

CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
A2MJCA	A2 MILK CO LTD	\$5.5236	\$6.6200	\$10.50	52.61%	\$4.98	36.95%	09/12/2025	0.00%	Pay to investor
AFIJCA	AUSTRALIAN FOUNDATION INV CO	\$3.7153	\$4.2600	\$7.53	49.34%	\$3.81	43.43%	20/01/2021	6.29%	Pay to investor
AFIJCB	AUSTRALIAN FOUNDATION INV CO	\$3.7259	\$4.2800	\$7.53	49.48%	\$3.80	43.16%	09/12/2025	6.31%	Pay to investor
AGLJCA	AGL ENERGY LTD	\$6.0258	\$6.9200	\$12.07	49.92%	\$6.04	42.67%	09/12/2025	16.21%	Pay to investor
AKPJCC	AUDIO PIXELS HOLDINGS LTD	\$5.9960	\$7.4800	\$24.50	24.47%	\$18.50	69.47%	20/01/2021	0.00%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$14.0602	\$15.7200	\$24.16	58.20%	\$10.10	34.93%	09/12/2025	5.94%	Pay to investor
ANZSC1	AUST AND NZ BANKING GROUP	\$8.4360	\$9.2600	\$24.16	34.92%	\$15.72	61.67%	20/01/2021	3.82%	Pay down loan
ANZSC2	AUST AND NZ BANKING GROUP	\$8.4461	\$9.4400	\$24.16	34.96%	\$15.71	60.93%	09/12/2025	3.82%	Pay down loan
BHPJCA	BHP GROUP LTD	\$25.3686	\$28.8700	\$46.22	54.89%	\$20.85	37.54%	09/12/2025	8.33%	Pay to investor
BHPJCB	BHP GROUP LTD	\$25.3465	\$29.0200	\$46.22	54.84%	\$20.87	37.21%	20/01/2021	8.32%	Pay to investor
BHPJCC	BHP GROUP LTD	\$21.0903	\$24.0000	\$46.22	45.63%	\$25.13	48.07%	09/12/2025	6.91%	Pay to investor
BHPSC1	BHP GROUP LTD	\$6.4445	\$7.3300	\$46.22	13.94%	\$39.78	84.14%	20/01/2021	4.37%	Pay down loan
BHPSC2	BHP GROUP LTD	\$6.4576	\$7.3500	\$46.22	13.97%	\$39.76	84.10%	09/12/2025	4.37%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$4.8206	\$5.5300	\$8.24	58.50%	\$3.42	32.89%	09/12/2025	3.51%	Pay to investor
CBAJCA	COMMONWEALTH BANK OF AUSTRALIA	\$48.6985	\$53.4700	\$85.97	56.65%	\$37.27	37.80%	20/01/2021	8.00%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$48.7386	\$54.4900	\$85.97	56.69%	\$37.23	36.62%	09/12/2025	8.00%	Pay to investor
CBASC1	COMMONWEALTH BANK OF AUSTRALIA	\$28.3419	\$31.1200	\$85.97	32.97%	\$57.63	63.80%	20/01/2021	5.17%	Pay down loan
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$28.3714	\$31.7200	\$85.97	33.00%	\$57.60	63.10%	09/12/2025	5.17%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$44.1891	\$49.4000	\$85.97	51.40%	\$41.78	42.54%	09/12/2025	7.13%	Pay down loan
CPUSC1	COMPUTERSHARE LTD	\$3.5802	\$4.1100	\$14.10	25.39%	\$10.52	70.85%	20/01/2021	4.37%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$3.5853	\$4.1200	\$14.10	25.43%	\$10.51	70.78%	09/12/2025	4.37%	Pay down loan
