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Moscow

### A MegaFon-Citibank Credit Card: Bonuses, Discounts, And Interest-Free Credit On Any Purchases



Click on the picture to enlarge it.

Russian mobile operator MegaFon-Moscow and ZAO Citibank are launching the first co-branded credit card with a grace period in Russia. The MegaFon-Citibank MasterCard credit card combines all advantages of a real credit card with the unique bonuses that are only available to MegaFon-Moscow subscribers.

[The MegaFon-Citibank credit card](#) is accepted as payment for any goods and services at more than 30 million points of sale worldwide and offers its holders a revolving credit line up to RUB 160,000 on most favorable terms. The grace period allows free use of the credit line at a zero interest rate for up to 50 days from the purchase date. Thus, the MegaFon-Citibank credit card is both a credit instrument and a convenient and safe means of daily payments. The MegaFon-Citibank credit cards are issued without a bank deposit, security, or surety.

One of the main advantages of the MegaFon-Citibank credit card is that it offers an Automatic Top-Up Service. This enables the subscribers to be on line at all times, including while abroad when it is not always possible to top up the phone account. Now if the phone account balance reaches a minimum threshold, a payment will automatically be transferred from the MegaFon-Citibank card. The amount of such automatic top-up and the minimum threshold will be selected by the subscriber on his/her own when activating the Automatic Top-Up Service. And given that the MegaFon-Citibank card is a real credit card, mobile calls can also be paid for on credit as in the case of any other goods or services.

A holder of the MegaFon-Citibank card will begin to receive additional bonuses almost immediately upon its issue. All card-holding subscribers will be credited with 100 bonus minutes of local calls, and another 250 minutes will be added if the Automatic Top-Up Service is activated. Thereafter, each purchase paid for by the MegaFon-Citibank card will add 1% of the purchase amount to the holder's MegaFon bonus account. For example, a subscriber buying a RUB 10,000 washing machine will get RUB 100 worth of mobile calls on his/her bonus account.

Besides, each automatic top-up with the MegaFon-Citibank card will add 2% of the payment amount to the subscriber's bonus account. All these benefits will be added to the 5% base bonus available to all participants in the MegaFon-Bonus Program.

Today, anyone participating in the MegaFon-Bonus Program, which automatically includes all contracted subscribers who have reached a certain level of monthly payments for calls, can apply for the MegaFon-Citibank credit card. In the future, the MegaFon-Citibank offer will expand and become available to a wider audience of MegaFon-Moscow subscribers.

The cardholders will have access to all discounts and partnering programs from which MegaFon-Moscow subscribers and Citibank customers are entitled to benefit.

The subscribers can learn all the details, terms and conditions of the MegaFon-Citibank card by calling Citibank on (495) 725 2626, or contacting the consultants at MegaFon-Moscow's Subscriber Service Centers. It is also possible for a consultant to visit the subscribers to ensure correct completion of and collect the application documents.