

February 18, 2011
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 **March 20, 2011** in paragraph 4 and in point 18.11. The new versions of revised paragraph and point are provided below:

New version of the paragraph 4 is as follows:

4. Accounts

This Section describes the accounts that may be opened by Citibank for the Customer. The type, the number and the currency of such accounts may vary depending on the bank service package chosen by the Customer. Citibank reserves the right, in its sole discretion, to establish a procedure for opening the accounts at Citibank branches, through Citibank Online and/or CitiPhone and to change the set of accounts included in any bank service package, impose restrictions in respect of the currencies in which such accounts may be opened and maintained and the set of transactions, products and services associated with the Customer's Citibank accounts, at any time. The account transactions available to the Customer at Citibank and other products and services associated with the accounts may be described in greater detail in and governed by the rules and provisions of other Sections of these Terms and Conditions relating to specific transactions, products or services.

New version of the point 18.11 is as follows:

18.11. This Banking Services Agreement may be executed by the parties in Russian and English but the Russian version of this Banking Services Agreement shall prevail and shall be used as the main one in any proceedings.

The current version of the Consumer Banking Terms and Conditions is available at www.citibank.ru

Thank you for choosing Citibank!