

3 Year Autocallable Market-Linked Notes Linked to HYG

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 iShares® iBoxx® \$ High Yield Corporate Bond ETF (Ticker: HYG)
Pricing date:	October 18, 2024
Valuation dates:	October 20, 2025, October 19, 2026 and October 18, 2027 (the “final valuation date”)
Maturity date:	October 21, 2027
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 <i>plus</i> the premium applicable to that valuation date.
CUSIP / ISIN:	17333AEY1 / US17333AEY10
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:	At least 8.30% 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 All payments on the notes are subject to the credit risk of Citigroup Global Markets Holdings Inc. and Citigroup Inc.
Stated principal amount:	\$1,000 per note
Pricing supplement:	Preliminary Pricing Supplement dated October 2, 2024

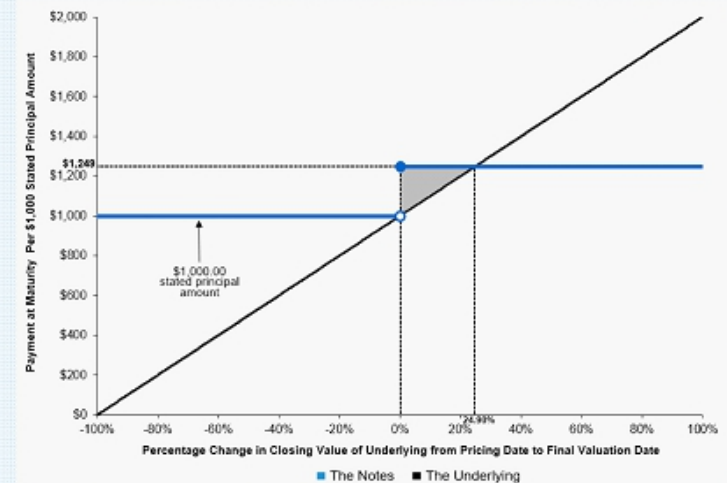
*The actual premium applicable to each valuation date will be determined on the pricing date.

Hypothetical Payment at Early Redemption**

Valuation Date	Premium	Hypothetical Payment at Early Redemption
October 20, 2025	8.30%	\$1,083.00
October 19, 2026	16.60%	\$1,166.00

If, on any valuation date prior to the final valuation date, the closing value of the underlying is not greater than or equal to the initial underlying value, then the notes will not be automatically redeemed prior to maturity and you will not receive a premium.

Hypothetical Payment at Maturity***



**Assumes that the premium applicable to each valuation date will be set at the lowest value indicated in this offering summary.

***Assumes the notes have not been automatically redeemed prior to maturity and that the premium applicable to the final valuation date will be set at the lowest value indicated in this offering summary.

Selected Risk Considerations

- You may not receive any return on your investment in the notes.
- 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.
- You will not receive dividends or have any other rights with respect to the underlying.
- 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 will be 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 iShares® iBoxx® \$ High Yield Corporate Bond ETF is subject to significant risks, including interest rate-related and credit-related risks.
- Our offering of the notes is not a recommendation of the underlying.
- Even if the underlying pays a dividend that it identifies as special or extraordinary, no adjustment will be required under the notes for that dividend unless it meets the criteria specified in the accompanying product supplement.
- The notes will not be adjusted for all events that may have a dilutive effect on or otherwise adversely affect the closing value of the underlying.
- The notes may become linked to an underlying other than the original underlying upon the occurrence of a reorganization event or upon the delisting of the underlying shares of the underlying.
- The value and performance of the underlying shares of the underlying may not completely track the performance of the underlying index that the underlying seeks to track or the net asset value per share of the underlying.
- Changes that affect the underlying 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.