

January 20, 2006
Moscow

Changes in Insurance program for credit card holders.

Dear Citibank Customer,

We are pleased to inform you that starting from January 20th, 2006 Repayment insurance program will cover outstanding credit card account balances converted into "Equal Payment Plan".

For additional information you contact any Citibank branch in Moscow and St. Petersburg or [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