AO CITIBANK
CREDIT CARD TERMS
AND CONDITIONS
FOR CONSUMERS

PRIVACY FOR CONSUMERS
AT AO CITIBANK

EXPLANATORY NOTICE
TO A PERSON INSURED UNDER
CITI® PROTECTION MAXIMUM
1. Introduction

1.1. These credit card terms and conditions (the "Terms and Conditions") set out the terms and conditions whereby AO Citibank ("Citibank") will offer its customers credit cards with credit limits and other related services and products as described in greater detail below. The Terms and Conditions, the schedule of fees, commissions and charges (the "Tariffs"), and the credit card application (the "Application") duly completed and signed by the customer named in the Application (the "Customer") and Citibank, shall together constitute a credit agreement between the Customer and Citibank (the "Agreement"). The Agreement shall be deemed entered into as of the date Citibank issues its Credit Card to the Customer. Where the Customer is issued with a second primary Credit Card and/or a supplementary Credit Card and is in agreement with the terms on which such card(s) is/are issued, the Agreement shall be deemed entered into to incorporate such card(s). Where this is the case, the supplementary agreement to the Agreement shall be deemed entered into (a) at the time Citibank accepts the Customer's offer concerning the issue of the second primary Credit Card and/or the supplementary Credit Card, or (b) at the time the Customer activates the second primary Credit Card or the supplementary Credit Card if the offer concerning the issue of the secondary primary Credit Card and/or the supplementary Credit Card originates from Citibank.

1.2. The Terms and Conditions, together with the Tariffs and Citibank's other standard terms and conditions, set forth the general terms on which a credit is extended to, and is used and repaid by, the Customer. Such general terms represent the general terms of credit (the "General Terms of Credit Agreement") and together with the individual terms of credit agreement constitute a credit agreement (the "Credit Agreement"). The Terms and Conditions also govern the opening and management of an account by Citibank of an account to be opened in the name of the Customer for the purpose of credit card transactions (the "Account"), and the provision of all related services and products offered by Citibank to the Customer. The Credit Agreement shall be deemed entered into at the time the Customer accepts the individual terms of credit agreement as provided in paragraph 2.1. below.

1.3. Certain types of related services and products may be offered by Citibank to the Customer subject to separate agreement(s) or service rules and procedures as may be established by Citibank from time to time. In the event of a conflict between the provisions of the Terms and Conditions and any specific agreements, service rules or procedures, the provisions of such specific agreements, service rules or procedures shall prevail.

1.4. The extending of any credit to the Customer shall be subject to the Credit Agreement. Citibank may refuse to enter into the Credit Agreement with the Customer without giving any reason for such refusal, unless obligated by law. Citibank may provide both unsecured and secured credit to the Customer in a manner as determined by Citibank.

2. Account and Credit Limit

2.1. To obtain credit, the Customer shall, upon familiarizing him/herself with the General Terms of Credit Agreement, provide to Citibank his/her Application and such documents as required by Citibank in order to consider the extension of credit to the Customer. Upon consideration of the Application and other documents, Citibank will determine if the Customer meets the credit acceptance criteria as established by Citibank from time to time. If Citibank, in its discretion, determines that the Customer meets such criteria, Citibank will send the Customer the individual terms of credit agreement, which, inter alia, will include the Account number. After that the Customer will have until the end of the last banking day of the twelfth calendar month following the receipt of the individual terms of credit agreement to accept such individual terms. The Customer may indicate his/her acceptance of the individual terms of credit agreement by sending Citibank a signed copy of the individual terms of credit agreement (including via Citibank Online) or by doing other acts acknowledging his/her acceptance of the individual terms of credit agreement. For the purpose of entering into the Credit Agreement, such act is deemed to be the event of the Customer's acceptance. The Credit Agreement is deemed entered into as of the time of the Customer's acceptance.

2.2. Upon entering into the Credit Agreement, Citibank will open the Account for the Customer. The credit limit which Citibank may make available to the Customer (i.e. a limit up to which the Customer may borrow), the interest rate and other material terms and conditions of credit will be set out in the individual terms of credit agreement. Citibank shall not change the individual terms of credit agreement until the end of the last banking day of the twelfth calendar month from the date they were sent to the Customer, unless such change is agreed by the Customer. Citibank may, from time to time, send the Customer any announcement concerning an increase or decrease in the credit limit. The Customer may indicate his/her acceptance of such offer in one of the ways specified therein. The Customer may indicate his/her acceptance of a credit limit increase or decrease offer within sixty (60) days of receipt of such offer. If the Customer's acceptance is not indicated within the specified time, the terms of credit will continue to apply unchanged. The Customer is entitled to notify Citibank of his/her refusal to accept Citibank's credit limit increase or decrease offer within sixty (60) days of receipt of such offer.

2.3. Citibank may, also, from time to time, send the Customer an offer concerning a permanent or temporary increase or decrease in the credit limit made subject to the condition that the Customer may accept such offer, or accept such offer only by meeting the conditions specified therein. In the event of a permanent increase or decrease in the credit limit, the Customer may accept the offer, inter alia, by carrying out Credit Card transactions for a specified amount in excess of the credit limit and/or within a specified time period. If the Customer does not meet the conditions specified in Citibank's offer the credit limit will not be increased or decreased. The Customer agrees that if the conditions specified in Citibank's offer are met only in part, including where the Customer carries out Credit Card transactions for an amount less than that specified in the offer, the credit limit will change in the manner as set out in Citibank's offer. In the event of a temporary increase in the credit limit, the credit limit will be set out in Citibank's offer. If the Customer accepts the offer as set out in Citibank's offer, the Customer is entitled to notify Citibank in the manner therein specified, the credit limit will be reduced to the original amount without the Customer's additional acceptance. The Customer is entitled to notify Citibank of his/her refusal to accept Citibank's credit limit increase or decrease offer within the time specified in the offer.
If Citibank receives the Customer's notification of refusal to accept Citibank's credit limit increase or decrease offer, the terms of credit will continue to apply unchanged, and the Customer shall be obligated to repay the amount due under paragraph 2.5 below. The manner and method of sending the Customer an offer concerning an increase or decrease in the credit limit will be determined by Citibank and may include, inter alia, SMS messages to the Mobile Phone Number, Credit Card Statements, and such other methods as may be determined by Citibank.

If the Customer's creditworthiness is impaired (which may be evidenced by overdue payments under the Credit Agreement or any other agreement whereby Citibank money to the Customer, or by the information that the Customer fails to perform all obligations (including but not limited to those relating to the payment of principal, interest, fees and other charges) and (v) the amount of technical overdraft (unless repaid immediately upon occurrence); increased by (b) (i) the sum of EPP Monthly Installments under all EPP Transactions, (ii) interest accrued, (iii) the amounts of outstanding past obligations (including but not limited to those relating to the payment of principal, interest, fees and other charges) and (iv) the amount of technical overdraft (unless repaid immediately upon occurrence) and (v) other amounts payable by the Customer under the Credit Agreement. If the Minimum Payment Amount is not credited to the Account by 10 p.m. Moscow time on the Payment Date, Citibank may charge a penalty as indicated in the Tariffs on the whole amount of the Outstanding Balance. If the Customer is overdue for the repayment of the Outstanding Balance, including paid amounts within the reporting period, or has the total of over sixty (60) days past due in the last one hundred and eighty (180) days, Citibank shall be entitled to declare the whole Outstanding Balance and any interest accrued due and payable and terminate the Credit Agreement. Where this is the case, the Customer shall be obliged to repay the amounts within the reporting period, or the time of the opportunity to pay the Payment Amount when due. The Minimum Payment Amount is calculated as follows: (a) an amount equal to five (5) percent of the total Outstanding Balance decreased by (i) the Outstanding Balance relating to EPP Transactions, (ii) interest accrued, (iii) the amount of technical overdraft (unless repaid immediately upon occurrence), (iv) any other amounts payable by the Customer under the Credit Agreement. If the Minimum Payment Amount is not credited to the Account by 10 p.m. Moscow time on the Payment Date, Citibank may charge a penalty as indicated in the Tariffs on the whole amount of the Outstanding Balance. If the Customer is overdue for the repayment of the Outstanding Balance, including paid amounts within the reporting period, or has the total of over sixty (60) days past due in the last one hundred and eighty (180) days, Citibank shall be entitled to declare the whole Outstanding Balance and any interest accrued due and payable and terminate the Credit Agreement. Where this is the case, the Customer shall be obliged to repay the amounts within the reporting period, or within the Minimum Payment Amount stated in the Credit Card Statement following the date when such opportunity was allowed. Where this is the case, Citibank shall show the Minimum Payment Amount as equal to zero on the Credit Card Statement and shall not charge the Customer a late fee on the minimum payment. Notwithstanding, however, the available
and current obligations under the Agreement and the Credit Agreement).

The Customer may at any time repay the Outstanding Balance in full by way of payment, 2.10.

excess of the total Outstanding Balance (the "Customer’s obligations to Citibank in the following order of priority:

(a) firstly – to reduce the overdue interest;
(b) secondly – to reduce the overdue principal (the amount of Citibank’s funds used by the
(c) thirdly — to pay penalties.

2.8. The balance of the Customer’s funds remaining after the application of the Customer's funds towards the above obligations will be used by Citibank towards the following:

(a) payment of interest accrued for the current period of use of Citibank’s funds;
(b) payment of the principal;  
(c) discharge of other payments/fees provided by the Credit Agreement and Russian law. If the Customer uses several credit products made available by Citibank (credit cards, consumer loans, etc.), the above order of priority will apply to each such product in the chronological order (a) to (c) as indicated on the back of the Credit Card. Obligations under the Credit Agreement are discharged in the same chronological order in which the rights to claim performance/demand payment arise for Citibank. If Citibank’s rights of claim in relation to several amounts due from the Customer under the Credit Agreement arise at the same time, Citibank will apply the order of priority in its discretion.

2.9. No interest will accrue on an amount paid, transferred or deposited by the Customer in excess of the total Outstanding Balance (the "Account Balance").

2.10. The Customer may at any time repay the Outstanding Balance in full by way of payment, transfer or cash deposit to the Account (in an amount sufficient to pay the Customer’s overdue and current obligations under the Agreement and the Credit Agreement).

3. Credit Card

This Section describes the procedure for the issuance, use, cancellation, and replacement of a credit card issued by Citibank to the Customer (the "Credit Card"). In terms of technology and manufacture, the Credit Card can be of one of three types: a magnetic credit card, a magnetic credit card with a chip, or a contactless magnetic credit card with a chip. In terms of manufacture, the Credit Card can be a VISA or a Mastercard®, or a card of any other payment system. The Credit Cards can also be different in terms of Citibank’s alliances/co-branding partnerships with other companies. The Credit Card functionalities available at Citibank’s ATMs and described in the Terms and Conditions may not be fully available at other banks’ ATMs. The Customer understands that not all providers of goods and services (the "Merchants") may accept the Credit Card or each type of the Credit Card as payment, and that the Merchants may impose limitations on the amounts of the Customer’s transactions and card holder identification processes.

3.1. Upon entering into the Agreement, Citibank will issue the Credit Card of a particular type to the Customer. The Credit Card is linked and provides access to the Account. Citibank may at any time offer a second primary Credit Card to the Customer. The type of the second primary Credit Card may differ from that of the first one. If the Customer consents thereto, Citibank will issue the second primary Credit Card (set a credit limit for the account for the second primary Credit Card and open an Account as necessary for the maintenance of the second primary Credit Card). The credit limit on the first primary Credit Card and the credit limit on the second primary Credit Card will together constitute the credit limit under the Credit Agreement.

Activation of the second primary Credit Card by the Customer indicates his/her acceptance of the terms of the supplementary agreement to the Agreement (in relation to the issuance and maintenance of the second primary Credit Card).

In the event the second Credit Card is issued, Citibank may change the Credit Card Statement date. A change in the type and terms of the Agreement and the Credit Agreement (except those to be agreed by the parties in the supplementary agreement) will apply to the second primary Credit Card.

3.2. Where the Customer is issued a Credit Card of a specific type defined by Citibank, the Customer becomes entitled to membership in a loyalty program operated by Citibank’s partner “Partner” (the "Partner"), whereby program members get benefits and/or earn and redeem bonus points (the "Points") in accordance with the rules of such loyalty program (the “Program Rules”). The Points will be awarded upon the purchase of goods or services from merchants, and in such other cases as may be specified in the Program Rules. The Points may also be awarded in the event of successful Partner or Partner’s marketing campaigns or special promotions. Citibank and Partner determine the list of eligible goods and services and the amount of Points to be awarded for their purchase.

