

# Citibank World Elite Mastercard®, Miles & More World Elite Mastercard

## Tariffs

	Tariffs for the Customers who entered into the credit card agreement <b>before September 30, 2012.</b> In effect as of July 1, 2018.		Tariffs for the Customers who entered into the credit card agreement <b>between October 1, 2012, and June 30, 2014,</b> both dates inclusive. In effect as of July 1, 2018.		Tariffs for the Customers who entered into the credit card agreement <b>between July 1, 2014, and June 30, 2015,</b> both dates inclusive. In effect as of July 1, 2018.		Tariffs for the Customers who entered into the credit card agreement on or <b>between July 1, 2020, and October 5, 2020.</b> In effect as of July 1, 2018.	
	Citibank World Elite Mastercard	Miles & More World Elite Mastercard	Citibank World Elite Mastercard	Miles & More World Elite Mastercard	Citibank World Elite Mastercard	Miles & More World Elite Mastercard	Citibank World Elite Mastercard	Miles & More World Elite Mastercard
Annual fee <sup>1</sup> : – primary card – supplementary card	RUB 45,000 RUB 18,000	RUB 60,000 RUB 18,000	RUB 15,000 RUB 3,600		RUB 15,000 RUB 3,600		RUB 15,000 RUB 3,600	
Interest rate: – for non-EPP Transactions  – for EPP Transactions	24% per annum  7–26% per annum <sup>2</sup>	29.9% per annum  7–26% per annum <sup>2</sup>	21% per annum  7–26% per annum <sup>2</sup>		21% per annum  7–26% per annum <sup>2</sup>		21–29% per annum  7–26% per annum <sup>2</sup>	
Including the following services: ▪ Card type change, lost card replacement, card reissue ▪ PIN change ▪ Card blocking ▪ Payment for communication, internet, television, utility, public or other available service <sup>3</sup> ▪ Credit Card statements/information (including electronic and additional) ▪ Mini-statements via ATM ▪ 24/7 banking: – via CitiPhone® (operator- or IVR-assisted) – via Citibank® Online (desktop or mobile version) ▪ Citibank Alerting Service <sup>4</sup> ▪ Citi Express service <sup>5</sup> ▪ Cash deposits at Elecsnet terminals ▪ Airport lounge access <sup>6</sup>	FREE	FREE	FREE		FREE		FREE	
Transfer of funds from the Account to a third party account or to your account with Citibank or another Russian bank, including Loan on Phone transfer and payments from the Account as part of quasi cash transactions	4.9% of the transfer amount, min. RUB 490							
Minimum Payment Amount	5% of the Outstanding Balance plus any interest and fees accrued for the reporting period (minimum RUB 1,000) <sup>7</sup>	5% of the Outstanding Balance plus any interest and fees accrued for the reporting period (minimum RUB 1,000) <sup>7</sup>	5% of the Outstanding Balance plus any interest and fees accrued for the reporting period (minimum RUB 1,000) <sup>7</sup>		As set out in the individual terms of the credit agreement		As set out in the individual terms of the credit agreement	
Cash advances at POS, Citibank and non-Citibank ATMs	4.9% of the transaction amount, min. RUB 490	4.9% of the transaction amount, min. RUB 490	4.9% of the transaction amount, min. RUB 490		4.9% of the transaction amount, min. RUB 490		4.9% of the transaction amount, min. RUB 490	
Late payment fee	RUB 1,000	RUB 1,000	RUB 1,000		As set out in the individual terms of the credit agreement		As set out in the individual terms of the credit agreement	
Over-limit fee	RUB 1,000 (but not more than over-limit amount)	RUB 1,000 (but not more than over-limit amount)	RUB 1,000 (but not more than over-limit amount)		-		-	

- The annual fee for a primary Credit Card will be billed after the first transaction charged to your 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 a supplementary Credit Card will be billed after the supplementary Credit Card has been activated and the first transaction has been charged to your 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.
- Is determined in the relevant Offer for each particular transaction.
- 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.
- An optional service provided at the Customer's request.

- An optional service provided at the Customer's request to primary and supplementary card. The enabling of this service on your existing Credit Card requires card reissue. The list of public transport service providers is available on [www.citibank.ru](http://www.citibank.ru).
- Airport lounge access is free for Citibank World Elite Mastercard/ Miles & More World Elite Mastercard card holders. Lounge visits by accompanying guests are subject to a per person per visit charge equivalent to US\$ 30. The Customer authorizes Citibank to debit his/her Citibank World Elite Mastercard/ Miles & More World Elite Mastercard card account for this amount in favor of Mastercard Europe SA (198A, Chaussée de Tervuren, 1410 Waterloo, Belgium) using the CBR exchange rate applicable on the date of actual debit, upon receipt by Citibank of the guest's lounge visit confirmation.
- This amount is payable in the case specified in paragraph 2.6 of the Terms and Conditions. In the rest of cases, the Minimum Payment Amount is calculated as provided for in paragraph 2.5 of the Terms and Conditions.

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.

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 at its discretion as provided in the Credit Card Terms and Conditions.

These Tariffs are approved by Order No N° 5/13-od of 11.05.2021 and are in effect as of May 14, 2021.

