

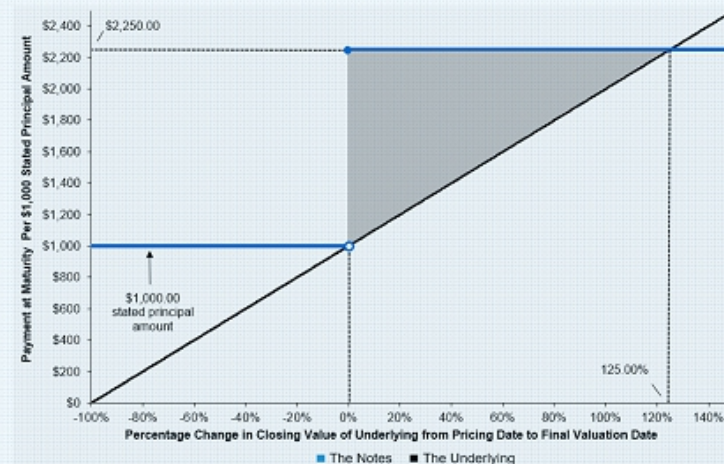
10 Year Autocallable Market-Linked Notes Linked to SPXF3EV6

Preliminary Terms

This summary of terms is not complete and should be read with the pricing supplement below

Issuer:	Citigroup Global Markets Holdings Inc.
Guarantor:	Citigroup Inc.
Underlying:	The S&P 500 Futures 35% Edge Volatility 6% Decrement Index (USD) ER (Ticker: SPXF3EV6) (the "Index")
Pricing date:	November 14, 2024
Valuation dates:	Monthly, beginning after approximately two years
Final valuation date:	November 14, 2034
Maturity date:	November 17, 2034
Automatic early redemption:	If, on any valuation date prior to the final valuation date, the closing value of the underlying is greater than or equal to the initial underlying value, the notes will be automatically redeemed for \$1,000 plus the premium applicable to that valuation date.
CUSIP / ISIN:	17333AWM7 / US17333AWM79
Initial underlying value:	The closing value of the underlying on the pricing date
Final underlying value:	The closing value of the underlying on the final valuation date
Premium:	12.50% of the stated principal amount per annum
Payment at maturity (if not autocalled prior to maturity):	<ul style="list-style-type: none"> • If the final underlying value is greater than or equal to the initial underlying value: \$1,000 + the premium applicable to the final valuation date • If the final underlying value is less than the initial underlying value: \$1,000 <p>All payments on the notes are subject to the credit risk of Citigroup Global Markets Holdings Inc. and Citigroup Inc.</p>
Stated principal amount:	\$1,000 per note
Pricing supplement:	Preliminary Pricing Supplement dated November 1, 2024

Hypothetical Payment at Maturity*



* If not automatically redeemed prior to maturity

Selected Risk Considerations

- You may not receive any return on your investment in the notes.
- The notes are riskier than notes with a shorter term.
- The notes do not pay interest.
- Your potential return on the notes is limited to the applicable premium payable upon automatic early redemption or at maturity.
- The notes may be automatically redeemed prior to maturity, limiting the term of the notes.
- Although the notes provide for the repayment of the stated principal amount at maturity, you may nevertheless suffer a loss on your investment in real value terms.
- The performance of the notes will depend on the closing values of the underlying solely on the valuation dates, which makes the notes particularly sensitive to volatility in the closing values of the underlying on or near the valuation dates.
- The notes are subject to the credit risk of Citigroup Global Markets Holdings Inc. and Citigroup Inc. If Citigroup Global Markets Holdings Inc. defaults on its obligations under the notes and Citigroup Inc. defaults on its guarantee obligations, you may not receive anything owed to you under the notes.
- The notes will not be listed on any securities exchange and you may not be able to sell them prior to maturity.
- Sale of the notes prior to maturity may result in a loss of principal.
- The estimated value of the notes on the pricing date is less than the issue price. For more information about the estimated value of the notes, see the accompanying preliminary pricing supplement.
- The value of the notes prior to maturity will fluctuate based on many unpredictable factors.
- The issuer and its affiliates may have conflicts of interest with you.
- The Index is highly risky because it may reflect highly leveraged exposure to the Underlying Futures Index and may therefore experience a decline that is many multiples of any decline in the Underlying Futures Index.
- The Index may realize significant losses if it is not consistently successful in increasing exposure to the Underlying Futures Index in advance of increases in the Underlying Futures Index and reducing exposure to the Underlying Futures Index in advance of declines in the Underlying Futures Index.
- The Index may be adversely affected by a time lag in its volatility targeting mechanism.
- The Index may be adversely affected by a "decay" effect.
- The Underlying Futures Index is expected to underperform the S&P 500® Index because of an implicit financing cost.
- The performance of the Index will be reduced by a decrement of 6% per annum.
- The Index may not fully participate in any appreciation of the Underlying Futures Index.
- The Index may perform less favorably than it would if its volatility targeting mechanism were based on an alternative volatility measure, such as actual realized volatility, rather than implied volatility.
- The Index may significantly underperform the S&P 500® Index.
- The Index has limited actual performance information.
- An affiliate of ours participated in the development of the Index.
- Changes that affect the Index may affect the value of your notes.

The above summary of selected risks does not describe all of the risks associated with an investment in the notes. You should read the accompanying preliminary pricing supplement and product supplement for a more complete description of risks relating to the notes.

Additional Information

Citigroup Global Markets Holdings Inc. and Citigroup Inc. have filed registration statements (including the accompanying preliminary pricing supplement, product supplement, underlying supplement, prospectus supplement and prospectus) with the Securities and Exchange Commission ("SEC") for the offering to which this communication relates. Before you invest, you should read the accompanying preliminary pricing supplement, product supplement, underlying supplement, prospectus supplement and prospectus in those registration statements (File Nos. 333-270327 and 333-270327-01) and the other documents Citigroup Global Markets Holdings Inc. and Citigroup Inc. have filed with the SEC for more complete information about Citigroup Global Markets Holdings Inc., Citigroup Inc. and this offering. You may obtain these documents without cost by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, you can request these documents by calling toll-free 1-800-831-9146.

Filed pursuant to Rule 433

This offering summary does not contain all of the material information an investor should consider before investing in the notes. This offering summary is not for distribution in isolation and must be read together with the accompanying preliminary pricing supplement and the other documents referred to therein, which can be accessed via the link on the first page.