The benefits referred to above represent discounts on Partner’s goods and services obtained upon presentation of Points to the Partner. Citibank will maintain the Customer’s participation in Partner’s loyalty program by informing Partner that it is necessary to register the Customer for the loyalty program and by providing information about the amount of Points to be credited to the Customer’s bonus account in Partner’s loyalty program and such information about the Customer as is required for the Customer’s membership in the loyalty program, and other information. For this service, Citibank will charge a loyalty program maintenance fee as set out in the Tariffs. Citibank and/or Partner also may, at their discretion and without prior notice to the program member, change the list of eligible transactions, goods, services and the amount of Points that may be awarded on such transactions, goods, and services.

The Customer’s membership in the loyalty program can be terminated at any time. All Partner’s actions relating to the granting of benefits and/or awarding and redeeming of Points are governed by the Program Rules, and Citibank is not responsible for Partner’s actions in relation to the loyalty program, including the suspension and/or termination of the Customer’s membership.

3.3. The Credit Card will be issued to the Customer at a Citibank branch or, if the Customer so wishes, will be sent to the Customer’s current address provided by the Customer (or to the Customer’s representative, if no current address has been provided), or to any other address agreed between Citibank and the Customer, in a manner that allows to unequivocally establish that the Credit Card is received by the Customer him/herself (or his/her representative duly authorized by a power of attorney), including by registered mail, courier service, or hand delivery by Citibank employees. The Credit Card will be delivered to the Customer inactive. In order to start using the Credit Card, the Customer will be required to sign the back of the Credit Card and activate the Credit Card on Citibank’s website at www.citibank.ru, in Citibank Online or by calling a CitiPhone number indicated on the back of the Credit Card. During the Credit Card activation process, the Customer
be required to use TPIN in order to access Citibank's services available through CitiPhone®. Instead of TPIN, Customer may use a one-time password sent to his/her Mobile Phone Number if he/she so chooses and if Citibank has such technical capability.

3.4. The Customer may request the issuance of one or more supplementary Credit Card(s) by submitting to Citibank an application to this effect in a form established by Citibank, along with such other documents on the supplementary Credit Card holder as may be requested by Citibank. Citibank reserves the right to limit the circle of persons to whom supplementary Credit Cards may be issued or to refuse to issue a supplementary Credit Card to any person. All procedures, rules of application, issue and use and the Fees established by Citibank in relation to the Credit Card shall fully apply to supplementary Credit Cards and their holders. The Customer understands that the supplementary Credit Card holder shall be bound by the terms and conditions of the Credit Card rules and Fees as are applicable. Any obligations arising out of the use of supplementary Credit Cards are deemed to be the obligations of the Customer. Supplementary Credit Cards will be delivered in a manner similar to that in which primary Credit Cards are delivered to the Customer and may be issued to the Customer himself/herself (or his/her authorized representative). The supplementary Credit Card will be inactive. The Customer may at any time cancel or block any supplementary Credit Cards issued upon the Customer's request by notifying Citibank thereof in such form and manner as determined by Citibank.

3.5. The Credit Card may be used by the Customer for (i) ATM cash withdrawals and deposits, Credit Card information inquiries, and other ATM transactions; (ii) payments through Citibank Online or CitiPhone; (iii) payments for goods and services purchased from the Merchants that accept the types of bank cards issued by Citibank to the Customer; and (iv) such other transactions and services as may be made available by Citibank from time to time.

3.6. When the Credit Card is used for the purpose of cash withdrawal or deposit at ATMs or for payment for goods and services, the transaction amount (including applicable Fees) will be debited from or credited to, respectively, the Account. If the currency of the transaction is different from the currency of the Account, the transaction amount, and any such Fees, will be converted into the currency of the Account at the exchange rate as may be established by Citibank or other banks or financial institutions and/or payment systems through which such transactions are processed.

The Customer agrees that in some cases, where the Credit Card is used to pay for goods or services in a currency different from the currency of the Account, the transaction amount may be placed on hold in the Account using Citibank's internal exchange rate and/or that of other banks, financial institutions or payment systems through which such transactions are processed, applicable on the date of such hold, and actually posted/charged to the Account using the internal exchange rate applicable on the date of such hold. If a payment system's debit/credit request is received by Citibank on a weekend or a public holiday, the transaction amount will be debited from/credited to the Account using Citibank's internal exchange rate applicable on the last business day before that weekend or public holiday.

3.7. If the Customer is refunded any money paid for goods or services using the Credit Card, the amounts of such refund will be credited to the Account. The Customer is not entitled to receive a refund in cash.

3.8. The Customer agrees that the use of his/her Credit Card and correct PIN at an ATM and/or a Merchant shall issue (or may issue at the Customer’s request) a printout (a receipt or slip) of every ATM or purchase transaction carried out by the Customer with the use of the Credit Card. The Customer understands that the Credit Card is the Customer’s tool to access the Account and services associated therewith, manage such Account and services and administer the funds held in the Account and the funds that may be made available to the Customer within the credit limit. The Customer must exercise care when handling the Credit Card in order to minimize the risk of loss or fraud. In the event a Credit Card or the PIN has been lost or stolen, the Customer must not let other people use the Credit Card and must never take advice from strangers while using it. The Customer must keep his/her PIN and TPIN secret and confidential since they are important means of protection for the Customer and the Account. In the event of unauthorized use of the Credit Card, PIN or TPIN, there is a risk that the available limit will be reduced/completely used up. The Customer may change his/her PIN at any time at ATMs or through Citibank Online or through the CitiPhone interactive voice response system (IVR), and TPIN – through CitiPhone.

3.9. A Merchant and/or a Merchant shall issue (or may issue at the Customer’s request) a printout (a receipt or slip) of every ATM or purchase transaction carried out by the Customer with the use of the Credit Card. The Customer may at any time request a printout of the Account Statement. The Customer agrees that the transaction printouts issued by ATMs and/or Merchants and/or the details of such transactions appearing on the Credit Card Statement shall serve as evidence of the Customer’s transactions carried out with the use of the Credit Card.

3.10. The Customer understands that the Customer is the Customer’s tool to access the Account and services associated therewith, manage such Account and services and administer the funds held in the Account and the funds that may be made available to the Customer within the credit limit. The Customer must exercise care when handling the Credit Card in order to minimize the risk of loss or fraud. In the event a Credit Card or the PIN has been lost or stolen, the Customer must not let other people use the Credit Card and must never take advice from strangers while using it. The Customer must keep his/her PIN and TPIN secret and confidential since they are important means of protection for the Customer and the Account. In the event of unauthorized use of the Credit Card, PIN or TPIN, there is a risk that the available limit will be reduced/completely used up. The Customer may change his/her PIN at any time at ATMs or through Citibank Online or through the CitiPhone interactive voice response system (IVR), and TPIN – through CitiPhone.

3.11. If the Credit Card has been lost or stolen or if the Customer suspects that the Credit Card has been lost or stolen, or if there is a risk of unauthorized use of the Credit Card (as well as in the events when the Credit Card has been damaged or the Customer’s name or surname has been changed), the Customer shall notify Citibank thereof immediately by calling the CitiPhone number indicated on the back of his/her Credit Card or contacting a Citibank branch. Citibank may block the Customer’s Credit Card in the event that the Customer does not comply with the terms of use, and in the event Citibank reasonably believes that there is a risk of unauthorized use of the Customer’s Credit Card.

3.12. Citibank shall be liable for loss, damage or expenses incurred by the Customer in the event that the Customer’s Credit Card has been lost or stolen or if the Customer’s PIN or TPIN has become known to a third party, or in the event of the Customer’s erroneous transactions with the use of the Credit Card, as provided by applicable law and Section 35 below.

3.13. Once the Credit Card has been reported lost or stolen, Citibank will block the Credit Card and may issue a replacement Credit Card to the Customer.
3.14. The Customer understands that if a wrong PIN is entered at an ATM or a Merchant’s point-of-sale terminal three consecutive times, the ATM/Merchant may block and retain the Credit Card. If the Credit Card is blocked and/or retained by an ATM or a Merchant, the Customer must report this to Citibank in the procedure established for lost or stolen Credit Cards.

3.15. The Credit Card’s expiry date is indicated on the front of the Credit Card. Upon expiration of a Credit Card, Citibank may issue a new Credit Card to the Customer.

3.16. The Credit Card is the property of Citibank and must be returned to Citibank upon its first demand. For the purpose of compliance with applicable laws and regulations or if Citibank reasonably believes that there is a risk of unauthorized use of the Customer’s Credit Card, Citibank may, at any time, block and/or suspend the use of any Credit Card, or deny the Customer the renewal, replacement or issue of a new Credit Card. In particular, Citibank may block or suspend the use of the Credit Card if the Customer does not comply with applicable laws and regulations, these Terms and Conditions or Citibank’s requirements, rules and procedures, or for the purpose of Citibank’s compliance with applicable anti-money laundering and terrorist financing regulations. Citibank may block or suspend the use of any Credit Card if it has reasonable grounds to believe that the Customer will be unable to properly perform his/her obligations under the Credit Agreement, which may be evidenced by any information, data and/or documents lawfully obtained by Citibank from the Customer or third parties. Such evidence may include but is not limited to: (i) a failure to perform obligations owed to Citibank, information concerning the performance of such obligations, and in other events provided for by these Terms and Conditions and applicable law.

4. Citibank Mastercard® Cash Back Credit Card

4.1. Citibank may, upon application by the Customer, issue a Citibank MasterCard Cash Back Credit Card to the Customer. The relationship between Citibank and the Customer and the maintenance of the Citibank MasterCard Cash Back Credit Card shall be governed by the provisions of the Terms and Conditions, unless otherwise provided by this Section 4.

4.2. Citibank shall credit the Account with the amount of cashback reward earned on payments made with the Citibank MasterCard Cash Back Credit Card (the “Cashback”) in accordance with the Tariffs. Cashback will be paid on any transactions charged to the Customer’s credit card account, except cash advances, transfers from the credit card account to a third party account at Citibank or another bank, transfers to the Customer’s account at Citibank (including as part of Foreign Currency Loan on Phone or another bank, Citibank service fees, insurance premium and other payments under insurance programs offered through Citibank, and unique/ quasi-cash and other transactions that do not represent payment for goods or services, the list of which shall be determined by Citibank and communicated to the Customer by its posting on Citibank’s website at www.citibank.ru. The list of non-qualifying transactions may be changed by Citibank from time to time, including upon recommendations and/or requirements of payment systems (including those established by the payment system rules).

4.3. Citibank may, at its discretion, additionally credit the Account with any reward, whether or not related to purchases made with the Citibank MasterCard Cash Back Credit Card, in an amount determined as described by Citibank (the "Discretionary Reward"). The Discretionary Reward can be of two types: (i) a reward earned on the first issue of the Citibank MasterCard Cash Back Credit Card (the "Welcome Bonus") and (ii) a reward earned as a result of any promotions held by Citibank on a quarterly basis (the “Seasonal Reward”).

4.4. Citibank shall, on an annual basis, credit the Account with an additional reward amount representing a portion of the Cashback and the Discretionary Reward paid into the Account during the year, as such portion is described in the Tariffs, in relation to such types of Citibank MasterCard Cash Back Credit Cards on which the Discretionary Reward is payable by Citibank (the "Additional Reward").

4.5. The amounts of the rewards referred to in this Section 4 shall be transferred by Citibank to the Customer within ten (10) business days of the Credit Card Statement date. Any reward received by the Customer shall be subject to tax under applicable Russian tax law. Where and as required by applicable Russian tax law, Citibank shall provide tax authorities with requisite information concerning the performance of such obligations, and in other events provided for by these Terms and Conditions and applicable law.

5. Citi Express Service

5.1. Citibank may, upon application by the Customer, issue him/her with a Credit Card featuring the Citi Express Service, which will enable the Customer to pay fares for Moscow underground and on-road transport and/or other public transport services of the type of which is determined by Citibank and is available on its website at www.citibank.ru (the “Fares”), by means of a chip embedded in the card (the “Transit Application”). The relationship between Citibank and the Customer in connection with the issue and maintenance of such Credit Card will be governed by the provisions of the Terms and Conditions subject to the specifics set out in this Section 5. The Citi Express Service may be provided for certain types of Credit Cards as determined by Citibank.

5.2. As provided in paragraph 3.2. above, the Credit Card will be delivered to the Customer within ten (10) business days of the Credit Card activation date. The Fares may be paid only once the Transit Application has been activated.

