

## Tariffs

Tariffs are effective from September 1, 2014.  
(Package is offered only within payroll agreements)

<b>Citibank accounts and bank card:</b>	
Relationship maintenance fee <sup>1</sup>	RUB 30 per month
Relationship maintenance fee (for the Customers in the employ of the companies that have entered into the Agreement on the Transfer by the Company of Salaries, Fees, Compensations and Allowances to Employee Accounts or a similar agreement with Citibank) <sup>2</sup>	FREE
Relationship maintenance fee for Citibank loan borrowers throughout the term of the loan	FREE
MasterCard Standard/Visa Classic primary and supplementary bank card issue and service fee	FREE
MasterCard World/Visa Platinum primary or supplementary bank card issue (if monthly relationship balance <sup>3</sup> is from RUB 0 to RUB 300 000 or equivalent in other currencies)	RUB 5 000
MasterCard World/Visa Platinum primary or supplementary bank card issue (if monthly relationship balance <sup>3</sup> is equal to, or exceeds, RUB 300 000 or equivalent in other currencies)	FREE
MasterCard World/Visa Platinum primary and supplementary bank card service fee	FREE
Maximum number of supplementary bank cards	TWO
Bank card reissue (if monthly relationship balance <sup>3</sup> is from RUB 0 to RUB 300 000 or equivalent in other currencies)	RUB 500
Bank card reissue (if monthly relationship balance <sup>3</sup> is equal to, or exceeds, RUB 300 000 or equivalent in other currencies)	FREE
<b>Changing the primary current account for your bank card</b>	
▸ through Citibank branches	RUB 60
▸ through CitiPhone	FREE
<b>Fine for a technical overdraft on the account</b>	
	35% per annum
<b>Account statements:</b>	
Postal delivery of statements	FREE
Electronic statements	FREE
"Citibank Alerting Service"	RUB 65 per month
<b>Issue of a copy of a payment order marked by the bank as accepted for execution, if the copy is requested</b>	
▸ through CitiPhone	FREE
▸ through Citibank branches for transfers made in the current or previous calendar month	FREE
▸ through Citibank branches for transfers made during prior 6 months	RUB 150 per copy
▸ through Citibank branches for transfers made 6 months ago and earlier	RUB 500 per copy
<b>Funds transfers and payments:</b>	
Internal funds transfer from account	FREE
Incoming funds transfer from other bank	FREE
<b>Outgoing funds transfers in RUB to other banks in the Russian Federation</b>	
▸ through Citibank branches (if monthly relationship balance <sup>3</sup> is from RUB 0 to RUB 300 000 or equivalent in other currencies)	1%, min. RUB 150, max. RUB 1 500
▸ through Citibank branches (if monthly relationship balance <sup>3</sup> is equal to, or exceeds, RUB 300 000 or equivalent in other currencies)	FREE
▸ through Citibank Online	FREE
▸ through CitiPhone operator or through CitiPhone interactive voice response system	FREE
Bill payments <sup>4</sup>	FREE
RUB Standing instructions fee	FREE
<b>Outgoing funds transfer in foreign currency (except through Citibank Online)<sup>5</sup>:</b>	
▸ from Customer's accounts denominated in euros	1% of the transfer amount, min. EUR 20, max. EUR 250
▸ from Customer's accounts denominated in other foreign currencies	1% of the transfer amount, min. USD 30, max. USD 300 (or the equivalent in the account currency)
<b>Outgoing funds transfer in foreign currency through Citibank Online<sup>5</sup>:</b>	
▸ from Customer's accounts denominated in euros	1% of the transfer amount, min. EUR 12, max. EUR 120
▸ from Customer's accounts denominated in other foreign currencies	1% of the transfer amount, min. USD 15, max. USD 150 (or the equivalent in the account currency)
Bank's commission for sending additional details of or recalling or investigating a FCY transfer upon Customer's or beneficiary bank's request <sup>6</sup>	USD 15
Bank's commission for sending additional details of or recalling or investigating a RUB transfer upon Customer's or beneficiary bank's request <sup>6</sup>	RUB 250

## Cash withdrawals:

### Russian rubles and U.S. dollars at Citibank branches:

- |   |                                    |
|---|------------------------------------|
| ▸ Less than RUB 500 000 per day (or its USD equivalent)   | 0.5%, min. RUB 100 per transaction |
| ▸ RUB 500 000 or more per day (or its USD equivalent)   | 3.5%                               |
| ▸ Full or first partial withdrawal of the loan amount or Advanced Loan on Phone transactions in RUB | <b>FREE</b>                        |

### Euros at Citibank branches:

- |   |             |
|---|-------------|
| ▸ Up to and including EUR 5 000 per day                     | <b>FREE</b> |
| ▸ Over EUR 5 000 and up to and including EUR 15 000 per day | 0.5%        |
| ▸ Over EUR 15 000 per day                                   | 3.5%        |

### Cash at Citibank ATMs in Russia

**FREE**

### Cash at Citibank ATMs abroad

**FREE**

### Cash at ATMs of other banks (if monthly relationship balance<sup>3</sup> is from RUB 0 to RUB 300 000 or equivalent in other currencies)

1%, min. RUB 100 per transaction

### Cash at ATMs of other banks (if monthly relationship balance<sup>3</sup> is equal to, or exceeds, RUB 300 000 or equivalent in other currencies)

- |   |                                  |
|---|----------------------------------|
| ▸ First two cash withdrawals in a month | <b>FREE</b>                      |
| ▸ Subsequent withdrawals                | 1%, min. RUB 100 per transaction |

### Cheque collection

for cheques in USD 1% of cheque amount, min. \$25, max. \$300  
for cheques in EUR 1% of cheque amount, min. 20, max. 220 EUR

### ATM withdrawal limit<sup>7</sup>

- |   |                                   |
|---|-----------------------------------|
| ▸ On cards issued before October 1, 2012              | RUB 50 000 or equivalent per day  |
| ▸ On cards issued after and including October 1, 2012 | RUB 100 000 or equivalent per day |

1. The first two months' relationship maintenance fee is waived for those Customers who did not previously hold Citibank accounts linked to any of the bank service packages.

2. The company or the Customer himself should provide a document proving that the Customer is in the employ of the company. If there are no salary payment transfers from the company to the Customer's account for six consecutive months, such proof needs to be re-submitted. If such proof is not provided well in advance, Citibank may deem that the Customer is no longer in the employ of the company.

3. The monthly relationship balance is calculated as the sum of daily credit balances (as at the beginning of day) in all of the Customer's Citibank accounts in any given month divided by the number of calendar days in the respective month.

4. Provided payments to telecom and TV service providers and utilities are made via Citibank with the use of the Rapida Payment System.

5. Correspondent bank charges may apply to foreign currency transfers. If on your funds transfer application you specify that correspondent bank charges are to be paid by the Remitter, such charges will be applied to your account.

6. A request to provide additional details to complete a FCY transfer may give rise to investigation fees chargeable by third-party banks. If a delay in the processing/receipt of payment is caused by Citibank, the commission will not be charged. A third-party bank fee will be charged to the account upon receipt of the debit request. Citibank has no control over the time it takes such debit requests to reach Citibank, and some may take longer than others.

7. Customer can change the ATM withdrawal limit at any time through CitiPhone and set it at RUB 30 000, RUB 50 000, RUB 75 000, RUB 100 000, RUB 160 000, or equivalent, per day.