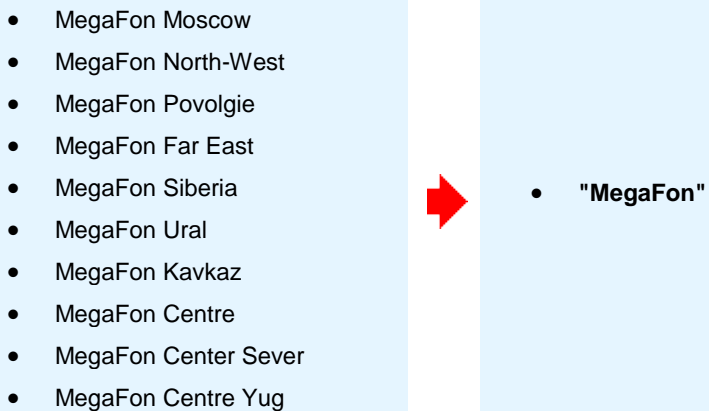


August 25, 2009  
Moscow

**Bill payments: common merchant name — "MegaFon"**

Dear customers,

We would like to thank you for being Citibank customer and inform you, that for your convenience in payments to MegaFon services starting from August 29 you will be able to use **common merchant name "MegaFon"**, instead of currently offering MegaFon merchant list:

- 
- MegaFon Moscow
  - MegaFon North-West
  - MegaFon Povolgie
  - MegaFon Far East
  - MegaFon Siberia
  - MegaFon Ural
  - MegaFon Kavkaz
  - MegaFon Centre
  - MegaFon Center Sever
  - MegaFon Centre Yug
- 
- "MegaFon"

Names of MegaFon payees for payments through [Citibank Online](#), set before August 29, will also be changed to common "MegaFon".

Thank you for being Citibank customer!