

3 March 2006
Moscow

Citibank announced the results of its credit cards Christmas Campaign



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Moscow, March 3, 2006 - ZAO Citibank, a subsidiary of Citigroup, the leading global financial services company, summed up the results of its Christmas campaign, which was a concluding campaign of 2005 held for credit card holders of the Bank. This campaign will be remembered not only for the maximum number of the finalists, but also unique prizes - each winner received \$2006 to his/her credit card account.

This campaign was held on November 1, 2005 - January 15, 2006. During this period, for every purchase paid* using the credit card the customer was given a certain number of bonus points. Based on the total number of such points, 10 winners from Moscow and St-Petersburg were named. They are:

1. Kirill Zakhvatkin, Moscow
2. Anton Karabanov, St-Petersburg
3. Nikolai Kolesnikov, Moscow
4. Evgeny Komlev, Moscow
5. Victor Kosolapchenkov, Moscow
6. Dmitry Krylov, Moscow
7. Lyudmilla Makarova, Moscow
8. Dmitry Romanovsky, St-Petersburg
9. Grigory Strelnikov, Moscow
10. Rodion Shatokhin, Moscow

The awards ceremony was held in a new Citibank Polyanka Branch located. George Denisenko, Credit Cards Portfolio Head, Citibank Russia congratulated the winners and said: "We are striving to offer our customers advanced financial products and services. Citibank is continuously working on expansion of its discount programs to make the purchase of goods and services using the credit card convenient, as well as beneficial, for our customers".

Says Lyudmilla Makarova, one of the winners: "Participation in this campaign was very simple: I bought holiday presents for my family, friends and colleagues, accumulated the bonuses and was even granted discounts in a whole number of Citibank's partner merchants. With a credit card one does not have to carry a lot of cash - this is very convenient! I have already advised all my acquaintances to open credit cards in Citibank."

Citibank is a subsidiary of Citigroup, the leading world credit card issuer. Citibank MasterCard credit card can be used to pay for any goods and services in over 23 million merchants worldwide. Furthermore, this card offers a whole number of advantages to its holder, namely:

- **Revolving credit line** of up to RUB160.000 on MasterCard Standard and RUB600.000 on MasterCard Gold on competitive terms**.
- **Grace Period**, which allows the customers to use the credit line free of charge, at a 0%-rate, for up to 50 days of the purchase date***.
- **Equal Payment Plan**, which allows the customers to buy goods and services in Citibank's partner merchants at a reduced interest rate of 1.5% per month.

- [Universal Transfer Program](#) in terms of "Equal Payment Plan" which allows the customers **to transfer funds** from their credit card accounts to their current accounts held with Citibank and withdraw such funds **commission-free**.
- Round-the-clock customer support through [CitiPhone](#), [Citibank On-line](#), [Citibank Alerting Service](#), which allows the customers to make financial transactions, receive information on their accounts where and when it is convenient for them.

* Purchase in the amount of up to 300 rubles made in the sales outlets **All terms and conditions of the relevant agreement are provided on the website www.citibank.ru, and Citibank branches. *** Provided repayment of the debt within the established time limits.