5.3. If the Customer is a holder of any Credit Card of the corresponding type, Citibank may, at the Customer’s request, provide the Customer with a Citi Express Service Credit Card, in order for the Customer to pay the Fares. The enabling of this service for the Customer’s existing Credit Card may require card reissue. Where this is the case, the Transit Application will be activated automatically three (3) business days after the Credit Card activation date under paragraph 3.2. above.
5.4. The Citi Express Service will be subject to a fee as set out in the Tariffs. Once the Transit Application has been activated, the Citi Express Service fee will be charged to the Account on a monthly basis on the first day of each calendar month starting from the month following the month in which the Transit Application was activated, regardless of whether or not any Fares were paid in that month. No service fee will be charged for the period between the Transit Application activation date and the beginning of the calendar month following that in which the Transit Application was activated; on the other hand, if the service is discontinued before the end of the calendar month, the fee for the remainder of the month will not be compensated or refunded.

5.5. Citibank shall, on a monthly basis, include in the Credit Card Statement information on the amount of Fare payment transactions made by the Customer in the relevant period based on the data received from Moscow Metro and/or other public transport service providers (the "Transport Service Provider(s)"). The Fares shall be paid in accordance with the Transport Service Provider's fare schedule current on the date of Fare payment.

5.6. When the event of termination of this Agreement, the Customer shall pay the balance outstanding on the fare payment transactions arising before, but included in the Credit Card Statement after, the termination date hereof.

5.7. The Customer understands that transport services are provided by the Transport Service Provider(s). Any legal relationship in respect of such services, including in respect of the quality of services provided by the Transport Service Providers to the Customer, correct record of the number and cost of the Customer's public transport journeys paid for with the use of the Transit Application, a delay in blocking the Transit Application by a Transport Service Provider, and any changes to the current fare schedules, shall be solely between the Customer and the Transport Service Providers. Citibank shall refer all disputes in connection with the use of the Citi Express Service to the Transport Service Provider concerned.

6. Credit Card Transactions

This Section describes the transactions that the Customer may effect in respect of the Account (the "Transactions"). Citibank, may, at any time in its sole discretion, to the extent permitted by applicable laws, regulations or internal rules and procedures of Citibank and other banks, financial institutions and/or payment systems through which such transactions are processed, that certain Transactions effected by the Customer may be subject to rules and limitations (e.g. those concerning the type or amount of a transaction) as may be imposed by applicable laws, regulations or internal rules and procedures of Citibank and other banks, financial institutions and/or payment systems through which such transactions are processed.

Cash Withdrawals and Deposits

6.1. The Customer may make withdrawals from the Account (within the cash withdrawal limit set by Citibank) and make deposits into the Account towards the repayment of the Outstanding Balance at Citibank's ATMs, and through other banks and financial institutions (if they provide such services and subject to the rules and procedures of such banks and financial institutions). The Customer agrees that Citibank sets the cash withdrawal limit at its sole discretion and that Citibank may at any time decrease, increase or cancel such cash withdrawal limit. Citibank may treat any quasi-cash transactions defined by payment systems as transactions in highly liquid assets (e.g. money orders, payment for casino and gambling house services, etc.) as being cash withdrawal transactions. Citibank will inform the Customer in writing of his/her cash withdrawal limit.

6.2. The Customer may withdraw cash in the currency of the Account or in other currencies as may be used at a particular point of service, and deposit cash in the currency of the Account. If the currency of the transaction is different from the currency of the Account, the transaction amount will be converted into the currency of the Account at Citibank's exchange rate applicable on the date of the transaction (in the case of transactions through Citibank's ATMs or branches) or at the exchange rate applied by the bank, financial institution or payment system and/or network through which such transaction is processed. The Customer agrees that in some cases, where the Credit Card is used to withdraw cash in a currency different from the currency of the Account, the transaction amount may be placed on hold in the Customer's Account at Citibank's discretion and held pending the rate of exchange rate for the currency of the transaction, and either refunded.

6.3. The Customer can make deposits into the Account towards the repayment of the Outstanding Balance at Citibank's ATMs using the Customer's Credit Card and PIN and following the instructions appearing on the ATM screen. Only banknotes may be used for ATM deposits. Cash will only be credited to the Account upon its authentication and counting by the ATM and/or Citibank employees. Once cash has been deposited at an ATM, the ATM will print out a transaction report. If Citibank detects any counterfeit banknotes deposited at an ATM, such counterfeit banknotes will be withdrawn and sent by Citibank to the appropriate law enforcement authorities for further investigation, and Citibank will not replace such banknotes. Citibank will credit the Customer's account with the actual deposit amount less any counterfeit banknotes.

6.4. The amount of Citibank's Fees applicable to cash withdrawals and deposits at Citibank's ATMs and branches is set out in the Tariffs. The Customer understands that other banks, financial institutions and/or payment systems may impose their own Fees for similar services provided by them.

Funds Transfers and Payments

6.5. The Customer may transfer funds from the Account to his/her or other individual's or entity's Citibank or non-Citibank accounts in Russia via Citibank Online/Citi Mobile® app. Citibank reserves the right to determine any other means of funds transfer from the Account. Where funds are transferred between accounts denominated in different currencies, the transfer amount will be converted into the currency of the destination account at Citibank's exchange rate applicable on the transaction date. If a funds transfer requires that this be the first added to the payee list, such payee may be added through the use of Citibank Online/Citi Mobile app.

6.6. The Customer may make payments from the Account to the bank accounts of third parties. The Customer may make payments in favor of third parties in rubles subject to applicable laws, regulations and Citibank's internal policies and procedures. The Customer may make payments in favor of third parties from his/her Account through Citibank branches, Citibank Online, CitiPhone or such other channels as may be established by Citibank. If a payment requires that the payee be first added to the payee list, such payee may be added through the use of Citibank Online/Citi Mobile® app.
6.7. The Customer may give Citibank a standing instruction for recurring transfers or an instruction for a future date transfer. Subject to the sufficiency of funds in the Account, Citibank will carry out such instructions on the date(s) specified by the Customer therein.

6.8. All funds transfer instructions must be given by the Customer to Citibank in such form and manner as prescribed by Citibank. Funds will be transferred from the Account solely on the basis of the Customer's instructions and the settlement documents required for the purpose of such banking transaction will be prepared and signed by Citibank. Citibank will not be responsible for any errors or omissions made by the Customer or for the duplication of any instruction given by the Customer and may act on any instruction basing solely on the account number, even if the name of the account holder is misstated. If the Customer informs Citibank that he/she wishes to recall, cancel or amend any instruction given to Citibank by the Customer, Citibank will use reasonable efforts to comply with the Customer's request.

6.9. Citibank will process the Customer's instruction to transfer funds from the Account provided therein to a third party Account and the amount of such transfer in the currency, in the name of the account holder, and the amount of funds involved in the transaction (amount of funds transferred), respectively, to the sender's and the recipient's primary accounts (i.e., the accounts using the corresponding bank card number as the sole requisite banking detail of the holder of an Account of a correspondent bank.

6.10. The Customer's funds transfer instructions will be carried out by Citibank no later than the first business day following the date of receipt by Citibank of a duly issued funds transfer instruction together with other necessary documents, if any, unless a later execution date is specified by the Customer. Citibank may carry out the Customer's funds transfer instruction on the basis of a receipt of a duly issued funds transfer instruction together with other necessary documents, if any.

6.11. Payments and transfers received for the benefit of the Customer from other banks and financial institutions will be credited by Citibank to the Account (net of any costs and expenses related to such payments or transfers) no later than the first business day following the date on which Citibank receives such funds in its account with a correspondent bank or a clearing system. Citibank may credit such payment or transfer to the Customer's Account immediately upon receipt of the advice note in electronic form from the clearing center or other settlement agent.

6.12. Payments and transfers from the Account to third party accounts at other banks and financial institutions will be made subject to holidays and non-business days.

6.13. Citibank will execute all Customer's payment orders or instructions in good faith and with reasonable care and in accordance with banking standards and laws, including the rules and regulations of the communication, clearing or payment systems, intermediary banks or other persons in its reasonable discretion. Citibank will act based on the applicable rules and regulations of such communication, clearing or payment systems and intermediary banks.

6.14. Citibank will process such funds from the Account on the Customer's instruction will cease upon the debiting of Citibank's account with a correspondent bank or a clearing center. Citibank's responsibility for the crediting of funds to the Account will only arise upon the final crediting of funds to Citibank's account with a correspondent bank or a clearing system.

6.15. In order to comply with applicable laws and regulations and ensure the security of the Customer's banking transactions, Citibank may at its sole discretion establish such procedures as are necessary to identify the Customer, his/her representative, beneficiary or beneficial owner, and the rules and requirements concerning the necessary documents submittable in order to carry out transactions in respect of the Account. Such procedures and rules may vary depending on transaction types and communication channels, and the Customer undertakes to strictly follow the procedures and rules established by Citibank. Citibank undertakes to exercise reasonable care in examining the Customer's documents, including payment orders, instructions or communications; Citibank is not obliged to take any further steps in order to ascertain the powers and authority of the person giving such payment orders, instructions or communications, and is responsible for losses resulting from its compliance with forged payment orders, instructions or communications or the presentation of false identity documents only if it could not have detected the exercise of care and due diligence concerning the security of the Customer's banking transactions, Citibank may, but is not obliged to, request confirmation of any transfer instruction by calling the contact phone number provided by the Customer and suspend the execution of the Customer's transfer instruction until such confirmation is given. Citibank may, on suspicion of transfer instruction unprocessed, or process it on the terms set by Citibank if the amount of transfer indicated in the instruction does not exceed the available limit. Citibank will not be obliged to make such transfers if transfers from the Account are unauthorized, unless required by applicable law.

6.16. Citibank will carry out the Customer's funds transfer instruction or instructions only if the Customer informs Citibank that he/she wishes to recall, cancel or amend any instruction given to Citibank by the Customer, Citibank will use reasonable efforts to comply with the Customer's request.

6.17. After the Credit Card has expired or been reissued/replaced for any reason, the details of the Customer's new Credit Card will be automatically transmitted by Citibank through the relevant payment system to those Merchants to whom the Customer has provided his/her Credit Card details for the purpose of recurring payment for goods or services, if technically possible.

6.18. The Customer may give Citibank a standing instruction for recurring transfers or an instruction for a future date transfer. Subject to the sufficiency of funds in the Account, Citibank may, in its discretion, either leave the Customer's transfer instruction unprocessed, or process it on the terms set by Citibank if the amount of transfer indicated in the instruction does not exceed the available limit. Citibank will not be obliged to make such transfers if transfers from the Account are unauthorized, unless required by applicable law.

6.19. The Customer's instruction given with the use of the Card, which is an electronic means of payment, may be revoked by the Customer cancelling his/her Card transaction.

6.20. After the Credit Card has expired or been reissued/replaced for any reason, the details of the Customer's new Credit Card will be automatically transmitted by Citibank through the relevant payment system to those Merchants to whom the Customer has provided his/her Credit Card details for the purpose of recurring payment for goods or services, if technically possible.
6.22. Where the said sole requisite banking detail (i.e., the bank card number) is used to initiate a transfer, the recipient's other banking details are not requested and are disregarded. The crediting of funds to the bank account is deemed final.

6.23. No claim shall be made against the bank if the sender's intentions do not coincide with the banking detail actually provided (an "errorneous transfer"). Where this is the case, the sender should contact his/her bank against the remaining amount (for whom the payments will be charged). Citibank will not assist the sender in reversing an erroneous transfer.

6.24. Citibank may set certain limits for outgoing and incoming transfers.

6.25. The Customer understands that the recipient's bank card may be inactive, blocked or otherwise unavailable for use, in which case the transfer will be refused.

Using the Credit Card to pay for goods and services via mobile payment applications

6.26. A mobile credit card payment application (the "Mobile App") allows the Customer to pay for goods and services by using (holding against a reader) the Customer’s mobile device with a contactless chip Credit Card activated for payments via the Mobile App (the "Mobile Device").

6.27. In order to pay with a contactless chip Credit Card for goods and services via the Mobile App, the Customer will need to register for the Mobile App, enter his/her Credit Card details, and activate the Credit Card via the Mobile App. In order to activate the Card via the Mobile App, the Customer must provide the Mobile Phone Number. After the activation is complete, the Customer's virtual credit card will be created (the "Virtual Credit Card").

If the Customer chooses to use a special feature in the Citi Mobile app that allows the Customer to automatically transmit his/her card details to the Mobile App for the purpose of card activation, the Customer agrees that his/her card details will be transmitted to the Mobile App automatically and that the card will be activated in the Mobile App without him/her having to enter the activation code referred to above. Citibank will not be responsible for the correctness of the card details transmitted to the Mobile App or for any errors or interruptions in the process of such transmission or activation. The Customer shall make sure that the card details transmitted to the Mobile App through the use of the special feature in the Citi Mobile app are correct, and shall immediately notify Citibank in case of any error therein.

