

**REQUIREMENTS IMPOSED BY THE OFFICE OF FAIR TRADING ('OFT')  
PURSUANT TO SECTION 33A AND SECTION 33D(4) OF THE  
CONSUMER CREDIT ACT 1974 ('the Act')**

**REQUIREMENTS RELATING TO:**

**Citifinancial Europe plc** (Consumer Credit Licence Number 079310),  
registered office: Citigroup Centre, Canada Water, Canary Wharf, London  
E14 5LB.

**THE OFT REQUIRES AS FOLLOWS:**

1. That within one month of 8 June 2009 Citifinancial Europe plc ('Citi') will inform all holders of its credit cards (referred to below), past or present (since 22 March 2006):

- (i) that in its credit card terms and conditions, that applied during the period 22 March 2006 to 1 December 2008, clause 24.8 erroneously excluded its liability under section 75 of the Act for claims in relation to transactions carried out abroad;
- (ii) that section 75 of the Act gives the customer the right to make a claim against Citi for any misrepresentation or breach of contract by the supplier relating to goods or services and that the customer does not first have to make a claim against the supplier;
- (iii) that any customers (past or present) who feel they have been misled by such reference, and who feel they may have a valid claim, should do so by contacting [person(s)/section designated by Citi to deal with this issue].

2. That Citi will provide confirmation in writing to the OFT by 27 July 2009 that it has taken the action stipulated in Requirement 1 above.

**The credit cards concerned are:**

Citicard (Platinum Visa, Platinum Mastercard and Visa Gold)

Citicard Visa Classic

Ultima

AAAdvantage Visa

Private Bank

Audi Mastercard

Shell Mastercard

Easyjet Mastercard

Bmibaby Mastercard

**ANY FAILURE TO COMPLY WITH THE ABOVE REQUIREMENTS WILL RENDER CITIFINANCIAL EUROPE PLC LIABLE TO FURTHER FORMAL ACTION BY THE OFT. THIS COULD INCLUDE THE IMPOSITION OF FINANCIAL PENALTIES PURSUANT TO SECTION 39A OF THE ACT AND/OR THE REVOCATION OF CITIFINANCIAL EUROPE PLC'S CONSUMER CREDIT LICENCE PURSUANT TO SECTION 32 OF THE ACT.**

Signed:

*R. Watson*

**Ray Watson, Director, Consumer Credit Group  
Authorised signatory on behalf of the OFT**

Date:

*23 April 2009*