

**CitiFirst Instalment MINIs - current interest rate 6.95%pa**

Effective Date: 13-Feb-15

CitiFirst Instalment MINI ASX 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
AFIJOH	AUSTRALIAN FOUNDATION INV CO	\$3.5209	\$3.8600	\$6.15	57.25%	\$2.63	37.24%	12/12/2017	8.75%	Pay to investor
AGLJOC	AGL ENERGY LTD	\$8.4982	\$9.3300	\$14.88	57.11%	\$6.38	37.30%	22/06/2017	10.19%	Pay to investor
AGLJOP	AGL ENERGY LTD	\$9.6505	\$10.5900	\$14.88	64.86%	\$5.23	28.83%	30/05/2019	12.43%	Pay to investor
AGLJOQ	AGL ENERGY LTD	\$7.6188	\$8.3600	\$14.88	51.20%	\$7.26	43.82%	30/05/2019	8.95%	Pay to investor
AGLSO1	AGL ENERGY LTD	\$7.5978	\$8.3400	\$14.88	51.06%	\$7.28	43.95%	06/12/2019	8.93%	Pay down loan
AMPJOJ	AMP LTD	\$2.9730	\$3.2600	\$6.16	48.26%	\$3.19	47.08%	31/05/2018	7.53%	Pay to investor
AMPJOK	AMP LTD	\$3.8870	\$4.2700	\$6.16	63.10%	\$2.27	30.68%	31/05/2018	10.56%	Pay to investor
AMPJOM	AMP LTD	\$3.3245	\$3.6500	\$6.16	53.97%	\$2.84	40.75%	21/05/2015	8.46%	Pay to investor
AMPJON	AMP LTD	\$3.6015	\$3.9600	\$6.16	58.47%	\$2.56	35.71%	21/05/2015	9.38%	Pay to investor
ANZJOC	AUST AND NZ BANKING GROUP	\$13.6774	\$15.0100	\$34.98	39.10%	\$21.30	57.09%	22/06/2017	8.36%	Pay to investor
ANZJOH	AUST AND NZ BANKING GROUP	\$20.4209	\$22.4200	\$34.98	58.38%	\$14.56	35.91%	12/12/2017	12.23%	Pay to investor
ANZJOI	AUST AND NZ BANKING GROUP	\$23.2588	\$25.5300	\$34.98	66.49%	\$11.72	27.02%	26/11/2015	15.19%	Pay to investor
ANZJOJ	AUST AND NZ BANKING GROUP	\$16.6585	\$18.2800	\$34.98	47.62%	\$18.32	47.74%	31/05/2018	9.72%	Pay to investor
ANZJOK	AUST AND NZ BANKING GROUP	\$24.9878	\$27.4300	\$34.98	71.43%	\$9.99	21.58%	31/05/2018	17.81%	Pay to investor
ANZJOM	AUST AND NZ BANKING GROUP	\$18.2846	\$20.0700	\$34.98	52.27%	\$16.70	42.62%	21/05/2015	10.66%	Pay to investor
ANZSO1	AUST AND NZ BANKING GROUP	\$17.7282	\$19.4600	\$34.98	50.68%	\$17.25	44.37%	06/12/2019	10.32%	Pay down loan
APAJOH	APA GROUP	\$3.1777	\$3.6500	\$8.56	37.12%	\$5.38	57.36%	12/12/2017	6.60%	Pay to investor
ARGJOH	ARGO INVESTMENTS LTD	\$4.6945	\$5.1500	\$8.05	58.32%	\$3.36	36.02%	12/12/2017	9.33%	Pay to investor
ARGJOM	ARGO INVESTMENTS LTD	\$5.5871	\$6.1300	\$8.05	69.40%	\$2.46	23.85%	30/05/2019	12.70%	Pay to investor
ASXSO1	ASX LTD	\$20.2608	\$22.2400	\$39.65	51.10%	\$19.39	43.91%	06/12/2019	9.19%	Pay down loan
BENJOM	BENDIGO AND ADELAIDE BANK	\$6.0949	\$6.6900	\$14.04	43.41%	\$7.95	52.35%	21/05/2015	8.06%	Pay to investor
BENJON	BENDIGO AND ADELAIDE BANK	\$8.0342	\$8.8200	\$14.04	57.22%	\$6.01	37.18%	21/05/2015	10.66%	Pay to investor
BENJOP	BENDIGO AND ADELAIDE BANK	\$6.5454	\$7.1900	\$14.04	46.62%	\$7.49	48.79%	30/05/2019	8.54%	Pay to investor
BENJOQ	BENDIGO AND ADELAIDE BANK	\$9.1739	\$10.0700	\$14.04	65.34%	\$4.87	28.28%	30/05/2019	13.15%	Pay to investor
BHPJOC	BHP BILLITON LTD	\$19.4523	\$21.3500	\$30.70	63.36%	\$11.25	30.46%	22/06/2017	11.74%	Pay to investor
BHPJOJ	BHP BILLITON LTD	\$19.9902	\$21.9400	\$30.70	65.11%	\$10.71	28.53%	31/05/2018	12.33%	Pay to investor
BHPJOM	BHP BILLITON LTD	\$22.1632	\$24.3300	\$30.70	72.19%	\$8.54	20.75%	21/05/2015	15.46%	Pay to investor
BHPJOP	BHP BILLITON LTD	\$16.7152	\$18.3500	\$30.70	54.45%	\$13.98	40.23%	30/05/2019	9.44%	Pay to investor
BHPJOQ	BHP BILLITON LTD	\$15.0287	\$16.5000	\$30.70	48.95%	\$15.67	46.25%	30/05/2019	8.42%	Pay to investor
BHPSO1	BHP BILLITON LTD	\$17.2217	\$18.9000	\$30.70	56.10%	\$13.48	38.44%	06/12/2019	9.79%	Pay down loan
BKIJOH	BKI INVESTMENT CO LTD	\$0.9389	\$1.1200	\$1.72	54.59%	\$0.78	34.88%	12/12/2017	7.79%	Pay to investor
BOQJOA	BANK OF QUEENSLAND LTD	\$5.5539	\$6.1000	\$13.80	40.25%	\$8.25	55.80%	26/11/2015	8.00%	Pay to investor
BOQJOB	BANK OF QUEENSLAND LTD	\$7.8511	\$8.6200	\$13.80	56.89%	\$5.95	37.54%	26/11/2015	11.09%	Pay to investor
BOQJOP	BANK OF QUEENSLAND LTD	\$6.5970	\$7.2400	\$13.80	47.80%	\$7.20	47.54%	30/05/2019	9.16%	Pay to investor
BOQJOQ	BANK OF QUEENSLAND LTD	\$9.2770	\$10.1800	\$13.80	67.22%	\$4.52	26.23%	30/05/2019	14.59%	Pay to investor
BOQSO1	BANK OF QUEENSLAND LTD	\$6.8380	\$7.5100	\$13.80	49.55%	\$6.96	45.58%	06/12/2019	9.48%	Pay down loan
BXBJOJ	BRAMBLES LTD	\$5.6378	\$6.1900	\$10.07	55.99%	\$4.43	38.53%	31/05/2018	6.09%	Pay to investor
BXBJOK	BRAMBLES LTD	\$7.6889	\$8.4400	\$10.07	76.35%	\$2.38	16.19%	31/05/2018	11.34%	Pay to investor
BXBSO1	BRAMBLES LTD	\$5.5717	\$6.1200	\$10.07	55.33%	\$4.50	39.23%	06/12/2019	6.00%	Pay down loan
CABJOA	CABCHARGE AUSTRALIA LTD	\$2.8715	\$3.1500	\$4.92	58.36%	\$2.05	35.98%	26/11/2015	12.20%	Pay to investor
CABJOJ	CABCHARGE AUSTRALIA LTD	\$2.4988	\$2.7500	\$4.92	50.79%	\$2.42	44.11%	31/05/2018	10.33%	Pay to investor
CBAJOC	COMMONWEALTH BANK OF AUSTRALIA	\$32.4610	\$35.6300	\$91.18	35.60%	\$58.72	60.92%	22/06/2017	6.83%	Pay to investor
CBAJOH	COMMONWEALTH BANK OF AUSTRALIA	\$50.1135	\$55.0100	\$91.18	54.96%	\$41.07	39.67%	12/12/2017	9.76%	Pay to investor