The Customer agrees that, in some cases, e.g., when he/she is issued a new card upon expiry of the current one, or if he/she is reissuing a lost or stolen card, the Customer's new/reissued card will be automatically activated for use in the Mobile App as the Virtual Card from its issue date, regardless of the activation of the new/reissued card by the Customer; the Customer's previous card (in the event of an issue of the new card upon expiry of the current one) will remain active and may be used by the Customer until such time as the new card is activated. We recommend that the Customer should make sure that the card is activated in the Mobile App immediately after it is issued by Citibank and, if necessary, block the card for use in the Mobile App. If the Customer fails to comply with the recommendations, he/she shall be solely responsible for the consequences of failure to do so.

6.28. The Customer understands that in order to register him/her for the Mobile App, the Mobile App operator may require the Customer to accept its terms of use and to register the Customer's PIN and/or fingerprint for the purpose of paying for goods and services with the Virtual Credit Card. If the Customer does not use the Mobile App to use the Virtual Credit Card, the Customer will lose his/her ability to use his/her fingerprint and PIN for authentication. In order for the Customer to use fingerprint authentication, this feature needs to be activated on the Mobile Device, the characteristic points of a fingerprint need to be saved in its memory, and the fingerprint authentication needs to be separately activated in the Mobile App.

6.29. The Customer agrees that the use of his/her Virtual Credit Card when paying for goods and services via the Mobile App will be considered as proper and sufficient identification of the Customer and authorization to carry out transactions in respect of the Account in such cases.

6.30. Citibank may refuse the activation of the Credit Card in the Mobile App if:

-  The Customer improperly applies for a card with applications and documentation that do not meet the requirements if Citibank reasonably believes there is a risk of an unauthorized use of the Virtual Credit Card, Citibank may, at any time, cancel, block or suspend the use of the Virtual Credit Card. In particular, Citibank may block or suspend the use of the Virtual Credit Card if the Customer does not comply with applicable laws, rules and regulations. These Terms and Conditions, the Credit Agreement or Citibank’s other incumbent requirements, rules and procedures. Citibank may block the Virtual Credit Card if it has sufficient grounds to believe that the Customer will be unable to properly perform his/her obligations under the Credit Agreement, which may be evidenced by any information, data and/or documents lawfully obtained by Citibank from the Customer or third parties. Such evidence may include but is not limited to a failure to perform obligations owed to Citibank, information concerning the Customer's failure to perform under any credit or loan made available by any other bank or person, or information that the Customer's total monthly payment obligations (including principal and interest) under credits and loans made available by Citibank and any other bank or person exceed the percentage of the Customer's monthly income determined by Citibank.

6.31. Citibank may impose limitations on the amounts of the Customer’s Virtual Credit Card transactions and/or require that the Customer’s Virtual Credit Card transactions be authorized by PIN entry.

6.32. The Virtual Credit Card is an electronic means of payment. For the safe use of the electronic means of payment, the Customer shall comply with the recommendations set out below. The Customer agrees that his/her compliance with the recommendations is necessary for the use of the electronic means of payment unsafe. If the Customer fails to comply with the recommendations, he/she shall be solely responsible for the consequences of the failure to do so.

-  The Customer undertakes to exercise care when using the Mobile Device and protect it from unauthorized third party access, which includes keeping it in a secure place.
-  The Customer undertakes to not write down or otherwise disclose his/her sign-on password to the Mobile App.
-  The Customer undertakes to not let a third party acquire the fingerprint image stored on the Mobile Device.
-  The Customer’s PIN for the Mobile App should be secure, impossible to determine or guess.
-  The Customer undertakes to not let a third party know his/her PIN for the Mobile App.

The provisions of Section 15 (Security) below will apply to Virtual Credit Card transactions.

6.33. If the Customer reasonably believes that the security of access to the Mobile App has or may have been compromised, he/she shall block access to the Mobile App and immediately notify Citibank thereof by calling the CitiPhone number indicated on the back of his/her Credit Card.

6.34. If the Mobile Device has been lost or stolen or if the Customer suspects that the Mobile Device has been lost or stolen, or if there is a risk of unauthorized access to the Mobile Device
and unauthorized use of the Virtual Credit Card, the Customer shall notify Citibank thereof immediately by calling the CitiPhone number indicated on the back of his/her Credit Card.

6.35. Citibank will not be responsible for the safe and secure operation of the Mobile Device or its malfunction, or for any services provided to the Customer by the Mobile Device operator.

6.36. The Mobile App may collect and store the Customer’s personal data and information on the Customer’s device and any information and data related to the transactions only on the Mobile Device, and such data and information may not be transferred to a third party, including the Mobile Device operator.

6.37. The Customer gives consent to the processing of his/her personal data and transaction information when making the following transactions: (i) purchase of goods and services, (ii) their payment, or (iii) the transfer of funds from the Account into a third party account or the Customer’s account at Citibank Online or CitiPhone. By requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any other channel as may be determined by Citibank, the Customer consents to a change in the relevant terms of the Terms of Service, including such information as mobile phone number, e-mail address and credit card details, to the payment systems, Samsung, Apple or their affiliates and to the receipt/collection by Citibank of the Customer’s personal data and transaction information from the payment systems, Samsung, Apple or their affiliates, and other processing of the Citibank’s personal data and transaction information so received from the payment systems, Samsung, Apple or their affiliates, including across borders.

7. Equal Payment Plan

The purpose of the Equal Payment Plan ("EPP") is to enable the Customer to purchase selected goods and services, as offered by the Merchants in accordance with a list to be determined from time to time by Citibank and the participating Merchant, provided that the Customer informs such Merchant of his/her intention to make the EPP Transaction before the purchase.

Each particular Offer may contain a condition regarding a minimum amount of purchase or the amount of the transaction is within the available limit and that the Credit Card is used in accordance with Citibank rules and regulations effective as at the date of the transaction.

Eligibility

7.1. Citibank may allow the Customer to have the benefit of EPP provided that the Credit Card is used in accordance with Citibank rules. The EPP is available for both the primary and supplementary Credit Cards.

EPP Transaction

7.2. The EPP will be available both for certain goods and services as offered by the Merchants in accordance with a list to be determined from time to time by Citibank, and for the Outstanding Balance. Each EPP Transaction will accrue interest.

7.3. Each particular Offer may contain a condition regarding a minimum amount of purchase that qualifies for an EPP Transaction.

7.4. Citibank will confirm the conduct of a transaction as that of an EPP Transaction provided that the amount of the transaction is within the available limit and that the Credit Card is used in accordance with Citibank rules and regulations effective as at the date of the transaction.

7.5. Citibank may allow the Customer to have the benefit of EPP provided that the Credit Card is used in accordance with Citibank rules and regulations effective as at the date of the transaction.

7.6. Citibank may allow the Customer to change any Non-EPP Transaction and/or the Credit Card balance(s) in the Payment Date and/or in the Credit Card Statement covering such transaction. Citibank may also allow the Customer to change several Non-EPP Transactions to an EPP Transaction before the Payment Date indicated on the Credit Card Statement covering the earliest Non-EPP transaction to be changed to the EPP Transaction. The Customer will be informed promptly by Citibank of the change to an EPP Transaction and the change will be made simultaneously by Citibank and/or the relevant Merchant to the Customer. The terms of EPP Transactions will appear on the Credit Card Statement (the "Offer"). The acceptance of the Offer is conditional on the Customer duly making one minimum payment on the Credit Card within the first three (3) reporting periods from the date of the relevant transaction. By accepting the Offer, the Customer consents to a change in the relevant terms of the Credit Agreement.

7.7. Citibank may allow the Customer to change any Non-EPP Transaction and/or the Credit Card balance(s) in the Payment Date and/or in the Credit Card Statement covering the earliest Non-EPP transaction to be changed to the EPP Transaction. The Customer will be informed promptly by Citibank of the change to an EPP Transaction and the change will be made simultaneously by Citibank and/or the relevant Merchant to the Customer. The terms of EPP Transactions will appear on the Credit Card Statement (the "Offer"). The acceptance of the Offer is conditional on the Customer duly making one minimum payment on the Credit Card within the first three (3) reporting periods from the date of the relevant transaction. By accepting the Offer, the Customer consents to a change in the relevant terms of the Credit Agreement.

7.8. The Customer gives consent to the processing of his/her personal data and transaction information when making the following transactions: (i) purchase of goods and services, (ii) their payment, or (iii) the transfer of funds from the Account into a third party account or the Customer’s account at Citibank Online or CitiPhone. By requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any other channel as may be determined by Citibank, the Customer consents to a change in the relevant terms of the Terms of Service, including such information as mobile phone number, e-mail address and credit card details, to the payment systems, Samsung, Apple or their affiliates and to the receipt/collection by Citibank of the Customer’s personal data and transaction information from the payment systems, Samsung, Apple or their affiliates, and other processing of the Citibank’s personal data and transaction information so received from the payment systems, Samsung, Apple or their affiliates, including across borders.

7.9. The Customer gives consent to the processing of his/her personal data and transaction information when making the following transactions: (i) purchase of goods and services, (ii) their payment, or (iii) the transfer of funds from the Account into a third party account or the Customer’s account at Citibank Online or CitiPhone. By requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any other channel as may be determined by Citibank, the Customer consents to a change in the relevant terms of the Terms of Service, including such information as mobile phone number, e-mail address and credit card details, to the payment systems, Samsung, Apple or their affiliates and to the receipt/collection by Citibank of the Customer’s personal data and transaction information from the payment systems, Samsung, Apple or their affiliates, and other processing of the Citibank’s personal data and transaction information so received from the payment systems, Samsung, Apple or their affiliates, including across borders.

7.10. The Customer gives consent to the processing of his/her personal data and transaction information when making the following transactions: (i) purchase of goods and services, (ii) their payment, or (iii) the transfer of funds from the Account into a third party account or the Customer’s account at Citibank Online or CitiPhone. By requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any other channel as may be determined by Citibank, the Customer consents to a change in the relevant terms of the Terms of Service, including such information as mobile phone number, e-mail address and credit card details, to the payment systems, Samsung, Apple or their affiliates and to the receipt/collection by Citibank of the Customer’s personal data and transaction information from the payment systems, Samsung, Apple or their affiliates, and other processing of the Citibank’s personal data and transaction information so received from the payment systems, Samsung, Apple or their affiliates, including across borders.

7.11. The Customer gives consent to the processing of his/her personal data and transaction information when making the following transactions: (i) purchase of goods and services, (ii) their payment, or (iii) the transfer of funds from the Account into a third party account or the Customer’s account at Citibank Online or CitiPhone. By requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any other channel as may be determined by Citibank, the Customer consents to a change in the relevant terms of the Terms of Service, including such information as mobile phone number, e-mail address and credit card details, to the payment systems, Samsung, Apple or their affiliates and to the receipt/collection by Citibank of the Customer’s personal data and transaction information from the payment systems, Samsung, Apple or their affiliates, and other processing of the Citibank’s personal data and transaction information so received from the payment systems, Samsung, Apple or their affiliates, including across borders.
the relevant Offer. In the event Citibank confirms Loan on Phone for the Customer, the transaction details and the applicable interest rate and EPP Term will be shown on the Credit Card Statement. The terms of Loan on Phone will appear on the Credit Card Statement for the reporting period where it will be shown as an EPP Transaction. If the Customer disagrees with such terms, he/she must inform Citibank thereof via CitiPhone, Citibank Online or otherwise as may be determined by Citibank. In this case, the Customer may request to delete such transaction to an EPP Transaction via CitiPhone, Citibank Online or otherwise as may be determined by Citibank. If Advanced Loan on Phone is approved, the credit limit will be increased by the amount outstanding on such EPP Transaction. Advanced Loan on Phone will not result in a decrease in the available limit, unless a minimum monthly payment is set under the program. The scheduled EPP Monthly Installment will reduce the available cash withdrawal limit on the Account, which will be restored based on the amount applied by the Customer towards his/her next payment on the Credit Card. By requesting Advanced Loan on Phone, the Customer confirms the interest rate and the EPP Term set out in the relevant Offer. In the event Citibank confirms Advanced Loan on Phone for the Customer, the transaction details and the applicable interest rate and EPP Term will be shown on the Credit Card Statement.

**EPP Monthly Installments**

7.10. A monthly amount payable by the Customer to Citibank under an EPP Transaction (an "EPP Monthly Installment") may, at Citibank's discretion, be calculated by (a) dividing the price of the EPP Transaction by the EPP Term, plus Citibank's interest; or (b) computing equal monthly installments for the whole EPP Term (except the last installment which may be different due to the formula used in such computation), which include the amount made available by Citibank and the interest thereon (annuity payments). Each EPP Monthly Installment will be included in the Minimum Payment Amount on a monthly basis starting from the Credit Card Statement date immediately following the purchase date.

