

14 June 2006
Moscow

Citibank Offers a New Loan and Credit Card Repayment Option Through 1,000 Plus Elecsnet Terminals

Moscow - ZAO Citibank customers now have the added benefit of paying off their loan or credit card balances through Elecsnet payment terminals. The new service is totally free of charge to Citibank customers. Transfer fees will be covered by Citibank.

"At Citibank we continually strive to provide more choice and better service to our customers, including through partnering with major Russian companies," says Rajive Chadha, Consumer Business Head, Citibank Russia.

Elecsnet currently boasts over 1000 terminals in Moscow and about 150 terminals in St. Petersburg at many major supermarkets, petrol stations, subways, metro stations, cafes, drugstores, bookstores, and other locations.

Its wide presence in Moscow and St. Petersburg allows Citibank customers to save time by choosing to pay at the terminal closest to their home, work, or leisure center. Also, payments can be entrusted to a representative whom the customer tells the account number.

Transfer through an Elecsnet terminal is a very easy way of payment -just choose the payment from the terminal menu. The whole process will take no more than three minutes. Funds will be credited to your account within five business days. A detailed transfer guide is available on Citibank's website.

Citibank currently runs 32 retail branches in Moscow and St. Petersburg and operates 200 plus ATMs and financial centers where the customers can withdraw cash and also manage their accounts. In addition, the customers can make payments over the Internet via Citibank Online, through 24-Hour CitiPhone Banking, by postal transfer at the offices of the Post of Russia across the country, by automatic monthly debits to their accounts, and now through Elecsnet.

Citibank customers can find the Elecsnet terminal closest to them by [searching at www.citibank.ru](http://www.citibank.ru).