AO CITIBANK
CREDIT CARD TERMS
AND CONDITIONS
FOR CONSUMERS

PRIVACY FOR CONSUMERS
AT AO CITIBANK

EXPLANATORY NOTICE
TO A PERSON INSURED UNDER
CITI® PROTECTION MAXIMUM
AO CITIBANK CREDIT CARD TERMS AND CONDITIONS FOR CONSUMERS

These Credit Card Terms and Conditions for Consumers are approved by Order No. 3/160 of March 7, 2019, and are in effect as of March 13, 2019.

1. Introduction

1.1. These credit card terms and conditions (the "Terms and Conditions") set out the terms and conditions whereby AO CITIBANK ("CITIBANK") will offer its customers credit cards with related services and products as described below. The Terms and Conditions, the schedule of fees, commissions and charges (the "Tariffs"), and the credit card application (the "Application") duly completed and signed by the customer named in the Application (the "Customer") and CITIBANK, shall together constitute the Credit Agreement. The Credit Agreement between the Customer and CITIBANK (the "Agreement") shall be deemed entered into as of the date of issue of the credit card. Where the Customer is issued with a second primary Credit Card and/or a supplementary Credit Card and is in agreement with the terms on which such card(s) is/are issued, the Agreement shall be deemed to incorporate the terms pertaining to such card(s). Where there is no such supplement to the Agreement, the Agreement shall be deemed entered into (a) at the time CITIBANK accepts the Customer's offer concerning the issue of the second primary Credit Card and/or the supplementary Credit Card (i.e. at the time at which the card is issued by CITIBANK) if such offer originates from the Customer, or (b) at the time the Customer activates the second primary Credit Card or the supplementary Credit Card or the credit agreement if the offer concerning the issue of the second primary Credit Card and/or the supplementary Credit Card originates from CITIBANK.

1.2. The Terms and Conditions, together with the Tariffs and CITIBANK’s other standard forms and schedules, set forth the general terms on which a credit is extended to, and is used and repaid by, the Customer. Such general terms represent the general terms of credit (the "General Terms of Credit Agreement") and together with the individual terms of credit agreement constitute a credit agreement (the "Credit Agreement"). The Terms and Conditions also govern the opening and maintenance by CITIBANK of an account to be opened in the name of the Customer for the purpose of credit card transactions (the "Account"); and the provision of all related services and products offered by CITIBANK to the Customer. The Credit Agreement shall be deemed entered into at the time the Customer accepts the individual terms of credit agreement (paragraph 2.1 below). Certain types of related services and products may be offered by CITIBANK to the Customer subject to separate agreement(s) or service rules and procedures as may be established by CITIBANK from time to time. In the event of a conflict between the provisions of the Terms and Conditions and any specific agreements, service rules or procedures, the provisions of such specific agreement(s), service rules or procedures shall prevail.

1.3. The extending of any credit to the Customer shall be subject to the Credit Agreement. CITIBANK may refuse to enter into the Credit Agreement with the Customer without giving any reason for such refusal unless obligated by law. CITIBANK may provide both unsecured and secured credit to the Customer in a manner as determined by CITIBANK. CITIBANK shall determine the initial terms of credit agreement, which, inter alia, will include the Account number. After that, CITIBANK will have until the end of the last banking day of the twelfth calendar month following the receipt of the individual terms of credit agreement with which credit may be extended by CITIBANK, as well as the individual terms of credit agreement (including via CITIBANK’s Online) or by doing other acts acknowledging his/her acceptance of the individual terms of credit agreement. For the purpose of entering into the Credit Agreement, such act is deemed to be the activation of the Credit Card.

1.4. The credit card agreement and the Credit Agreement contain elements of different contracts, such being hybrid contracts, and, save for the individual terms of credit agreement agreed with the Customer, the contracts of adhesion.

2. Account and Credit Limit

2.1. To obtain credit, the Customer shall, upon familiarizing himself/herself with the General Terms of Credit Agreement, provide to CITIBANK his/her Application and such documents as required by CITIBANK in order to consider the extension of credit to the Customer. Upon consideration of the Application and other documents submitted by the Customer, CITIBANK will determine the initial terms of credit agreement, which, inter alia, will include the Account number. After that, CITIBANK will have until the end of the last banking day of the twelfth calendar month from the date the Application was sent to the Customer, unless such change is agreed by the Customer. CITIBANK may, from time to time, send the Customer an offer concerning an increase or decrease in the credit limit. The Customer may accept or decline the offer in any of the following ways: 1) by paying the Minimum Payment Amount under paragraph 2.5 below; 2) by paying off the whole Outstanding Balance before the Credit Card Statement date; 3) by carrying out Credit Card transactions for an amount in excess of the original credit limit (in the case of a temporary increase in the credit limit) or in excess of the credit limit (in the case of a permanent increase in the credit limit); 4) by doing other acts as determined by CITIBANK; or such other methods as may be determined by CITIBANK. The Customer may indicate his/her acceptance of a credit limit increase or decrease offer within sixty (60) days of receipt of such offer. If the Customer's acceptance is not indicated within the said time, the terms of credit will continue to apply unchanged. The Customer is entitled to notify CITIBANK of his/her refusal to accept CITIBANK's credit limit increase or decrease offer within sixty (60) days of the date of notice of such offer. CITIBANK may also, from time to time, send the Customer an offer concerning a permanent or temporary increase or decrease in the credit limit made subject to the condition that the Customer may indicate his/her acceptance of the offer only by meeting the conditions specified therein. The offer may include a permanent increase or decrease in the credit limit. The Customer may indicate his/her acceptance of the offer, inter alia, by carrying out Credit Card transactions for a specified amount in excess of the credit limit and/or within a specified time period. If the Customer does not meet the conditions specified in CITIBANK's offer, the terms of credit will continue to apply unchanged. The offer may also include an offer to repay a portion of those related transactions (including but not limited to those relating to the payment of principal, interest, fees and other charges) and the amount of technical overdraft (unless repaid immediately upon occurrence); increased by (b) (i) the sum of EPP Monthly Installments under all EPP Transactions, (ii) interest accrued, (iii) the amounts of outstanding past obligations other than those relating to principal, interest, fees and other charges, (iv) the amount of technical overdraft (unless repaid immediately upon occurrence) and (v) other amounts payable by the Customer under the Credit Agreement. If the Minimum Payment Amount is not credited to the Account by 10 p.m. Moscow time on the Payment Date, CITIBANK may charge a penalty as indicated in the Tariffs on the whole amount of the overdue payment. If the Customer is overdue in any manner provided by the individual terms of credit agreement.

2.2. The Customer may use the credit within the available limit (i.e. the difference between the credit limit and the total Outstanding Balance) by charging transactions to his/her Account, including cash withdrawals at ATMs, payments for goods and services by Credit Card, and transactions with the Customer’s accounts and third party accounts. The Customer may only use certain Credit Card transactions (e.g. transactions in different currencies or transactions involving the use of ATMs or various payment systems, and certain other transactions) may further reduce the available limit due to applicable foreign exchange rates and/or fees, commissions and charges as may be established by CITIBANK or other banks, financial institutions and/or payment systems through which such transactions are processed. If a payment system’s debit request is received by CITIBANK on a weekend or a public holiday, the transaction amount will be debited from the Account using CITIBANK’s internal exchange rate applicable on the last business day before the weekend or public holiday. The Customer further understands that certain Credit Card transactions may result in a technical overdraft where the Customer's spend exceeds the available limit. Where this is the case, the Customer shall immediately, but in any event within three (3) business days of being informed of the technical overdraft, repay the overdraft amount together with any interest accrued thereon up to and including the repayment date.

2.3. Subject to the specifics set out in these Terms and Conditions, the amount of credit outstanding under each transaction (the “Outstanding Balance”) and the amount of technical overdraft shall accrue interest at an annual rate as determined in (a) the individual terms of credit agreement – for transactions made within the “Non-EPP Transactions” ("EPP Transactions"), or (b) the relevant Offer – for transactions made within the equal payment plan ("EPP Transactions"). Credit Card transactions relating to payment for the Merchants’ goods and services (except EPP Transactions) ("Non-EPP Purchases") shall accrue interest as follows: (i) if the amount of the Outstanding Balance relating to Non-EPP Purchases is fully repaid by the Customer no later than the Payment Date (as defined below) indicated on the Credit Card Statement (as defined below), no interest shall accrue; (ii) if the amount of the Outstanding Balance relating to Non-EPP Purchases is not fully repaid by the Customer by the Payment Date on the Credit Card Statement, interest shall accrue from the date of the origination of the Outstanding Balance in respect of such transactions until and including the date of full repayment of the portion of the Outstanding Balance that relates to such transactions. All Credit Card transactions other than Non-EPP Purchases shall accrue interest from the date of the origination of the Outstanding Balance in respect of such transactions until the date of its full repayment. In accordance with the General Terms of Credit Agreement and/or the Tariffs, CITIBANK may apply penalties and charge a technical overdraft fee/interest and other fees, commissions and charges in respect of such transactions.

2.4. At the Credit Card Statement issue date, CITIBANK will reduce the available limit by the amount of the Fees and interest: (a) accrued on the Outstanding Balance relating to Non-EPP Purchases as at the issue date of the previous Credit Card Statement and not repaid in full by the Payment Date indicated on such previous Credit Card Statement; and (b) accrued on other transactions which are Non-EPP Transactions, including EPP Transactions, and are recorded in the Credit Card Statement issue date, and will increase the Outstanding Balance by such amount.

2.5. The Customer shall, on a monthly basis, repay to CITIBANK a Minimum Payment Amount by 10 p.m. Moscow time on the payment due date specified in the Credit Card Statement (the “Payment Date”). Failure by the Customer to receive the Credit Card Statement for any reason beyond CITIBANK’s control shall not relieve the Customer of his/her obligation to repay the Minimum Payment Amount when due. The Minimum Payment Amount is calculated as follows: (a) in the case of five (5) percent of the total Outstanding Balance decreased by (i) the amount of the Outstanding Balance under all EPP Transactions, (ii) interest accrued for the reporting period, (iii) any outstanding penalties applied by CITIBANK due to the Customer’s failure to perform his/her obligations under the Credit Agreement, (iv) the amount of outstanding past obligations other than those relating to principal, interest, fees and other charges, (v) the amount of technical overdraft (unless repaid immediately upon occurrence); increased by (b) (i) the sum of EPP Monthly Installments under all EPP Transactions, (ii) interest accrued, (iii) the amounts of outstanding past obligations other than those relating to principal, interest, fees and other charges, (iv) the amount of technical overdraft (unless repaid immediately upon occurrence) and (v) other amounts payable by the Customer under the Credit Agreement. If the Minimum Payment Amount is not credited to the Account by 10 p.m. Moscow time on the Payment Date, CITIBANK may charge a penalty as indicated in the Tariffs on the whole amount of the overdue payment. If the Customer is overdue in any manner provided by the individual terms of credit agreement.

