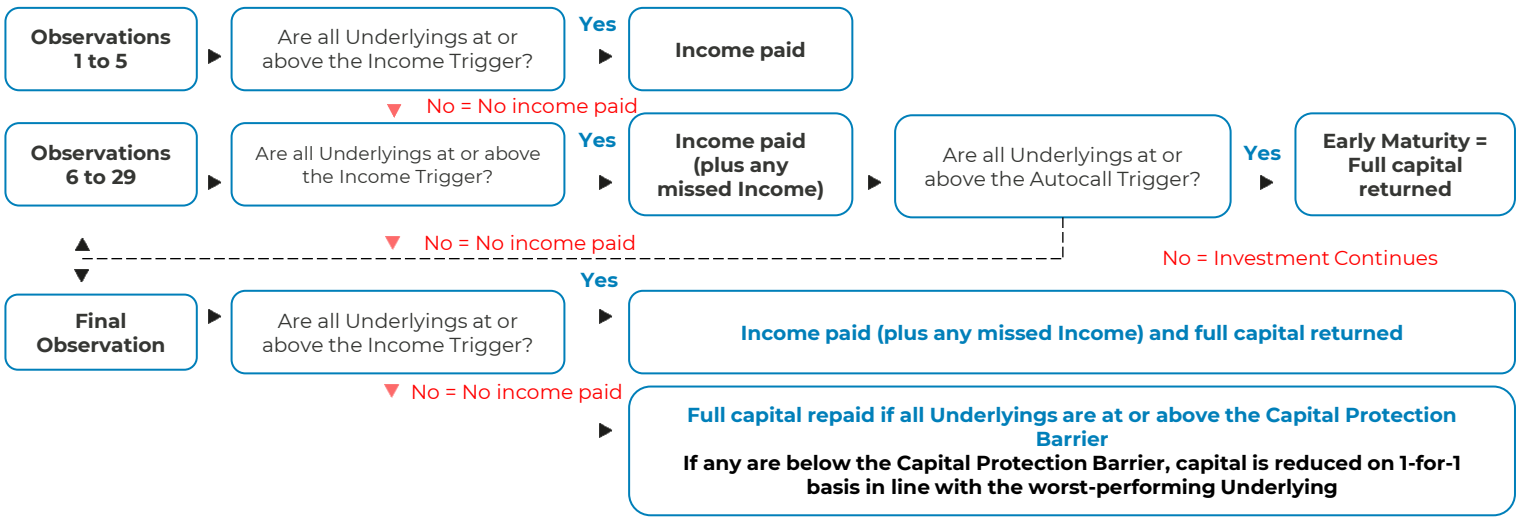
Issuer:	Citigroup Global Markets Funding Luxembourg
Guarantor:	Citigroup Global Markets Limited
Credit Ratings:	Moody's A1, S&P A+, Fitch AA-
Source:	06.11.2026
Maximum Term:	30 months
Investment Structure:	Memory Income Autocall
Autocall Opportunities:	Monthly (First Observation at 6 months)
Autocall Trigger:	62%
Memory Income Rate:	1.0775% monthly (12.93% p.a)
Income Trigger:	62% of initial level
Capital Risk:	Not capital protected
Capital Protection Barrier:	55% (European style, i.e. observed on the final observation only)

Underlying Basket	**Bloomberg Code**
Amazon Inc	AMZN UW Equity
Constellation Energy Corp	CEG UW Equity
Oracle Corp	ORCL UN 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
1st Coupon Observation:	07 December 2026
1st 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:	XS3491895770

How the Investment works



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

	Observation Date	Payment Date	Income Barrier	Autocall Trigger
Observation 1	07 December 2026	21 December 2026	62%	N/A
Observation 2	06 January 2027	21 January 2027	62%	N/A
Observation 3	08 February 2027	22 February 2027	62%	N/A
Observation 4	08 March 2027	22 March 2027	62%	N/A
Observation 5	06 April 2027	21 April 2027	62%	N/A
Observation 6	06 May 2027	21 May 2027	62%	62%
Observation 7	07 June 2027	21 June 2027	62%	62%
Observation 8	06 July 2027	21 July 2027	62%	62%
Observation 9	06 August 2027	23 August 2027	62%	62%
Observation 10	07 September 2027	21 September 2027	62%	62%
Observation 11	06 October 2027	21 October 2027	62%	62%
Observation 12	08 November 2027	22 November 2027	62%	62%
Observation 13	06 December 2027	21 December 2027	62%	62%
Observation 14	06 January 2028	21 January 2028	62%	62%
Observation 15	07 February 2028	22 February 2028	62%	62%
Observation 16	06 March 2028	21 March 2028	62%	62%
Observation 17	06 April 2028	21 April 2028	62%	62%
Observation 18	08 May 2028	22 May 2028	62%	62%
Observation 19	06 June 2028	21 June 2028	62%	62%
Observation 20	06 July 2028	21 July 2028	62%	62%
Observation 21	07 August 2028	21 August 2028	62%	62%
Observation 22	06 September 2028	21 September 2028	62%	62%
Observation 23	06 October 2028	23 October 2028	62%	62%
Observation 24	06 November 2028	21 November 2028	62%	62%
Observation 25	06 December 2028	21 December 2028	62%	62%
Observation 26	08 January 2029	22 January 2029	62%	62%
Observation 27	06 February 2029	21 February 2029	62%	62%
Observation 28	06 March 2029	21 March 2029	62%	62%
Observation 29	06 April 2029	23 April 2029	62%	62%
Final Observation	07 May 2029	21 May 2029	62%	55% European Barrier

