

December 27, 2005
Moscow

Repayment of your credit cards during holiday season

Dear Citibank Customer,

Let us use this opportunity to wish you and your family Happy New year and Merry Christmas.

Holiday season is approaching and we would like to attract your attention to repayment of your [credit cards](#), especially if your due date falls into the period from December 31st, 2005 to January 10th, 2006 inclusive.

We recommend you to repay your credit card after your statement is generated but not later than December 30th, 2005. You can find out exact statement amount and your minimum amount due through [24-Hour CitiPhone Banking](#):

+7 (495) 775-75-75 (Moscow)
+7 (812) 336-75-75 (St. Petersburg)

or [Citibank Online](#).

If you plan to make any payments to your credit card during holiday season we recommend you to use [Citibank Online](#), [24-Hour CitiPhone Banking](#) and IVR (if you have current account in Citibank). You may also use Citibank multifunctional [ATMs](#) and [branches](#).

To our regret we can not guarantee that payments made through bank transfers from other banks and through post offices will be received and credited to your credit card account without delays due to their schedules of work during holidays.

Should you have any questions you can address them to any Citibank branch in Moscow and St. Petersburg or to [24-Hour CitiPhone Banking](#):

+7 (495) 775-75-75 (Moscow)
+7 (812) 336-75-75 (St. Petersburg)

With seasonal greetings,

Credit Cards Product Division
ZAO Citibank