2.6. CITIBANK may allow the Customer an opportunity not to repay a portion of the Minimum Payment Amount. Such an offer may be extended to the Customer, as referred to in paragraph 2.5, above, if in the discretion of the Customer, to repay it in any amount within the Minimum Payment Amount, for a period of time until the Payment Date specified in the Credit Card Statement following the date when such opportunity was allowed. Where this is the case, CITIBANK shall show the Minimum Payment Amount as equal to zero on the Credit Card Statement and shall not charge the
Customer a late fee on the minimum payment. Notwithstanding, however, the available opportunity not to pay the Minimum Payment Amount, the Customer may waive such opportunity and make a full or partial payment towards the Minimum Payment Amount at any time before the Payment Date. Citibank shall have sole discretion in allowing the opportunity not to pay the Minimum Payment Amount.

2.7. Any payment, transfer or cash deposit to the Account will be used by Citibank to reduce the Customer’s obligations to Citibank in the following order of priority:
   (a) firstly – to reduce the overdue interest;
   (b) secondly – to reduce the overdue principal (the amount of Citibank’s funds used by the Customer);
   (c) thirdly – to pay penalties.

2.8. The balance of the Customer’s funds remaining after the application of the Customer’s funds towards the above obligations will be used by Citibank towards the following:
   (a) payment of interest accrued for the current period of use of Citibank’s funds;
   (b) repayment of principal;
   (c) discharge of other payments/fees provided by the Credit Agreement and Russian law.

If the Customer uses several credit products made available by Citibank (credit cards, consumer loans, etc.), the order of priority will apply to each such product in the chronological order (i.e. the obligation that arises first is discharged first).

Obligations under the Credit Agreement are discharged in the same chronological order in which the rights to claim performance/demand payment arise for Citibank. If Citibank’s rights of claim in relation to several amounts due from the Customer under the Credit Agreement arise at the same time, Citibank will apply the order of priority in its discretion.

2.9. No interest will accrue on an amount paid, transferred or deposited by the Customer in excess of the total Outstanding Balance (the “Account Balance”).

2.10. The Customer may at any time repay the Outstanding Balance in full by way of payment, transfer or cash deposit to the Account (in an amount sufficient to pay the Customer’s overdue and current obligations under the Agreement and the Credit Agreement).

3. Credit Card

This Section describes the procedure for the issuance, use, cancellation, and replacement of a credit card issued by Citibank to the Customer (the “Credit Card”). In terms of technology and manufacturing, the Credit Card can be of one of three types: a magnetic credit card, a magnetic credit card with a chip or a contactless magnetic credit card with a chip. In terms of payment systems, the Credit Card can be a VISA or a Mastercard®, or a card of any other payment system. The Credit Cards can also be different in terms of Citibank’s alliances/co-branding partnerships with other companies. The Credit Card functionalities available by Citibank’s ATMs and described in the Terms and Conditions may not be fully available at other banks’ ATMs. The Customer understands that not all providers of goods and services (the “Merchants”) may accept the Credit Card or each type of the Credit Card as payment, and that the Merchants may impose limitations on the amounts of the Customer’s transactions and card holder identification procedures.

3.1. Upon entering into the Agreement, Citibank will issue the Credit Card of a particular type to the Customer. The Credit Card is linked and provides access to the Account. Citibank may at any time offer a second primary Credit Card to the Customer. The type of the second primary Credit Card will be of one of three types: a magnetic credit card, a magnetic credit card with a chip or a contactless magnetic credit card with a chip.

If the Customer intends to use the Credit Card outside of Russia, he/she needs to notify Citibank in relation to the point-of-sale terminals of the Merchants that accept contactless magnetic sundae cards with a chip will be considered as proper and sufficient identification of the Customer and authorization to carry out transactions in respect of the Account in such cases. The Customer further agrees that the use of a Citibank contactless magnetic credit card with a chip (touching it against a reader) when paying for goods or services at the point-of-sale terminals of the Merchants that accept contactless magnetic sundae cards with a chip will be considered as proper and sufficient identification of the Customer and authorization to carry out banking transactions in respect of the Account in such cases.

3.2. The Customer understands that the Credit Card is the Customer’s tool to access the Account. The Customer agrees to manage such Account, manage such Credit Card, manage and use the funds held in the Account and the funds that may be made available to the Customer within the credit limit. The Customer must exercise care when handling the Credit Card in order to mitigate the risk of its theft, loss of Credit Card-related fraud or erroneous transactions. The Customer agrees to exercise care in using the Credit Card and maintains the Credit Card away from strangers while using it. The Customer must keep his/her PIN and TPIN secret and confidential since they are important means of protection for the Customer and the Account. In the event of unauthorized use of the Credit Card, PIN or TPIN, there is a risk that the available limit will be reduced or used up. The Customer may not change his/her PIN at any time at ATMs or through Citibank Online or CitiPhone, and TPIN – through CitiPhone.

3.3. The Customer may request the issuance of one or more supplementary Credit Card(s) by notifying Citibank of his/her request by calling a CitiPhone number. The Customer may request the issuance of such other documents on the supplementary Credit Card holders as may be requested by Citibank.

3.4. The Credit Card may be used by the Customer for (i) ATM cash withdrawals and deposits, Credit Card information inquiries, and other ATM transactions; (ii) payments through Citibank Online or CitiPhone; (iii) payments for goods and services purchased from the Merchants that accept the types of bank cards issued by Citibank to the Customer; and (iv) such other transactions and services as may be made available by Citibank from time to time.

3.5. When the Credit Card is used for the purpose of cash withdrawal or deposit at ATMs or for payment for goods and services, the transaction amount (including applicable Fees) will be debited from or credited to, respectively, the Account. If the currency of the transaction is different from the currency of the Account, the transaction amount will be converted into the currency of the Account at the exchange rate as may be established by Citibank or other financial institutions and/or payment systems through which such transactions are processed.

The Customer agrees that in some cases, where the Credit Card is used to pay for goods or services in a currency different from the currency of the Account, the transaction amount may be placed on hold in the Account using Citibank’s internal exchange rate and/or that of other banks, financial institutions or payment systems through which such transactions are processed.

3.6. If a payment system’s debit/credit request is received by Citibank on a weekend or a public holiday, the transaction amount will be debited from/credited to the Account using Citibank’s internal exchange rate applicable on the last business day before that weekend or public holiday.

3.7. The Customer agrees that the use of his/her Credit Card and correct PIN at an ATM and/or when paying for goods or services with a chip credit card will be considered as proper and sufficient identification of the Customer and authorization to carry out transactions in respect of the Account in such cases.

3.8. An ATM and/or a Merchant shall issue (or may require at the Customer’s request) a printout (a receipt) of every ATM or purchase transaction carried out by the Customer with the use of the Credit Card. Citibank recommends that the Customer retain all such printouts for information purposes. Unless otherwise provided by the Terms and Conditions, the details of each ATM or purchase transaction carried out by the Customer with the use of the Credit Card will be communicated to the bank’s operating system and will appear on the Customer’s credit Card Statement.

3.9. The Customer agrees that the transaction performed by ATMs of the Merchants and/or the details of such transactions appearing on the Credit Card Statement shall serve as evidence of the Customer’s transactions carried out with the use of the Credit Card.

3.10. The Customer agrees that the Account shall be liable for loss, damage or expenses incurred by the Customer in the event the Credit Card has been lost or stolen or if there is a risk of unauthorized use of the Credit Card (as well as in the event the Customer’s credit card has been damaged or the Customer’s credit card to which his/her PIN (or TPIN) has been assigned has been changed), the Customer shall notify Citibank thereof immediately by calling the CitiPhone number indicated on the back of his/her Credit Card or contacting a Citibank branch. Citibank may block the Customer’s Credit Card in the event the Customer is in breach of the Credit Card’s terms of use, and in the event Citibank reasonably believes that there is a risk of unauthorized use of the Customer’s Credit Card.

3.11. If the Credit Card has been lost or stolen or if the Customer suspects that the Credit Card has been lost or stolen, or if there is a risk of unauthorized use of the Credit Card (as well as in the event the Customer’s credit card has been damaged or the Customer’s credit card to which his/her PIN (or TPIN) has been assigned has been changed), the Customer shall notify Citibank thereof immediately by calling the CitiPhone number indicated on the back of his/her Credit Card or contacting a Citibank branch. Citibank may block the Customer’s Credit Card in the event the Customer is in breach of the Credit Card’s terms of use, and in the event Citibank reasonably believes that there is a risk of unauthorized use of the Customer’s Credit Card.

3.12. Once the Credit Card has been reported lost or stolen, Citibank will block the Credit Card and may issue a replacement Credit Card to the Customer.

3.13. The Customer understands that if a wrong PIN is entered at an ATM or a Merchant’s point-of-sale terminal three consecutive times, the ATM/Merchant may block and retain the Credit Card. If the Credit Card is blocked and/or retained by an ATM or a Merchant, the Customer must report this to Citibank in the procedure established for lost or stolen Credit Cards.

3.14. The Credit Card’s expiry date is indicated on the front of the Credit Card. Upon expiration of the Credit Card, Citibank may issue a new Credit Card to the Customer. The Customer agrees that the Customer’s credit card is not renewed until the amount of the previous credit card has been repaid.

3.15. The Credit Card is the property of Citibank and must be returned to Citibank upon its first demand. For the purpose of compliance with applicable laws and regulations or if Citibank reasonably believes that there is a risk of unauthorized use of the Customer’s Credit Card, Citibank may, at any time, cancel, block or suspend the use of the Credit Card or deny the Customer the right to replace a credit card or use of a new Credit Card. In the event Citibank blocks or suspends the use of the Credit Card if the Customer does not comply with applicable laws and regulations, these Terms and Conditions or Citibank’s requirements, rules and procedures, for the purpose of the Customer’s compliance with applicable anti-money laundering and terrorist financing requirements, Citibank may block or suspend the use of the Customer’s Credit Card.

3.16. If the Customer intends to use the Credit Card outside of Russia, he/she needs to notify Citibank thereof and check the possibility of using the Credit Card in the country of intended use in order to prevent the Credit Card from being blocked by Citibank to minimize the risk of its unauthorized use.
This Section describes the transactions that the Customer may effect in respect of the Account.

6. Credit Card Transactions


5.7. Outstanding on the fare payment transactions arising before, but included in the Credit Card account, shall be determined by Citibank and communicated to the Customer. The list of non-qualifying transactions may be changed by Citibank, including upon recommendations of the Citi Express Service, which will enable the Customer to pay fares for Moscow underground transit services.

5.6. The Fares charged to the Account are based on the Fare payment transactions made by the Customer in the relevant period based on the Application activation date and the beginning of the calendar month following that in which the Application has been activated, the Citi Express Service fee will be charged to the Account on a monthly basis on the first day of each calendar month starting from the month following the Application activation.

5.5. The rewards referred to in this Section 4 shall be transferred by Citibank to the Customer within five (5) business days of the Credit Card Statement date. Any reward received by the Customer shall be subject to tax under applicable Russian tax law. Where and as required by applicable Russian tax law, Citibank shall provide tax authorities with requisite information about the reward and tax withheld, and notify the Customer thereof. Citibank shall inform the Customer of the amount of reward in the Credit Card Statement.

