

Information Notice for Residents of the Republic of South Africa

Citi Private Bank

Citi Global Wealth at Work

December 20th, 2025

This notice applies to personal information processed by the Citi Private Bank® and Citi Global Wealth at Work® and describes how Citi collects and uses personal information from clients, their related persons (including spouses, children and family members) and their representatives or intermediaries (including agents, investment managers and counselors) who are resident in the Republic of South Africa. It informs you and all these persons of the rights available under the Protection of Personal Information Act 2013 (POPIA) as amended and supplemented by regulations, and of ways to exercise them.

This notice complements and should be read alongside the Citi Private Bank® and Citi Global Wealth at Work® [Privacy Statements](#).

If there is a conflict between this notice and any Privacy Statement and/or any other privacy notices provided for any specific purpose, this notice shall take priority.

Responsible Parties (Data Controllers) and their Contact Details

Responsible Parties: The Data Controllers for Citi Private Bank® and Citi Global Wealth at Work® in the Republic of South Africa are legally the **responsible parties** (1) collecting and processing personal information within South Africa and/or (2) are the entities, personnel or facilities in South Africa providing services to a foreign entity.

The Responsible Parties in the Republic of South Africa are:

Citigroup Global Markets Proprietary Limited

Address: 145 West Street, Sandown, Sandton, 2196, South Africa
Telephone: +27 11 944 0000

Citigroup Global Markets Nominees Proprietary Limited

Address: 145 West Street, Sandown, Sandton, 2196, South Africa
Telephone: +27 11 944 0000

POPIA applies to these Responsible Parties in circumstances where foreign entities use South African entities, infrastructure or resources to process personal information. For example, where our private bankers are licensed through entities in South Africa.

How can you contact us?

The primary contact details the **responsible party** are stated above. Alternatively, you can contact our officers in any country where your private bank or wealth relationships are based, or the country where your accounts and products are held: [Privacy | Citi Private Bank](#).

If you have any concerns or wish to exercise any individual rights under this notice you can also contact your Private Banker, or our independent Information Officer using the following details:

Email informationofficerza@citi.com

Or by post to

Citi Information Officer (South Africa)

145 West Street,
Sandown 2196
South Africa
Tel. +27 11 944 073

Why do we process your personal information?

We process personal information to provide Citi Private Bank® and Citi Global Wealth at Work® services in locations where your accounts or products are held. For information on how we process your personal information in those locations, including the purposes of processing (and where applicable, lawful basis) please refer to the Privacy Statement of the jurisdiction where your accounts or products are held: [Privacy | Citi Private Bank](#).

Where do we obtain information about you? (Sources of personal information)

We collect and process personal information that you have provided to us directly, and information that we learn from our communications and dealings with you.

We also process personal information about you that has been provided to us indirectly by third parties such as other clients or public sources.

For additional information please refer to the Privacy Statements and such other privacy statement(s), notice(s) or circular(s) that apply to you as described above.

What personal information do we gather?

The data categories that we gather include your name, date of birth, nationality, title and employee ID, job description, business contact details, relationships with other clients/family members, your home and/or business addresses and telephone numbers and other information required for Know-Your-client (KYC), Anti-Money Laundering (AML) counter terrorism financing, international sanctions, and for the prevention of fraud and other forms of economic crime. For example, this may include a copy of your passport or government ID or a specimen of your signature. We also gather information from public sources including reference agencies, credit or fraud checking bureaus, international sanctions lists, background checking entities, and press monitoring.

Where authorized by law in the context of financial-crime prevention, sanctions screening, security incidents, client support for vulnerability of accommodations, or regulatory obligations, we may process limited health or criminal background information (categories of **special personal information in Section 26 POPIA**). We apply proportionate safeguards, strict role-based access, encryption in transit and at rest, operational and logical separation, need to know approvals for the purpose for which such special personal information is gathered, and securely erase or destroy it where no longer needed for those specific purposes.

For further information on how personal information is collected and processed in the locations where your account or products are held, please refer to the relevant Privacy Statement and such other privacy statement(s), notice(s) or circular(s) that apply as described above.

