

August 19, 2011
Moscow

Changes to the Consumer Banking Terms and Conditions

Dear Customers,

We would like to inform you of the changes to paragraphs 5 and 6 of the [Consumer Banking Terms and Conditions](#) effective as of **September 20, 2011**. The new versions are provided below:

New version of the paragraph 5, points 5.1, 5.2 and 5.7-5.14 is as follows:

5. Bank Card

This Section describes the procedure for the issuance, use, cancellation, and replacement of a debit card issued by Citibank to the Customer (the "Bank Card"). In terms of technology and manufacture, the Bank Card can be of one of three types: a magnetic bank card, a magnetic bank card with a chip or a contactless magnetic bank card with a chip. In terms of payment systems, the Bank Card can be a VISA or a MasterCard. The Bank Cards can also be different in terms of Citibank's alliances/co-branding partnerships with other companies. Citibank reserves the right to revise the set of transactions, services and functions associated with the use of the Bank Card at any time in its sole discretion. The Bank Card functionalities available at Citibank's ATMs and described in these Terms and Conditions may not be fully available at other banks' ATMs. The Customer understands that not all merchants may accept the Bank Card or each type of the Bank Card, and that merchants may impose limitations on the amounts of transactions and card holder identification procedures. Citibank will accept no responsibility for, or claims from the Customer as to, such limitations or card holder identification procedures as may be established by any merchants.

- 5.1. Upon opening the Customer's account(s), Citibank will issue the Bank Card of a particular type to the Customer in accordance with the terms of the bank service package chosen by the Customer. The Bank Card provides access to the Customer's current and savings accounts with Citibank through ATMs, Citibank Online or CitiPhone.
- 5.2. The Bank Card will be sent to the mailing address stated by the Customer by mail, registered mail, courier or such other means as may be determined by Citibank. The Bank Card will be delivered to the Customer inactive. In order to start using the Bank Card, the Customer will be required to sign the back of the Bank Card and activate the Bank Card by calling a CitiPhone number indicated on the back of the Bank Card. During the Bank Card activation process, the Customer will be required to set up his/her personal identification number ("PIN") and telephone personal identification number ("TPIN"). The Customer will be required to enter PIN in order to use the Bank Card at ATMs or access his/her Citibank accounts through Citibank Online, or purchase goods or services from the merchants that accept chip bank cards if they so require. The Customer will be required to use TPIN in order to access Citibank's services available through CitiPhone. The Customer may request the issuance of a supplementary Bank Card(s) by submitting to Citibank an application to this effect in the form established by Citibank along with such other documents on the supplementary Bank Card holders as may be requested by Citibank. Citibank reserves the right to limit the circle of persons to whom supplementary Bank Cards may be issued or to refuse to issue a supplementary Bank Card to any person. The number of supplementary Bank Cards that may be issued upon the Customer's request may vary among the bank service packages. All procedures, rules, fees, commissions and charges established by Citibank in relation to the issue and use of the Bank Cards and the carrying out of Bank Card transactions in respect of the Customer's accounts shall fully apply to supplementary Bank Cards and their holders. The Customer undertakes to inform supplementary Bank Card holders of all such procedures, rules, fees, commissions and charges. The Customer may at any time cancel all supplementary Bank Cards issued upon the Customer's request by notifying Citibank thereof in the form and manner as determined by Citibank.
- 5.7. The Customer agrees that the use of his/her Bank Card and correct PIN at an ATM and/or when paying for goods or services with a chip bank card will be considered as proper and sufficient identification of the Customer and authorization to carry out banking transactions in respect of the Customer's accounts in such cases.

The Customer further agrees that the use of a Citibank contactless magnetic bank card with a chip (touching it against a reader) when paying for goods or services at the point-of-sale terminals of the merchants that accept contactless magnetic bank cards with a chip will be considered as proper and sufficient identification of the

Customer and authorization to carry out banking transactions in respect of the Customer's accounts in such cases.

- 5.8. An ATM and/or a merchant shall issue (or may issue at the Customer's request) a printout (a receipt or slip) of every ATM or purchase transaction carried out by the Customer with the use of the Bank Card. Citibank recommends that the Customer retain all such printouts for information purposes. Unless otherwise provided by the Terms and Conditions, the details of each ATM or purchase transaction carried out by the Customer with the use of the Bank Card will be communicated to the bank's operating system and will appear on the Account Statement. The Customer agrees that the transaction printouts issued by ATMs and/or merchants and/or the details of such transactions appearing on the Account Statement shall serve as evidence of the Customer's transactions carried out with the use of the Bank Card.
- 5.9. The Customer understands that the Bank Card is a valuable item and that he/she must exercise care when handling the Bank Card in order to mitigate the risk of its theft, loss or Bank Card-related fraud or erroneous transactions. The Customer must not let other people use the Bank Card and never take advice from strangers while using it. The Customer must keep his PIN and TPIN secret and confidential since they are important means of protection for the Customer and his/her accounts. In the event of unauthorized use of the Bank Card or PIN and TPIN, there is a risk that the Customer would lose the funds held in his/her accounts (and the available amount of the overdraft facility or the line of credit). The Customer may change his/her PIN at any time at ATM's or through Citibank Online or CitiPhone, and TPIN - through CitiPhone.
- 5.10. If the Bank Card has been lost or stolen or if the Customer suspects that the Bank Card has been lost or stolen, or if there is a risk of unauthorized use of the Bank Card (as well as in the events when the Bank Card has been damaged or the Customer's name or surname has been changed), the Customer shall notify Citibank thereof immediately by calling the 24-hour CitiPhone Banking number indicated on the back of his/her Bank Card. Citibank may but is not obliged to block the Customer's Bank Card in the event Citibank reasonably believes that there is a risk of unauthorized use of the Customer's Bank Card.
- 5.11. The Customer agrees that in the event the Bank Card is lost or stolen or PIN or TPIN has become known to a third party, or in the event of the Customer's erroneous transactions with the use of the Bank Card, Citibank shall have no liability whatsoever for any loss, damage or expenses that may be incurred by the Customer in connection therewith.
- 5.12. Once the Bank Card has been reported lost or stolen, Citibank will block the Bank Card and will issue a replacement Bank Card to the Customer.
- 5.13. The Customer understands that if a wrong PIN is entered at an ATM or a merchant's point-of-sale terminal three consecutive times, the ATM/merchant may block and retain the Bank Card. If the Bank Card is blocked and/or retained by an ATM or a merchant, the Customer must report this to Citibank in the procedure established for lost or stolen Bank Cards.
- 5.14. The Bank Card's expiry date is indicated on the front of the Bank Card. Upon expiration of the Bank Card, Citibank will issue a new Bank Card to the Customer.

A new point 5.15 is inserted in paragraph 5:

- 5.15. 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.

A new point 6.18 is inserted in paragraph 6:

Payment for Goods and Services

6.18. The Customer may buy goods and services using the Bank Card at various point-of-sale terminals or other devices installed by the merchants authorized to accept the Bank Cards as payment. For security purposes, Citibank may impose various restrictions on certain types of Bank Card transactions, including transaction refusal, at some point-of-sale terminals or other devices installed by the merchants.

The current version of the [Consumer Banking Terms and Conditions](#) is available at www.citibank.ru.

Thank you for choosing Citibank!