CSLJCA	CSL LTD	\$103.8902	\$114.0700	\$271.04	38.33%	\$167.15	57.91%	20/01/2021	1.75%	Pay to investor
CSLJCB	CSL LTD	\$120.9414	\$132.8000	\$271.04	44.62%	\$150.10	51.00%	20/01/2021	1.95%	Pay to investor
CSLJCC	CSL LTD	\$103.9649	\$119.3500	\$271.04	38.36%	\$167.08	55.97%	09/12/2025	1.75%	Pay to investor
CSLJCD	CSL LTD	\$121.0279	\$138.9400	\$271.04	44.65%	\$150.01	48.74%	09/12/2025	1.95%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.0473	\$12.6800	\$17.83	61.96%	\$6.78	28.88%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.9252	\$10.2500	\$17.83	50.06%	\$8.90	42.51%	09/12/2025	0.00%	Pay down loan
FMGJCA	FORTESCUE METALS GROUP LTD	\$6.9266	\$7.7400	\$25.17	27.52%	\$18.24	69.25%	20/01/2021	9.65%	Pay to investor
FMGJCB	FORTESCUE METALS GROUP LTD	\$2.7213	\$3.0400	\$25.17	10.81%	\$22.45	87.92%	20/01/2021	7.84%	Pay to investor
FMGJCC	FORTESCUE METALS GROUP LTD	\$14.0602	\$16.1400	\$25.17	55.86%	\$11.11	35.88%	09/12/2025	15.84%	Pay to investor
FMGJCD	FORTESCUE METALS GROUP LTD	\$6.9397	\$7.9700	\$25.17	27.57%	\$18.23	68.34%	09/12/2025	9.65%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$11.0473	\$12.6800	\$25.17	43.89%	\$14.12	49.62%	09/12/2025	12.46%	Pay down loan
GMGJCA	GOODMAN GROUP	\$8.6702	\$9.9500	\$17.62	49.21%	\$8.95	43.53%	20/01/2021	3.35%	Pay to investor
GMGJCB	GOODMAN GROUP	\$8.6771	\$9.9600	\$17.62	49.25%	\$8.94	43.47%	09/12/2025	3.35%	Pay to investor
GPTJCA	GPT GROUP	\$2.5501	\$2.9300	\$4.35	58.62%	\$1.80	32.64%	20/01/2021	5.17%	Pay to investor
GPTJCB	GPT GROUP	\$2.5610	\$2.9400	\$4.35	58.87%	\$1.79	32.41%	09/12/2025	5.20%	Pay to investor
IAGJCA	INSURANCE AUSTRALIA GROUP	\$2.4041	\$2.7600	\$5.04	47.70%	\$2.64	45.24%	20/01/2021	3.79%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.4103	\$2.7700	\$5.04	47.82%	\$2.63	45.04%	09/12/2025	3.80%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.0387	\$10.3800	\$13.73	65.83%	\$4.69	24.40%	09/12/2025	10.19%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$7.5322	\$8.6500	\$13.73	54.86%	\$6.20	37.00%	09/12/2025	7.71%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.7455	\$7.7500	\$13.73	49.13%	\$6.98	43.55%	09/12/2025	6.84%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$75.3223	\$86.4700	\$128.73	58.51%	\$53.41	32.83%	09/12/2025	#VALUE!	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$59.9959	\$68.8700	\$128.73	46.61%	\$68.73	46.50%	09/12/2025	#VALUE!	Pay down loan

CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
IOZJCA	ISHARES S&P/ASX 200 ETF	\$18.8306	\$21.6100	\$27.38	68.78%	\$8.55	21.07%	09/12/2025	6.39%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$16.5709	\$19.0300	\$27.38	60.52%	\$10.81	30.50%	09/12/2025	5.06%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.9715	\$14.9100	\$27.38	47.38%	\$14.41	45.54%	09/12/2025	3.79%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$351.5043	\$403.5000	\$490.71	71.63%	\$139.21	17.77%	09/12/2025	5.32%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$276.1819	\$317.0400	\$490.71	56.28%	\$214.53	35.39%	09/12/2025	3.45%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$249.2751	\$286.1500	\$490.71	50.80%	\$241.43	41.69%	09/12/2025	3.07%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.1549	\$1.3800	\$1.99	58.04%	\$0.84	30.65%	09/12/2025	0.00%	Pay to investor
MQGSC1	MACQUARIE GROUP LTD	\$46.0548	\$50.5700	\$136.96	33.63%	\$90.91	63.08%	20/01/2021	3.47%	Pay down loan
MQGSC2	MACQUARIE GROUP LTD	\$46.0973	\$52.9200	\$136.96	33.66%	\$90.86	61.36%	09/12/2025	3.47%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$70.3009	\$80.7000	\$136.96	51.33%	\$66.66	41.08%	09/12/2025	4.73%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$15.0645	\$16.8400	\$23.48	64.16%	\$8.42	28.28%	09/12/2025	7.13%	Pay to investor
NABSC1	NATIONAL AUSTRALIA BANK LTD	\$7.2248	\$7.9300	\$23.48	30.77%	\$16.26	66.23%	20/01/2021	3.69%	Pay down loan
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$7.2309	\$8.0800	\$23.48	30.80%	\$16.25	65.59%	09/12/2025	3.69%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.0258	\$7.2200	\$13.06	46.14%	\$7.03	44.72%	09/12/2025	3.84%	Pay to investor
OPHJCA	OPHIR HIGH CONVICTION FD-LIT	\$2.1090	\$2.4300	\$3.47	60.78%	\$1.36	29.97%	09/12/2025	0.00%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.6069	\$1.8400	\$3.47	46.31%	\$1.86	46.97%	09/12/2025	0.00%	Pay to investor
PNVJCA	POLYNOVO LTD	\$2.0086	\$2.4100	\$2.68	74.95%	\$0.67	10.07%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.2138	\$3.6900	\$4.80	66.95%	\$1.59	23.13%	09/12/2025	8.51%	Pay to investor
RIOJCA	RIO TINTO LTD	\$56.4717	\$64.2600	\$120.74	46.77%	\$64.27	46.78%	09/12/2025	8.81%	Pay to investor
RIOJCB	RIO TINTO LTD	\$56.4284	\$64.2100	\$120.74	46.74%	\$64.31	46.82%	20/01/2021	8.80%	Pay to investor
RIOS1	RIO TINTO LTD	\$7.2209	\$8.2200	\$120.74	5.98%	\$113.52	93.19%	20/01/2021	4.99%	Pay down loan
RIOS2	RIO TINTO LTD	\$40.1719	\$45.7100	\$120.74	33.27%	\$80.57	62.14%	09/12/2025	7.03%	Pay down loan
S32JCA	SOUTH32 LIMITED	\$1.4691	\$1.6100	\$2.71	54.21%	\$1.24	40.59%	20/01/2021	3.79%	Pay to investor
S32JCB	SOUTH32 LIMITED	\$1.4763	\$1.6900	\$2.71	54.48%	\$1.23	37.64%	09/12/2025	3.82%	Pay to investor
SCGJCA	SCENTRE GROUP	\$1.6069	\$1.8400	\$2.74	58.65%	\$1.13	32.85%	09/12/2025	9.97%	Pay to investor
SFYJCA	SPDR S&P/ASX 50 FUND	\$36.3616	\$39.9300	\$59.39	61.23%	\$23.03	32.77%	20/01/2021	7.11%	Pay to investor
SFYJCB	SPDR S&P/ASX 50 FUND	\$36.3958	\$41.7800	\$59.39	61.28%	\$22.99	29.65%	09/12/2025	7.12%	Pay to investor
STOJCA	SANTOS LTD	\$3.5150	\$4.0400	\$7.51	46.80%	\$4.00	46.21%	09/12/2025	2.63%	Pay to investor
SUNJCA	SUNCORP GROUP LTD	\$4.4803	\$5.1400	\$10.73	41.75%	\$6.25	52.10%	20/01/2021	5.76%	Pay to investor
SUNJCB	SUNCORP GROUP LTD	\$4.9862	\$5.7200	\$10.73	46.47%	\$5.74	46.69%	20/01/2021	6.27%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$4.9914	\$5.7300	\$10.73	46.52%	\$5.74	46.60%	09/12/2025	6.27%	Pay to investor
TCLJCA	TRANSURBAN GROUP	\$9.7922	\$11.2400	\$12.73	76.92%	\$2.94	11.70%	20/01/2021	10.55%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$9.7922	\$11.2400	\$12.73	76.92%	\$2.94	11.70%	09/12/2025	10.55%	Pay to investor
TCLSC1	TRANSURBAN GROUP	\$6.1797	\$7.0900	\$12.73	48.54%	\$6.55	44.30%	20/01/2021	4.73%	Pay down loan
TCLSC2	TRANSURBAN GROUP	\$6.1868	\$7.1100	\$12.73	48.60%	\$6.54	44.15%	09/12/2025	4.74%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0086	\$2.2900	\$3.09	65.00%	\$1.08	25.89%	09/12/2025	14.80%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$57.7471	\$66.2900	\$85.25	67.74%	\$27.50	22.24%	09/12/2025	6.86%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$47.7042	\$54.7700	\$85.25	55.96%	\$37.55	35.75%	09/12/2025	5.03%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$42.2479	\$48.5200	\$85.25	49.56%	\$43.00	43.09%	09/12/2025	4.39%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$30.1289	\$34.5900	\$53.00	56.85%	\$22.87	34.74%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.8012	\$30.7800	\$53.00	50.57%	\$26.20	41.92%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$50.2149	\$57.6400	\$78.22	64.20%	\$28.01	26.31%	09/12/2025	5.86%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$40.1719	\$46.1100	\$78.22	51.36%	\$38.05	41.05%	09/12/2025	4.31%	Pay to investor

CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 14-Jan-21

CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$38.2480	\$43.9100	\$78.22	48.90%	\$39.97	43.86%	09/12/2025	4.11%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$45.1934	\$51.8800	\$75.95	59.50%	\$30.76	31.69%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$36.7968	\$42.2600	\$75.95	48.45%	\$39.15	44.36%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$180.7736	\$207.5200	\$256.47	70.49%	\$75.70	19.09%	09/12/2025	3.97%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$155.6662	\$178.6900	\$256.47	60.70%	\$100.80	30.33%	09/12/2025	2.98%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$129.8354	\$149.0400	\$256.47	50.62%	\$126.63	41.89%	09/12/2025	2.37%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2052	\$1.3800	\$2.46	48.99%	\$1.25	43.90%	09/12/2025	0.00%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.0559	\$14.6000	\$20.60	63.38%	\$7.54	29.13%	09/12/2025	4.11%	Pay to investor
WBCSC1	WESTPAC BANKING CORP	\$11.6384	\$12.7800	\$20.60	56.50%	\$8.96	37.96%	20/01/2021	3.46%	Pay down loan
WBCSC2	WESTPAC BANKING CORP	\$11.6499	\$13.0200	\$20.60	56.55%	\$8.95	36.80%	09/12/2025	3.46%	Pay down loan
WESJCA	WESFARMERS LTD	\$22.3915	\$25.7000	\$51.10	43.82%	\$28.71	49.71%	20/01/2021	5.92%	Pay to investor
WESJCB	WESFARMERS LTD	\$34.6807	\$39.8100	\$51.10	67.87%	\$16.42	22.09%	20/01/2021	10.35%	Pay to investor
WESJCC	WESFARMERS LTD	\$22.4159	\$25.7300	\$51.10	43.87%	\$28.68	49.65%	09/12/2025	5.93%	Pay to investor
WESJCD	WESFARMERS LTD	\$34.7085	\$39.8400	\$51.10	67.92%	\$16.39	22.04%	09/12/2025	10.37%	Pay to investor
WESSC1	WESFARMERS LTD	\$25.5005	\$29.2700	\$51.10	49.90%	\$25.60	42.72%	20/01/2021	6.64%	Pay down loan
WESSC2	WESFARMERS LTD	\$25.5192	\$29.2900	\$51.10	49.94%	\$25.58	42.68%	09/12/2025	6.65%	Pay down loan
WOWJCA	WOOLWORTHS LTD	\$29.8378	\$32.7600	\$39.31	75.90%	\$9.47	16.66%	20/01/2021	9.92%	Pay to investor
WOWJCB	WOOLWORTHS LTD	\$16.4183	\$18.5200	\$39.31	41.77%	\$22.89	52.89%	20/01/2021	4.11%	Pay to investor
WOWJCC	WOOLWORTHS LTD	\$16.4303	\$18.5400	\$39.31	41.80%	\$22.88	52.84%	09/12/2025	4.11%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$28.8635	\$32.5600	\$39.31	73.43%	\$10.45	17.17%	09/12/2025	9.00%	Pay to investor
WOWSC1	WOOLWORTHS LTD	\$12.1486	\$13.3400	\$39.31	30.90%	\$27.16	66.06%	20/01/2021	3.46%	Pay down loan
WOWSC2	WOOLWORTHS LTD	\$12.1620	\$13.7100	\$39.31	30.94%	\$27.15	65.12%	09/12/2025	3.46%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$20.0860	\$22.6600	\$39.31	51.10%	\$19.22	42.36%	09/12/2025	4.89%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$15.0645	\$17.2900	\$26.68	56.46%	\$11.62	35.19%	09/12/2025	10.29%	Pay to investor
Z1PJCA	ZIP CO LIMITED	\$2.5107	\$3.0100	\$5.45	46.07%	\$2.94	44.77%	09/12/2025	0.00%	Pay to investor