**CitiFirst Instalment MINIs - current interest rate 6.95%pa**

Effective Date: 13-Feb-15

CitiFirst Instalment MINI ASX 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
CBAJOI	COMMONWEALTH BANK OF AUSTRALIA	\$47.2872	\$51.9100	\$91.18	51.86%	\$43.89	43.07%	26/11/2015	9.14%	Pay to investor
CBAJOJ	COMMONWEALTH BANK OF AUSTRALIA	\$41.0910	\$45.1000	\$91.18	45.07%	\$50.09	50.54%	31/05/2018	8.01%	Pay to investor
CBAJOK	COMMONWEALTH BANK OF AUSTRALIA	\$53.8421	\$59.1000	\$91.18	59.05%	\$37.34	35.18%	31/05/2018	10.74%	Pay to investor
CBAJOM	COMMONWEALTH BANK OF AUSTRALIA	\$44.3264	\$48.6500	\$91.18	48.61%	\$46.85	46.64%	21/05/2015	8.56%	Pay to investor
CBAJON	COMMONWEALTH BANK OF AUSTRALIA	\$58.3635	\$64.0500	\$91.18	64.01%	\$32.82	29.75%	21/05/2015	12.22%	Pay to investor
CBAJOO	COMMONWEALTH BANK OF AUSTRALIA	\$64.2733	\$70.5300	\$91.18	70.49%	\$26.91	22.65%	21/05/2015	14.90%	Pay to investor
CBAJOP	COMMONWEALTH BANK OF AUSTRALIA	\$57.9030	\$63.5600	\$91.18	63.50%	\$33.28	30.29%	30/05/2019	12.05%	Pay to investor
CBAJOQ	COMMONWEALTH BANK OF AUSTRALIA	\$45.7129	\$50.1800	\$91.18	50.13%	\$45.47	44.97%	30/05/2019	8.82%	Pay to investor
CBAJOR	COMMONWEALTH BANK OF AUSTRALIA	\$74.6425	\$81.9500	\$91.18	81.86%	\$16.54	10.12%	30/05/2019	24.25%	Pay to investor
CBASO1	COMMONWEALTH BANK OF AUSTRALIA	\$45.5868	\$50.0400	\$91.18	50.00%	\$45.59	45.12%	06/12/2019	8.80%	Pay down loan
CCLSO1	COCA-COLA AMATIL LTD	\$5.0652	\$5.5600	\$9.63	52.60%	\$4.56	42.26%	06/12/2019	11.39%	Pay down loan
COHJOM	COCHLEAR LTD	\$32.5813	\$35.7600	\$88.54	36.80%	\$55.96	59.61%	21/05/2015	4.54%	Pay to investor
COHJON	COCHLEAR LTD	\$45.6138	\$50.0700	\$88.54	51.52%	\$42.93	43.45%	21/05/2015	5.92%	Pay to investor
COHJOP	COCHLEAR LTD	\$35.5618	\$39.0400	\$88.54	40.16%	\$52.98	55.91%	30/05/2019	4.79%	Pay to investor
COHJOQ	COCHLEAR LTD	\$49.9927	\$54.8800	\$88.54	56.46%	\$38.55	38.02%	30/05/2019	6.59%	Pay to investor
COHSO1	COCHLEAR LTD	\$40.0151	\$43.9200	\$88.54	45.19%	\$48.52	50.40%	06/12/2019	5.23%	Pay down loan
CPUJOM	COMPUTERSHARE LTD	\$6.6490	\$7.3000	\$11.74	56.64%	\$5.09	37.82%	21/05/2015	5.70%	Pay to investor
CPUJON	COMPUTERSHARE LTD	\$8.3112	\$9.1200	\$11.74	70.79%	\$3.43	22.32%	21/05/2015	8.46%	Pay to investor
CPUJOP	COMPUTERSHARE LTD	\$6.1847	\$6.7900	\$11.74	52.68%	\$5.56	42.16%	30/05/2019	5.22%	Pay to investor
CPUJOQ	COMPUTERSHARE LTD	\$8.7616	\$9.6200	\$11.74	74.63%	\$2.98	18.06%	30/05/2019	9.74%	Pay to investor