5.4. The Citi Express Service will be subject to a fee as set out in the Tariffs. Once the Transaction Application has been activated, the Citi Express Service fee will be charged to the Account on a monthly basis on the first day of each calendar month starting from the month in which the Transaction Application was activated, regardless of whether or not any Fares were paid or any Fare payment was credited to the Account at that month. No service fee will be charged for the period between the Transaction Application activation date and the beginning of the calendar month following that in which the Transaction Application was activated; on the other hand, if the service is discontinued before the end of the calendar month, the fee for the remainder of the month will not be compensated or refunded.

5.3. As provided in paragraph 3.2. above, the Credit Card will be delivered to the Customer within five (5) business days after the Credit Card activation date. The Fares may only be paid once the Transaction Application has been activated.

5.2. If the Customer is a holder of any Citibank account, he/she may apply for the Citi Express Service. The relationship between Citibank and the Customer in connection with the issue and maintenance of such Credit Card will be governed by the provisions of the Terms and Conditions subject to the specifics set out in this Section 5. The Citi Express Service may only be provided for certain types of Credit Cards as determined by Citibank.

5.1. In addition, Citibank may, at the Customer's request, provide the Customer with the Citi Express Service. The enabling of this service by Citibank is at Citibank's sole discretion and may require card reissue. Where this is the case, the Transaction Application will be activated automatically three (3) business days after the Credit Card activation under paragraph 3.2. above.

5.4. The Citi Express Service will be subject to a fee as set out in the Tariffs. Once the Transaction Application has been activated, the Citi Express Service fee will be charged to the Account on a monthly basis on the first day of each calendar month starting from the month in which the Transaction Application was activated, regardless of whether or not any Fares were paid or any Fare payment was credited to the Account at that month. No service fee will be charged for the period between the Transaction Application activation date and the beginning of the calendar month following that in which the Transaction Application was activated; on the other hand, if the service is discontinued before the end of the calendar month, the fee for the remainder of the month will not be compensated or refunded.

5.3. As provided in paragraph 3.2. above, the Credit Card will be delivered to the Customer within five (5) business days after the Credit Card activation date. The Fares may only be paid once the Transaction Application has been activated.

5.2. If the Customer is a holder of any Citibank account, he/she may apply for the Citi Express Service. The relationship between Citibank and the Customer in connection with the issue and maintenance of such Credit Card will be governed by the provisions of the Terms and Conditions subject to the specifics set out in this Section 5. The Citi Express Service may only be provided for certain types of Credit Cards as determined by Citibank.

5.1. In addition, Citibank may, at the Customer's request, provide the Customer with the Citi Express Service. The enabling of this service by Citibank is at Citibank's sole discretion and may require card reissue. Where this is the case, the Transaction Application will be activated automatically three (3) business days after the Credit Card activation under paragraph 3.2. above.

6.6. The Customer may make payments from the Account to the bank accounts of third parties. The Customer may make payments in favor of third parties in roubles subject to applicable laws, regulations, and Citibank's internal policies and procedures. The Customer may make payments in favor of third parties from his/her Account through Citibank branches, Citibank Online, Citibank's website at www.citibank.ru. The list of non-qualifying transactions may be changed by Citibank, including upon recommendations of the Citi Express Service, which will enable the Customer to pay fares for Moscow underground transit services.

6.5. The Customer may transfer funds from the Account to his/her or other individual's or entity's Citibank or non-Citibank accounts in Russia via Citibank Online/Citi Mobile® app, Citibank branches or Citibank Online/Citi Mobile® app. Citibank may also determine other ways of funds transfer from the Account. Where funds are transferred between accounts denominated in different currencies, the transfer amount will be converted into the currency of the destination account at Citibank's exchange rate applicable on the date of the transaction. If a funds transfer requires that the payee be first added to the payee list, such payee may be added through the use of Citibank Online/Citi Mobile® app.

6.4. The amount of Citibank's Fees applicable to cash withdrawals and deposits at Citibank's ATMs and branches is set out in the Tariffs. The Customer understands that other banks, financial institutions or payment systems may impose their own Fees for similar services provided by them.

Funds Transfers and Payments

6.3. The Customer may make payments in favor of third parties in roubles subject to applicable laws, regulations, and Citibank's internal policies and procedures. The Customer may make payments in favor of third parties from his/her Account through Citibank branches, Citibank Online, Citibank Online/Citi Mobile® app. The Customer may transfer funds from the Account to his/her or other individual's or entity's Citibank or non-Citibank accounts in Russia via Citibank Online/Citi Mobile® app, Citibank branches or Citibank Online/Citi Mobile® app.

6.2. Withdrawals and deposits at Citibank's ATMs and branches are subject to the rules and procedures of such banks and financial institutions. The Customer agrees that Citibank sets the cash withdrawal limit at its sole discretion and that Citibank may at any time decrease, increase or cancel such cash withdrawal limit. Citibank may transfer funds to such Citibank accounts as defined by payment systems as newly opened and/or acquired, other banks, financial institutions or payment systems through which such transactions are processed.

Cash Withdrawals and Deposits

6.1. The Customer may make withdrawals from the Account (within the cash withdrawal limit set by Citibank) and make deposits into the Account towards the repayment of the Outstanding Balance at Citibank's ATMs and branches, ATMs, and other banks and financial institutions (such services and subject to the rules and procedures of such banks and financial institutions). The Customer agrees that Citibank sets the cash withdrawal limit at its sole discretion and that Citibank may at any time decrease, increase or cancel such cash withdrawal limit. Citibank may transfer funds to such Citibank accounts as defined by payment systems as newly opened and/or acquired, other banks, financial institutions or payment systems through which such transactions are processed.

The Customer may withdraw cash in the currency of the Account or in other currencies as may be used at a particular point of service, and deposit cash in the currency of the Account. If the currency of the transaction is different from the currency of the Account, the transaction amount will be converted into the currency of the Account at Citibank's exchange rate applicable on the date of the transaction (in the case of transactions through Citibank's ATMs or branches) or at the exchange rate applied by the bank, financial institution or payment system and/or network through which such transaction is processed.

The Customer agrees that in some cases, where the Credit Card is used to withdraw cash in a currency different from the currency of the Account, the transaction amount may be placed on hold. If a Transaction Application failed because of shortfall in the available limit, or the other bank, financial institutions or payment systems through which such transactions are processed, applicable on the date of such hold, and actually posted/charged to the Account using the internal exchange rate applicable on the date the transaction is posted/charged to the Account.

Citibank may, at any time in its sole discretion, to the extent permitted by law, extend the list of Transactions or cancel certain types thereof. The Customer may effect the Transactions within the available limit on the Credit Card. The Customer understands that certain Transactions effected by the Customer may be subject to rules and limitations (e.g. those concerning the type or amount of a transaction) as may be imposed by applicable laws, regulations, rules and procedures of Citibank, financial institutions and/or payment systems through which such transactions are processed.
6.12. Payments and transfers from the Account to third party accounts at other banks and financial institutions will be made subject to holidays and non-business days.

6.13. Citibank will execute all Customer's payment orders or instructions in good faith and with reasonable care in accordance with banking standards and practices, and may use any communication, clearing or payment systems, intermediary banks or other persons in its reasonable discretion. Citibank will act based on the instructions and regulations of such communication, clearing or payment systems and intermediary banks.

6.14. Citibank's responsibility for the transfer of funds from the Account on the Customer's instruction will cease upon the debiting of Citibank's account with a correspondent bank or a clearing center. Citibank’s responsibility for the crediting of funds to the Account will only arise upon the final crediting of funds to Citibank's account with a correspondent bank or a clearing system.

6.15. In order to comply with applicable laws and regulations and ensure the security of the Customer's banking transactions, Citibank may at its sole discretion establish such procedures as are necessary to identify the Customer, his/her representative, beneficiary or beneficial owner, and the rules and requirements concerning the necessary documents submittable in order to carry out transactions in respect of the Account. Such procedures and rules may vary depending on transaction types and communication channels, and the Customer undertakes to strictly follow the rules and rules established by Citibank under no circumstances. Customer is responsible for reasonable care in examining the Customer's documents, including payment orders, instructions or communications; Citibank is not obliged to take any further steps in order to identify, or ascertain the powers and authority of, the person giving such payment orders, instructions or communications, and it is responsible for losses resulting from its compliance with forged payment orders, instructions or communications or the presentation of false identity documents only if it could have detected those by the exercise of reasonable care and caution. In order to ensure the security of the Customer's banking transactions, Citibank may, but is not obliged to, request confirmation of any transfer instruction by calling the contact phone number provided by the Customer and may suspend the execution of the Customer's transfer instruction until such confirmation is received. Citibank may, in its discretion, suspend the execution of a payment order or instruction, if Citibank has reasonable doubts concerning its content, the powers and authority of the person giving such payment order or instruction, the identity of the Customer or its submission. Acting in pursuance of anti-money laundering and terrorist financing regulations, Citibank may request the Customer to provide documents or information as required to identify his/her transactions involving cash or other assets, and refuse to execute the Customer's transaction instructions, except for transactions involving crediting of funds received in the Account or a third party account or the Customer's account at another bank to an EPP Transaction. Such data and information may not be transferred to a third party, including the Mobile Device operator.

6.16. The Customer understands that, in some cases, Citibank may be required by applicable laws and regulations to debit the Account (within the amount of the Account Balance) without any order or instruction from the Customer.

Payments for Goods and Services

6.18. The Customer may buy goods and services using the Credit Card at various point-of-sale terminals or other devices installed by the Merchants authorized to accept Citibank Credit Cards as payment. For security purposes, Citibank may impose various restrictions on certain types of Credit Card transactions, including transaction refusal, at some point-of-sale terminals or other devices installed by the Merchants.

6.19. The Customer's instruction given with the use of the Card, which is an electronic means of payment, may be revoked by the Customer canceling his/her Card transaction.

Card-to-Card Transfers

6.20. The Customer may transfer funds from the Account to his/her or third parties’ bank accounts using the corresponding bank card number as the sole requisite banking detail of the recipient. The sender's requisite banking detail is represented by the bank card number. The technicalities of such type of transfer are determined by Citibank. Banks usually debit funds from and credit funds to, respectively, the sender's and the recipient's primary accounts (i.e., the accounts opened in the bank and used in day-to-day operations) if such transfer is made through Citibank, funds are debited from and credited to, the Account.

6.21. Where the said sole requisite banking detail (i.e., the bank card number) is used to initiate a transfer, the recipient's other banking details are not requested and are disregarded. The crediting of funds to the bank account is deemed final.

6.22. If the Mobile Device has been lost or stolen or if the Customer suspects that the Mobile Device has been lost or stolen, or if there is a risk of unauthorized access to the Mobile Device and unauthorized use of the Virtual Credit Card, the Customer shall notify Citibank thereof immediately by calling the CitiPhone number indicated on the back of his/her Credit Card.

