

December 14, 2011
Moscow

Changes in the Tariffs for bank service packages

Dear Customers!

We would like to inform you of the changes in the Tariffs for bank service packages effective **from December 20, 2011**:

Due to security enhancements in debit card transactions, ATM withdrawal limit will be set at RUB 50,000 (for CitiOne and Citibank Account customers) or RUB 75,000 (for CitiGold customers) per day (or its equivalent in foreign currency).

If at any time after **December 20, 2011** you choose to change your ATM withdrawal limit, you will be able to do so by calling [24-hour Citiphone Banking](#) or contacting a [Citibank branch](#). Please note that such change will be effective immediately upon request.

You can set your limit at:

- RUB 30,000, 50,000, 75,000, 100,000, 160,000 or equivalent (for CitiOne and Citibank Account customers)
- RUB 30,000, 50,000, 75,000, 100,000, 160,000, 180,000 or equivalent (for CitiGold customers).

If you initiate an increase in your limit, we recommend that after you have made all the necessary withdrawals you contact Citiphone or a Citibank branch to reduce the limit to its original value.

More information on the safe use of your bank cards is available on our website at [Your security](#) section.

The current version of the Tariffs is available [here](#).