CPUSO1	COMPUTERSHARE LTD	\$6.2809	\$6.8900	\$11.74	53.50%	\$5.46	41.31%	06/12/2019	5.31%	Pay down loan
CSLJOJ	CSL LTD	\$38.8698	\$42.6600	\$85.54	45.44%	\$46.67	50.13%	31/05/2018	2.66%	Pay to investor
CSLJOK	CSL LTD	\$53.3072	\$58.5200	\$85.54	62.32%	\$32.23	31.59%	31/05/2018	3.85%	Pay to investor
CWNJOM	CROWN LTD	\$8.8653	\$9.7200	\$14.09	62.92%	\$5.22	31.01%	21/05/2015	7.08%	Pay to investor
CWNJOP	CROWN LTD	\$7.7308	\$8.4900	\$14.09	54.87%	\$6.36	39.74%	30/05/2019	5.82%	Pay to investor
CWNSO1	CROWN LTD	\$7.8004	\$8.5600	\$14.09	55.36%	\$6.29	39.25%	06/12/2019	5.88%	Pay down loan
DJWJOH	DJERRIWARRH INVESTMENTS LTD	\$2.9340	\$3.5100	\$4.60	63.78%	\$1.67	23.70%	12/12/2017	22.50%	Pay to investor
DOWSO1	DOWNER EDI LTD	\$2.4313	\$2.6700	\$4.20	57.89%	\$1.77	36.43%	06/12/2019	13.00%	Pay down loan
FLTJOB	FLIGHT CENTRE LTD	\$27.5660	\$30.2600	\$36.87	74.77%	\$9.30	17.93%	26/11/2015	16.34%	Pay to investor
FLTJOP	FLIGHT CENTRE LTD	\$21.8009	\$23.9400	\$36.87	59.13%	\$15.07	35.07%	30/05/2019	10.09%	Pay to investor
FMGJON	FORTESCUE METALS GROUP LTD	\$1.0019	\$1.1000	\$2.45	40.89%	\$1.45	55.10%	30/05/2019	13.81%	Pay to investor
FMGJOO	FORTESCUE METALS GROUP LTD	\$1.5530	\$1.7100	\$2.45	63.39%	\$0.90	30.20%	30/05/2019	22.30%	Pay to investor
FMGJOP	FORTESCUE METALS GROUP LTD	\$1.3206	\$1.4500	\$2.45	53.90%	\$1.13	40.82%	30/05/2019	17.71%	Pay to investor
FMGSO1	FORTESCUE METALS GROUP LTD	\$1.5196	\$1.6700	\$2.45	62.02%	\$0.93	31.84%	06/12/2019	21.50%	Pay down loan
IAAJOM	ISHARES ASIA 50 IDX-CDI	\$30.8977	\$33.9200	\$63.28	48.83%	\$32.38	46.40%	30/05/2019	2.61%	Pay to investor
IEMJOM	ISHARES MSCI EMERGING MK-CDI	\$24.8195	\$27.2400	\$51.84	47.88%	\$27.02	47.45%	30/05/2019	2.63%	Pay to investor
IHDSO1	ISHARES S&P/ASX DIVIDEND OPP	\$7.9752	\$8.7500	\$15.27	52.23%	\$7.29	42.70%	06/12/2019	1.75%	Pay down loan
ILUJOP	ILUKA RESOURCES LTD	\$4.0634	\$4.4600	\$7.06	57.56%	\$3.00	36.83%	30/05/2019	3.34%	Pay to investor
IOOSO1	ISHARES GLOBAL 100-CDI	\$52.0472	\$57.1300	\$100.44	51.82%	\$48.39	43.12%	06/12/2019	4.29%	Pay down loan
IOZSO1	ISHARES MSCI AUSTRALIA 200 ETF	\$12.6480	\$13.8800	\$24.78	51.04%	\$12.13	43.99%	06/12/2019	1.78%	Pay down loan
ISOJOM	SHARES S&P/ASX SMALL ORDINARIES	\$2.0261	\$2.2200	\$3.88	52.22%	\$1.85	42.78%	30/05/2019	2.42%	Pay to investor
IVVSO1	ISHARES CORE S&P 500 ETF	\$137.4157	\$150.8400	\$272.20	50.48%	\$134.78	44.58%	06/12/2019	2.23%	Pay down loan
IZZJOM	ISHARES CHINA LARGE-CAP -CDI	\$30.0574	\$33.0000	\$55.57	54.09%	\$25.51	40.62%	30/05/2019	3.94%	Pay to investor