7.11. At the Customer's request, Citibank may reduce, or allow the Customer to extend, the EPP Term.

7.12. The Customer may prepay his/her EPP Transaction debt, in full or in part. In order to prepay an EPP Transaction debt, the Customer must change his/her EPP Transaction to a Non-EPP Transaction in the amount of such full or partial prepayment by making an appropriate request via CitiPhone, Citibank branches or Citibank Online (using the "Write to Us" section), in which case the EPP Transaction will be changed to the Non-EPP Transaction within five business days following the date of the request. The EPP Transaction debt will be reduced by the amount of full or partial prepayment, and the prepayment amount will be carried as a Non-EPP Transaction, which may be repaid in accordance with these Terms and Conditions.

**Products Liability**

7.13. Citibank will not be liable for any damage or loss incurred by the Customer due to the purchase, installation, use or otherwise of the goods and/or services acquired under an EPP Transaction, except for negligence or breach of statutory or other duty on the part of Citibank; nor will Citibank be liable for the quality of the acquired goods and/or services. Any complaint as to the quality of the goods purchased or services provided under an EPP Transaction shall be referred to the relevant manufacturer or Merchant, and no such complaint shall affect the Customer's obligation to make EPP Monthly Installments.

**Modifications, Additions and Cancellation**

7.14. Citibank may at any time without prior notice terminate EPP or cancel, modify, add to or delete any of the provisions of this Section 7, and such termination or modification shall not affect any transactions already carried out by the Customer and accepted by Citibank as being the EPP Transactions before such termination or modification.

7.15. Citibank reserves the right to suspend or disqualify any Customer from participation in EPP if Citibank decides that the Customer has committed a breach of the Agreement and/or the Credit Agreement. Such suspension or disqualification shall not lead to the termination of any EPP Transaction already carried out by the Customer and accepted by Citibank of that Non-EPP Transactions. Once the status of all the EPP Transactions carried out by the Customer and accepted by Citibank has been changed to that of Non-EPP Transactions, the EPP Transaction debt will accrue interest and be paid in the manner specified for Non-EPP Transactions.

7.16. Citibank may at any time without prior notice terminate EPP or cancel, modify, add to or delete any of the provisions of this Section 7, and such termination or modification shall not affect any transactions already carried out by the Customer and accepted by Citibank as being the EPP Transactions before such termination or modification.

7.17. Citibank may allow the Customer to postpone a scheduled EPP Monthly Installment under any EPP Transaction until the date of the next EPP Monthly Installment (the “Postponement”) and shall not charge the Customer a late payment fee for the period of the Postponement. To obtain the Postponement, the Customer needs to make an appropriate request via CitiPhone. If such request is approved by Citibank, the scheduled EPP Monthly Installment shall not be payable by the Customer to Citibank, and Citibank shall reschedule the payment of interest for the period of the Postponement (principal and interest) and principal so that the amount of interest payable on the due date of the next EPP Monthly Installment is equal to the interest accrued on the unpaid portion of the price of the EPP Transaction from the date of the last EPP Monthly Installment effected by the Customer up to the date of the new EPP Monthly Installment, and the EPP Transaction debt extended by the period of the Postponement will be extended by the period of the Postponement. Once the EPP Transaction has been granted by Citibank, the Customer shall be obliged to pay interest accrued over the period of the Postponement with the relevant EPP Monthly Installment that follows the period of the Postponement, and the EPP Term shall be extended by the period of the Postpayment periods approved by Citibank, in the event the Customer prepay an EPP Transaction debt, the Customer must change his/her EPP Transaction to a Postponement. If the Postponement has been granted by Citibank, the number of the Postpayment that may be allowed by Citibank shall not be more than two (2), and Citibank may refuse to allow the Postponement without giving a reason.

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8. CitiPhone®
CitiPhone is the Citibank telephone banking system which enables the Customer to carry out certain banking transactions over the phone (through a CitiPhone operator or an interactive voice response system (IVR)). Citibank reserves the right to change the set of services provided to the Customer by means of CitiPhone and/or completely discontinue the service with or without prior notice to the Customer, at any time at its sole discretion. The Customer may access CitiPhone through an operator on business days between 8:00 a.m. and 8:00 p.m. Moscow time, and through IVR — on a daily basis 24 hours a day. If these Terms and Conditions require the Customer to immediately notify Citibank of the occurrence of a specific event, the Customer can use CitiPhone for the purpose of such notification on a daily basis 24 hours a day. The Customer can also use CitiPhone on a daily basis 24 hours a day if he/she:
• has any problem using the Credit Card;
• needs to have the Credit Card blocked/unblocked;
• needs to change TPIN;
• discovers that the Credit Card has been lost/stolen, or a suspicious charge has been made to the Credit Card.
8.1. The Customer may access CitiPhone services over the phone using his/her Credit Card and TPIN, or his/her mobile phone contact number provided to Citibank (the “Mobile Phone Number”), and in TPIN the Customer agrees that the use of his/her Credit Card number and TPIN, or his/her Mobile Phone Number and TPIN, will constitute valid and sufficient confirmation of the Customer’s identity and authority to carry out transactions in respect of the Account by means of CitiPhone.
8.2. The Customer may use CitiPhone to carry out certain transactions in respect of the Account, obtain Credit Card information and information on available Citibank products, services and rates, report lost or stolen Credit Cards, and use other services provided from time to time by Citibank.
8.3. If faced with a risk of unauthorized use of CitiPhone or technical challenges and/or limitations, Citibank may suspend access to certain services available via CitiPhone until such time as such risk and/or technical challenges and/or limitations (e.g. consequences of any failure, instability or interruption of service due to any malfunction of the equipment, power supply systems and/or communication lines or networks supplied, provided, operated and/or maintained by parties) are removed and/or the maintenance work is complete, with or without prior notice to the Customer. Such technical suspension will not prevent access to services via other channels available at the time under the Agreement. Acting in pursuance of applicable anti-money laundering and terrorist financing regulations, Citibank may suspend access to certain banking services available via CitiPhone by giving prior notice to the Customer in any manner in which the same may be given by Citibank to the Customer. Such restriction of access does not prevent Citibank from accepting properly executed payment documents from the Customer in paper form at Citibank branches under the Agreement.
8.4. The Customer consents to the transmission of instructions, orders and/or other information over telephone lines (including mobile and other telecommunications) understanding that telephone lines may not always be a secure communication channel and being aware of the risks associated with a potential breach of confidentiality and other risks inherent in the use of such lines.

9. Citi Mobile®, Citibank Online
The Citi Mobile app is a customized version of Citibank Online that is installed and used on mobile devices with internet access. Citibank Online is the Citibank internet banking system that enables the Customer to carry out certain banking transactions and access certain Citibank banking services over the internet 24 hours a day. Citibank Online is a supplementary service provided by Citibank.
9.1. The Customer may access the Citi Mobile app/Citibank Online using a computer or other devices that support them, provided there is internet connection. If the Customer has a mobile device with internet access, he/she undertakes to install the Citi Mobile app on such device. To access the Citi Mobile app/Citibank Online, the Customer will need to use his/her user ID and password or Touch ID sensor, which password following the instructions published on Citibank’s website at HYPERLINK “http://www.citibank.ru” www.citibank.ru, on his/her own. Requirements concerning the equipment and software required for the use of the Citi Mobile app/Citibank Online are indicated on the above website and in the Citi Mobile app.
9.2. The Customer agrees that the input of his/her user ID and password when signing on to the Citi Mobile app/Citibank Online will constitute valid and sufficient confirmation of the Customer’s identity for the purpose of executing his/her transaction instructions in respect of the Account and accessing other services made available through the use of the Citi Mobile app/Citibank Online. The Customer further agrees that, in the case of Citibank’s any other internet-based system, the input of the Customer’s passport number (or his/her bank card number or his/her Citibank credit card number) and a one-time password (“OTP”) sent by Citibank to the Customer’s Mobile Phone Number will constitute valid and sufficient confirmation of the Customer’s identity for the purpose of executing his/her transaction instructions in respect of the Account and accessing other services made available through the use of the Citi Mobile app/Citibank Online. The Customer further agrees that, in the case of Citibank’s any other internet-based system, the input of the Customer’s passport number (or his/her bank card number or his/her Citibank credit card number) and a one-time password (“OTP”) sent by Citibank to the Customer’s Mobile Phone Number will constitute valid and sufficient confirmation of the Customer's identity for the purpose of accepting his/her transaction instructions in respect of the Account and accessing other services made available through the use of the Citi Mobile app/Citibank Online.
9.3. The Customer may access the Citi Mobile app using Fingerprint (Touch ID sensor) Authentication that verifies the identity of the Customer. Touch ID sensor is available for selected mobile devices and enables access to the Account and transaction history without the need to use the Customer’s user ID and password for accessing the Citi Mobile app. In order to use Touch ID sensor, such functionality needs to be activated on a mobile device, the characteristic points of a fingerprint need to be recorded, and such function needs to be subsequently activated in the Citi Mobile app. The Citi Mobile app does not collect, store or use any information on the Customer’s fingerprints.
9.4. Using the Citi Mobile Snapshot service, the Customer may access his/her Account information together with the history of the last five Account transactions without the need to use his/her user ID and password or Touch ID sensor.
9.5. Push Notifications in the Citi Mobile app allow the Customer to receive real-time information about his/her Account transactions on a mobile device.
9.6. Citi Mobile Snapshot and Push Notifications are the services available within the scope of Citibank Alerting Service and may be activated and deactivated by the Customer after signing on
of charges made with the use of an electronic payment means, and of the Customer's current credit with the credit limit (available limit) shall be deemed proper notification of the Customer Online and CitiPhone, and on the Customer's current debt (Outstanding Balance) and available

9.16 information on any charges to the Customer's accounts made with the use of an electronic payment means, including the Credit Card, Citibank Online and CitiPhone, and on the Customer's current debt (Outstanding Balance) and available credit with the credit limit (available limit) shall be deemed proper notification of the Customer of charges made with the use of an electronic payment means, and of the Customer's current debt and available credit with the credit limit under the Agreement.

9.17. By activating Citi Mobile Snapshot and/or Push Notifications, the Customer agrees that his/her available limit and transaction information will be displayed on the mobile device without authentication by user ID and password or Touch ID sensor.

9.18. The Customer undertakes to exercise care when using the mobile device on which the Citi Mobile app is installed. The Customer undertakes to exercise care when using the mobile device and protect it from unauthorized third party access. The Customer understands that if a third party has access to the mobile device, such third party may obtain access to the information displayed on the mobile device. The Customer understands that if a third party acquires the fingerprint recorded on the device, such third party may obtain access to the Account and transaction history.

9.19. If the Customer reasonably believes that the security of access to Citibank Online/Citi Mobile app has or may have been compromised, he/she must block access to Citibank Online/Citi Mobile app/ Citibank Online or, if the device, deactivate Citi Mobile Snapshot and Push Notifications (if activated), and immediately notify Citibank thereof by calling CitiPhone.

9.20. If there is a risk that the security rules relating to Customer data disclosure or processing have been violated, Citibank may deactivate Citi Mobile Snapshot, Push Notifications and Touch ID sensor (if on its Citi Mobile app/Citibank Online) involving the use of Citi Mobile app/Citibank Online or any other internet-based system.

9.21. The Customer can disable Touch ID sensor in the Citi Mobile app at any time and sign on to the app using his/her user ID and password.

9.22. If faced with a risk of unauthorized use of the Citi Mobile app/Citibank Online or technical challenges and/or limitations, Citibank may suspend access to certain services available via the Citi Mobile app/Citibank Online until such time as such risk and/or technical challenges and/or limitations (e.g. consequences of any failure, instability or interruption of service due to any malfunction of the equipment, power supply systems and/or communication lines or networks supporting the Customer’s service) are removed and/or the maintenance work is complete, with or without prior notice to the Customer. Such technical suspension will not prevent access to services other channels available at the time under the Agreement.

9.23. The Customer undertakes to exercise care when using the Citi Mobile app/Citibank Online or any other internet-based system to use of internet/mobile telecommunication technologies.

