

December 24, 2012
Moscow

Working hours of Citibank branches on holidays

Dear Customers,

We would like to use this opportunity to wish you a Merry Christmas and Happy New Year.

We wish you and your loved ones a wonderful New Year's break and, of course, happiness, good health and prosperity in the New Year!

We would like to inform you about the bank working hours during the forthcoming holidays.

- December 29, 2012 Citibank branches will close 1 hour ahead of regular business day schedule
- December 30, 2012 — January 8, 2013 Citibank branches will be closed.

Working hours of the Citibank Payment Centers:

- [Payment Center Zvezdochka](#)
December 31, 2012 from 10 to 5 p.m.
January, 1, 2013 will be closed
January, 2-8 from 10 to 7 p.m
- [Payment Center XL](#)
December 31, 2012 from 10 to 5 p.m
January, 1, 2013 will be closed
January, 2-8 from 10 to 7 p.m
- [Payment Center Gorod](#)
December 31, 2012 from 10 to 5 p.m.
January, 1, 2 2013 will be closed
January, 3-8 from 10 to 7 p.m
- [Payment Center Voyage](#)
December 31, 2012 from 10 to 5 p.m.
January, 1, 2013 will be closed
January, 2-8 from 10 to 7 p.m
- [Payment Center Galereya](#)
December 31, 2012 from 10 to 9 p.m
January, 1, 2013 from 1 a.m to 11 p.m
January, 2-8 in accordance with Trading Centers working hours

Citibank ATMs, IVR, 24Hours Citiphone banking and Citibank Online are available everyday, 24 hours a day.

We would like to specially mention that not all the transactions are available during the holidays. All the funds transfer requests either in domestic or foreign currency submitted by customers through IVR, Citiphone and Citibank Online will be processed on **the first business day January 9, 2013**