**CitiFirst Instalment MINIs - current interest rate 6.95%pa**

Effective Date: 13-Feb-15

CitiFirst Instalment MINI ASX 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
JBHJOP	JB HI-FI LTD	\$8.6347	\$9.4800	\$17.00	50.79%	\$8.37	44.24%	30/05/2019	10.52%	Pay to investor
JBHJOQ	JB HI-FI LTD	\$11.1743	\$12.2700	\$17.00	65.73%	\$5.83	27.82%	30/05/2019	15.11%	Pay to investor
JBHSO1	JB HI-FI LTD	\$8.3245	\$9.2000	\$17.00	48.97%	\$8.68	45.88%	06/12/2019	10.14%	Pay down loan
LLCSO1	LEND LEASE GROUP	\$8.7121	\$9.5600	\$16.72	52.11%	\$8.01	42.82%	06/12/2019	8.87%	Pay down loan
MFFJOH	MAGELLAN FLAGSHIP FUND LTD	\$0.8885	\$1.0600	\$1.88	47.39%	\$0.99	43.47%	12/12/2017	0.00%	Pay to investor
MFGJOP	MAGELLAN FINANCIAL GROUP LTD	\$10.5201	\$11.5500	\$21.02	50.05%	\$10.50	45.05%	30/05/2019	3.65%	Pay to investor
MLTJOH	MILTON CORPORATION LIMITED	\$2.1969	\$2.6300	\$4.67	47.04%	\$2.47	43.68%	12/12/2017	41.06%	Pay to investor
MPLJOP	MEDIBANK PRIVATE LIMITED	\$1.7269	\$1.9000	\$2.50	69.08%	\$0.77	24.00%	30/05/2019	0.00%	Pay to investor
MPLJOQ	MEDIBANK PRIVATE LIMITED	\$1.2190	\$1.3400	\$2.50	48.76%	\$1.28	46.40%	30/05/2019	0.00%	Pay to investor
MPLSO1	MEDIBANK PRIVATE LIMITED	\$1.3170	\$1.4500	\$2.50	52.68%	\$1.18	42.00%	06/12/2019	0.00%	Pay down loan
MQGJOJ	MACQUARIE GROUP LTD	\$21.5625	\$23.6700	\$65.83	32.75%	\$44.27	64.04%	31/05/2018	6.55%	Pay to investor
MQGJOK	MACQUARIE GROUP LTD	\$31.9349	\$35.0500	\$65.83	48.51%	\$33.90	46.76%	31/05/2018	8.56%	Pay to investor
MQGJOM	MACQUARIE GROUP LTD	\$44.8393	\$49.2200	\$65.83	68.11%	\$20.99	25.23%	21/05/2015	13.82%	Pay to investor
MQGJON	MACQUARIE GROUP LTD	\$34.3784	\$37.7400	\$65.83	52.22%	\$31.45	42.67%	21/05/2015	9.22%	Pay to investor
MQGJOP	MACQUARIE GROUP LTD	\$41.2311	\$45.2600	\$65.83	62.63%	\$24.60	31.25%	30/05/2019	11.79%	Pay to investor
MQGJOQ	MACQUARIE GROUP LTD	\$48.0918	\$52.8000	\$65.83	73.05%	\$17.74	19.79%	30/05/2019	16.35%	Pay to investor
MQGSO1	MACQUARIE GROUP LTD	\$33.0251	\$36.2500	\$65.83	50.17%	\$32.80	44.93%	06/12/2019	8.84%	Pay down loan
MYRJOQ	MYER HOLDINGS LTD	\$0.8015	\$0.8800	\$1.82	44.16%	\$1.01	51.52%	30/05/2019	14.31%	Pay to investor
MYRJOS	MYER HOLDINGS LTD	\$1.0158	\$1.1200	\$1.82	55.97%	\$0.80	38.29%	30/05/2019	18.14%	Pay to investor
NABJOC	NATIONAL AUSTRALIA BANK LTD	\$14.4676	\$15.8800	\$36.71	39.41%	\$22.24	56.74%	22/06/2017	8.90%	Pay to investor
NABJOH	NATIONAL AUSTRALIA BANK LTD	\$20.1393	\$22.1100	\$36.71	54.86%	\$16.57	39.77%	12/12/2017	11.95%	Pay to investor