9.24. Using an electronic signature. When Citibank Online or Citibank’s any other internet-based system is used, inter alia, for the purposes of carrying out banking transactions/giving transaction instructions or entering into agreements for the provision of services, including services related to the Customer’s enrollment in the insurance programs and any other services, the Customer shall sign on to Citibank from time to time, which includes the granting of consent to be insured under such insurance programs, the relevant documents may be generated and signed in electronic form if it is technically possible and if the Customer elects to do so. The Customer will sign electronic documents with the use of the Customer’s electronic signature. The Customer shall sign electronic documents with the use of the Customer’s handwritten signature, and a document so signed will be the equivalent of a paper document “Confirm” button, in Citibank’s internet-based systems will be equivalent to signing with his/her handwritten signature. The Customer shall sign electronic documents with the use of an electronic signature of the same type as is used to sign on to Citibank Online and/or an OTP sent by Citibank to the Customer’s Mobile Phone Number in an SMS message and/or to the Customer’s e-mail address (the “E-mail Address”) in an e-mail message, and/or his/her clicking on the “Agree” or “Confirm” button.

9.25. The Customer agrees to sign one-time passwords in the Citi Mobile app/Citibank Online using his/her fingerprint (when the User ID is linked to the fingerprint (when the User ID is linked to his/her available limit and transaction information will be displayed on the mobile device without authentication by user ID and password or Touch ID sensor or Touch ID sensor, and a document so signed will be admissible in court. Citibank will identify the signature as that of the Customer based on the sign-on password and/or OTP entered in the electronic document by the Customer. Citibank Online or Citibank’s any other internet-based system will check the sign-on password or OTP so entered against system records and, if it checks out, the electronic document confirmed by the sign-on password or OTP will be deemed signed directly by the Customer. The Customer shall keep his/her sign-on password and the OTPs sent to his/her Mobile Phone Number for his/her E-mail Address confidential.

9.26. An electronic document signed with an electronic signature confers on the Customer and Citibank the rights and obligations similar to those attached to a paper document, serves as evidence of an act, ground for the execution of transactions by Citibank, and may confirm the fact of entering into, amendment, performance or termination of an agreement, or of doing other acts or things.

9.27. An electronic document signed with an electronic signature confers on the Customer and Citibank the rights and obligations similar to those attached to a paper document, serves as evidence of an act, ground for the execution of transactions by Citibank, and may confirm the fact of entering into, amendment, performance or termination of an agreement, or of doing other acts or things.

9.28. The Customer agrees that several related electronic documents (a package of electronic documents) will be the equivalent of a paper document "Confirm" button, in Citibank’s internet-based systems will be equivalent to signing with his/her handwritten signature, and a document so signed will be the equivalent of a paper document

9.29. The Customer agrees to sign one-time passwords in the Citi Mobile app/Citibank Online using his/her fingerprint (when the User ID is linked to the fingerprint (when the User ID is linked to his/her available limit and transaction information will be displayed on the mobile device without authentication by user ID and password or Touch ID sensor or Touch ID sensor, and a document so signed will be admissible in court. Citibank will identify the signature as that of the Customer based on the sign-on password and/or OTP entered in the electronic document by the Customer. Citibank Online or Citibank’s any other internet-based system will check the sign-on password or OTP so entered against system records and, if it checks out, the electronic document confirmed by the sign-on password or OTP will be deemed signed directly by the Customer. The Customer shall keep his/her sign-on password and the OTPs sent to his/her Mobile Phone Number for his/her E-mail Address confidential.

9.30. An electronic document signed with an electronic signature confers on the Customer and Citibank the rights and obligations similar to those attached to a paper document, serves as evidence of an act, ground for the execution of transactions by Citibank, and may confirm the fact of entering into, amendment, performance or termination of an agreement, or of doing other acts or things.

9.31. The Customer agrees to sign one-time passwords in the Citi Mobile app/Citibank Online using his/her fingerprint (when the User ID is linked to the fingerprint (when the User ID is linked to his/her available limit and transaction information will be displayed on the mobile device without authentication by user ID and password or Touch ID sensor or Touch ID sensor, and a document so signed will be admissible in court. Citibank will identify the signature as that of the Customer based on the sign-on password and/or OTP entered in the electronic document by the Customer. Citibank Online or Citibank’s any other internet-based system will check the sign-on password or OTP so entered against system records and, if it checks out, the electronic document confirmed by the sign-on password or OTP will be deemed signed directly by the Customer. The Customer shall keep his/her sign-on password and the OTPs sent to his/her Mobile Phone Number for his/her E-mail Address confidential.

9.32. An electronic document signed with an electronic signature confers on the Customer and Citibank the rights and obligations similar to those attached to a paper document, serves as evidence of an act, ground for the execution of transactions by Citibank, and may confirm the fact of entering into, amendment, performance or termination of an agreement, or of doing other acts or things.

9.33. The Customer agrees to sign one-time passwords in the Citi Mobile app/Citibank Online using his/her fingerprint (when the User ID is linked to the fingerprint (when the User ID is linked to his/her available limit and transaction information will be displayed on the mobile device without authentication by user ID and password or Touch ID sensor or Touch ID sensor, and a document so signed will be admissible in court. Citibank will identify the signature as that of the Customer based on the sign-on password and/or OTP entered in the electronic document by the Customer. Citibank Online or Citibank’s any other internet-based system will check the sign-on password or OTP so entered against system records and, if it checks out, the electronic document confirmed by the sign-on password or OTP will be deemed signed directly by the Customer. The Customer shall keep his/her sign-on password and the OTPs sent to his/her Mobile Phone Number for his/her E-mail Address confidential.

9.34. An electronic document signed with an electronic signature confers on the Customer and Citibank the rights and obligations similar to those attached to a paper document, serves as evidence of an act, ground for the execution of transactions by Citibank, and may confirm the fact of entering into, amendment, performance or termination of an agreement, or of doing other acts or things.

9.35. The Customer agrees to sign one-time passwords in the Citi Mobile app/Citibank Online using his/her fingerprint (when the User ID is linked to the fingerprint (when the User ID is linked to his/her available limit and transaction information will be displayed on the mobile device without authentication by user ID and password or Touch ID sensor or Touch ID sensor, and a document so signed will be admissible in court. Citibank will identify the signature as that of the Customer based on the sign-on password and/or OTP entered in the electronic document by the Customer. Citibank Online or Citibank’s any other internet-based system will check the sign-on password or OTP so entered against system records and, if it checks out, the electronic document confirmed by the sign-on password or OTP will be deemed signed directly by the Customer. The Customer shall keep his/her sign-on password and the OTPs sent to his/her Mobile Phone Number for his/her E-mail Address confidential.

9.36. An electronic document signed with an electronic signature confers on the Customer and Citibank the rights and obligations similar to those attached to a paper document, serves as evidence of an act, ground for the execution of transactions by Citibank, and may confirm the fact of entering into, amendment, performance or termination of an agreement, or of doing other acts or things.
10. Credit Card Statement

10.1. Citibank will provide the Customer with a monthly Credit Card statement (the "Credit Card Statement") for viewing in Citibank® Online, thereby ensuring the Customer's access to the information prescribed by the Russian consumer credit legislation. The Credit Card Statement will convey information on the Customer's Account (including the Minimum Payment Amount) and the Outstanding Balance (the positive amount of the Customer's own funds in the Account) as a negative amount of the Outstanding Balance. The Credit Card Statement will show the Account Balance (the positive amount of the Minimum Payment Amount under paragraph 2.6. above), information on the Payment Date, and such other information as required by these Terms and Conditions and/or the General Terms of Credit Agreement. For the Customer's convenience, the Credit Card Statement will show the Account Balance (the positive amount of the Customer's own funds in the Account) as a negative amount of the Outstanding Balance.

10.2. The Customer may, by agreement with Citibank, receive notifications of the availability of the Credit Card Statement for viewing in Citibank® Online (the "Notifications of Statement Availability") either in traditional form (e.g. by sending hard copies of the Credit Card Statement to the Customer's e-mail address and/or Mobile Phone Number). The Customer may, at any time, request a Credit Card Statement for a previous period via Citibank branches or Citibank® Online.

10.3. The Customer undertakes to check the Credit Card Statement and promptly notify Citibank of any errors, discrepancies, or questions concerning the information contained in the Credit Card Statement. If Citibank does not receive such notification from the Customer within a reasonable time, the Customer shall be deemed to have accepted and agreed with all the information contained in the Credit Card Statement. Having failed to receive the Credit Card Statement for any reason, the Customer shall contact Citibank to find out the Minimum Payment Amount and the Payment Date.

Citibank® Alerting Service

10.4. Citibank Alerting Service enables the Customer to receive Account information and activity details at his/her mobile phone number or e-mail address. The use of this service is subject to a fee as set out in the Tariffs.

10.5. The Customer may register for Citibank Alerting Service through Citibank Online and select any of the available alerting services. Citibank Alerting Service will automatically send Credit Card and/or Account transaction information to the mobile phone number or e-mail address indicated by the Customer in the format of SMS or e-mail messages as the Customer elects. (It is the Customer's responsibility to ensure that his/her mobile phone supports the SMS function and that the Customer is subscribed to the SMS service provided by his/her mobile operator. The Customer understands that mobile operators may charge a fee for transmitting SMS messages and that agreements with the mobile operator will be the Customer's responsibility.) The Customer may cancel any alert through Citibank Online at any time.

10.6. If faced with a risk of unauthorized use of Citibank Alerting Service or technical challenges and/or limitations, Citibank may suspend access to certain services available via Citibank Alerting Service until such time as such risk and/or technical challenges and/or limitations are removed and/or the maintenance work is complete, with or without prior notice to the Customer. Such technical suspension will not prevent access to services via other channels available at the time under this Agreement.

11. Payment of Fees

11.1. The Customer undertakes to pay Citibank out of his/her own funds all applicable Credit Card Fees and charges under the Agreement as set out in the Tariffs, as well as such fees and charges as provided for in the Credit Card Agreement, the banking services agreement, the brokerage agreements, the custody services agreement, the foreign exchange agreements, the safe deposit box rental agreement and other agreements entered into between the Customer and Citibank. The Customer hereby consents/accepts that, at such times as specified by this Agreement and the other agreements referred to above, Citibank will debit the Account for any fees and charges payable by the Customer to Citibank in accordance with the Agreement, the obligations due to Citibank as at the date of such debit, provided the Customer's own funds are available in the Account. The Customer gives his/her prior acceptance and authorizes Citibank to make such debits to his/her Account on the relevant dates. Citibank’s debiting of the Account in accordance with the Customer’s prior acceptance is a free supplementary service provided for the Customer’s convenience with an aim to prevent an increase in the Customer’s obligations to Citibank.

11.2. If for a minimum of three (3) consecutive months preceding the termination of the Agreement by either party there were no cash balances in or credits to the Account, no fees, commissions and charges set by Citibank in relation to the Credit Card will be charged if unpaid by the Customer by the termination date.

12. Set-off

12.1. The Customer agrees that Citibank may use any balance in the Customer's accounts with Citibank (irrespective of the currency of such account(s)) to offset any monetary obligations of the Customer to Citibank relating to account credit, payment of bank fees or payment of interest, outstanding under the Agreement or under any other agreements or arrangements that have given rise to such monetary obligations of the Customer to Citibank. For this purpose, the Customer hereby authorizes Citibank to convert any amounts held in the Customer’s accounts to any currency into the currency of the Customer’s outstanding obligation to Citibank at Citibank’s exchange rate applicable on the date of such conversion.

13. Verification, Monitoring and Recording

The Customer confirms that all information provided by the Customer to Citibank in connection with the Agreement and the Credit Agreement, including the information about him/herself, his/her representative, beneficiary or beneficial owner, is true and correct in all respects and undertakes to promptly notify Citibank of any changes in the information provided by the Customer to Citibank. Citibank may request and receive from the Customer or his/her representative identity documents and such other documents as are provided for by applicable anti-money laundering and terrorist financing regulations and by the Bank of Russia’s regulations adopted in pursuance thereof.

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13.1. The Customer agrees that Citibank may conduct video and electronic monitoring and telephone recording on its premises for the purposes of security and proper customer service without further notice to the Customer or his/her authorized representatives (and it is the Customer's responsibility to notify his/her authorized representatives that Citibank may conduct such monitoring and recording). The Customer further agrees that telephone, video and electronic records may be used as evidence in any proceedings.

13.2. The Customer agrees that conversations and communications between the Customer and a Citibank employee may be recorded by Citibank for the purposes of security and quality assurance, and that such records may be used as evidence in any proceedings.

14. Compliance with Law

14.1. The Customer understands that all banking transactions and services provided by Citibank to the Customer are governed by applicable Russian laws and regulations. Certain types of transactions may also be governed by the laws and regulations of foreign countries where such transactions are effected, initiated or processed. Under applicable laws and regulations, Citibank may be charged with a number of control responsibilities in relation to certain types of Customer transactions (e.g. foreign currency transactions, cash transactions, and potentially suspicious transactions) and a duty to disclose information regarding Customer accounts and transactions to various government and law enforcement agencies. For this purpose, Citibank, may, from time to time, request the Customer to provide various documents and/or written explanations, and the Customer agrees to do so upon Citibank's request.

