

Citi Auto-Callable Note

Investment Details

Product	Auto-Call linked to 2 Indices
Underlying Indices	FTSE 100 Index (Bloomberg: UKX Index) S&P GSCI Crude Oil (Bloomberg: SPGCCLP Cmdty)
Start Date	22nd October 2010
Investment Term	5 Years
Minimum Investment	GBP 50,000 and increments of 1,000 thereafter
Coupon	Snowballing coupon of 6.75% paid semi-annually
Return at Maturity	100% of initial capital[1] if, at the close of each day neither index has been at or below 50% of their initial level or if the Note has Auto-Called. Otherwise capital 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	A3 (Moody's), A (S&P) and A+ (Fitch)
ISIN	XS0543469307

Investment Description

- The Citi Auto-Callable Note is an attractive product for investors seeking growth who have a positive view on the Underlying Indices and are looking for good 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 6.75%% paid semi-annually. Underlying Indices are observed semi-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 benefit from full capital protection[1] at maturity provided that on the close of each business day neither of the underlying indices drops by more than 50% (daily close observation) from their initial level. If this is not the case, Capital is at risk.
- The Citi Auto-Callable Note provides the potential for pre-defined returns and the opportunity to receive initial capital invested back prior to the product maturity.

Dealing Details
Please fax orders to +44203 320 2496

Historical Index Performance



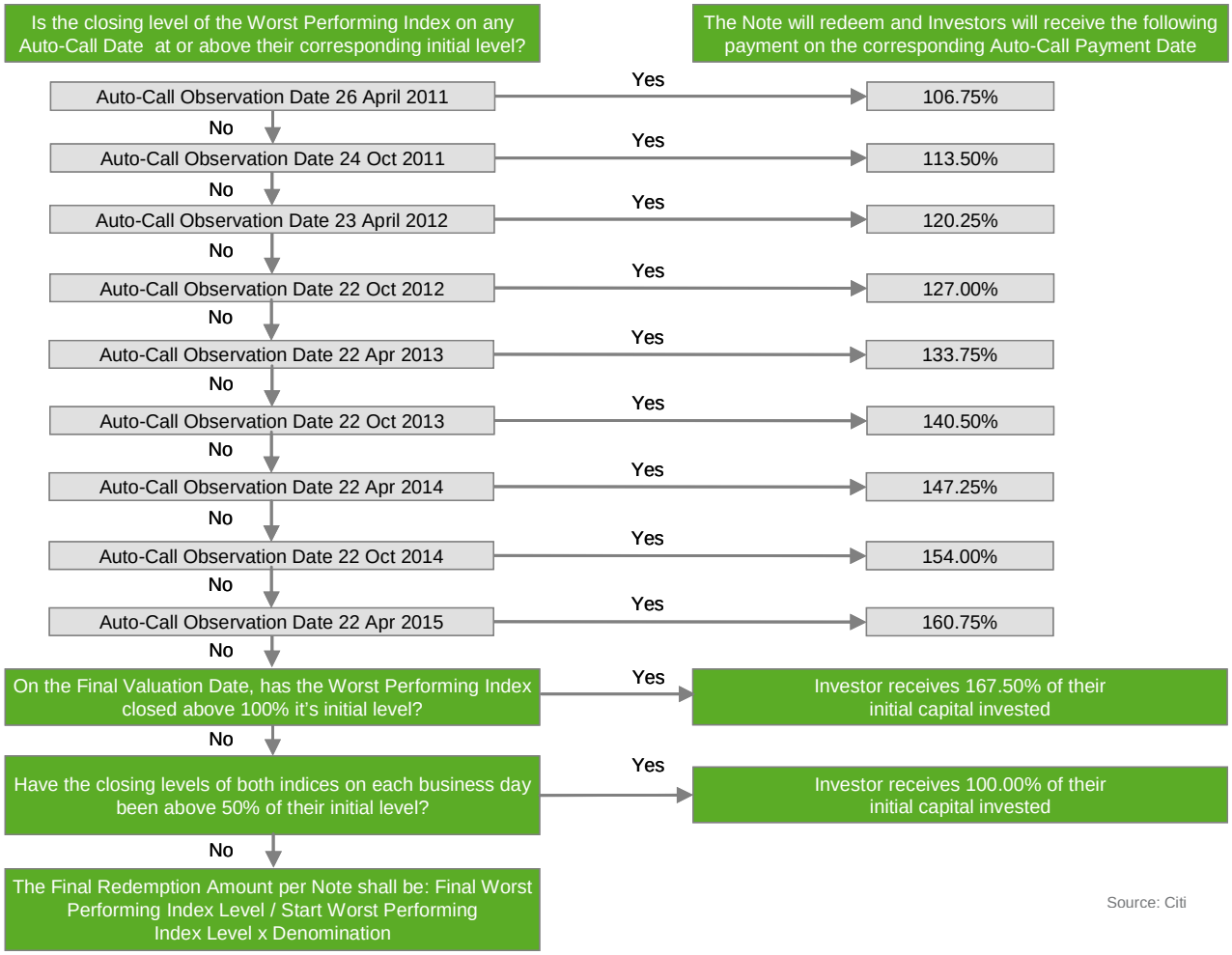
Source: Citi

[1] Where the financial product is capital protected there is a risk that any failure by a counterparty to perform obligations when due may result in the loss of all or part of your investment.

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 16.09.10 is rated A3 / Negative Outlook / P-1 (Moody's), A / Negative Outlook / A-1 (S&P), and A+ / Stable Outlook / 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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