6.23. If the Mobile Device has been lost or stolen or if the Customer suspects that the Mobile Device has been lost or stolen, or if there is a risk of unauthorized access to the Mobile Device and unauthorized use of the Virtual Credit Card, the Customer shall notify Citibank thereof immediately by calling the CitiPhone number indicated on the back of his/her Credit Card.

6.24. The Customer understands that the recipient's bank card may be inactive, blocked or otherwise unavailable for use, in which case the transfer will be refused.

Using the Credit Card to pay for goods and services via mobile payment applications

6.25. A mobile credit card payment application (the “Mobile App”) allows the Customer to pay for goods and services by using (holding against a reader) the Customer’s mobile device with a contactless chip Credit Card activated for payments via the Mobile App (the “Mobile Device”).

6.26. In order to pay with a contactless chip Credit Card for goods and services via the Mobile App, the Customer must register for the Mobile App, enter his/her Credit Card details, and activate the Credit Card in the Mobile App by entering the activation code sent by Citibank to the Mobile Phone Number. After the activation is complete, the Customer’s virtual credit card will be created (the “Virtual Credit Card”).

6.27. The Customer understands that in order to register him/her for the Mobile App, the Mobile App operator must allow the Customer to accept its terms of use and to register the Customer’s PIN and/or fingerprint for the purpose of paying for goods and services with the Virtual Credit Card via the Mobile App. The Customer may access the Mobile App using fingerprint authentication. In order for the Customer to use fingerprint authentication, this feature needs to be activated by the Customer. If the Customer does not activate the fingerprint authentication feature, the Customer understands that the Mobile App will be considered as inactive and the Customer’s mobile device will be blocked or suspended. The Customer understands that Citibank will act in accordance with the Customer’s consent and will carry out transactions in respect of the Account in such case.

6.28. The Customer agrees that the use of his/her Virtual Credit Card when paying for goods and services will be considered as proper and sufficient identification of the Customer and authorization to carry out transactions in respect of the Account in such case.

6.29. Citibank may refuse the activation of the Credit Card in the Mobile App. For the purpose of compliance with applicable laws and regulations or if Citibank reasonably believes that there is a risk of unauthorized use of the Virtual Credit Card, Citibank may, at any time, cancel, block or suspend the use of the Virtual Credit Card. In particular, Citibank may block or suspend the use of the Virtual Credit Card if the Customer does not comply with applicable laws and regulations, these Terms and Conditions or Citibank’s anti-money laundering requirements, rules and procedures. Citibank may block the Virtual Credit Card if it has sufficient grounds to believe that the Customer will be unable to properly perform his/her obligations under the Credit Agreement, when the account may be evidenced by any information, data and documents lawfully obtained by Citibank from the Customer or third parties. Such evidence may include but is not limited to a failure to perform obligations owed to Citibank, information concerning the Customer’s failure to perform under any credit or loan made available by any other bank or person exceed the percentage of the Customer’s monthly income determined by Citibank.

6.30. Citibank may impose limitations on the amounts of the Customer’s Virtual Credit Card transactions and/or require that the Customer’s Virtual Credit Card transactions be authorized by PIN entry.

6.31. The Virtual Credit Card is an electronic means of payment. For the safe use of the electronic means of payment, the Customer shall comply with the recommendations set out below. The Customer shall comply with these recommendations without the Customer's monthly transfer of funds to the Mobile App and the Mobile App will be responsible for the crediting of funds to the Account within the amount of the Account Balance. Each EPP Transaction will accrue interest.

7. Equal Payment Plan

The purpose of the Equal Payment Plan (“EPP”) is to enable the Customer to purchase selected goods and services, as offered by the Merchants in accordance with a list to be determined from time to time by Citibank, using the Credit Card's available limit and pay the purchase amount in equal monthly installments as provided by this Section 7. The participating Merchants, the selected goods and services offered by them, the applicable interest rate, and the number of monthly installments to be paid for each good or service (the “EPP Term”), will be determined by Citibank from time to time and communicated by Citibank and/or the relevant Merchant to the Customer. The terms of EPP Transactions will appear on the Credit Card Statement (the “Credit Card Statement”), which will include the EPP Term, the balance due, the amount owed on the Customer’s account, the amount of the EPP Term, and the amount of each payment due under the EPP Term. The Customer can make an EPP Transaction by simply purchasing with the Credit Card from a Merchant that qualifies for an EPP Transaction.

7.1. Citibank may allow the Customer to have the benefit of EPP provided that the Credit Card is used in accordance with the Citibank rules. The EPP is available for both the primary and supplementary Credit Cards.

EPP Transactions

7.2. The EPP will be available both for certain goods and services as offered by the Merchants in accordance with a list to be determined from time to time by Citibank, and for the Outstanding Balance. Each EPP Transaction will accrue interest.

7.3. Each particular Offer may contain a condition regarding a minimum amount of purchase that qualifies for an EPP Transaction.

7.4. Citibank will confirm the conduct of a transaction as that of an EPP Transaction provided that the Customer has paid in full the transaction limit within the amount of the Account Balance, which is determined in accordance with Citibank rules and regulations effective as at the date of the transaction.

7.5. The Customer can make an EPP Transaction by simply purchasing with the Credit Card from the participating Merchant, provided that the Customer informs such Merchant of his/her intention to make the EPP Transaction before the purchase.

7.6. Citibank will allow the Customer to change an Non-EPP Transaction and/or the Outstanding Balance to an EPP Transaction before the Payment Date indicated on the Credit Card Statement covering such transaction. Citibank may also allow the Customer to change several Non-EPP Transactions to an EPP Transaction before the Payment Date indicated on the Credit Card Statement. The changes to the EPP Transaction require the Customer to accurately enter the information for a change to an EPP Transaction. The Customer can change one or more Non-EPP Transactions to an EPP Transaction by requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any Citibank branch, or otherwise as may be determined by Citibank. Citibank may allow the Customer to change his/her transaction pertaining to the transfer of funds from the Account into a third party account or the Customer’s account at another bank to an EPP Transaction. Such change request may be made simultaneously with the Customer’s funds transfer instruction via Citibank Online or CitiPhone. By requesting to change his/her transaction pertaining to the transfer of funds from the Account into a third party account or the Customer’s account at
another bank to an EPP Transaction, the Customer confirms the interest rate and the EPP Term set in the relevant Offer. In the event Citibank confirms the transaction as being an EPP Transaction, the transaction details and the applicable interest rate and EPP Term will be shown on the Credit Card Statement.

7.7. Citibank may allow the Customer to change the whole Outstanding Balance to an EPP Transaction via Citibank Online or otherwise as may be determined by Citibank. As part of the Loan on Phone service, the Customer may carry out a transaction pertaining to the transfer of funds from the Account into his/her other Citibank account, another individual’s account or the Customer’s account at another Russian bank, and may request Citibank to change such transaction to an EPP Transaction via Citibank Online or otherwise as may be determined by Citibank. If Advanced Loan on Phone is booked, the credit limit will be increased by the amount outstanding on such EPP Transaction. Advanced Loan on Phone will not result in a default under the loan agreement, unless a minimum monthly instalment is not set in accordance with the payment set on such loan will reduce the available cash withdrawal limit on the Account, which will be restored based on the amount applied by the Customer towards his/her next payment on the Credit Card. By requesting Advanced Loan on Phone, the Customer confirms the intention to change the EPP Term set in the relevant Offer. In the event Citibank confirms Advanced Loan on Phone for the Customer, the transaction details and the applicable interest rate and EPP Term will be shown on the Credit Card Statement.

EPP Monthly Installments

7.10. A monthly amount payable by the Customer to Citibank under an EPP Transaction (the "EPP Monthly Installment") may, at Citibank’s discretion, be calculated by (a) dividing the price of the EPP Transaction by the EPP Term, plus Citibank’s interest; or (b) computing equal monthly installments for the whole EPP Term (except the last installment which may be different due to the formula used in such computation), which include the amount made available by Citibank (the "Advance on EPP Transaction") and each monthly instalment will be included in the Minimum Payment Amount on a monthly basis starting from the Credit Card Statement date immediately following the purchase date.

7.11. At the Customer’s request, Citibank may reduce, or allow the Customer to extend, the EPP Term.

7.12. The Customer may prepay his/her EPP Transaction debt, in full or in part. In order to prepay an EPP Transaction debt, the Customer must change his/her EPP Transaction to a Non-EPP Transaction in the amount of such full or partial prepayment by making an appropriate request in one of the following manners: (a) in the event of full prepayment via Citibank Online or Citibank Mobile, as determined by Citibank, in which case the EPP Transaction will be changed to the Non-EPP Transaction on the date of such request; (b) in the event of full or partial prepayment – via Citibank, in which case the EPP Transaction will be changed to the Non-EPP Transaction within five business days of the date of such request. The EPP Transaction debt being prepaid will be carried as a Non-EPP Transaction debt, which may be repaid in accordance with these Terms and Conditions.

Products Liability

7.13. Citibank will not be liable for any damage or loss incurred by the Customer due to the purchase, installation, use or otherwise of the goods and/or services acquired under an EPP Transaction, except for negligence or breach of statutory or other duty on the part of Citibank; nor will Citibank be liable for the quality of the acquired goods and/or services. Any complaint as to the quality of the goods purchased or services provided under an EPP Transaction shall be referred to the manufacturer or Merchant, and no such complaint shall affect the Customer’s obligation to make EPP Monthly Installments.

Modifications, Additions and Cancellation

7.14. Citibank may at any time without prior notice terminate EPP or cancel, modify, add to or delete any of the provisions of this Section 7, and such termination or modification shall not affect the Customer’s agreement to the remaining part of the EPP Transaction. If Citibank makes any modifications to such offer, or terminates the offer, it will notify the Customer by means of Citibank Online or otherwise as determined by Citibank. Any such modification, addition or cancellation shall be effective upon the date of such notice.

7.15. Citibank reserves the right to suspend or disqualify any Customer from participation in EPP if Citibank decides that the Customer has committed a breach of the Agreement and/or the Credit Agreement. Such suspension or disqualification shall not lead to the termination of the EPP Transaction already carried out by the Customer and accepted by Citibank as being the EPP Transactions before such termination or modification.

7.16. Citibank may at any time without prior notice terminate the Agreement entered into by the Customer and accepted by Citibank as being the EPP Transactions before such decision. Citibank and the Customer agree that if the Customer is past due on EPP Monthly Installments and/or incurs a debt in excess of the available limit, this will be deemed a condition for discontinuing EPP for the Customer and changing the status of all the EPP Transactions carried out by the Customer and accepted by Citibank to that of Non-EPP Transactions. Once the status of all the EPP Transactions carried out by the Customer and accepted by Citibank has been changed to that of Non-EPP Transactions, the debt will accrue interest and be paid in the manner specified for Non-EPP Transactions.

