

November 22, 2010
Moscow

Changes in Consumer Banking Terms and Conditions

Dear Customers!

We would like to inform you of the changes in the [Consumer Banking Terms and Conditions](#) effective as of **December 22, 2010** in points: 4.3 and 5.4. The new versions of revised points are provided below:

New version of the point 4.3 is as follows:

4.3. When completing the Application, the Customer shall select one of his/her current accounts as a primary current account. (If the Customer fails to select the primary current account in the Application, Citibank may designate the Customer's rouble current account as his/her primary current account). Bank Card transactions initiated by the Customer (e.g. cash withdrawals and deposits at ATMs, payments for goods and services, etc.) will be respectively debited from or credited to the Customer's primary current account. If the currency of the transaction matches the currency of the primary current account, the transaction amount (and applicable fees, commissions and charges) will be respectively debited from or credited to the Customer's primary current account in the currency of the transaction and primary current account. If the currency of the transaction is different from the currency of the primary current account, the transaction amount (and applicable fees, commissions and charges) will be converted into the currency of the Customer's primary current account in the following manner:

- a) if the currency of the transaction is the rouble — at the exchange rate set by Citibank,
- b)
 - i. if the currency of the transaction is the dollar and the currency of the primary current account is the rouble — at the exchange rate set by Citibank,
 - ii. if the currency of the transaction is the dollar and the currency of the primary current account is the euro, the transaction amount will be first converted into roubles and then into euros at the exchange rate set by Citibank,
- c)
 - i. if the currency of the transaction is the euro and the currency of the primary current account is the rouble — at the exchange rate set by Citibank,
 - ii. if the currency of the transaction is the euro and the currency of the primary current account is the dollar, the transaction amount will be first converted into roubles and then into dollars at the exchange rate set by Citibank,
- d)
 - i. if the currency of the transaction is other than the rouble, the dollar and the euro and the currency of the primary current account is the rouble, the transaction amount will be first converted into dollars at the exchange rate set by other banks, financial institutions and/or payment systems through which such transaction is processed and then into roubles at the exchange rate set by Citibank,
 - ii. if the currency of the transaction is other than the rouble, the dollar and the euro and the currency of the primary current account is the dollar, the transaction amount will be converted into dollars at the exchange rate set by other banks, financial institutions and/or payment systems through which such transaction is processed,
 - iii. if the currency of the transaction is other than the rouble, the dollar and the euro and the currency of the primary current account is the euro, the transaction amount will be first converted into dollars at the exchange rate set by other banks, financial institutions and/or payment systems through which such transaction is processed and then into roubles at the exchange rate set by Citibank, and then into euros at the exchange rate set by Citibank.

New version of the point 5.4 is as follows:

5.4. When the Bank Card is used for the purpose of cash withdrawal or deposit at certain ATMs or payment for goods and services, the transaction amount (including applicable fees, commissions and charges) will be respectively debited from or credited to the Customer's primary current account. The transaction amount (including applicable

fees, commissions and charges) will be converted into the currency of the Customer's primary current account at the exchange rates set by Citibank and/or other banks or financial institutions and/or payment systems through which such transaction is processed, in the manner set out above in these Terms and Conditions.

The current version of the Consumer Banking Terms and Conditions is available [here](#). The current version of the Consumer Banking Terms and Conditions will be available at www.citibank.ru till December 22, 2010.

Thank you for choosing Citibank!

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