



Notice of changes in preferential service fees

September, 2008

Dear Customers

Thank you very much for banking with Citibank.

Citibank offers a range of preferential service charges according to the types of transactions made with our customers. Hereby announce that we change the base month of calculating Relationship balance for preferential fees as described below for the transactions made in December 2008 and thereafter.

Please refer to the back side for details of the preferential service fees.

These changes will allow you to receive the preferential services earlier than before.

We will inform you of the details of the changes on our Website.

- The base month of defining the preferential fees will be changed from the "two months before" to "previous month".
- The name, "Total Average Monthly Balance"; will be changed to "Total Average Monthly Relationship Balance" (This still calculates the average balance).

* The method of calculating "Total Average Monthly Relationship Balance" will not change. The calculation method can be found on our Website: http://www.citibank.co.jp/rp_en

* Citibank plans to include other products such as Annuity and Bonds (Information available only Japanese) in the calculation of "Total Average Monthly Relationship Balance" (Loan transaction balance has also been added in the calculation since June 2008).

For inquiries, please feel free to call the toll-free number below.

Sincerely,
Citibank Japan Ltd.
Retail Banking Division

	Current	New
Base month	two months before	the previous month
Name	"Total Average Monthly Balance"	"Total Average Monthly Relationship Balance"

※For details, please refer to the backside.

For more information, please call toll-free
☎ **0120-110-330** [24 hours 365 days]

Web site
www.citibank.co.jp

Change of required transaction for fee waiver/discounts

Privilege	Normal Fees	Preferential Fees	Current Transaction Criteria	New Transaction Criteria
<p>Fee waive for deposit / withdrawal via CD / ATM of Japan Post Bank / Post Office / ATM of SEVEN BANK</p> <p>Fee waive for withdrawal transaction via CD / ATM of Affiliated major and local banks</p>	105 or 210 yen (both incl. tax)	<p>No charge</p> <p>※A CD/ATM charge is deducted when a transaction is conducted at a CD/ATM but the same amount will be credited to the customer's account at a later date.</p>	<ul style="list-style-type: none"> Customers who maintained a monthly average account balance of 1 million yen equivalent or above for <u>2 months prior to the transaction</u>, can conduct up to 100 transactions during the month New account holders may deposit and withdraw funds free of charge up to 20 transactions per month for 90 days from the date their account was opened. <p>(To be eligible for the free withdrawal (fee reimbursement) service when using any of the CDs/ATMs of major banks and regional banks customers also need to have a balance of <u>5,000 yen or more, at the time of withdrawal, in their yen savings account</u> (including e-Savings) or yen checking account, from which the funds are withdrawn.)</p>	<ul style="list-style-type: none"> Customers whose Total Average Monthly Relationship Balance of the previous month is equivalent to or higher than 1 million yen can conduct up to 100 transactions during the month New account holders may deposit and withdraw funds free of charge up to 20 times per month for the month in which the account was opened as well as the following 2 months <p>(To be eligible for the free withdrawal (fee reimbursement) service when using any of the CDs/ATMs of major banks and regional banks customers also need to have a balance of <u>5,000 yen or more, at the time of withdrawal, in their yen savings account</u> (including e-Savings) or yen checking account, from which the funds are withdrawn.)</p>
<p>Fee discount of overseas fund transfer via Citi Phone Banking & Citibank Online</p> <p>*Pre-registration is required</p>	<ul style="list-style-type: none"> Citi Phone Banking: 4,000 yen Citibank Online: 3,500 yen 	<ul style="list-style-type: none"> Citi Phone Banking: 2,500 yen Citibank Online: 2,000 yen 	<ul style="list-style-type: none"> Customers whose average total deposits during the <u>month before last</u> amounted to 1 million yen equivalent or above Customers with a newly opened account <u>for the month in which the account was opened as well as the following 2 months</u> 	<ul style="list-style-type: none"> Customers whose Total Average Monthly Relationship Balance of the previous month is equivalent to or higher than 1 million yen Customers with a newly opened account <u>for the month in which the account was opened as well as the following 2 months</u>
<p>Fee discount of domestic fund transfer via Citibank Online</p>	260 yen (incl. tax)	160 yen (incl. tax)		
<p>Account Maintenance Fee</p>	Monthly 2,100 yen (incl. tax)	No charge	<ul style="list-style-type: none"> An average monthly <u>foreign currency balance</u> of 200,000 yen equivalent or above Or a <u>total monthly average balance</u> in all foreign currency and JPN accounts of 500,000 yen equivalent or above. Or the outstanding loan balance of Housing loan (include Mortgage Power), or monthly average outstanding loan balance of the previous month in an Advance Money loan and/or Card loan is equivalent to or higher than 4 yen Or account is registered as the settlement account for Citi Gold Card which was issued by Citi Card Japan (Citi Gold Card, Northwest / Citi World Parks VISA Gold Card, Citi Elite Card, Citi Dollar Card) 	<ul style="list-style-type: none"> Any foreign currency portion of Total Average Monthly Relationship Balance of the previous month is equivalent to or higher than 200,000 yen Or the Total Average Monthly Relationship Balance of the previous month is equivalent to or higher than 500,000 yen Or the outstanding loan balance of Housing loan (include Mortgage Power) Or monthly average outstanding loan balance of the previous month in an Advance Money loan and/or Card loan is equivalent to or higher than 4 yen Customers who are holders of a Citi Platinum Card or Citi Gold Card issued by Citi Cards Japan Inc. (Citi VISA Platinum Card, Northwest/Citi World Parks VISA Platinum Card, Citi Gold Card, Northwest/Citi World Parks VISA Gold Card, Citi Elite Card and Citi Dollar Card), and a Citibank account is registered as the settlement account for the same card. Customers with a newly opened account <u>for the month in which the account was opened as well as the following 2 months</u>