

May 20, 2011
Moscow

Changes to the Consumer Banking Terms and Conditions

Dear Customers,

We would like to inform you of the changes to paragraph 5.14 of the Consumer Banking Terms and Conditions effective **as of June 20, 2011**. The amended paragraph is provided below:

- 5.14 The Bank Card will always remain the property of Citibank and must be returned to Citibank upon its first demand. Citibank may, at any time, cancel, block or suspend the use of any Bank Card, or deny the Customer the renewal, replacement or issue of a new Bank Card. In particular, Citibank may block or suspend the use of the Bank Card if the Customer does not comply with applicable laws and regulations, or Citibank requirements, rules and procedures.

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

Thank you for choosing Citibank!