

June 10, 2011
Moscow

Citibank customer satisfaction survey

Dear Clients,

We are happy to inform you that a new feedback tool will be launched in June 2011. Its objective is further improvement of customer service at CitiPhone. A special survey has been developed by ConfirmIT, an independent market research company, to help us get your opinion on our service.

In future, you may be asked to provide your assessment on the CitiPhone employee you have talked to on the phone. You will receive a questionnaire by e-mail, and this questionnaire should take no more than 5 minutes to complete.

Your answers will be treated confidentially. They will be used solely for market research purposes and for the improvement of our customer relations model. They will not serve as the grounds for any subsequent sales offers on the part of Citibank.

Thank you for helping us improve our service and telling us your opinion!

If you need any further information, please contact [24-Hour CitiPhone Banking](#):

+7 (495) 775-75-75 in Moscow,
+7 (812) 336-75-75 in St. Petersburg, or
8 (800) 700-38-38 else where in Russia.

Sincerely yours,
ZAO Citibank.