



For Immediate Release
Citigroup Inc. (NYSE symbol: C)
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Citibank Introduces Market-First "Emergency e-Banking Service Lock" *Fortifying Account Security with Option to Disable Access to Transaction Services Via Citi Mobile® App*

Hong Kong – Citibank announced today the imminent launch of the "Emergency e-Banking Service Lock" ("the feature"), which echoes with the Hong Kong Monetary Authority's call for banks to adopt additional security measures. It is a market-first solution that further strengthens account security by allowing customers the option to temporarily disable access to transaction services via Citi Mobile® App when they suspect their account is being compromised and restore the services all digitally. The feature can be activated instantly through "Emergency Centre" on the pre-login page of Citi Mobile® App. A notification email and SMS message will be sent once the customer has confirmed the activation.

To ensure customers' account security, Citibank will put in place the following service restrictions once the feature has been activated:

- Disabled access to Citibank Online
- Read-only mode for Citi Mobile® App, with only transaction details accessible (*Note: Card transactions, ATM services and pre-authorized/pre-scheduled payments or transactions will not be affected.)

Customers who have lost their card or suspect their card has been compromised could notify us in "Report Card Lost" directly through "Emergency Centre" in Citi Mobile® App.

Customers may restore access to Citibank Online and e-banking services anytime by deactivating "Emergency e-Banking Service Lock" using the same device after all necessary measures, such as reporting lost credit cards and verifying transaction details, have been taken to protect their account. As a safety precaution, customers will need to reset the password during the deactivation process.

Sarah O, Head of Digital Growth at Citibank Hong Kong, said, "We understand our customers' need for convenient and secure digital channels that can meet their banking needs. At Citi, we have more than 88% of our customers being digitally active and also take the security of its customers seriously. We spare no efforts in elevating customers' digital banking experience with innovative services and solutions. For this, we are delighted to be the first bank in Hong Kong to launch this security feature. We will continue to prioritize customer protection and strive to ensure a safe and secure banking experience for our customers."

Upgraded Security Features for Online/Mobile Banking

Citibank has a range of security measures in place for its online and mobile banking platforms to ensure a safe and secure online experience:

- For Citi Mobile® App, a pop-up warning message will appear when there are attempts to take screen captures of the account interface, reminding customers not to share the screenshots to the unknown third party. Screen capturing functions have been disabled for all Android device users.
- In order to prevent password and data leak, the screen capture, recording and mirroring functions are disabled when passwords are being entered on Citi Mobile® App.
- The remote detector on Citi Mobile® App is equipped to detect third-party applications trying to compromise the customer's account.

Citibank is also deeply committed to public education and the empowerment of the community with financial knowledge and awareness. In addition to engaging the general public with a series of informative and educational messages every month, this year we continued to support Hong Kong Money Month, an annual city-wide campaign led by the Investor and Financial Education Council that promotes financial literacy through a range of financial education initiatives.

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About Citi

Citi is a pre-eminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in nearly 160 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

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