To whom do we disclose your personal information?

We disclose your personal information to the minimum extent necessary to provide and operate our services and manage our clients and their service recipients. For details on how we disclose your personal information, please refer to the Privacy Statements and such other statement(s), notice(s) or circular(s) that apply in the jurisdictions described above.

We will disclose your personal information only as permitted under applicable law and in accordance with POPIA.

Where do we transfer your personal information?

We transfer personal information collected in the Republic of South Africa to foreign locations where your accounts or products are held, and then onward to service providers and counterparties to execute an investment, trade or payment. For further details please refer to the Privacy Statements relevant to the jurisdiction where your accounts or products are held.

When we transfer your personal information to other Citi entities, service providers or business counterparties, we take all reasonable steps to ensure that they protect your personal information and that it is kept secure and receives at least a similar level of protection as that which it receives in South Africa.

Transfers of personal information outside of South Africa are carried out in accordance with the following requirements:

- a) the third party receiving the personal information is subject to a law, binding corporate rules or binding agreement which provides adequate level of protection; and
- b) you give your consent to the transfer; or
- c) transfer is necessary for the performance of a contract between you and Citi, or for the implementation of pre-contractual measures taken in response to the data subject's request;
- (d) the transfer is necessary for the conclusion or performance of a contract concluded in the interest of the data subject between the responsible party and a third party; or
- (e) the transfer is for your benefit, and
 - (i) it is not reasonably practicable to obtain your consent to that transfer;
 - (ii) if it were reasonably practicable to obtain such consent, you would be likely to give it.

How long do we keep your personal information?

We keep your personal information for as long as is necessary in connection with performing an agreement with you, and for complying with a legal or regulatory obligation, for the duration of that agreement and for a period thereafter set in line with the Prescription Act (the statute of limitations for commercial or financial agreements), or as directed by banking and financial regulators. In the Republic of South Africa our standard retention period for accounts and products is five (5) years after closure. Any personal information will then be destroyed or de-identified when no longer needed or when we are no longer required by law to retain it (whichever is the latest).

What are your rights in relation to personal information?

You have the following rights:

- (1) Confirmation that we have your personal information;
- (2) Access to records containing your personal information or a description of the personal information we hold about you; and
- (3) The identity or categories of third parties who have had, or currently have, access to your personal information.

You may have additional rights under the Privacy Notices or such other privacy statement(s), notice(s) or circular(s) that apply in the jurisdiction where your account or products are held.

We will reasonably provide you with means of accessing personal information, where you are entitled to it, by for example, posting or emailing it to you.

There may be instances where we cannot grant you access to certain personal information, for example, if your right of access would interfere with the privacy of others or would result in a breach of confidentiality. If we refuse access, we will give written reasons for our refusal where practicable and legally permissible to do so.

If you believe that any personal information that we hold about you is inaccurate, irrelevant, outdated, incomplete or misleading, you may request us to correct it. If you believe that any personal information that we hold about you is excessive or has been unlawfully obtained or that we are no longer authorized to retain the information, you may request that we destroy or delete it. We will consider if the personal information requires correction, deletion, or destruction and if we do not agree on the grounds for retention, you may request that we add a note to the personal information stating that you disagree with it.

We may charge a reasonable fee to cover our administrative and other reasonable costs in providing personal information to you. We will not charge for simply making the request or for making any corrections to the personal information.

To exercise these rights or if you have questions about how we process your personal information, please contact us using the contact details in this Notice.

If you wish to exercise these rights or if you have any queries about your personal information, please contact the Responsible Person. If you have any concerns about our management of your personal information or wish to exercise individual rights under this notice you can also contact us using the information set out under the section "**How can you contact us?**" above.

YOU HAVE THE RIGHT TO COMPLAIN

If you still have concerns or remain unsatisfied about how we process your personal information or process your request, you can contact the Republic of South Africa Information Regulator:

Republic of South Africa	Information Regulator	Address: 54 Maxwell Dr, Woodmead, Midrand 2191 Email: helpdesk@inforegulator.org.za Phone: +27 (0) 10 023 5200
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