

February 22, 2011  
Moscow

### Changes in Tariffs

Dear Customers!

We would like to inform you of the changes in Tariffs for Banking Package Citigold effective as of **March 1, 2011**.

#### 1. Citibank accounts and bank card

Before March 1, 2011		After March 1, 2011 inclusively	
Relationship maintenance fee		<b>Relationship maintenance fee</b> (for those who became Citigold customers Before March 1, 2011)	
If monthly relationship balance <sup>1</sup> is from RUB 0 to RUB 1,300,000 or equivalent in other currencies	RUB 2,800 per month	— If the Average Monthly Relationship Balance <sup>1</sup> is from RUB 0 to RUB 1,300,000 or equivalent in other currencies	RUB 2,800 per month
If monthly relationship balance <sup>1</sup> is equal to or greater than RUB 1,300,000 or equivalent in other currencies	FREE	— If the Average Monthly Relationship Balance <sup>1</sup> is equal to or greater than RUB 1,300,000 or equivalent in other currencies	FREE
Average Monthly Relationship Balance <sup>1</sup>	RUB 1,300,000	Average Monthly Relationship Balance <sup>1</sup>	RUB 1,300,000
Average Monthly Relationship Balance <sup>1</sup> for Three Months	RUB 1,300,000	Average Monthly Relationship Balance for Three Months <sup>1</sup>	RUB 1,300,000
Relationship Balance at End of Calendar Month <sup>1</sup>	RUB 1,300,000	Relationship Balance at End of Calendar Month <sup>1</sup>	RUB 1,300,000
		<b>Relationship maintenance fee</b> (for those who became Citigold customers After March 1, 2011 inclusively)	
		— If the Average Monthly Relationship Balance <sup>1</sup> is from RUB 0 to RUB 2,500,000 or equivalent in other currencies	RUB 2,800 per month
		— If the Average Monthly Relationship Balance <sup>1</sup> is equal to or greater than RUB 2,500,000 or equivalent in other currencies	FREE
		Average Monthly Relationship Balance <sup>1</sup>	RUB 2,500,000
		Average Monthly Relationship Balance for Three Months <sup>1</sup>	RUB 2,500,000
		Relationship Balance at End of Calendar Month <sup>1</sup>	RUB 2,500,000

## 2. Funds transfers / payments

Before March 1, 2011		After March 1, 2011 inclusively	
Outgoing funds transfers in RUB to other banks in the Russian Federation:		<b>Outgoing RUB transfers to other banks in Russia at Citibank branches</b> (for those who became Citigold customers Before March 1, 2011)	
— at <a href="#">Citibank Branch</a> (if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month RUB 0 to RUB 1,300,000 or equivalent in other currencies)	1% min RUB 150, max RUB 1,500	— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is from RUB 0 to RUB 1,300,000 or equivalent in other currencies	1% min RUB 150, max RUB 1,500
— at <a href="#">Citibank Branch</a> (if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is equal to or greater than RUB 1,300,000, or equivalent in other currencies)	FREE	— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is equal to or greater than RUB 1,300,000 or equivalent in other currencies	FREE
		<b>Outgoing RUB transfers to other banks in Russia at Citibank branches</b> (for those who became Citigold customers After March 1, 2011 inclusively)	
		— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is from RUB 0 to RUB 2,500,000 or equivalent in other currencies	1% min RUB 150, max RUB 1,500
		— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is equal to or greater than RUB 2,500,000 or equivalent in other currencies	FREE

## 3. Cash withdrawals

Before March 1, 2011		After March 1, 2011 inclusively	
Cash points/ATMs of other banks (if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month RUB 0 to RUB 1 300 000 or equivalent in other currencies)	1%, min. RUB 100 per transaction	<b>Cash withdrawal at non-Citibank ATMs</b> (for those who became Citigold customers Before March 1, 2011)	
Cash points/ATMs of other banks (if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is equal to or greater than RUB 1 300 000,	FREE	— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is from RUB 0 to RUB 1,300,000 or equivalent in other currencies	1% min RUB 100 per transaction

or equivalent in other currencies)			
		— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is equal to or greater than RUB 1,300,000 or equivalent in other currencies	FREE
		<b>Cash withdrawal at non-Citibank ATMs</b> (for those who became Citigold customers After March 1, 2011 inclusively)	
		— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is from RUB 0 to RUB 2,500,000 or equivalent in other currencies	1% min RUB 100 per transaction
		— if the Average Monthly Relationship Balance <sup>1</sup> for the previous calendar month is equal to or greater than RUB 2,500,000 or equivalent in other currencies	FREE

#### 4. Citigold Privileges

Before March 1, 2011		After March 1, 2011 inclusively	
<p><sup>4</sup> All Citigold privileges other than the Citigold Concierge service are only available subject to the condition that the Average Monthly Relationship Balance<sup>1</sup> in the calendar month preceding the month in which the privileges are used was equal to or greater than RUB 1,300,000 (or equivalent in other currencies).</p>		<p><sup>4</sup> All Citigold privileges other than the Citigold Concierge service are only available subject to the condition that the Average Monthly Relationship Balance<sup>1</sup> in the calendar month preceding the month in which the privileges are used was equal to or greater than RUB 1,300,000 or equivalent in other currencies (for those who became Citigold customers Before March 1, 2011) or RUB 2,500,000 or equivalent in other currencies (for those who became Citigold customers After March 1, 2011 inclusively).</p>	

Current edition of the Tariffs is available [here](#).

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