7.17. Citibank may allow the Customer a postponement of a scheduled EPP Monthly Installment under any EPP Transaction until the next scheduled EPP Monthly Installment (the "Postponement") and shall not charge the Customer a late payment fee for the period of the Postponement. To obtain the Postponement, the Customer needs to make an appropriate request via Citibank. If such request is approved by Citibank, the scheduled EPP Monthly Installment shall not be payable by the Customer to Citibank, and Citibank shall reschedule the payment of interest (without changing the amount of interest) and principal so that the amount of interest accruing on the due date of the next EPP Monthly Installment is equal to the interest accrued on the unpaid portion of the price of the EPP Transaction from the date of the last EPP Monthly Installment effected by the Customer up to the date of the new EPP Monthly Installment, and the EPP Term shall be extended by the period of the Postponement granted by Citibank. The Customer will not be required to pay other interest for the period of the Postponement calculated from the relevant EPP Monthly Installment that follows the period of the Postponement, and the EPP Term shall be extended by the number of the Postponement periods approved by Citibank. In the event the Customer prepays the price of the EPP Transaction in relation to which the Postponement has been granted by Citibank, the Customer will be obliged to pay interest accrued over the duration of the Postponement periods allowed by Citibank. The number of Postponements that may be allowed by Citibank shall not be more than two (2), and Citibank may refuse to allow the Postponement without giving a reason.

EPP Disputes

7.18. The Customer shall decide on any dispute arising in connection with EPP or this Section 7, which decision may be challenged by the Customer exercising the rights provided to him/her by Russian law.

8. Citibank Online®

Citibank Online is the Citibank internet banking system which enables the Customer to carry out certain banking activities over the internet (through a Citibank Online operator or an interactive voice response system (IVR®)). Citibank reserves the right to change the terms of the service provided by means of Citibank Online and/or continuously discontinue the service with or without prior notice to the Customer, at any time at its sole discretion. The Customer can access Citibank Online through an operator on business days between 8:00 a.m. and 8:00 p.m. Moscow time, through IVR® – on a daily basis 24 hours a day. In the Terms and Conditions, Citibank, require the Customer to immediately notify Citibank of the occurrence of a specific event, the Customer can use Citibank Online for the purpose of such notification on a daily basis 24 hours a day. The Customer can also use Citibank Online on a daily basis 24 hours a day if he/she:

• has lost or changed the Credit Card and needs help;
• needs to change the ATM withdrawal limit;
• has any problem accessing Citibank Online or using the IVR and needs help;
• needs to have the Credit Card blocked/unblocked or reissued;
• needs to change PIN and/or TPIN.

8.1. The Customer may access Citibank services over the phone using his/her Credit Card and TPIN, or his/her mobile phone contact number provided to Citibank (the “Mobile Phone Number”) and TPIN. The Customer agrees that the use of his/her Credit Card number and TPIN, on his/her Mobile Phone Number and TPIN, will constitute valid and sufficient confirmation of the Customer’s identity and authority to carry out transactions in respect of the Account by means of Citibank Online.

8.2. The Customer may use Citibank Online to carry out certain transactions in respect of the Account, obtain Credit Card information and information on available Citibank products, services and rates, report lost or stolen Credit Cards, and use other services provided from time to time by Citibank.

8.3. If faced with a risk of unauthorized use of Citibank Online or technical challenges and/or limitations, Citibank may suspend access to certain services available via Citibank Online until such time as such risk and/or technical challenges and/or limitations (e.g. consequences of any failure, instability or interruption of service due to any malfunction of the equipment, power supply systems and/or communication lines or networks supplied, provided, operated and/or maintained by third parties) are removed and/or the maintenance work is complete, or with or without the suspension of the Services. Such technical issues may or may not prevent access to services via other channels available at the time under the Agreement. Acting in pursuance of applicable anti-money laundering and terrorist financing regulations, Citibank may suspend access to certain banking services available via Citibank Online by giving prior notice to the Customer in any manner and in all circumstances in which such a restriction of access does not prevent Citibank from accepting properly executed payment documents from the Customer in paper form at Citibank branches under the Agreement.

8.4. The Customer consents to the transmission of instructions, orders and/or other information over telephone lines (including mobile and other telecommunications) understanding that telephone lines may not always be a secure communication channel and being aware of the risks associated with a potential breach of confidentiality and other risks inherent in the use of such lines.

9. Citibank® Online

Citibank Online is the Citibank internet banking system which enables the Customer to carry out certain banking transactions and access certain Citibank banking services over the internet 24 hours a day®. Citibank Online is a supplementary service provided by Citibank.

9.1. The Customer may access Citibank Online using a computer and/or mobile phone with internet access 24 hours a day, via a Password following the instructions published on Citibank’s website at www.citibank.ru. Requirements concerning the equipment and software required for the use of Citibank Online are indicated on the above website.

9.2. The Customer agrees that the input of his/her user ID and password when signing on to Citibank Online/Citi Mobile® app will constitute valid and sufficient confirmation of the Customer’s identity for the purpose of executing his/her transaction instructions in respect of the Account and accessing other services made available through the use of Citibank Online/Citi Mobile® app. The Customer further agrees that, in the case of Citibank’s any other internet-banking services, use of the Customer’s passport (or his/her Credit Card number or his/her Citibank bank card number) and a one-time password (“OTP”) sent by Citibank to the Customer’s Mobile Phone Number will constitute valid and sufficient confirmation of the Customer’s identity for the purpose of acceptance of an electronic document in such system.

9.3. If working with a risk of unauthorized use of Citibank Online or technical challenges and/or limitations, Citibank may suspend access to certain services available via Citibank Online until such time as such risk and/or technical challenges and/or limitations (e.g. consequences of any failure, instability or interruption of service due to any malfunction of the equipment, power supply systems and/or communication lines)
networks supplied, provided, operated and/or maintained by third parties) are removed and/or the maintenance work is complete, with or without prior notice to the Customer. Such technical suspension will not prevent access to services via other channels available at the time under the Agreement.

Acting in pursuance of applicable anti-money laundering and terrorist financing regulations, Citibank may request and receive from the Customer or his/her representative identity documents and such other documents as are provided for by applicable anti-money laundering and terrorist financing regulations and the Bank of Russia's regulations adopted in pursuance thereof. Any change in the Customer’s personal information required for the purpose of his/her identification in accordance with Russian law shall be by way of submitting a change request in the form provided by Citibank. The Customer agrees that Citibank may verify any information provided by the Customer and authorizes Citibank to conduct such verifications as Citibank deems appropriate.

11. Payment of Fees
11.1. The Customer undertakes to pay Citibank out of his/her own funds all applicable Credit Card fees and charges under the Agreement as set out in the Tariffs, as well as such fees and charges as provided for in the Credit Agreement, the banking services agreement, the brokerage agreement entered into with the mobile operator and/or mobile phone number in e-mail address. The use of this service is subject to a fee as set out in the Tariffs.

10.5. The Customer may register for Citibank Alerting Service through Citibank Online or CitiPhone and select any of the available alerting services. Citibank Alerting Service will automatically send Credit Card and/or Account transaction information to the mobile phone number or e-mail address indicated by the Customer. Citibank may forward certain banking statements/credit reports to the Customer elects. Citibank has the Customer's responsibility to ensure that his/her mobile phone supports the SMS function and that the Customer is subscribed to the SMS service provided by his/her mobile operator. The Customer understands that mobile operators may charge a fee for transmitting SMS messages and that settlements with the mobile operator will be at the Customer's expense. The Customer may cancel any Citibank Alerting Service through Citibank Online or CitiPhone at any time.

10.6. If faced with a risk of unauthorized use of Citibank Alerting Service or technical malfunctions and/or limitations, Citibank may suspend access to certain services available via Citibank Alerting Service until such time as such risk and/or technical malfunctions and/or limitations (e.g. consequences of any failure, instability or interruption of service due to any malfunction of the equipment, power supply systems and/or communication lines or networks supplied, provided, operated and/or maintained by third parties) are removed and/or the maintenance work is complete without prior notice to the Customer. Such technical suspension will not prevent access to services via other channels available at the time under this Agreement.

11. Payment of Fees
11.1. The Customer undertakes to pay Citibank out of his/her own funds all applicable Credit Card fees and charges under the Agreement as set out in the Tariffs, as well as such fees and charges as provided for in the Credit Agreement, the banking services agreement, the brokerage agreement entered into with the mobile operator and/or mobile phone number in e-mail address. The use of this service is subject to a fee as set out in the Tariffs.

10.5. The Customer may register for Citibank Alerting Service through Citibank Online or CitiPhone and select any of the available alerting services. Citibank Alerting Service will automatically send Credit Card and/or Account transaction information to the mobile phone number or e-mail address indicated by the Customer. Citibank has the Customer's responsibility to ensure that his/her mobile phone supports the SMS function and that the Customer is subscribed to the SMS service provided by his/her mobile operator. The Customer understands that mobile operators may charge a fee for transmitting SMS messages and that settlements with the mobile operator will be at the Customer's expense. The Customer may cancel any Citibank Alerting Service through Citibank Online or CitiPhone at any time.

10.6. If faced with a risk of unauthorized use of Citibank Alerting Service or technical malfunctions and/or limitations, Citibank may suspend access to certain services available via Citibank Alerting Service until such time as such risk and/or technical malfunctions and/or limitations (e.g. consequences of any failure, instability or interruption of service due to any malfunction of the equipment, power supply systems and/or communication lines or networks supplied, provided, operated and/or maintained by third parties) are removed and/or the maintenance work is complete without prior notice to the Customer. Such technical suspension will not prevent access to services via other channels available at the time under this Agreement.

11. Payment of Fees
11.1. The Customer undertakes to pay Citibank out of his/her own funds all applicable Credit Card fees and charges under the Agreement as set out in the Tariffs, as well as such fees and charges as provided for in the Credit Agreement, the banking services agreement, the brokerage agreement entered into with the mobile operator and/or mobile phone number in e-mail address. The use of this service is subject to a fee as set out in the Tariffs.
Citibank Online may be automatically suspended by Citibank until such time as the Customer remedies such breach in the form and manner acceptable to Citibank.

15. Security

15.1. For the purpose of compliance with applicable laws and regulations and to ensure the security of the Customer’s funds, Citibank may send to the Customer’s Mobile Phone Number SMS alerts of any charges to the Customer’s accounts made with the use of an electronic payment means, including those which involve the use of the Credit Card, the Virtual Credit Card, Citibank Online and/or Citiphone, after the charge has been made. Similar e-mail alerts may additionally be sent to the Customer’s e-mail address.

15.2. The Customer shall provide to Citibank a valid Mobile Phone Number assigned by a Russian mobile service carrier and ensure that the Mobile Phone Number is constantly available for incoming SMS messages. The Customer shall be responsible for the authenticity of the Mobile Phone Number and for the condition and security of the subscriber identity module (the “SIM-card”). The Customer shall not allow the cloning of the SIM-card, or the receipt, use and change of the SIM-card and/or the Mobile Phone Number by a third party. If the SIM-card is changed, the Customer shall immediately report this to Citibank. If the Mobile Phone Number is changed, the Customer shall immediately report this to Citibank via branch, Citibank Online or CitiPhone in the form as approved by Citibank.

