

MILES & MORE WORLD ELITE MASTERCARD®. TARIFFS

Tariffs for the Customers who entered into the credit card agreement on or after October 6, 2020.

<p>Annual fee¹</p> <ul style="list-style-type: none"> – primary card – supplementary card 	<p>RUB 15,000 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, Russian Post offices ▸ at Citibank branches – bill payment: telecom, internet, TV, utility, public and other available services² – SMS messages sent to your mobile phone number, including Citibank Alerting Service alerts³ – Citi Express service⁴ – 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>16–29% per annum 7–26% per annum⁵</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 access⁶</p> <ul style="list-style-type: none"> – primary card holder – supplementary card holder – guests 	<p>Free</p> <p>US\$ 30 per visit⁷</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 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.
2. 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.
3. An optional service provided at the Customer's request. Is determined in the relevant Offer for each particular transaction.
4. 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.
5. Is determined in the relevant Offer for each particular transaction.
6. Priority Pass participating lounges.
7. Airport lounge access is free for 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 Miles & More World Elite Mastercard card account for this amount in favor of Mastercard Europe SA (198A, Chaussee 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.

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.