



Happy New Year!

We wish you and your family a Merry Christmas and a Happy New Year! Stay healthy and well, and let all your dreams come true!

Now that the New Year is just around the corner, we would like to share some information that may come in handy during the holidays.



OUR BUSINESS HOURS DURING THE HOLIDAYS

December 31

Citibank branches will be open for business till 2PM local time

Between January 1 and 10

All our branches will be closed

11 January

The first business day after the holidays

During the holidays, **CitiPhone**® bankers will be available to answer your call on **January 6** from 8 a.m. to 8 p.m. Moscow time; on the other days of the holidays, CitiPhone bankers can only be contacted in emergencies, such as if you have any problem using your card or need to block or unblock it, or to dispute a charge, etc.



ABOUT MONTHLY PAYMENTS

If your loan payment falls due between January 1 and 10, we will debit your account between January 4 and 11 but no earlier than your usual payment date (the exact schedule will be published under “News” at www.citibank.ru). In the case of your credit card, the payment amount and date will be shown on your statement, which will be generated in December and made available for viewing in Citibank® Online.



ABOUT CARD TRANSACTIONS

Purchases, withdrawals, deposits, transfers between own Citibank accounts, bill payments, transfers to Citibank customers’ debit cards, and instant payments using a phone number, will be processed as usual. Transfers to non-Citibank accounts will be processed on the first banking day after the holidays, i.e., January 11.

Our online banking services will be available throughout the holidays, 24/7. If you are not a user yet, become one by [registering here](#). We have many new features to offer.

[Download the Citi Mobile app](#)

[Sign on to Citibank Online](#)

We wish you very happy holidays!
AO Citibank