15.4. The Customer shall, on a daily basis, sign on to Citibank Online to check the status of the Account, including the Outstanding Balance (or the Account Balance), the available limit, Account activity, blocked/frozen transaction amounts, and shall immediately notify Citibank of any errors, discrepancies, or questions concerning the information contained in Citibank Online.

15.5. Citibank may, in its discretion, use the Mobile Phone Number to provide additional security, which includes more secure use of the Credit Card, Citibank Online and CitiPhone. The Customer shall comply with all security requirements of Citibank.

15.6. If there is no Customer-initiated transactions in the Account for 180 days, the Customer’s access to all the functionalities of the Credit Card, Citibank Online and CitiPhone may be automatically suspended (or the customer account), the available limit, Account activity, blocked/frozen transaction amounts, and shall immediately notify Citibank of any errors, discrepancies, or questions concerning the information contained in Citibank Online.

15.7. For the safe use of an electronic means of payment (hereinafter includes the Credit Card, the Virtual Credit Card, Citibank Online and CitiPhone), the Customer shall comply with the recommendations set out below. The Customer is aware that his/her non-compliance with the recommendations will make the use of the electronic means of payment (including the Credit Card, Citibank Online and CitiPhone) unsafe. If the Customer fails to comply with the recommendations, he/she shall be solely responsible for the consequences of the failure to do so. The Customer is aware that if he/she is unable to comply with all the safety and security recommendations set out below, he/she should conduct his/her banking business via Citibank branches.

15.7.1. If the Customer receives an SMS message, he/she needs to make sure that the message originates from Citibank or its authorized representative.

If the message:
- Originates other than from Citibank or its authorized representative; or
- Requires an urgent response by the Customer; or
- Requires the Customer to provide, update or confirm his/her personal information, including the mother’s maiden name or security word, PIN, TPIN, phone number, bank card details, user ID, password, etc.; or
- Contains a personal information entry form; or
- Informs the Customer of an unexpected credit to his/her account; or
- Requests the Customer to sign on to Citibank Online using the provided link; or
- Originates other than from Citibank’s official phone number provided on its official website, the Customer should not act in accordance with the message and should immediately report this to Citibank via CitiPhone.

If the Customer receives an alert of unauthorized access to Citibank Online, he/she should immediately report this to Citibank via CitiPhone.

15.7.2. If the Customer receives an e-mail message, he/she needs to make sure that the message originates from Citibank or its authorized representative.

If the message:
- Originates other than from Citibank or its authorized representative; or
- Requires an urgent response by the Customer; or
- Requires the Customer to provide, update or confirm his/her personal information, including the mother’s maiden name or security word, PIN, TPIN, phone number, bank card details, user ID, password, etc.; or
- Contains a personal information entry form; or
- Informs the Customer of an unexpected credit to his/her account; or
- Requests the Customer to sign on to Citibank Online using the provided link; or
- Originates other than from Citibank’s official e-mail address provided on its official website; or
- Requires the Customer to go to a website using the provided link; or
- Contains mistyped words or manifest spelling errors, the Customer should not act in accordance with the message and should immediately report this to Citibank via CitiPhone.

If the Customer receives an alert of unauthorized access to Citibank Online, he/she should immediately report this to Citibank via CitiPhone.

15.7.3. If the Customer receives a phone call, he/she needs to make sure that the call originates from Citibank or its authorized representative.

If the caller:
- Requests the Customer to provide his/her mother’s maiden name or security word, except where such call originates from Citibank’s phone number given on its official website for the purpose of activating the Credit Card that has been received but not yet activated by the Customer; or
- Requests the Customer to provide his/her PIN, TPIN, user ID or password, the Customer should not disclose his/her personal information and should immediately report such a call to Citibank via CitiPhone.

The Customer should only contact Citibank at the numbers given on its official website.

15.7.4. When using Citibank Online, the Customer needs to make sure that he/she has accessed the genuine official website of Citibank and that the computer or other device that provides internet access is free from viruses, mal- and spyware, and that there is no unauthorized access to the computer from the Internet or a local area network. It is not allowed to sign on to and use Citibank Online if:
- The website is not the genuine official website of Citibank; or
- The Customer has not personally entered Citibank’s website address in the browser address bar, or the website has been accessed via a link; or
- The computer or other device that provides internet access is not free from viruses, mal- or spyware; or
- There is unauthorized access to the computer from the Internet or a local area network; or
- Citibank’s website does not operate in the protected mode or the padlock icon is not displayed on the webpage; or
- TPIN is requested.

A password for Citibank Online should be secure, impossible to determine or guess, consist of letters and numbers, contain upper- and lowercase letters, and, be a minimum of six characters. It is not permitted to write down or otherwise disclose the password. The Customer should change the password regularly, at least every 60 days, for each and every password, carriage slot or twice. It is not permitted to sign on to and use Citibank Online from a public computer or from any place with public internet access and in the presence of third parties. When signing on to Citibank Online, the customer should check the last login date and time, and in the event of unauthorized access report this to Citibank via CitiPhone. The Customer should sign off in the prescribed manner. It is not permitted to close the browser without signing off. If the Customer did not sign on to Citibank Online but received a sign-on alert, he/she should immediately report this to Citibank via CitiPhone. If the password has been compromised, the Customer should immediately report this to Citibank via CitiPhone. Citibank may collect any data in respect of the computer used to sign on to Citibank Online. If requested by Citibank, the Customer will install a software agent on the computer used to sign on to Citibank Online and/or authorize the use of any computer used to sign on to Citibank Online via CitiPhone or as otherwise required.

15.7.5. Upon receipt of the Credit Card, the Customer should immediately sign the card on the reverse. The Customer should at all times keep the Credit Card in a safe place where it is inaccessible to, and prevent its unauthorized use by, third parties. The Credit Card should only be used for its intended purpose. The Customer should prevent the use of slips and other documents showing the number of his/her Credit Card and/or Citibank account, by third parties.

The Customer is recommended to use his/her Credit Card at Citibank ATMs. Where a non-Credit Card ATM is used, Citibank is not responsible for the safe use of such ATM. It is not permitted to use the same access to the ATM area and to operate the ATM. Before using the ATM, the Customer should make sure that the ATM is located in a safe place and does not have any unusual or non-standard devices on the keypad, card entry slot and regions above the display and keyboard area. It is not permitted to use the ATM if it is located in any unusual or non-standard devices on the keypad, card entry slot and regions above the display and keyboard area. The Customer should not use the ATM if there are third parties in immediate proximity thereto. The Customer should enter PIN quickly, use more than one finger, and cover the keypad with his/her other hand.

When using the Credit Card online, the Customer should make sure that he/she is visiting a safe website and that the computer or other device that provides internet access is free from viruses, malware and spyware, and that there is no unauthorized access to the computer from the Internet or a local area network.

It is not allowed to use the Credit Card online if:
- The website is not safe; or
- The computer or other device that provides internet access is not free from viruses, malware and spyware; or
- The unauthorized access to the computer from the Internet or a local area network; or
- The website does not operate in the protected mode or the padlock icon is not displayed on the webpage; or
- PIN is requested.

The Customer’s PIN and TPIN should be secure, impossible to determine or guess. It is not permitted to write down or otherwise disclose PIN or TPIN. The Customer should change his/her PIN and TPIN regularly, at least every 60 days, and not use the same PIN or TPIN over and over again.

It is not permitted to use the Credit Card online if the Internet is accessed from a public computer or from any place with public Internet access and in the presence of third parties. If there are signs of unauthorized use of the Credit Card or its details, the Customer should immediately report this to Citibank via CitiPhone.

The Customer should sign off in the prescribed manner. It is not permitted to close the browser without signing off. If the Customer did not make any Credit Card transactions but received a transaction alert, he/she should immediately report this to Citibank via CitiPhone. If PIN or TPIN has or may have become known to a third party or if the Credit Card has been retained by the ATM, the Customer should immediately report this to Citibank via CitiPhone.

15.8. If the Customer did not make a particular account transaction but receives an alert, or otherwise becomes aware, of such unauthorized/unconsented transaction, he/she should immediately report this to Citibank via CitiPhone. If the electronic means of payment is lost and/or used without the Customer’s consent, the Customer shall deliver written notice thereof to Citibank on the form provided for the purpose immediately upon discovery thereof, and does not have any unusual or non-standard devices on the keypad, card entry slot and regions above the display and keyboard area. If the Customer does not make any Credit Card transactions but received a transaction alert, he/she should immediately report this to Citibank via CitiPhone. If PIN or TPIN has or may have become known to a third party or if the Credit Card has been retained by the ATM, the Customer should immediately report this to Citibank via CitiPhone.

15.9. The Customer shall be solely responsible for compliance with all the requirements concerning the use of the electronic means of payment (including the Credit Card, the Virtual Credit Card, Citibank Online and CitiPhone) referred to above in this Section. If the Customer fails to comply with the said requirements and such failure to comply results in unauthorized activity in the Customer’s account, the Customer shall be responsible for the consequences of such unauthorized activity.

15.10. The Tariffs may set forth a daily limit for ATM cash withdrawals. Citibank shall not accept the Customer’s claims in relation to any transactions totaling in excess of the daily withdrawal limit. The Customer shall report any and all unauthorized transactions charged to his/her Citibank accounts to law enforcement authorities. Any consideration of the Customer’s unauthorized transaction claim by Citibank shall not preclude the Customer from reporting such unauthorized transaction to law enforcement authorities.
15.11. Where the Credit Card is used to pay for goods or services, the identification and authentication of the Customer will be the responsibility of the Credit Card-accepting merchant. Citibank shall not be held responsible for any violation of the bank card holder identification and authentication requirements by the merchant.

16. Settlement of Disputes

16.1. Notwithstanding that Citibank will strive to ensure that all transactions are carried out in compliance with the Agreement, disputes and differences may arise for various reasons (e.g., communication of inaccurate or incomplete information by the Customer, data processing errors), and the parties undertake to settle such disputes and differences through amicable negotiation.

16.2. In the event the Customer discovers any disputable situation associated with the Account, the Customer shall immediately notify Citibank thereof via CitiPhone. If the disputable situation cannot be resolved by a Citibank representative via CitiPhone, Citibank may request the Customer to submit a written statement of such disputable situation to a Citibank branch. Citibank undertakes to promptly present such written statement of disputable situation for consideration to one or more seconded Citibank employees. The Customer may obtain information regarding the current status of his/her written statement via CitiPhone.

16.3. Citibank will use its best endeavors to settle the existing disputable situation within the timeframe as provided by applicable law. Citibank policies or the rules of the payment system concerned shall not in any way affect the results of its investigation. Citibank may ask to meet the Customer in person in order to settle the disputable situation. Where necessary, Citibank may involve various specialists and experts with relevant knowledge and expertise (whether or not employed by Citibank) in order to settle the disputable situation.

16.4. If a disputable situation is not settled by the parties, the parties will refer the matter to court as described below.

17. Term and Termination of the Agreement and the Credit Agreement

17.1. The Agreement is entered into for a term of one (1) year and will be automatically renewed for another one-year term thereafter. Citibank may give the Customer prior written notice of termination of the Agreement due to expiration of its term, in which case no automatic renewal of the Agreement will be effected.

