

June 16, 2005
Moscow

Citibank announced the winner of the "Drive your purchases by Ford Focus!" campaign



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ZAO Citibank is pleased to announce the results of its "Drive your purchases by Ford Focus!" campaign, which was held for [Citibank Credit Cards](#) holders from April 15th to May 31st, 2005. The main prize, a new Ford Focus car, went to Olga Barteneva, a financial manager from Moscow.

All Citibank customers who used their credit cards to pay for their purchases between April 15th - May 31st could accumulate bonuses and win one of the following prizes: ten digital photo cameras, three Plasma TV panels or the main prize - a Ford Focus car!

This campaign is just one of an array of campaigns held by Citibank for its customers. Last December all Citibank credit card holders were given a unique opportunity to win a weekend trip to Paris and in March-April - tickets to the UEFA Champions League final match in Istanbul.

The prizes were awarded on June 16, 2005 in the premises of a Citibank's branch located at 30 Marshala Zhukova prospect. Will Keliehor, Citibank Credit Cards Business Manager congratulated the winner personally and said: "We are very pleased to see a great interest to this campaign from Credit Cards holders. We do our best to meet our clients expectations, improve our products quality and introduce new products and offers at least quarterly. We plan to hold similar campaigns in the future, which would bring out new advantages of Citibank credit cards."

Citibank is a wholly-owned subsidiary of Citigroup, which is a leading credit card issuer in the world. Every 8th credit card holder worldwide is a Citigroup's client. Using Citibank MasterCard you can pay for any goods and services at over 30 million merchants worldwide. With Citibank Credit Cards you can get a host of superior benefits, such as:

- Revolving credit line of up to RUB160.000 with a MasterCard Standard and up to RUB320.000 with MasterCard Gold credit card;
- Grace period, which allows you to use the credit line free of charge, at a 0% APR for a period of up to 50 days of the purchase date*;
- Equal Payment Plan, which enables cardholders to buy at a lower interest rate of 1,5% per month in Citibank partner merchants;
- CitiPhone, Citibank On-line, Citibank Alerting Service - 24-hour client support services, which help the cardholders to carry out their banking transactions and obtain their personal account data when- and wherever they find it convenient.

*Unless the liabilities are fully repaid by the deadline established in the statement, interest on the outstanding amount shall be charged based on the relevant tariff plan. All terms and conditions of the loan agreement are provided on the web-site www.citibank.ru or can be obtained in any Citibank branch.