



**FOR IMMEDIATE RELEASE**  
**Citibank, N.A.**  
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**Citibank Thailand to Offer Citigold Clients  
Investment Opportunities in Offshore Bonds**

**BANGKOK** – Citibank Thailand is to offer privileged “Citigold” clients direct investment opportunities in offshore bonds issued by globally renowned corporations, as a means to diversify their investment risks in volatile markets.

**Mrs. Vira-anong C. Phutrakul, Consumer Business Manager, Citibank Thailand said,** “Following the successful launch of our offshore mutual fund investment service in March of this year, we continue our drive towards better equipping our clients to manage and grow their wealth. As part of this drive, we will be expanding our range of international investment products by introducing access to offshore bonds for Citigold clients who have a balance in their savings account and/or mutual fund account of at least THB 3 million. Clients are able to invest directly in offshore bonds through Citi. We will be offering selective investment-grade bonds from globally renowned corporations world-wide.”

“Fixed income investors can benefit from the current economic environment in which global growth, inflation and interest rates are expected to remain low. Citi analysts favour US Investment Grade bonds as well as US and European High Yields. A slow path of Federal Reserve rate hikes, which is Citi’s base case, is also positive for Emerging Market bonds. In addition to providing a stable income stream, high quality bonds can help diversify portfolios and provide a buffer against investment market volatility. This is increasingly important as markets may become more volatile given global political and economic uncertainties”. said Paul Hodes, Asia Pacific and EMEA Wealth Management Head, Citi.

Other benefits of bonds include regular known coupon payments paid to customers at fixed periods. If customers hold bonds to maturity, the yield is known upfront. Offshore bonds at Citibank also offer good liquidity as a customer can sell his/her bond back to Citibank before the bond’s maturity. Moreover, bonds generally offer a more secure return than investments such as equities, returns on which can be uncertain because they are based on the financial results of the company. Bonds also offer generally higher yields compared with time deposits.

“Citibank has focused on providing the best service possible for helping customers succeed in managing financial and investment plans, both domestic and international. The launch of this access service to offshore bonds demonstrates the potential of the bank and our focus on the provision of world-class financial services to our Citigold clients,” added Vira-anong.

**Disclaimer –**

Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by, Citibank. Not bank deposits. Subject to investment risks, including

possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

**About Citi:**

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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