

TARIFFS

<p>Annual fee¹</p> <ul style="list-style-type: none"> – primary card – supplementary card 	<p>RUB 18,000 per year RUB 3,600 per year</p>
<p>Including the following services:</p> <ul style="list-style-type: none"> – lost card replacement, card reissue – PIN change – card type change – cash deposits: <ul style="list-style-type: none"> ▸ at Elecsnet terminals, Citibank ATMs, Post of Russia offices ▸ at Citibank branches – bill payment: telecom, internet, TV, utility, public and other available services³ – SMS messages sent to your mobile phone number, including Citibank Alerting Service alerts² – certificates/information – statements – mini-statements through ATMs or Citibank® Online (desktop or mobile version) 	<p>Free</p>
<p>Interest rate</p> <ul style="list-style-type: none"> – for non-Equal Payment Plan transactions – for Equal Payment Plan transactions 	<p>18% per annum 7–18% per annum⁴</p>
<p>Cash advances</p> <ul style="list-style-type: none"> – at Citibank ATMs – at non-Citibank ATMs, at POS 	<p>4.9%, min. RUB 490</p>
<p>Funds transfers</p> <ul style="list-style-type: none"> – to a third party account – to your own Citibank account – to a non-Citibank account in Russia – loan on Phone transfer – Payments from the Account as part of quasi cash transactions 	<p>4.9%, min. RUB 490</p>
<p>Airport lounge access⁵</p> <ul style="list-style-type: none"> – primary card holder – supplementary card holder – guests 	<p>Free</p> <p>Free Two free visits per year, subsequent visits – US\$ 30 per visit⁶</p> <p>US\$ 30 per visit⁶</p>
<p>Minimum Payment Amount</p>	<p>As set out in the individual terms of the credit agreement</p>
<p>Late payment fee</p>	<p>As set out in the individual terms of the credit agreement</p>

1. The annual fee for the primary credit card will be billed after the first transaction charged to the primary or supplementary credit card. Thereafter, the annual fee for the primary credit card will be charged on a yearly basis. The annual fee for the supplementary credit card will be billed after the supplementary credit card has been activated and the first transaction has been charged to the primary or supplementary credit card on the same date as the annual fee for the primary credit card, and the annual fee for the supplementary credit card will be billed both for the past period and for the subsequent 12 calendar months. Thereafter, the annual fee for the supplementary credit card will be charged on a yearly basis.
2. An optional service provided at the Customer's request.
3. If payments to the providers of utility, telecom, internet, TV, public and other available services are made through Citibank with the use of AO Qiwi Bank's technical means.
4. To be determined on an individual basis.
5. LoungeKey participating lounges.
6. The fee will be charged at the CBR exchange rate applicable on the date of actual debit, upon receipt by Citibank of a confirmation of the guest's or supplementary card holder's lounge visit.

In the case of incoming card-to-card transfers, the amount of one incoming transfer may not exceed RUB 75,000, and that of all incoming transfers per calendar month may not exceed RUB 400,000.

In the case cash withdrawal via POS, the amount of one transaction may not exceed RUB 5,000, all cash withdrawals via POS per calendar month may not exceed RUB 5,000, and all cash withdrawals via POS per calendar month may not exceed RUB 30,000.

The Citi logo, consisting of the word "citi" in a white, lowercase, sans-serif font, with a red arc above the letters "i" and "t". A registered trademark symbol (®) is located to the upper right of the "i". The logo is set against a blue background that is part of a larger graphic element at the bottom of the page.

These Tariffs form an integral part of the credit card agreement. Citibank may, from time to time, change the amount of fees, commissions and charges and the set of services and products described herein, as provided in the Credit Card Terms and Conditions. These Tariffs are approved by Order No 12/85-од of 18.12.2020 and are in effect as of 25.12.2020.