14.2. The Customer agrees that, if in the opinion of Citibank, the performance of any transaction in respect of the Customer's account may result in a breach of applicable laws and regulations, Citibank may refuse to perform or suspend the performance of the transaction until such time as the Customer provides to Citibank's satisfaction such documents or other information required by Citibank as may be related to the transaction and/or its performance. The Customer agrees that if the Customer is in breach of applicable laws or Citibank's requirements, rules and procedures, the Customer's access to all the functionalities of the Credit Card, CitiPhone and Citibank Online may be automatically suspended by Citibank until such time as the Customer remedies such breach in the form and manner acceptable to Citibank.

15. Security

15.1. For the purpose of compliance with applicable laws and regulations and to ensure the security of the Customer's funds, Citibank may send to the Customer the following SMS alerts of any charges to the Customer's accounts made with the use of an electronic payment means, including those which involve the use of the Credit Card, the Virtual Credit Card, Citibank Online and/or CitiPhone, after the charge has been made. Similar e-mail alerts may additionally be sent to the Customer's e-mail address.

15.2. The Customer shall provide to Citibank a valid Mobile Phone Number assigned by a Russian mobile service carrier and ensure that the Mobile Phone Number is constantly available for incoming SMS messages. The Customer shall be responsible for the authenticity of the Mobile Phone Number and for the condition and security of the subscriber identity module (the "SIM-card"). The Customer shall not allow the cloning of the SIM-card, or the receipt, use and change of the SIM-card and/or the Mobile Phone Number by a third party. If the SIM-card is changed, the Customer shall immediately report this to Citibank via CitiPhone.

15.3. Citibank shall use the Mobile Phone Number provided by the Customer and maintained in Citibank's systems. If Citibank is not in possession of the valid and authentic Mobile Phone Number, the Customer's access to all the functionalities of the Credit Card, CitiPhone and Citibank Online may be automatically suspended by Citibank and the Credit Card might not be issued. If the Mobile Phone Number is changed, the Customer shall immediately report this to Citibank via branch, Citibank Online or CitiPhone in the form as approved by Citibank.

15.4. If the Customer is in breach of applicable laws or Citibank's requirements, rules and procedures, the Customer's access to all the functionalities of the Credit Card, Citibank Online or CitiPhone may be automatically suspended by Citibank until such time as the Customer remedies such breach in the form and manner acceptable to Citibank.

15.5. Citibank may, in its discretion, use the Mobile Phone Number to provide additional security, which includes more secure use of the Credit Card, CitiPhone and Citibank Online. The Customer shall comply with all security requirements of Citibank.

15.6. The Customer shall comply with all security requirements of Citibank. In the event the Customer’s account is compromised, Citibank may, in its discretion, use the Mobile Phone Number to provide additional security, which includes more secure use of the Credit Card, CitiPhone and Citibank Online. The Customer shall comply with all security requirements of Citibank.

15.7. If the Customer receives an SMS message, he/she needs to make sure that the message originates from Citibank or its authorized representative. If the message:

- Originates other than from Citibank or its authorized representative; or
- Requires an urgent response by the Customer; or
- Requires the Customer to provide, update, or confirm his/her personal information, including the mother's maiden name or security word, PIN, TPIN, phone number, bank card details, user ID, password, etc.; or
- Contains a personal information entry form; or
- Informs the Customer of an unexpected transaction or a change in the account; or
- Requests the Customer to sign on to Citibank Online using the provided link; or
- Originates other than from Citibank’s official phone number provided on its official website, the Customer should not act in accordance with the message and should immediately report this to Citibank via CitiPhone.
If the Customer receives an alert of unauthorized access to Citibank Online, he/she should immediately report this to Citibank via CitiPhone.

15.7.2. If the Customer receives an e-mail message, he/she needs to make sure that the message originates from Citibank or its authorized representative. If the message:

- Originates from other than from Citibank or its authorized representative; or
- Requires an urgent response by the Customer; or
- Requires the Customer to provide, update or confirm his/her personal information, including the mother's maiden name or security word, PIN, TPIN, phone number, bank card details, user ID, password, etc.; or
- Contains a personal information entry form; or
- Informs the Customer of an unexpected credit to his/her account; or
- Requests the Customer to sign on to Citibank Online using the provided link; or
- Originates other than from Citibank’s official e-mail address provided on its official website; or
- Requests the Customer to go to a website using the provided link; or
- Contains mistyped words or manifest spelling errors, the Customer should not act in accordance with the message and should immediately report this to Citibank via CitiPhone.

If the Customer receives an alert of unauthorized access to Citibank Online, he/she should immediately report this to Citibank via CitiPhone.

15.7.3. If the Customer receives a phone call, he/she needs to make sure that the call originates from Citibank or its authorized representative. If the caller:

- Requests the Customer to provide his/her mother's maiden name or security word, except where such call originates from Citibank’s phone number given on its official website for the purpose of activating the Credit Card that has been received but not yet activated by the Customer; or
- Requests the Customer to provide his/her PIN, TPIN, user ID or password, the Customer should not disclose his/her personal information and should immediately report such an other suspicious call to Citibank via CitiPhone.
- The Customer should only contact Citibank at the numbers given on its official website. It is not allowed to sign on to and use Citibank Online if:
  - The website is not the genuine official website of Citibank; or
  - The Customer has not personally entered Citibank's website address in the browser address bar, or the website has been accessed via a link; or
  - The computer or other device that provides Internet access is not free from viruses, mal- or spyware; or
  - There is unauthorized access to the computer from the Internet or a local area network; or
  - Citibank's website does not operate in the protected mode or the padlock icon is not displayed on the webpage; or
  - TPIN is requested. A password for Citibank Online should be secure, impossible to determine or guess, consist of letters, numbers, contain upper- and lowercase letters, and be a minimum of six characters. It is not permitted to write down or otherwise disclose the password. The Customer should change his/her password regularly, at least every 60 days, and never use the same password twice. It is not permitted to sign on to and use Citibank Online from a public computer or from any place with public Internet access and in the presence of third parties. When signing on to Citibank Online, the Customer should check the last logon date and time, and in the event of unauthorized access report this to Citibank via CitiPhone. The Customer should sign off in the prescribed manner. It is not permitted to close the browser without signing off. If the Customer did not sign on to Citibank Online but received a sign-on alert, he/she should immediately report this to Citibank via CitiPhone. If the password has been compromised, the Customer should immediately report this to Citibank via CitiPhone.

Citibank may collect any data in respect of the computer used to sign on to Citibank Online. If the Customer did not sign on to Citibank Online but received a sign-on alert, he/she should immediately report this to Citibank via CitiPhone.

15.7.4. When using Citibank Online, the Customer needs to make sure that he/she has accessed the genuine official website of Citibank and that the computer or other device that provides Internet access is free from viruses, mal- and spyware, and that there is no unauthorized access to the computer from the Internet or a local area network. It is not allowed to sign on to and use Citibank Online if:

- The website does not operate in the protected mode or the padlock icon is not displayed on the webpage; or
- The computer or other device that provides Internet access is not free from viruses, mal- or spyware; or
- The website is not safe; or
- The website is not the genuine official website of Citibank; or
- The computer or other device that provides Internet access is not free from viruses, mal- or spyware; or
- The website does not operate in the protected mode or the padlock icon is not displayed on the webpage; or
- The website contains mistyped words or manifest spelling errors;
- The Customer should not act in accordance with the message and should immediately report this to Citibank via CitiPhone.

15.7.5. Upon receipt of the Credit Card, the Customer should immediately sign the card on the reverse. The Customer should at all times keep the Credit Card in a safe place where it is inaccessible to, and prevent its unauthorized use by, third parties. The Credit Card should only be used for its intended purpose. The Customer should prevent the use of slips and other documents showing the number of his/her Credit Card and/or Citibank account, by third parties.

The Customer is recommended to use his/her Credit Card at Citibank ATMs. Where a non-Citibank ATM is used, Citibank is not responsible for the safe use of such ATM. It is not permitted to use the same Credit Card to access the ATM area and to operate the ATM. Before using the ATM, the Customer should make sure that the ATM is located in a safe place and is not, together with any unusual or non-standard devices on the keypad, card entry slot or regions above the display and keyboard area. It is not permitted to use the ATM if it is located in an unsafe place or has any unusual or non-standard devices on the keypad, card entry slot or regions above the display and keyboard area. The Customer should not use the ATM if there are third parties in immediate proximity thereto. The Customer should enter PIN quickly, use more than one finger, and cover the keypad with the other hand. When using the Credit Card online, the Customer should make sure that he/she is visiting a safe website and that the computer or other device that provides Internet access is free from viruses, mal- and spyware, and that there is no unauthorized access to the computer from the Internet or a local area network. It is not allowed to use the Credit Card online if:

- The website is not safe; or
- The computer or other device that provides Internet access is not free from viruses, mal- or spyware; or
- There is unauthorized access to the computer from the Internet or a local area network; or
- The computer or other device that provides Internet access is not free from viruses, mal- or spyware; or
- There is unauthorized access to the computer from the Internet or a local area network; or
- The website does not operate in the protected mode or the padlock icon is not displayed on the webpage; or
- PIN is requested.
The Customer’s PIN and TPIN should be secure, impossible to determine or guess. It is not permitted to write down or otherwise disclose PIN or TPIN. The Customer should change his/her PIN and TPIN regularly, at least every 60 days, and not use the same PIN or TPIN over and over again.

It is not permitted to use the Credit Card online if the Internet is accessed from a public computer or from any place with public Internet access and in the presence of third parties. If there are signs of unauthorized use of the Credit Card or its details, the Customer should immediately report this to Citibank via CitiPhone. The Customer should sign off in the prescribed manner. It is not permitted to close the browser without signing off. If the Customer did not make any Credit Card transaction but received a transaction alert, he/she should immediately report this to Citibank via CitiPhone. If PIN or TPIN has or may have become known to a third party or if the Credit Card has been retained by the ATM, the Customer should immediately report this to Citibank via CitiPhone.

15.8. If the Customer did not make a particular account transaction but receives an alert, or otherwise becomes aware, of such unauthorized/unconsented transaction, he/she shall immediately report this to Citibank via CitiPhone. If the electronic means of payment is lost and/or used without the Customer’s consent, the Customer shall deliver written notice thereof to Citibank on the form provided for the purpose immediately upon discovery of the same but no later than the day following the day of Citibank’s unauthorized transaction alert. In exceptional cases, where Citibank recognizes the reason for failure to meet the above deadline as valid due to the Customer’s personal circumstances, the Customer’s notice may be considered by Citibank, but in any event such notice shall be delivered to Citibank within fourteen (14) days of Citibank’s unauthorized transaction alert.

15.9. The Customer shall be solely responsible for compliance with all the requirements concerning the use of the electronic means of payment (including the Credit Card, the Virtual Credit Card, Citibank Online and CitiPhone) referred to above in this Section. If the Customer fails to comply with the said requirements and such failure to comply results in unauthorized activity in the Customer’s account, the Customer shall be responsible for the consequences of such unauthorized activity.

15.10. The Tariffs may set forth a daily limit for ATM cash withdrawals. Citibank shall not accept the Customer’s responsibility in relation to any transactions totalling in excess of the daily ATM withdrawal limit. The Customer shall report any and all unauthorized transactions charged to his/her Citibank accounts to law enforcement authorities. Any consideration of the Customer’s unauthorized transaction claim by Citibank shall not preclude the Customer from reporting such unauthorized transaction to law enforcement authorities.

15.11. Where the Credit Card is used to pay for goods or services, the identification and authentication of the Customer will be the responsibility of the Credit Card-accepting merchant. Citibank shall not be held responsible for any violation of the bank card holder identification and authentication requirements by the merchant.

16. Settlement of Disputes

16.1. Notwithstanding that Citibank will strive to ensure that all transactions are carried out in compliance with the Agreement, disputes and differences may arise for various reasons (e.g. communication of inaccurate or incomplete information by the Customer, data processing errors), and the parties undertake to settle such disputes and differences through amicable negotiation.

16.2. In the event the Customer discovers any disputable situation associated with the Account, the Customer shall immediately notify Citibank thereof via CitiPhone. If the disputable situation can not be resolved by a Citibank representative via CitiPhone, Citibank may request the Customer to submit a written statement of such disputable situation to a Citibank branch. Citibank undertakes to promptly present such written statement of disputable situation for consideration by an authorized Citibank employee. The Customer may obtain information regarding the current status of his/her written statement via CitiPhone.