NABJOJ	NATIONAL AUSTRALIA BANK LTD	\$17.4198	\$19.1200	\$36.71	47.45%	\$19.29	47.92%	31/05/2018	10.26%	Pay to investor
NABJOK	NATIONAL AUSTRALIA BANK LTD	\$24.3832	\$26.7700	\$36.71	66.42%	\$12.33	27.08%	31/05/2018	16.06%	Pay to investor
NABJOM	NATIONAL AUSTRALIA BANK LTD	\$21.6091	\$23.7200	\$36.71	58.86%	\$15.10	35.39%	21/05/2015	13.11%	Pay to investor
NABJOO	NATIONAL AUSTRALIA BANK LTD	\$26.0418	\$28.5900	\$36.71	70.94%	\$10.67	22.12%	21/05/2015	18.56%	Pay to investor
NABJOP	NATIONAL AUSTRALIA BANK LTD	\$27.7040	\$30.4100	\$36.71	75.47%	\$9.01	17.16%	21/05/2015	21.99%	Pay to investor
NABSO1	NATIONAL AUSTRALIA BANK LTD	\$18.2347	\$20.0200	\$36.71	49.67%	\$18.48	45.46%	06/12/2019	10.72%	Pay down loan
NCMJON	NEWCREST MINING LTD	\$4.2064	\$4.6200	\$13.91	30.24%	\$9.70	66.79%	21/05/2015	0.00%	Pay to investor
NCMJOO	NEWCREST MINING LTD	\$5.6690	\$6.2200	\$13.91	40.75%	\$8.24	55.28%	21/05/2015	0.00%	Pay to investor
NCMJOP	NEWCREST MINING LTD	\$5.5147	\$6.0600	\$13.91	39.65%	\$8.40	56.43%	30/05/2019	0.00%	Pay to investor
NCMJQO	NEWCREST MINING LTD	\$7.7308	\$8.4900	\$13.91	55.58%	\$6.18	38.96%	30/05/2019	0.00%	Pay to investor
ORGJOH	ORIGIN ENERGY LTD	\$6.4549	\$7.0900	\$11.78	54.80%	\$5.33	39.81%	12/12/2017	9.39%	Pay to investor
ORGJOJ	ORIGIN ENERGY LTD	\$8.8845	\$9.7600	\$11.78	75.42%	\$2.90	17.15%	31/05/2018	17.27%	Pay to investor
ORGJOP	ORIGIN ENERGY LTD	\$5.5105	\$6.0500	\$11.78	46.78%	\$6.27	48.64%	30/05/2019	7.98%	Pay to investor
ORGSO1	ORIGIN ENERGY LTD	\$6.5848	\$7.2300	\$11.78	55.90%	\$5.20	38.62%	06/12/2019	9.62%	Pay down loan
ORIOJO	ORICA LTD	\$11.1057	\$12.1900	\$19.07	58.24%	\$7.96	36.08%	31/05/2018	12.05%	Pay to investor
ORIJOK	ORICA LTD	\$15.2544	\$16.7400	\$19.07	79.99%	\$3.82	12.22%	31/05/2018	25.16%	Pay to investor
ORIJOM	ORICA LTD	\$13.8520	\$15.1900	\$19.07	72.64%	\$5.22	20.35%	21/05/2015	18.40%	Pay to investor
OZFJOM	SPDR S&P/ASX200 FINANCIALS	\$11.5220	\$12.6500	\$22.73	50.69%	\$11.21	44.35%	30/05/2019	0.00%	Pay to investor
QANJOM	QANTAS AIRWAYS LTD	\$0.7757	\$0.8500	\$2.56	30.30%	\$1.78	66.80%	21/05/2015	0.00%	Pay to investor
QANJOP	QANTAS AIRWAYS LTD	\$1.4704	\$1.6200	\$2.56	57.44%	\$1.09	36.72%	30/05/2019	0.00%	Pay to investor
QANJOQ	QANTAS AIRWAYS LTD	\$1.0823	\$1.1900	\$2.56	42.28%	\$1.48	53.52%	30/05/2019	0.00%	Pay to investor
QBEJOH	QBE INSURANCE GROUP LTD	\$6.1615	\$6.7700	\$11.44	53.86%	\$5.28	40.82%	12/12/2017	5.12%	Pay to investor