The information is made available by Citigroup Global Markets Australia Pty Limited ("Citigroup Global Markets") ABN 64 003 114 832 and AFSL 240992, Participant of the ASX Group and Chi-X Australia. This information does not take into account the investment objectives or financial situation of any particular person. Investors should be aware that there are risks of investing and that prices both rise and fall. Investors should read the Product Disclosure Document which details all of the risks of investing in CitiFirst MINIs. Investors should also seek their own independent financial advice based on their own circumstances before making a decision.

The terms set forth herein are intended for discussion purposes only and subject to the final expression of the terms of transaction as set forth in a definitive agreement and/or confirmation. Any prices provided herein (other than those that are identified as being historical) are indicative only and do not represent firm quotes as to either price or size. All opinions and estimates included in this document constitute our judgment as of this date and are subject to change without

This material does not purport to identify the nature of the specific market or other risks associated with a particular transaction. Before entering into a derivative transaction, you should ensure that you fully understand the terms of the transaction, relevant risk factors, the nature and extent of your risk of loss and the nature of the contractual relationship into which you are entering. You should also carefully evaluate whether the transaction is appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances and whether you have the operational resources in place to monitor the associated risks and contractual obligations over the term of the transaction.

The ultimate decision to proceed with any investments is solely with you. We are not acting as your advisor or agent. Therefore prior to entering into the investment decision you should determine, without reliance upon us or our affiliates, the economic risks and merits, as well as the legal, tax and accounting characterizations and consequences of the transaction, and independently determine that you are able to assume these risks. In this regard, by acceptance of these information, you acknowledge that you have been advised that (a) we are not in the business of providing legal, tax or accounting advice, (b) you understand that there may be legal, tax or accounting risks associated with the transaction, (c) you should receive legal tax and accounting advice from advisors with appropriate expertise to assess relevant risks, and (d) you should apprise senior management in your organization as to the legal, tax and accounting advice (and, if acceptable, risks) associated with this transaction and our disclaimers as to these matters.

CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 14-Jan-21

CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
--------------------------------	------------	--------------------------------	-------------------------	---------------------	---------	--	------------------	--------	----------------------	-------------------

If you are acting as a financial adviser or agent, you should evaluate these considerations in light of the circumstances applicable to your principal and the scope of your authority. If you believe you need assistance in evaluating and understanding the terms or risks of a particular financial product, you should consult appropriate advisers before entering into the transaction.

We and/or our affiliates (together, the "Firm") may from time to time take proprietary positions and/or make a market in instruments identical or economically related to derivative transactions entered into with you, or may have an investment banking or other commercial relationship with and access to information from the issuer(s) of financial products underlying derivative transactions entered into with you. We may also undertake proprietary activities, including hedging transactions related to the initiation or termination of a derivative transaction with you, that may adversely affect the market price, rate, index or other market factors(s) underlying a derivative transaction entered into with you and consequently the value of the transaction. This document and its contents are proprietary information and products of our firm and may not be reproduced or otherwise disseminated in whole or in part without our written consent unless required to by judicial or administrative proceeding.

© Citigroup 2015. All Rights Reserved. Citi and the Red Arc Device are trademarks and service marks of Citigroup Inc. or its affiliates and are used and registered throughout the world. Any unauthorized use, duplication, redistribution or disclosure is prohibited by law and will result in prosecution.