17.2. The term of the Agreement is similar to that of the Credit Agreement. Citibank may, by notice to the Customer, require repayment of credit at any time. Where this is the case, the Customer shall repay the principal and any interest accrued up to and including the actual repayment date.

17.3. The Customer may at any time terminate the Agreement and the Credit Agreement by giving written notice to Citibank and instructing Citibank to transfer the Account Balance, if any, to an account at Citibank or another bank or financial institution, provided that the Customer has no obligations outstanding to Citibank or any of its affiliates or subsidiaries. The Customer may request repayment of credit at any time. Where this is the case, the Customer shall repay the principal and any interest accrued up to and including the actual repayment date within thirty (30) days of Citibank’s notice. The Application and the Tariffs at Citibank’s website at www.citi.ru. The Customer is responsible for all transaction fees and costs associated with the account.

17.4. The Customer shall immediately notify Citibank thereof via CitiPhone. If the disputable situation is not settled by the parties, the parties will refer the matter to court as described below.

17.5. Citibank will repay the Account Balance to the Customer upon the account holder’s request or upon the account holder’s death or incapacity. Where this is the case, the Customer shall repay the principal and any interest accrued up to and including the actual repayment date (thirty (30) days of Citibank’s demand).

17.6. If a disputable situation is not settled by the parties, the parties will refer the matter to court as described below.

18. Miscellaneous

18.1. Citibank will not be responsible for any failure to perform or improper performance of its obligations under the Agreement and/or the Credit Agreement if it proves that the proper performance of such obligations was impossible due to force majeure, which means extraordinary circumstances unavoidable in the given conditions, including but not limited to the promulgation or a change in the interpretation or application of any laws, regulations, decrees, decisions, by an governmental or municipal authorities, etc. (including in the Russian Federation, Canada, or other countries (including restrictions on currency convertibility or transferability), which would make the performance of obligations by Citibank under the Agreement and/or the Credit Agreement illegal, unlawful, as well as not in the Customer’s and/or the Credit Agreement affected by the Force Majeure Events).

Unless the parties otherwise agree in writing, upon the occurrence of Force Majeure Events Citibank may suspend the performance of its obligations under the Agreement and/or the Credit Agreement without the Customer’s prior written consent shall be void. Citibank may assign, transfer or otherwise disburse any of its rights under the Agreement to any third party without the Customer’s consent. For the purposes of such assignment, transfer or other disposal, Citibank may not disclose any present or prospective assignee, or any other person such information about the Customer as Citibank may consider appropriate.

18.3. The Customer agrees that, to the extent permitted by applicable law, Citibank may at any time unilaterally modify or amend the Agreement and/or the Credit Agreement (including the Tariffs) or such modifications or amendments increases or amendments, or otherwise, or any change in the Tariffs or the Credit Agreement. Such modifications or amendments shall take effect immediately, unless Citibank specifically states otherwise. Any modifications or amendments to the Agreement and/or the Credit Agreement or upon the occurrence of Force Majeure Events can not be resolved by a Citibank representative via CitiPhone, Citibank may request the Customer to submit a written statement of such disputable situation to a Citibank branch. Citibank undertakes to promptly present such written statement of disputable situation for consideration to one or more seconded Citibank employees. The Customer may obtain information regarding the current status of his/her written statement via CitiPhone.
agreements between Citibank and third party providers. Citibank may advise the Customer of the availability of such additional services, benefits and/or offers in such manner as Citibank deems appropriate. The Customer understands that such additional services, benefits and/or offers are provided to the Customer by third parties and not by Citibank. Any legal relationship arising out of or in connection with third party services will be between the Customer and such third parties.

ATTENTION!
IMPORTANT NOTICE FOR CUSTOMERS
Please be aware that if within one (1) year the total amount of payments towards all of the Customer’s obligations existing on the Credit Card application date under any loan or credit agreements, including payment of Citibank Credit Card bills, exceeds fifty (50) percent of the Customer’s annual income, the Customer will face the risk of default under the Credit Agreement and imposition of penalties.

PRIVACY FOR CONSUMERS AT AO CITIBANK
Our goal is to maintain your trust and confidence when handling personal information about you.
You have choices:
As our customer, you have the opportunity to make choices about how personal information about you may be shared. As you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

Security of personal information:
The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Maria Ivanova
President,
AO Citibank.
If you have any questions or comments concerning Privacy for Consumers at AO Citibank, including if you wish to opt out of marketing communications, please contact a CitPhone® banker on +7 (495) 775-75-75 in Moscow, +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700-38-38 elsewhere in Russia.

EXPLANATORY NOTICE
to a person insured under Citi Protection Maximum
Effective as of January, 15, 2019
You will be deemed to be an Insured Person under Citi Protection Maximum (the “Insurance Program”) if you have consented to become an Insured Person under the insurance program for AO Citibank credit cardholders under the Life Insurance Contract (the “Insurance Contract”) between AO Citibank as the Insurant (“Citibank”) and ООО “Strakhovaya Kompaniya “CIV Life” (the “Insurer”).

In accordance with the current Russian legislation and the Insurance Contract, we notify you as follows:

- Your participation in the Insurance Program is voluntary and will have no effect on the bank’s decision to issue a credit card or on the terms of credit;
- The Beneficiary(ies) under the Insurance Contract is/are the Insured Person or his/her lawful heir(s) in the event of the Insured Person’s death;
- The Insurance Program is a long-term plan, which provides for your obligation to pay a participation fee on a regular basis;
- Liability under the Insurance Program is borne by ООО “Strakhovaya Kompaniya “CIV Life”;
- The Insurance Program has a cooling-off period. You may refuse to be the Insured Person by completing a form at any Citibank branch or by calling CitPhone on working days between 8:00 a.m. and 8:00 p.m. on +7 (495) 775-75-75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700 38 38 elsewhere in Russia. If you cancel your insurance within the first thirty (30) days of the Insurance Program commencement date, the participation fee will not be charged, or, if it has been paid, will be refunded, unless an insured event has occurred.
- If you cancel your insurance after the first thirty (30) days of the Insurance Program commencement date, the participation fee will not be refunded.

The Insured Persons are those Citibank primary credit card holders between 21 and 59 years (both ages inclusive), who, at the date of consenting to become the Insured Person, were not qualified as disabled under Disability Group 1, 2 or 3, did not have AIDS or HIV infection, did not suffer from chronic diseases, and worked under a permanent employment contract and had not been given notice of dismissal by the employer. Chronic diseases are understood to include stroke, myocardial infarction, third-degree heart failure, liver cirrhosis, terminal renal failure, hepatitis C, malignant blood diseases, oncological diseases. Persons with chronic conditions also include those suffering from mental health problems and the legally disabled.
Persons that are not citizens of the Russian Federation, are not deemed to be the Insured Persons with respect to the risk “Involuntary loss of employment by the Insured Person”.

If a person other than that who meets the above criteria is stated as the Insured Person, the events that happen to such person will not be deemed the insured events. Such person will discontinue to be the Insured Person as from the date of joining the Insurance Program and the insurance premium (insurance program participation fee) will not be refunded.

If you have not applied for inclusion on the Insured Persons List in your Credit Card Application, you can learn about how to become the Insured Person and get any additional information by calling CitiPhone on working days between 8:00 a.m. and 8:00 p.m. on +7 (495) 775-75-75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700-38-38 elsewhere in Russia, or by visiting www.citibank.ru or any Citibank branch.

INSURANCE INDEMNITY
The Insurance Program provides coverage against the following insured events/risks:
1. “Temporary disability of the Insured Person due to any cause” (provided that such disability lasted for more than 15 consecutive days).
2. “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”.
3. “Death of the Insured Person due to any cause”.
4. “Involuntary loss of employment by the Insured Person” - occurrence of the loss of permanent employment due to termination of the permanent employment contract with the Insured Person:
   - on the employer’s initiative due to liquidation of the company (paragraph 4 Article 77, paragraph 1 Part 1 Article 81 of the Labor Code of the Russian Federation) or due to liquidation of a branch, representative office or other separate business unit of the company elsewhere with respect to the employee of this unit (paragraph 4 Article 77, part 4 Article 81 of the Labor Code of the Russian Federation);
   - on the employer’s initiative due to downsizing or headcount reduction in the company (paragraph 4 Article 77, paragraph 2 Part 1 Article 81 of the Labor Code of the Russian Federation).

AMOUNT OF INSURANCE COVERAGE
The amount of insurance coverage for the risks “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”, “Temporary disability of the Insured Person due to any cause” and “Involuntary loss of employment by the Insured Person” in the aggregate will be five times the amount of the Insured Person’s credit card principal, up to RUB 2,400,000.

INSURANCE MONEY WILL BE PAID AS FOLLOWS:
On occurrence of the insured event with respect to the risk “Death of the Insured Person due to any cause” - a lump sum payment of five times the amount of the Insured Person’s credit card principal;
• On occurrence of the insured event with respect to the risk “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”:
  • upon initial qualification of the Insured Person as disabled under Disability Group 1 or 2 - a lump sum payment in the amount of 400% (four hundred percent) of the Insured Person’s credit card principal;
  • upon initial qualification of the Insured Person as disabled under Disability Group 3 - a lump sum payment in the amount of 200% (two hundred percent) of the Insured Person’s credit card principal.
• On occurrence of the insured event with respect to the risk “Temporary disability of the Insured Person due to any cause” throughout the term of insurance will not exceed RUB 80,000 (eighty thousands rubles).
• On occurrence of the insured event with respect to the risk “Involuntary loss of employment by the Insured Person” - a lump sum payment in the amount of 200% of the Insured Person's credit card principal, provided that unemployment lasts for more than 30 days. The total amount of insurance payouts in relation to all the insured events that occur with respect to this risk will not exceed RUB 150,000 throughout the term of insurance.

The total amount of insurance payouts per Insured Person in relation to all the insured events that occur with respect to the risk “Temporary disability of the Insured Person due to any cause” throughout the term of insurance will not exceed RUB 80,000.

If an insured event occurs before the payment of the next premium due from the Insurant, the Insurer may, when determining the amount of the insurance payout, deduct the outstanding premium from such amount.

Insurance payouts in relation to all insured events that have occurred will be made within the established insurance coverage only after all the necessary documents relevant to the insured event have been provided and a favorable decision has been made by the Insurer. Insurance payouts will be made regardless of any other insurance programs and benefits.

The maximum amount of insurance payouts per Insured Person with respect to the risks “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”, “Temporary disability of the Insured Person due to any cause” and “Involuntary loss of employment by the Insured Person” will not exceed RUB 2,400,000.