**CitiFirst Instalment MINIs - current interest rate 6.95%pa**

Effective Date: 13-Feb-15

CitiFirst Instalment MINI ASX 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
QBEJOJ	QBE INSURANCE GROUP LTD	\$8.9303	\$9.8000	\$11.44	78.06%	\$2.51	14.34%	31/05/2018	10.76%	Pay to investor
QBEJOQ	QBE INSURANCE GROUP LTD	\$7.1109	\$7.8100	\$11.44	62.16%	\$4.33	31.73%	30/05/2019	6.24%	Pay to investor
QBESO1	QBE INSURANCE GROUP LTD	\$6.2809	\$6.8900	\$11.44	54.90%	\$5.16	39.77%	06/12/2019	5.23%	Pay down loan
RHCJOP	RAMSAY HEALTH CARE LTD	\$34.6410	\$38.0300	\$60.98	56.81%	\$26.34	37.64%	30/05/2019	3.23%	Pay to investor
RHCISO1	RAMSAY HEALTH CARE LTD	\$30.8977	\$33.9200	\$60.98	50.67%	\$30.08	44.38%	06/12/2019	2.83%	Pay down loan
RIOJOC	RIO TINTO LTD	\$35.2573	\$38.7000	\$59.90	58.86%	\$24.64	35.39%	22/06/2017	9.08%	Pay to investor
RIOJOJ	RIO TINTO LTD	\$33.3170	\$36.5700	\$59.90	55.62%	\$26.58	38.95%	31/05/2018	8.41%	Pay to investor
RIOJOK	RIO TINTO LTD	\$46.6438	\$51.2000	\$59.90	77.87%	\$13.26	14.52%	31/05/2018	16.87%	Pay to investor
RIOJOM	RIO TINTO LTD	\$37.1234	\$40.7400	\$59.90	61.98%	\$22.78	31.99%	21/05/2015	9.82%	Pay to investor
RIOJOO	RIO TINTO LTD	\$44.3264	\$48.6500	\$59.90	74.00%	\$15.57	18.78%	21/05/2015	14.36%	Pay to investor
RIOS01	RIO TINTO LTD	\$32.4173	\$35.5800	\$59.90	54.12%	\$27.48	40.60%	06/12/2019	8.14%	Pay down loan
RMDSO1	RESMED INC-CDI	\$3.5097	\$3.8500	\$8.52	41.19%	\$5.01	54.81%	06/12/2019	3.05%	Pay down loan
SFYJOM	SPDR S&P/ASX 50 FUND	\$29.3782	\$32.2500	\$55.77	52.68%	\$26.39	42.17%	30/05/2019	12.60%	Pay to investor
SFYSO1	SPDR S&P/ASX 50 FUND	\$25.5338	\$28.0300	\$55.77	45.78%	\$30.24	49.74%	06/12/2019	11.00%	Pay down loan
SGPJOM	STOCKLAND	\$2.4934	\$2.7300	\$4.70	53.05%	\$2.21	41.91%	21/05/2015	10.88%	Pay to investor
SGPJON	STOCKLAND	\$3.0474	\$3.3400	\$4.70	64.84%	\$1.65	28.94%	21/05/2015	14.52%	Pay to investor
SGPJOP	STOCKLAND	\$2.6285	\$2.8900	\$4.70	55.93%	\$2.07	38.51%	30/05/2019	11.59%	Pay to investor
SHLSO1	SONIC HEALTHCARE LTD	\$9.7252	\$10.6800	\$18.77	51.81%	\$9.04	43.10%	06/12/2019	7.41%	Pay down loan
SKIJOM	SPARK INFRASTRUCTURE GROUP	\$0.9419	\$1.0400	\$2.24	42.05%	\$1.30	53.57%	21/05/2015	8.67%	Pay to investor
SKIJON	SPARK INFRASTRUCTURE GROUP	\$1.3852	\$1.5200	\$2.24	61.84%	\$0.85	32.14%	21/05/2015	13.16%	Pay to investor
SKIJOP	SPARK INFRASTRUCTURE GROUP	\$1.1339	\$1.2400	\$2.24	50.62%	\$1.11	44.64%	30/05/2019	10.17%	Pay to investor
STOJOM	SANTOS LTD	\$3.8073	\$4.1800	\$7.59	50.16%	\$3.78	44.93%	30/05/2019	9.25%	Pay to investor
STOJON	SANTOS LTD	\$4.4084	\$4.8400	\$7.59	58.08%	\$3.18	36.23%	30/05/2019	11.00%	Pay to investor
STOJOO	SANTOS LTD	\$5.5105	\$6.0500	\$7.59	72.60%	\$2.08	20.29%	30/05/2019	16.83%	Pay to investor
STOJOQ	SANTOS LTD	\$5.0652	\$5.5600	\$7.59	66.74%	\$2.52	26.75%	30/05/2019	13.86%	Pay to investor
STOSO1	SANTOS LTD	\$5.0652	\$5.5600	\$7.59	66.74%	\$2.52	26.75%	06/12/2019	13.86%	Pay down loan
STWJOC	SPDR S&P/ASX 200 FUND	\$26.2031	\$28.7600	\$53.35	49.12%	\$27.15	46.09%	26/11/2015	8.26%	Pay to investor
STWJOD	SPDR S&P/ASX 200 FUND	\$37.9033	\$41.6100	\$53.35	71.05%	\$15.45	22.01%	26/11/2015	14.52%	Pay to investor
STWJOM	SPDR S&P/ASX 200 FUND	\$33.2448	\$36.4900	\$53.35	62.31%	\$20.11	31.60%	21/05/2015	11.16%	Pay to investor
STWJOP	SPDR S&P/ASX 200 FUND	\$27.1095	\$29.7600	\$53.35	50.81%	\$26.24	44.22%	30/05/2019	8.55%	Pay to investor
STWJOQ	SPDR S&P/ASX 200 FUND	\$37.9326	\$41.6400	\$53.35	71.10%	\$15.42	21.95%	30/05/2019	14.55%	Pay to investor
STWSO1	SPDR S&P/ASX 200 FUND	\$27.1038	\$29.7500	\$53.35	50.80%	\$26.25	44.24%	06/12/2019	8.55%	Pay down loan
SUNJOG	SUNCORP GROUP LTD	\$8.9429	\$9.8200	\$13.97	64.02%	\$5.03	29.71%	26/11/2015	14.92%	Pay to investor
SUNJOJ	SUNCORP GROUP LTD	\$6.5548	\$7.2000	\$13.97	46.92%	\$7.42	48.46%	31/05/2018	10.11%	Pay to investor
SUNJOK	SUNCORP GROUP LTD	\$9.3809	\$10.3000	\$13.97	67.15%	\$4.59	26.27%	31/05/2018	16.34%	Pay to investor
SUNJOM	SUNCORP GROUP LTD	\$7.4465	\$8.1600	\$13.97	53.30%	\$6.52	41.59%	21/05/2015	11.50%	Pay to investor
SUNJON	SUNCORP GROUP LTD	\$8.1114	\$8.8900	\$13.97	58.06%	\$5.86	36.36%	21/05/2015	12.80%	Pay to investor
SUNJOO	SUNCORP GROUP LTD	\$8.4846	\$9.3100	\$13.97	60.73%	\$5.49	33.36%	21/05/2015	13.67%	Pay to investor
SUNSO1	SUNCORP GROUP LTD	\$8.1043	\$8.9000	\$13.97	58.01%	\$5.87	36.29%	06/12/2019	12.79%	Pay down loan
SWMJOP	SEVEN WEST MEDIA LTD	\$0.8762	\$0.9700	\$1.36	64.43%	\$0.48	28.68%	30/05/2019	24.80%	Pay to investor
SWMJOQ	SEVEN WEST MEDIA LTD	\$1.0883	\$1.1900	\$1.36	80.02%	\$0.27	12.50%	30/05/2019	44.17%	Pay to investor
SYDJOP	SYDNEY AIRPORT	\$2.3192	\$2.5500	\$5.12	45.30%	\$2.80	50.20%	30/05/2019	8.39%	Pay to investor
SYDSO1	SYDNEY AIRPORT	\$2.4115	\$2.6500	\$5.12	47.10%	\$2.71	48.24%	06/12/2019	8.68%	Pay down loan



