

**Dear Valued Client,**

This Lunar New Year, we've made it more convenient for you to gift angbaos to your loved ones.

If you would like to gift physical angbaos, we encourage you to use Fit-For-Gifting (Fit) notes which you can withdraw from the following 10 ATMs between 14 January 12pm and 28 January 2025. The notes can be obtained in denominations of S\$10 and S\$50, subject to availability.

<b>Location</b>	<b>Address</b>
<b>Bedok Mall</b>	311 New Upper Changi Road, #B2-K23
<b>Bishan MRT</b>	200 Bishan Road
<b>Clementi Mall</b>	3155 Commonwealth Avenue West, #03-K11
<b>Eunos MRT</b>	30 Eunos Crescent
<b>Heartland Mall</b>	Block 205 Hougang Street 21, #01-K8
<b>Marina Bay Link Mall</b>	8A Marina Boulevard, #B2-K1
<b>Paragon</b>	290 Orchard Road #B1-K14
<b>Redhill MRT</b>	920 Tiong Bahru Road
<b>Tanah Merah MRT</b>	920 New Upper Changi Road
<b>Yew Tee MRT</b>	61 Choa Chu Kang Drive

Should you require new notes you may visit any of our three Wealth Centres, starting from 14 January 2025. Depending on the banking relationship you maintain with us, you will be able to make a withdrawal of new notes, capped by the limits reflected in the table below. Do note that this is subject to the availability of the new notes.

Denomination	Banking relationship		
	Citibank	Citigold	Citigold Private Client
S\$2	S\$200	S\$600	S\$800
S\$10	S\$500	S\$2,000	S\$3,000
S\$50	S\$500	S\$2,000	S\$5,000
<b>Total</b>	Capped at S\$1,200	Capped at S\$4,600	Capped at S\$8,800

For the locations of our ATMs and Wealth Centres, please visit the Citibank Singapore website and click on 'Wealth Centre & ATM Locator' at the bottom of the page.

We wish you and your loved ones prosperity, boundless happiness and excellent health this Lunar New Year.