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Free loan payments via Elecsnet terminals for Citibank clients

Citibank clients are getting a new cash-in service making loan payments via Elecsnet terminals free.

Citibank and Elecsnet agreed to offer free cash-in for the bank clients to make outstanding loan and credit card balance payments.

Free service from Citibank and Elecsnet allows the clients to make loan and credit card payments with no commission not only at the bank's branch offices, but in wide range of public areas such as gas-stations and shopping-centers. The funds are credited to the account within one business day.

Elecsnet allows the clients to make account deposits 24/7 with more than 3,000 terminals across Russia. Elecsnet terminals network is available in all cities of Citibank operation. In some cities, such as Kazan and Novosibirsk, Elecsnet is the main channel for conducting outstanding balance payments.

The terminals network has additional advantage, which is Elecsnet's direct work with Citibank rather then intermediary organizations like many other payment system providers do. Elecsnet ensures that the funds are credited to the account even if the terminal or the money from it is stolen.

The service offered jointly with Elecsnet is yet another innovative feature made available to Citibank clients, along with loan-related payment services such as "e-statement", sms-alerts, regular automatic Citi direct debit credit card balance payment service.

For more information on account deposit conditions with Elecsnet please go to www.citibank.ru.

For an up-to-date list of terminals please go to www.elecsnet.ru.

ZAO Citibank was one of the first banks with foreign capital that entered Russian market in 1993. Citibank has since grown to become one of the largest banks in the country. Citibank offers its corporate and individual clients a broad range of <u>products</u> and <u>services</u>. At present, the Bank has over 3,000 employees; its distribution network includes over 400 <u>ATMs</u>, <u>retail branches</u> across major cities in Russia, Kazakhstan, and Ukraine. For more information on Citibank in Russia, visit www.citibank.ru

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including <u>consumer banking</u> and <u>credit</u>, corporate and investment banking, <u>securities brokerage</u>, transaction services, and wealth management.