**CitiFirst Instalment MINIs - current interest rate 6.95%pa**

Effective Date: 13-Feb-15

CitiFirst Instalment MINI ASX 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
TAHJOE	TABCORP HOLDINGS LTD	\$2.1823	\$2.4000	\$4.84	45.09%	\$2.66	50.41%	26/11/2015	3.01%	Pay to investor
TAHJOM	TABCORP HOLDINGS LTD	\$2.6929	\$2.9600	\$4.84	55.64%	\$2.15	38.84%	21/05/2015	3.73%	Pay to investor
TAHJOP	TABCORP HOLDINGS LTD	\$1.9069	\$2.1000	\$4.84	39.40%	\$2.93	56.61%	30/05/2019	2.73%	Pay to investor
TAHJOQ	TABCORP HOLDINGS LTD	\$2.6285	\$2.8900	\$4.84	54.31%	\$2.21	40.29%	30/05/2019	3.62%	Pay to investor
TAHSO1	TABCORP HOLDINGS LTD	\$2.2626	\$2.4900	\$4.84	46.75%	\$2.58	48.55%	06/12/2019	3.10%	Pay down loan
TCLJOJ	TRANSURBAN GROUP	\$3.8109	\$4.1800	\$9.23	41.29%	\$5.42	54.71%	31/05/2018	6.92%	Pay to investor
TCLJOK	TRANSURBAN GROUP	\$5.3595	\$5.8800	\$9.23	58.07%	\$3.87	36.29%	31/05/2018	9.69%	Pay to investor
TCLJOM	TRANSURBAN GROUP	\$4.5435	\$4.9800	\$9.23	49.23%	\$4.69	46.05%	21/05/2015	8.00%	Pay to investor
TLSJOC	TELSTRA CORP LTD	\$2.2492	\$2.4700	\$6.45	34.87%	\$4.20	61.71%	22/06/2017	7.02%	Pay to investor
TLSJOH	TELSTRA CORP LTD	\$3.5209	\$3.8600	\$6.45	54.59%	\$2.93	40.16%	12/12/2017	10.07%	Pay to investor
TLSJOI	TELSTRA CORP LTD	\$3.1471	\$3.4500	\$6.45	48.79%	\$3.30	46.51%	26/11/2015	8.93%	Pay to investor
TLSJOJ	TELSTRA CORP LTD	\$2.7582	\$3.0200	\$6.45	42.76%	\$3.69	53.18%	31/05/2018	7.99%	Pay to investor
TLSJOK	TELSTRA CORP LTD	\$3.8660	\$4.2400	\$6.45	59.94%	\$2.58	34.26%	31/05/2018	11.42%	Pay to investor
TLSJOM	TELSTRA CORP LTD	\$4.1556	\$4.5700	\$6.45	64.43%	\$2.29	29.15%	21/05/2015	12.86%	Pay to investor
TLSJON	TELSTRA CORP LTD	\$3.7123	\$4.0800	\$6.45	57.56%	\$2.74	36.74%	21/05/2015	10.78%	Pay to investor
TLSJOO	TELSTRA CORP LTD	\$4.7244	\$5.1900	\$6.45	73.25%	\$1.73	19.53%	21/05/2015	17.10%	Pay to investor
TLSJOP	TELSTRA CORP LTD	\$4.6699	\$5.1300	\$6.45	72.40%	\$1.78	20.47%	21/05/2015	16.57%	Pay to investor
TLSJOQ	TELSTRA CORP LTD	\$4.3808	\$4.8100	\$6.45	67.92%	\$2.07	25.43%	30/05/2019	14.26%	Pay to investor
TLSJOR	TELSTRA CORP LTD	\$5.4604	\$6.0000	\$6.45	84.66%	\$0.99	6.98%	30/05/2019	29.81%	Pay to investor
TLSJOS	TELSTRA CORP LTD	\$5.0096	\$5.5000	\$6.45	77.67%	\$1.44	14.73%	30/05/2019	20.48%	Pay to investor
TLSSO1	TELSTRA CORP LTD	\$3.2417	\$3.5600	\$6.45	50.26%	\$3.21	44.81%	06/12/2019	9.19%	Pay down loan
TOLJOC	TOLL HOLDINGS LTD	\$4.1234	\$4.5300	\$6.03	68.38%	\$1.91	24.88%	26/11/2015	14.69%	Pay to investor
TOLJOM	TOLL HOLDINGS LTD	\$3.8786	\$4.2600	\$6.03	64.32%	\$2.15	29.35%	21/05/2015	13.01%	Pay to investor
TOLJON	TOLL HOLDINGS LTD	\$4.7097	\$5.1600	\$6.03	78.10%	\$1.32	14.43%	21/05/2015	21.21%	Pay to investor
TOLJOP	TOLL HOLDINGS LTD	\$2.9893	\$3.2800	\$6.03	49.57%	\$3.04	45.61%	30/05/2019	9.21%	Pay to investor
TOLJOQ	TOLL HOLDINGS LTD	\$4.1746	\$4.5900	\$6.03	69.23%	\$1.86	23.88%	30/05/2019	15.09%	Pay to investor
TOLSO1	TOLL HOLDINGS LTD	\$3.2417	\$3.5600	\$6.03	53.76%	\$2.79	40.96%	06/12/2019	10.04%	Pay down loan
TSEJOA	TRANSFIELD SERVICES LTD	\$0.6206	\$0.7200	\$1.58	39.28%	\$0.96	54.43%	26/11/2015	0.00%	Pay to investor
TSEJOM	TRANSFIELD SERVICES LTD	\$0.6504	\$0.7500	\$1.58	41.16%	\$0.93	52.53%	21/05/2015	0.00%	Pay to investor
TSEJON	TRANSFIELD SERVICES LTD	\$0.5443	\$0.6300	\$1.58	34.45%	\$1.04	60.13%	21/05/2015	0.00%	Pay to investor
TSEJOP	TRANSFIELD SERVICES LTD	\$1.0308	\$1.1800	\$1.58	65.24%	\$0.55	25.32%	30/05/2019	0.00%	Pay to investor
TTSJOM	TATTS GROUP LTD	\$1.7731	\$1.9500	\$3.87	45.82%	\$2.10	49.61%	21/05/2015	6.44%	Pay to investor
TTSJON	TATTS GROUP LTD	\$2.5488	\$2.8000	\$3.87	65.86%	\$1.32	27.65%	21/05/2015	10.22%	Pay to investor
TTSJOP	TATTS GROUP LTD	\$2.0616	\$2.2600	\$3.87	53.27%	\$1.81	41.60%	30/05/2019	7.47%	Pay to investor
VRTJOM	VIRTUS HEALTH LTD	\$4.4178	\$5.2900	\$7.95	55.57%	\$3.53	33.46%	21/05/2015	3.40%	Pay to investor
VRTJON	VIRTUS HEALTH LTD	\$5.5223	\$6.6100	\$7.95	69.46%	\$2.43	16.86%	21/05/2015	4.94%	Pay to investor
VRTJOO	VIRTUS HEALTH LTD	\$4.9693	\$5.9500	\$7.95	62.51%	\$2.98	25.16%	21/05/2015	4.03%	Pay to investor
VRTJOP	VIRTUS HEALTH LTD	\$4.9477	\$5.9200	\$7.95	62.24%	\$3.00	25.53%	30/05/2019	4.00%	Pay to investor
WBCJOC	WESTPAC BANKING CORP	\$13.1503	\$14.4300	\$36.69	35.84%	\$23.54	60.67%	22/06/2017	7.73%	Pay to investor
WBCJOH	WESTPAC BANKING CORP	\$20.9020	\$22.9400	\$36.69	56.97%	\$15.79	37.48%	12/12/2017	11.53%	Pay to investor
WBCJOJ	WESTPAC BANKING CORP	\$16.3946	\$18.0000	\$36.69	44.68%	\$20.30	50.94%	31/05/2018	8.97%	Pay to investor
WBCJOK	WESTPAC BANKING CORP	\$22.9963	\$25.2400	\$36.69	62.68%	\$13.69	31.21%	31/05/2018	13.29%	Pay to investor
WBCJON	WESTPAC BANKING CORP	\$25.3781	\$27.8500	\$36.69	69.17%	\$11.31	24.09%	21/05/2015	16.09%	Pay to investor

