

May 14, 2010
Moscow

Changes in Consumer Banking Terms and Conditions and Tariffs

Dear Customers!

We would like to inform you of the changes in the Tariffs for bank service packages effective **June 15, 2010**. The following changes are being implemented:

Banking Package type	Before June 15, 2010	After June 15, 2010
Citibank Account	ATM withdrawal limit: RUB 96,000 per day (or its equivalent in foreign currency)	ATM withdrawal limit: RUB 160,000 per day (or its equivalent in foreign currency)
Citibank Account	Maximum number of supplementary bank cards: ONE	Maximum number of supplementary bank cards: TWO
Citibank Account	Funds Transfer in FCY to other banks (except through Citibank Online): 0.5% of FT amount, minimum \$30, maximum \$300	Funds Transfer in FCY to other banks (except through Citibank Online): 1% of FT amount, minimum \$30, maximum \$300
Citibank Account	Funds Transfer in FCY to other banks through Citibank Online: 0.5% of FT amount, minimum \$15, maximum \$150	Funds Transfer in FCY to other banks through Citibank Online: 1% of FT amount, minimum \$15, maximum \$150
Citibank Account, CitiOne, Citigold	Cheque collection: 1% of cheque amount, min. RUB 750, max. RUB 9,000	Cheque collection: 1% of cheque amount, min. \$25, max. \$300

The current version of the Tariffs is available here: [CitiOne](#), [Citigold](#)

We would also like to inform you of the changes to paragraph 1.1, Section 2 and paragraph 17 of the [Consumer Banking Terms and Conditions](#) effective **June 15, 2010**. The new versions are provided below:

"1.1. These Terms and Conditions (the "Terms and Conditions") set out the rules and principles governing the opening and maintenance of current customer accounts with an overdraft facility and the provision of other banking services and financial products offered by ZAO Citibank ("Citibank") to customers as described herein. These Terms and Conditions, a Banking Services Application Form (the "Application") duly completed and signed by the customer (the "Customer"), and the Citibank fee and commission schedule (the "Tariffs") shall together constitute a banking services agreement between the Customer and Citibank (the "Banking Services Agreement")."

A new paragraph 2.4 is inserted in Section 2. Section 2 will now consist of 13 paragraphs.

"2.4 For security purposes, the overdraft facility made available to the Customer has inactive status. To activate the overdraft facility, the Customer needs to apply to Citibank for its activation. The overdraft facility will be activated within three (3) business days of receipt of the Customer's application by Citibank. The Customer may apply for a reduction of the overdraft facility limit. A decision to change the limit is subject to Citibank's approval process."

"2.6. For the Customer's convenience, the Account Statement (as defined below) will show the amount of outstanding overdraft facility or line of credit, and interest accrued thereon and fees and commissions applicable thereto."

Paragraph 17.3 is deleted. Section 17 will now consist of 4 paragraphs.

The current version of the Consumer Banking Terms and Conditions may be found [here](#) and will be available until

June 15, 2010.

Thank you for choosing Citibank!