

February 6, 2012
Moscow

Account opening for customers of age from 14 to 18 years.

Dear Customers,

Aiming to improve customer service and enhance our offer, we will be making available to your children aged 14 to 18 years, as our customers, standard CitiOne or Citigold Bank Service Packages **starting February 6, 2012**, subject, however, to certain restrictions due to them being minors.

The legal representative of an under-age customer, i.e. parent, adoptive parent or guardian, must be our customer!

Restrictions for customers of 14 to 18 years of age:

- **NO** supplementary card (the customer may neither hold nor issue a supplementary card)

To open an account for a customer of 14 to 18 years of age:

- The legal representative and the customer must visit a Citibank branch
- Provide a standard set of documents*

Additional documents to be provided by the legal representative*:

- Passport of the legal representative
- Proof of relationship to the under-age customer (birth certificate / adoption certificate / guardianship certificate)
- Written consent of the legal representative to the opening of a current account. The form is available at Citibank branches
- Letter of guarantee from the legal representative specifying the amounts of regular transfers to the under-age customer's account

Additional documents to be provided by the customer of 14 to 18 years of age, if any*:

- Marriage certificate
- Proof of scholarship payment from the educational institution; statement of earnings from the employer

For more information, please contact a [Citibank branch](#) or call [24-hour CitiPhone banking](#).

Thank you for banking with us!

Sincerely,
ZAO Citibank

* All CitiOne/Citigold applications and services are subject to our standard terms and conditions. The banking services agreement and the tariffs are available at www.citibank.ru.