**CitiFirst Instalment MINIs - current interest rate 6.95%pa**

Effective Date: 13-Feb-15

CitiFirst Instalment MINI ASX 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
WBCJOO	WESTPAC BANKING CORP	\$27.5945	\$30.2800	\$36.69	75.21%	\$9.10	17.47%	21/05/2015	20.01%	Pay to investor
WBCSO1	WESTPAC BANKING CORP	\$18.4373	\$20.2400	\$36.69	50.25%	\$18.25	44.84%	06/12/2019	9.97%	Pay down loan
WESJOH	WESFARMERS LTD	\$20.3226	\$22.3100	\$43.83	46.37%	\$23.51	49.10%	12/12/2017	12.34%	Pay to investor
WESJOI	WESFARMERS LTD	\$29.3922	\$32.2600	\$43.83	67.06%	\$14.44	26.40%	12/12/2017	20.09%	Pay to investor
WESJOK	WESFARMERS LTD	\$31.3555	\$34.4200	\$43.83	71.54%	\$12.47	21.47%	31/05/2018	23.25%	Pay to investor
WESJOL	WESFARMERS LTD	\$23.4637	\$25.7500	\$43.83	53.53%	\$20.37	41.25%	31/05/2018	14.24%	Pay to investor
WESJOM	WESFARMERS LTD	\$33.0873	\$36.3200	\$43.83	75.49%	\$10.74	17.13%	21/05/2015	27.00%	Pay to investor
WESSO1	WESFARMERS LTD	\$23.8976	\$26.2300	\$43.83	54.52%	\$19.93	40.16%	06/12/2019	14.55%	Pay down loan
WFDJOG	WESTFIELD CORP	\$3.6907	\$4.0500	\$9.69	38.09%	\$6.00	58.20%	26/11/2015	7.01%	Pay to investor
WFDJOJ	WESTFIELD CORP	\$6.6582	\$7.3100	\$9.69	68.71%	\$3.03	24.56%	31/05/2018	13.88%	Pay to investor
WFDJOK	WESTFIELD CORP	\$4.9563	\$5.4400	\$9.69	51.15%	\$4.73	43.86%	31/05/2018	8.89%	Pay to investor
WFDSO1	WESTFIELD CORP	\$4.6035	\$5.0800	\$9.69	47.51%	\$5.09	47.57%	06/12/2019	8.27%	Pay down loan
WOWJOC	WOOLWORTHS LTD	\$16.0775	\$17.6500	\$32.10	50.09%	\$16.02	45.02%	22/06/2017	8.55%	Pay to investor
WOWJOH	WOOLWORTHS LTD	\$24.3526	\$26.7400	\$32.10	75.86%	\$7.75	16.70%	12/12/2017	17.68%	Pay to investor
WOWJOI	WOOLWORTHS LTD	\$20.1577	\$22.1300	\$32.10	62.80%	\$11.94	31.06%	26/11/2015	11.47%	Pay to investor
WOWJOK	WOOLWORTHS LTD	\$25.8641	\$28.3900	\$32.10	80.57%	\$6.24	11.56%	31/05/2018	21.97%	Pay to investor
WOWJOM	WOOLWORTHS LTD	\$23.2714	\$25.5300	\$32.10	72.50%	\$8.83	20.47%	21/05/2015	15.52%	Pay to investor
WOWJOP	WOOLWORTHS LTD	\$18.7602	\$20.5900	\$32.10	58.44%	\$13.34	35.86%	30/05/2019	10.27%	Pay to investor
WOWSO1	WOOLWORTHS LTD	\$17.2217	\$18.9000	\$32.10	53.65%	\$14.88	41.12%	06/12/2019	9.21%	Pay down loan
WPLJOC	WOODSIDE PETROLEUM LTD	\$18.7556	\$20.5900	\$33.84	55.42%	\$15.08	39.15%	22/06/2017	15.36%	Pay to investor
WPLJOH	WOODSIDE PETROLEUM LTD	\$27.4702	\$30.1500	\$33.84	81.18%	\$6.37	10.90%	12/12/2017	36.38%	Pay to investor
WPLJOI	WOODSIDE PETROLEUM LTD	\$24.5148	\$26.9100	\$33.84	72.44%	\$9.33	20.48%	26/11/2015	24.85%	Pay to investor
WPLJOJ	WOODSIDE PETROLEUM LTD	\$21.1008	\$23.1600	\$33.84	62.35%	\$12.74	31.56%	31/05/2018	18.19%	Pay to investor
WPLSO1	WOODSIDE PETROLEUM LTD	\$19.7543	\$21.6800	\$33.84	58.38%	\$14.09	35.93%	06/12/2019	16.45%	Pay down loan
YM1JOA	BETASHARES AUS TOP 20 EQ YLD	\$6.5240	\$7.1600	\$11.20	58.25%	\$4.68	36.07%	26/11/2015	6.78%	Pay to investor
YM1JOB	BETASHARES AUS TOP 20 EQ YLD	\$9.1312	\$10.0200	\$11.20	81.53%	\$2.07	10.54%	26/11/2015	15.32%	Pay to investor
YM1JOP	BETASHARES AUS TOP 20 EQ YLD	\$6.0300	\$6.6200	\$11.20	53.84%	\$5.17	40.89%	30/05/2019	6.13%	Pay to investor
YM1JOQ	BETASHARES AUS TOP 20 EQ YLD	\$8.4008	\$9.2300	\$11.20	75.01%	\$2.80	17.59%	30/05/2019	11.32%	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. 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,

CitiFirst Instalment MINIs - current interest rate 6.95%pa

Effective Date:13-Feb-15

CitiFirst Instalment MINI ASX 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
---------------------------------------	------------	-----------------------------------	----------------------------	---------------------	---------	---	------------------	--------	-------------------------	----------------------

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.

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 2012. 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.