



**FOR IMMEDIATE RELEASE**

**Citicorp Leasing (Thailand) Ltd.**

**June 14, 2012**

**Citi Advance emphasizes on “Responsibility financial institution”  
Reinforces relationship based lending and partnership strategies**

Bangkok - Citi Advance aggressively penetrates its personal loan market to capture a larger and stronger customer base in 2012, leveraging its unique ‘Relationship Based Lending’ strategy to differentiate its business practice in the fiercely and highly competitive market. Citi Advance’s latest milestone is the opening of its 43<sup>rd</sup> flagship branch at Mega Bangna to expand business outreach and get closer customers with more convenient and superior choice of products answering to their financial needs.

Recently Citicorp Leasing (Thailand) Ltd. or “Citi Advance” conducted a financial research , from the Citi Insight Research, customers expect high flexibility and responsibility from their financial institutions. They look for a long-term financial partner, who is friendly, approachable and trustful. A partner not only offers the right individual financial plan, but advises right solutions in times of uncertainty and emergency. Importantly we have crafted our 2011-2012 business strategy based on customer insights to create the unique and differentiated ‘Relationship Based Lending’ market position.

Main strategy of Citi Advance is competitive approach to reinforce its leading player as the relationship based lender of choice offering customer-centric products. Last year the company launched Limitless Opportunities and Purpose Base Lending with customized credit solutions to customers who are exploring an opportunity at any stage of life.

Creating broader customer satisfaction and experiences is a key performance indicator within Citi Advance. The company is launching the value-added “Citi Advance Cash Card” for its customers in June 2012. The “Citi Advance Cash Card” offers customers with more conveniences and reduced time hindrance to access to new or expanded financial products such as the application and approval process, more freedom options to get a big loan size, offering multiple tasks to include making an instruction to get money transfer into any banking account through phone call or making payment back by monthly installment per agreed tenor. In addition, when a small cash sum required, the Citi Advance Cash Card can be accessed at ATMs worldwide by which customers have the flexibility with a low monthly payment amount of 4% per month

At the same time, Citi Advance has pay attention on finding the right business partnerships as well as expands its service location in leading Department Stores or malls. Selecting the service location has been the key business success to Citi Advance. As shopping mall are hot spots for customer traffic - it is convenient for customers to have everything they need in one place. The numbers show the importance for Citi Advance to be in locations where customers will be, especially to build on the key strategy of relationship based lending.

The latest and largest partnership is the one launched with Big C. In the first phase, Citi Advance has started with over 70 booths in Big C stores nationwide to provide financial advisory services and personal credit solutions to Big C customers. The Big C partnership builds upon Citi Advance's core strategy, which is to serve customers in convenient locations nationwide.

"This is in line with the relocation and opening of new branches in key shopping malls. Our The opening of Mega Bangna flagship office marks the 43<sup>rd</sup> branch in Citi Advance network and fifteenth presence in shopping malls. Following the success of "Gooood Friday" campaign with DTAC,

"Moreover, Citi Advance has successfully expanded into the digital footprint with the help of a major partner. The online channel has grown over 200% year-on-year to product the same volume as one large branch. We continue to look for ways to further expand this digital channel and provide more information to customers. The digital space is an exciting area of growth for Citi Advance as it enables customers to visit our website, do their own research into our products, and leave their contact details if they have further questions or would like to formally apply for a loan. Customers can do this all at their own convenience," expanded Vira-anong.

Citi Advance targets a double digit revenue growth in 2012 but more importantly extends its lead in providing total relationship based credit solutions to the mass affluent market in Thailand. Citi Advance is the leading financial services company in Thailand, a long-term financial partner with our customers. We are a financial partner for life, someone who is friendly and approachable and dependable. Customers look at us as a trustworthy partner who provides financial advice in times of uncertainty and offers what is right for them.

The core 3 brand values of Citi Advance are Responsiveness, Flexibility and Trustworthiness. These 3 main factors reflex that Citi Advance is the "Superior Answer to All Financial Needs". More importantly Citi Advance is a responsible lender.

Presently Citi Advance has 43 branches nationwide with 12 branches in up-country locations. For Mega Bangna flagship presence, it opens daily from 10:30 – 20:00 hrs. For more information, please contact 0-2788-2788 or visit our website at [www.citiadvance.co.th](http://www.citiadvance.co.th)

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#### **About Citi:**

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Through Citicorp and Citi Holdings, 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. Additional information may be found at [www.citigroup.com](http://www.citigroup.com) or [www.citi.com](http://www.citi.com).