

May 15, 2009
Moscow

Changes in Consumer Banking Terms and Conditions and Tariffs

Dear Customers!

We would like to inform you of the changes in Consumer Banking Terms and Conditions effective **June 15, 2009** in points: 5.4, 9.1, 10.1, 10.2, 10.3 and 12.1.

New edition of the [Consumer Banking Terms and Conditions](#) is available [here](#).

As of **June 15, 2009** new Tariffs will be effective for Banking Packages:

- [CitiGold](#)
- CitiOne
- Citibank Account