ONCE AN INSURED EVENT HAS OCCURRED, YOU OR YOUR RELATIVES MUST DO THE FOLLOWING:
1. Inform Citibank or CiV Life of the occurrence of the insured event:
   • With respect to the risk “Temporary disability of the Insured Person due to any cause” - upon expiry of fifteen (15) days after becoming aware thereof but no later than sixty (60) days after that date;
   • With respect to the risks “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” or “Involuntary loss of employment by the Insured Person” –
within thirty (30) days after becoming aware thereof, by calling CitiPhone on working days between 8:00 a.m. and 8:00 p.m. on +7 (495) 775-75-75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700-38-38 elsewhere in Russia, or by calling the Insurer on +7 (495) 967-92-67 in Moscow or e-mailing the Insurer at claim@civ-life.com, or using the Insurer’s online claim notification system at www.civlife.com.

2. Provide Civ Life or any Citibank branch with documents as required for the payment of insurance money.

Insurance payout will be made within ten (10) business days of issue of the insurance act by the Insurer by transferring funds to the account indicated by the Beneficiary. Insurance payout may, however, be postponed under applicable law if any additional check is called for or a criminal action or judicial proceedings have commenced, until such time as such check, criminal investigation or judicial proceedings are completed, or until the removal of other obstacles that prevent the payout from being made.

COST OF INSURANCE

If you are insured under the Insurance Program, your credit card account will be charged on a monthly basis for the insurance program participation fee in the amount of 0.70% (including VAT) of the credit card principal as at the statement date.

This participation fee is a compensation for the Insurant’s costs incurred in connection with the provision of the credit card holder with this service (to wit, the premium paid by the Insurant to the Insurer in the amount from 0.2% to 0.4% of the credit card principal as at the statement date as provided in the Insurance Contract, and the Insurant’s expenses related to the organization and administration of the Insurance Program, the transfer of information about the Insured Person to the Insurer, the processing of information about the Insured Person, the information support of the Insured Person/legitimate representatives of the Insured Person with respect to the Insurance Program, the organization of interaction and document flow between the Insured Person/legitimate representatives of the Insured Person and the Insurer upon occurrence of an insured event, the organization of repayment of the Insured Person’s debt under the credit card agreement out of insurance proceeds, and other expenses).

OPERATION OF THE INSURANCE PROGRAM

The Insurance Program will become operational on the first day of the calendar month following the first insurance charge. The program will continue in relation to the Insured Person throughout the validity period of his/her Citibank credit card, provided that the insurance program participation fee is timely paid as specified by Citibank.

The Insurance Program may be prematurely terminated in relation to the Insured Person for the following reasons:

• On occurrence of the first insured event with respect to the risks “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” or “Death of the Insured Person due to any cause” and discharge of insurance payout obligations, or refusal to make insurance payout, by the Insurer;

• The Insured Person has reached 60 years of age;

• Refusal to be the Insured Person under the Insurance Program.

KEY DEFINITIONS AND EXCLUSIONS

Accident means a sudden external event of a short duration that is not caused by illness or medical manipulations, resulting in bodily harm or other impairments of the body’s internal and external functions or death, if such event occurred during the validity of the Insurance Contract and was beyond the control of the Insured Person and/or the Beneficiary.

Illness or disease means any impairment of health other than due to an accident, which was first diagnosed based on objective symptoms after the Insurance Contract has come into effect in relation to the Insured Person.

Disability means social insufficiency resulting from a health impairment with persistent disorder of body functions leading to limited activity and a need for social care.

Disability Group is defined in accordance with the requirements and based on the conclusion of the Medico-Social Examination board (hereinafter the "MSE") in accordance with the applicable laws of the Russian Federation and determines the extent of disorder of body functions and activity limitations, as well as the need for care, medical indications and contraindications. The Insurer will make insurance payout if the disability is classified as Group 1, 2 or 3 based on MSE standards in accordance with Order No. 1024n of the Ministry of Labor and Social Security of the Russian Federation dated December 17, 2015.

Temporary disability due to any cause will be deemed an insured event if the temporary disability occurs on or after the date of insurance commencement with respect to the Insured Person due to an accident or illness and continues for more than fifteen (15) consecutive days after its occurrence and by the end of such period there are sufficient grounds to believe that the Insured Person is unable to perform his/her duties.

The Insured Person has a permanent job if he/she is in the employ of an employer that is not a natural person or individual entrepreneur, working under a permanent employment contract providing for full-time job and remuneration of the Insured Person in the form of monthly salary, and is not on pregnancy disability leave or maternity leave.

Time deductible means an unemployment period of the Insured Person set by the Insurance Contract in days for which no insurance payout is made. The time deductible period will count as from the date when the employment contract is terminated.

Holding period means a period set by the Insurance Contract in days and counted from the date when the Insured Person joins the Insurance Program (insurance commencement date with respect to the Insured Person). An event occurring during this period will not be the insured event.

Credit card principal means the Insured Person’s debt under the credit card agreement, including any accrued interest, fees and fines:

• as at the date of the Insurant’s monthly credit card statement for the month preceding the insurance month for the purpose of determining the insured amount;
• as at the date of the insured event for the purpose of determining the amount of insurance payout.

The date of insured event with respect to the risk “Death of the Insured Person due to any cause” will be the date of the Insured Person’s death.

The date of insured event with respect to the risk “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” will be the date when Disability Group 1, 2 or 3 is assigned to the Insured Person for the first time.

The date of insured event with respect to the risk “Temporary disability of the Insured Person due to any cause” will be the date of the Insured Person's accident or the first day of the Insured Person’s disease.

The date of insured event with respect to the risk “Involuntary loss of employment by the Insured Person” will be the date when the employment contract of the Insured Person is terminated.

**No events will be deemed the insured events if they occur as a result of the following:**

- willful acts (omissions) of the Insurant, the Insured Person or the Beneficiary;
- suicide or attempted suicide of the Insured Person;
- diseases of which the Insured Person was aware or in respect of which the Insured Person received medical advice in the twelve (12) months immediately preceding the insurance commencement date.

The following events will not be deemed the insured events: “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”, “Temporary disability of the Insured Person due to any cause”, if they occur with respect to the Insured Persons who, at the date of joining the Insurance Program, are under 21 or over 60 years old, are qualified as disabled under Disability Group 1, 2 or 3, or have AIDS, HIV infection or chronic diseases.

Temporary disability of the Insured Person due to pregnancy and childbirth, follow-up treatment in a rehabilitation center, or taking care of a sick family member, disabled or HIV-infected child, will not be deemed the insured event.

“Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” will not be deemed the insured event if the disability is assigned repeatedly during the insurance period for this Insured Person.

“Involuntary loss of employment by the Insured Person” will not be deemed the insured event if:

- the employment contract of the Insured Person is terminated during the holding period of sixty (60) calendar days;
- the Insured Person enters into a new employment contract during the time deductible period of thirty (30) calendar days;
- unemployment of the Insured Person falls within the time deductible period of thirty (30) calendar days;
- the Insured Person is not registered with the State Employment Service (SES) within ten (10) days (excluding weekends and official holidays) as unemployed or jobseeker and is not registered with SES during the entire unemployment period;
- the Insured Person is given notice of termination by the employer as at the date of joining the Insurance Program;
- the insured event is caused by:
  - willful acts of the Insurant, the Insured Person or the Beneficiary;
  - in other events provided for by the laws of the Russian Federation.

“Involuntary loss of employment by the Insured Person” will not be deemed the insured event if the Insured Person:

- is under 21 or over 60 years old;
- does not have a permanent job;
- is given notice of dismissal by the employer, as at the date the Insurance Contract is entered into with respect to the Insured Person.

**DOCUMENTS REQUIRED FOR THE PAYMENT OF INSURANCE MONEY**

The following documents are required to be provided in the event of the Insured Person’s death:

- A payment request from the legitimate heir;
- A properly certified copy of the legitimate heir’s passport;
- An original certificate of inheritance or a notarized copy thereof;
- A notarized copy of the death certificate of the Insured Person;
- The Insured Person’s credit card statement detailing the Insured Person’s credit card principal on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
- A copy of application for inclusion on the insured persons list certified by the Insurant (to be provided by Citibank upon the request of the Insurer).

The following documents are required to be provided in the event the Insured Person is qualified as disabled under Disability Group 1, 2 or 3:

- A payment request from the Insured Person;
- A properly certified copy of the Insured Person’s passport;
- A certificate of Disability Group 1, 2 or 3 with respect to the Insured Person issued by the Medico-Social Examination Board (MSE) (original or a notarized copy);
- The Insured Person’s credit card statement detailing the Insured Person’s credit card principal on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
- A copy of application for inclusion on the insured persons list certified by the Insulated Person in writing (to be provided by Citibank upon the request of the Insurer).

The following documents are required to be provided in the event of the Insured Person’s temporary disability:

- A payment request from the Insured Person;
- A properly certified copy of the Insured Person’s passport;
- A sick list certified by the employer;
- The Insured Person’s credit card statement detailing the Insured Person’s credit card principal on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
- A copy of application for inclusion on the insured persons list...
The following documents are required to be provided in the event of the Insured Person's involuntary loss of employment:

- A payment request from the Insured Person (on one-off basis);
- A properly certified copy of the Insured Person’s passport;
- A certificate issued by the State Employment Service (SES) to confirm registration of the Insured Person as unemployed or job-seeker;
- Copies of all completed pages of the Insured Person’s employment records certified by the employer or notarized (each copy must state “This is a true copy of the original document” and include date of certification, title, signature and name of the authorized person, and seal of the employer);
- The Insured Person’s credit card statement detailing the Insured Person’s credit card principal on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
- A copy of application for inclusion on the insured persons list certified by the Insurant (to be provided by Citibank upon the request of the Insurer).

The Insurer may reasonable request from the Insurant and/or Insured Person (Beneficiary) the following documents required to ascertain the fact, causes and/or circumstances of the insured event:

- A document stating the cause of the Insured Person’s death (a copy certified by the issuing authority or notarized);
- An excerpt from medical records of the Insured Person at the residence address or surveillance address (original or a copy certified by the issuing medical institution);
- Resolution to initiate or dismiss a criminal case describing circumstances of the accident (original or a copy certified by the issuing authority);
- A forensic examination certificate (original or a copy certified by the issuing authority);
- An examination certificate with respect to a person deemed to be disabled (a copy certified by the issuing authority);
- A medical document confirming the fact of the accident or illness (a copy certified by the issuing authority);
- A copy of the employment contract together with addenda thereto (if any);
- A certificate issued by employer to confirm the Insured Person’s employment on the date of occurrence of the insured event.

For the purpose of insurance settlement, the Insurer may also request documents from medical or other institutions on its own.

To learn more about the Insurance Program or to provide your comments, please call CitiPhone on working days between 8:00 a.m. and 8:00 p.m. on +7 (495) 775 75 75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700 38 38 elsewhere in Russia, or the Insurer’s hotline on +7 (495) 967-92-67 in Moscow, or visit any Citibank branch.

The terms and conditions of the Insurance Program, including the insurance program participation fee, may change from time to time. Any changes and amendments will take effect in the relation to the Insured Person no earlier than fourteen (14) days after the date the new version of the insurance program terms and conditions is published on Citibank's website at www.citibank.ru. Where this is the case, Citibank will additionally notify the Insured Persons of such changes and amendment by text or e-mail.