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**Russia’s largest frequent flyer programme gets the international touch**

**Aeroflot, Citibank and Visa launch joint credit card**

Russian flag carrier airline OAO Aeroflot - Rossiiskiye Avialinii (open joint-stock company Aeroflot - Russian Airlines), ZAO Citibank and Visa international payment system have launched a new co-branded credit card in Russia. With the tourism industry in Russia booming, the new card offers attractive benefits for frequent travelers.

Aeroflot Bonus is Russia’s largest frequent flier program, that offers its members an opportunity to earn bonus miles on Aeroflot Sky Team alliance partners flights, by paying for hotel stays in partner hotels or renting cars in partner agencies. Now customers can also earn bonus miles by using the new Aeroflot-Citibank-Visa credit card.

Aeroflot CEO Valeriy Okulov said, "We are always glad to offer our customers new opportunities with which they can travel more frequently. We are convinced that the partnership of three such renowned brands will be advantageous not only for Aeroflot, Citibank and Visa, but also for our shared customers. Citibank's experience with frequent flier programs throughout the world will help make this project one of the most successful on the market."

The Aeroflot-Citibank-Visa card is aimed at both frequent international and domestic travelers as well as family cardholders with one or two trips per year. For each 30 rubles spent using the card, the cardholder receives one bonus mile as per the terms of the Aeroflot Bonus frequent flier program. Accumulating bonus miles will enable holders of the new credit card to fly more frequently, with greater comfort and save on airline ticket costs.

The new credit card offers an attractive credit limit of up to 160,000 rubles on the Visa Classic card and up to 600,000 rubles on the Visa Gold card, as well as competitive interest rates and additional advantages. From the first card purchase the customer receives a one-time bonus of 1,000 or 2,000 miles depending on the type of card. As with any Citibank credit card, new cardholders have the privilege of credit with 0% interest for a period of up to 50 days.

Shirish Apte, CEO of Central Eastern Europe said: "Aeroflot is an old and respected brand that resonates with the Russian people, just as Citi is a brand that connects with its customers around in the world. We see tremendous potential in this partnership. Within just 15 years Russia has become one of the top 10 countries for Citi and we consider this co-branded card very important for our business in Russia".

The Aeroflot-Citibank-Visa credit card can be used anywhere in the world for store purchases, cash advances from automatic teller machines, Internet purchases and utilities payments. Using the Aeroflot-Citibank-Visa credit card for airline tickets purchases, car rentals or hotel reservations is convenient and simple. In addition, new credit card holders can use all of the special features and benefits of standard Citibank cards.

"Visa manages one of the largest networks of retail payments in the world, and we are glad that our customers value the convenience and security of payment for purchases and services using Visa cards not only in Russia, but also abroad," said Maarten van den Belt, CEO of Visa Russia. "I am confident that the holders of new co-branded card will assess all of its advantages on merit and by actively using it, will fly more frequently and travel more," added van den Belt.

Applying for an Aeroflot-Citibank-Visa credit card can be done at any Citibank branch or Aeroflot office in Moscow, as well as by filling out an online form on the website www.citibank.ru or by phoning Citibank. For additional information on the Aeroflot-Citibank-Visa credit card, visit the websites www.citibank.ru and www.aeroflotbonus.ru