



For Immediate Release
Citigroup Inc. (NYSE: C)
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Citibank Appoints Head of Cards and Unsecured Lending for Hong Kong

(Hong Kong) Citibank announced today the appointment of Lum Choong Yu as Head of Cards and Unsecured Lending, with immediate effect. In his current role, Choong Yu has overall responsibility for managing and formulating the product, sales and business development strategy for the entire Hong Kong credit card and unsecured lending product portfolio.

Prior to his relocation to Hong Kong, Choong Yu was with Citibank in Malaysia where he spent over a decade. He was most recently the Country Head of Sales & Distribution, responsible for leading the sales team on acquisition and portfolio management for credit cards, mortgages, personal loans and retail insurance. Prior to that, he was the Head of Mortgage Business for Citibank in Malaysia.

Choong Yu joined Citibank in 2002 as a Management Associate. He has since held a number of leadership positions with the credit card business in Malaysia, covering cards portfolio management, usage and loyalty, customer management, and the merchant business.

Christine Lam, Country Business Manager, Citibank Global Consumer Banking, said, "Choong Yu brings with him a wealth of experience and knowledge in credit cards and sales management. Citibank has long been an industry leader and one of the largest credit card issuers in Hong Kong. Choong Yu's strong track record will play a key role in further driving our business to deliver a remarkable client experience through innovative and superior products and services."

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