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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 across 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. The probability of an income payment being triggered is increased with this investment as an Underlying needs to show a fall of 38% from its initial level on any observation date before the income stream is disrupted. The investment also benefits from a memory feature so that if any income payments have been missed, they will be paid on the next Observation Date that all Underlyings are at or above the Income Trigger.

The autocall payoff can bring an early return of capital allowing the opportunity for a re-assessment of investment strategy.

To manage the capital risk, a final level barrier set at 55% means an Underlying must fall by more than 45% 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 income payments.
- Are looking to invest for the medium to long 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.
- Appreciate that income payments are conditional but understand that the memory feature can deliver previously missed income payments.

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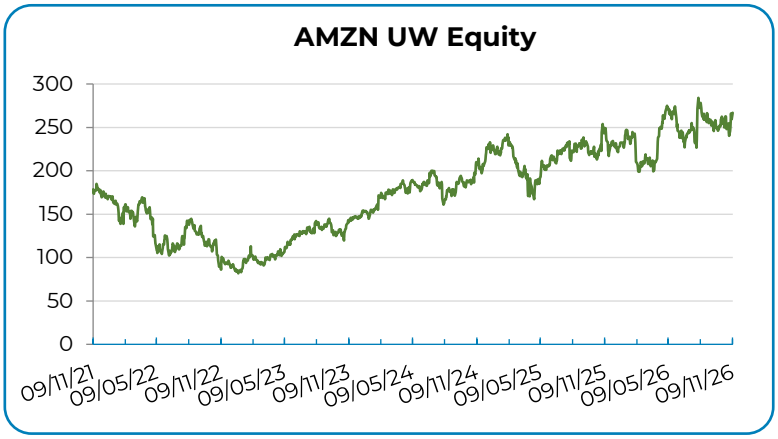
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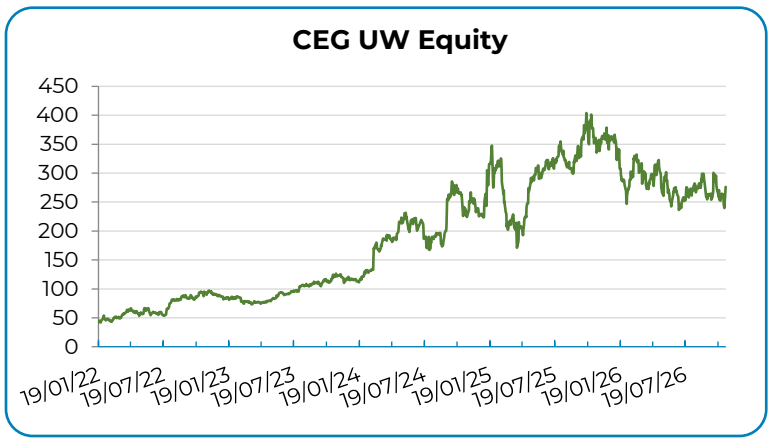
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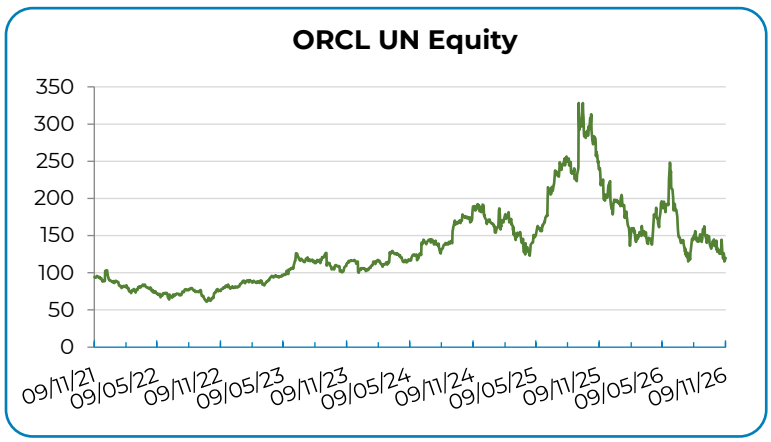
Underlyings



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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: 09.11.2021 to 09.11.2026 - 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 direct 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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