16.3. Citibank will use its best endeavors to settle the existing disputable situation within the timeframe as provided by applicable law, Citibank policies or the rules of the payment system concerned, and will inform the Customer of the results of its investigation. Citibank may ask to meet the Customer in person in order to settle the disputable situation. Where necessary, Citibank may involve various specialists and experts with relevant knowledge and expertise in the field of payment services. At any time, the Customer may at any time terminate the Agreement and the Credit Agreement by giving written notice to Citibank and instructing Citibank to transfer the Account Balance, if any, to an account at Citibank or another bank or financial institution, provided that the Customer has no obligations outstanding to Citibank as at the termination date thereof. Due to the fact that the Agreement and the Credit Agreement are closely interrelated, the termination of the Agreement will trigger the termination of the Credit Agreement and vice versa.

16.4. If a disputable situation is not settled by the parties, the parties will refer the matter to court as described below.

17. Term and Termination of the Agreement and the Credit Agreement

17.1. The Agreement is entered into for a term of one (1) year and will be automatically renewed for another one-year term thereafter. Citibank may give the Customer prior written notice of termination of the Agreement due to expiration of its term, in which case no automatic renewal of the Agreement will occur. The term of the Credit Agreement is similar to that of the Agreement. Citibank may, by notice to the Customer, require repayment of credit at any time. Where this is the case, the Customer shall repay the principal and pay any interest accrued up to and including the actual repayment date within thirty (30) days of Citibank’s notice.

17.2. The Customer may at any time terminate the Agreement and the Credit Agreement by giving written notice to Citibank and instructing Citibank to transfer the Account Balance, if any, to an account at another bank or financial institution, provided that the Customer has no obligations outstanding to Citibank as at the termination date thereof. Due to the fact that the Agreement and the Credit Agreement are closely interrelated, the termination of the Agreement will trigger the termination of the Credit Agreement and vice versa.

17.3. The Agreement and the Credit Agreement will also terminate in the event Citibank cancels the Transaction obligation limit set forth for the Customer. Where this is the case, Citibank shall give the Customer at least thirty days’ written notice of termination of the Agreement and the Credit Agreement.

17.4. In the event the Agreement and the Credit Agreement are terminated for whatever reason:

(a) the Account will be closed (provided the Customer’s Account Balance has been transferred and/or received in cash);

(b) the Customer’s Credit Card (and any supplementary Credit Cards) will be blocked and forthwith revoked;

(c) any EPP Transaction will become a Non-EPP Transaction and interest accrued up to the termination date of the Agreement and the Credit Agreement will not be subject to recomputation; the Outstanding Balance under such transaction will become due and payable by the Customer;
18. Miscellaneous

18.1. Citibank will not be responsible for any failure to perform or improper performance of its obligations under the Agreement and/or the Credit Agreement if it proves that the performance of such obligations was impossible due to force majeure or any extraordinary circumstances unavoidable in the given conditions, including but not limited to

1. promulgation or a change in the interpretation or application of any laws, regulations, decisions, etc. by governmental or municipal authorities of the Russian Federation or other countries, the Central Bank of the Russian Federation or central (national) banks of other countries (including restrictions on currency convertibility or transferrability), which would make the performance of obligations by Citibank under the Agreement and/or the Credit Agreement illegal or unlawful, as well as sabotage, fire, flood, explosion, natural calamity, civil commotion, strikes, lockouts or other antilabor actions of the Customer's employees, insurrection, war, acts of government, or any other events beyond the reasonable control of Citibank (the "Force Majeure Events")

18.2. The Customer may not assign, transfer or otherwise dispose of, or attempt to assign, transfer or otherwise dispose of, any of its rights or obligations under the Agreement and/or the Credit Agreement without Citibank's prior written consent. Any transfer or other disposal by the Customer of its rights or obligations under the Agreement and/or the Credit Agreement without Citibank's prior written consent shall be void. Citibank may assign, transfer or otherwise dispose of any of its rights under the Agreement to any third party without the Customer's consent. For the purposes of such assignment, transfer or other disposal, Citibank may disclose to any actual or prospective assignee or any other person such information about the Customer as Citibank may consider appropriate.

18.3. The Customer agrees that, to the extent permitted by applicable law, Citibank may at any time unilaterally modify or amend the Agreement and/or the Credit Agreement (including the Tariffs) without notice to the Customer if any such modifications or amendments are made in connection with increasing the existing or creating new monetary obligations of the Customer under the Agreement and/or the Credit Agreement. Such modifications or amendments shall take effect immediately, unless Citibank specifies another effective date.

18.4. Citibank may at any time unilaterally modify or amend the Agreement and/or the Credit Agreement (including the Tariffs) without notice to the Customer if any such modifications or amendments are made in connection with increasing the existing or creating new monetary obligations of the Customer under the Agreement and/or the Credit Agreement. Such modifications or amendments shall take effect thirty (30) days after the date of Citibank's notice given to the Customer using such method as determined by Citibank. Such methods may include, in particular, notifications sent to the Customer's Mobile Number or e-mail address, included on the Credit Card Statement or posted in Citibank Online, or such other methods as may be determined by Citibank.

18.5. If the Agreement is terminated by Citibank on the grounds provided for by applicable anti-money laundering and counter-terrorist financing laws and regulations, Citibank will give the Customer written notice to that effect. The Agreement will be deemed terminated at the expiration of the time period set out in such notice. If the Customer fails to come to the Account Balance within the time period set out in Citibank's notice of termination or if Citibank does not receive the Customer's funds transfer instruction within the time period, Citibank may transfer such funds to a special account with the Bank of Russia in accordance with applicable law.

18.6. The Customer agrees that, to the extent permitted by applicable law, Citibank may at any time unilaterally modify or amend the Agreement and/or the General Terms of Credit Agreement and/or the Tariffs, as described above.
privacy for consumers at ao citibank

our goal is to maintain your trust and confidence when handling personal information about you.

you have choices:

as our customer, you have the opportunity to make choices about how personal information about you may be shared. as you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

security of personal information:

the security of personal information about you is our priority. we protect this information by using physical, electronic, and procedural safeguards that meet applicable law. we train our employees in the proper handling of personal information. when we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

maria ivanova
president,
ao citibank.

if you have any questions or comments concerning privacy for consumers at ao citibank, including if you wish to opt out of marketing communications, please contact a citiphone® banker on +7 (495) 775-75-75 in moscow, +7 (812) 336-75-75 in st. petersburg, or +7 (800) 700-38-38 elsewhere in russia.

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EXPLANATORY NOTICE
to a person insured under Citi Protection Maximum
Effective as of January, 15, 2019

You will be deemed to be an Insured Person under Citi Protection Maximum (the “Insurance Program”) if you have consented to become an Insured Person under the insurance program for AO Citibank credit cardholders under the Life Insurance Contract (the “Insurance Contract”) between AO Citibank as the Insurant (“Citibank”) and ООО “Strakhovaya Kompaniya “CIV Life” (the “Insurer”).

In accordance with the current Russian legislation and the Insurance Contract, we notify you as follows:

• Your participation in the Insurance Program is voluntary and will have no effect on the bank’s decision to issue a credit card or on the terms of credit;
• The Beneficiary(ies) under the Insurance Contract is/are the Insured Person or his/her lawful heir(s) in the event of the Insured Person’s death;
• The Insurance Program is a long-term plan, which provides for your obligation to pay a participation fee on a regular basis;
• Liability under the Insurance Program is borne by ООО “Strakhovaya Kompaniya “CIV Life”;
• The Insurance Program has a cooling-off period. You may refuse to be the Insured Person by completing a form at any Citibank branch or by calling CitiPhone on working days between 8:00 a. m. and 8:00 p. m. on +7 (495) 775-75-75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700 38 38 elsewhere in Russia. If you cancel your insurance within the first thirty (30) days of the Insurance Program commencement date, the participation fee will not be charged, or, if it has been paid, will be refunded, unless an insured event has occurred.
• If you cancel your insurance after the first thirty (30) days of the Insurance Program commencement date, the participation fee will not be refunded.

The Insured Persons are those Citibank primary credit card holders between 21 and 59 years (both ages inclusive), who, at the date of consenting to become the Insured Person, were not qualified as disabled under Disability Group 1, 2 or 3, did not have AIDS or HIV infection, did not suffer from chronic diseases, and worked under a permanent employment contract and had not been given notice of dismissal by the employer. Chronic diseases are understood to include stroke, myocardial infarction, third-degree heart failure, liver cirrhosis, terminal renal failure, hepatitis C, malignant blood diseases, oncological diseases. Persons with chronic conditions also include those suffering from mental health problems and the legally disabled.

Persons that are not citizens of the Russian Federation, are not deemed to be the Insured Persons with respect to the risk “Involuntary loss of employment by the Insured Person”.

If a person other than that who meets the above criteria is stated as the Insured Person, the events that happen to such person will not be deemed the insured events. Such person will discontinue to be the Insured Person as from the date of joining the Insurance Program and the insurance premium (insurance program participation fee) will not be refunded.

If you have not applied for inclusion on the Insured Persons List in your Credit Card Application, you can learn about how to become the Insured Person and get any additional information by calling CitiPhone on working days between 8:00 a.m. and 8:00 p.m. on +7 (495) 775-75-75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700-38-38 elsewhere in Russia, or by visiting www.citibank.ru or any Citibank branch.

INSURANCE INDEMNITY

The Insurance Program provides coverage against the following insured events/risks:

1. “Temporary disability of the Insured Person due to any cause” (provided that such disability lasted for more than 15 consecutive days).
2. “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”.
3. “Death of the Insured Person due to any cause”.
4. “Involuntary loss of employment by the Insured Person” – occurrence of the loss of permanent employment due to termination of the permanent employment contract with the Insured Person:
   - on the employer’s initiative due to liquidation of the company (paragraph 4 Article 77, paragraph 1 Part 1 Article 81 of the Labor Code of the Russian Federation) or due to liquidation of a branch, representative office or other separate business unit of the company elsewhere with respect to the employee of this unit (paragraph 4 Article 77, part 4 Article 81 of the Labor Code of the Russian Federation);
   - on the employer’s initiative due to downsizing or headcount reduction in the company (paragraph 4 Article 77, paragraph 2 Part 1 Article 81 of the Labor Code of the Russian Federation).

AMOUNT OF INSURANCE COVERAGE

The amount of insurance coverage for the risks “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”, “Temporary disability of the Insured Person due to any cause” and “Involuntary loss of employment by the Insured Person” in the aggregate will be five times the amount of the Insured Person’s Total Credit Card Debt, up to RUB 2,400,000.

INSURANCE MONEY WILL BE PAID AS FOLLOWS:

On occurrence of the insured event with respect to the risk “Death of the Insured Person due to any cause” - a lump sum payment of five times the amount of the Insured Person’s Total Credit Card Debt;

- On occurrence of the insured event with respect to the risk “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”: 

  1. “Temporary disability of the Insured Person due to any cause” (provided that such disability lasted for more than 15 consecutive days).
  2. “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”.
  3. “Death of the Insured Person due to any cause”.
  4. “Involuntary loss of employment by the Insured Person” – occurrence of the loss of permanent employment due to termination of the permanent employment contract with the Insured Person:
     - on the employer’s initiative due to liquidation of the company (paragraph 4 Article 77, paragraph 1 Part 1 Article 81 of the Labor Code of the Russian Federation) or due to liquidation of a branch, representative office or other separate business unit of the company elsewhere with respect to the employee of this unit (paragraph 4 Article 77, part 4 Article 81 of the Labor Code of the Russian Federation);
     - on the employer’s initiative due to downsizing or headcount reduction in the company (paragraph 4 Article 77, paragraph 2 Part 1 Article 81 of the Labor Code of the Russian Federation).
• upon initial qualification of the Insured Person as disabled under Disability Group 1 or 2 – a lump sum payment in the amount of 400% (four hundred percent) of the Insured Person's Total Credit Card Debt;

• upon initial qualification of the Insured Person as disabled under Disability Group 3 – a lump sum payment in the amount of 200% (two hundred percent) of the Insured Person's Total Credit Card Debt.

• On occurrence of the insured event with respect to the risk “Temporary disability of the Insured Person due to any cause” – 1.34% of the Insured Person's Total Credit Card Debt for each day of disability starting from the 1st day, provided that such disability lasted for more than 15 consecutive days.

The total amount of insurance payouts per Insured Person in relation to all the insured events that occur with respect to the risk "Temporary disability of the Insured Person due to any cause" throughout the term of insurance will not exceed RUB 80,000 (eighty thousands rubles).

• On occurrence of the insured event with respect to the risk “Involuntary loss of employment by the Insured Person” – a lump sum payment in the amount of 200% of the Insured Person's Total Credit Card Debt, provided that unemployment lasts for more than 30 days. The total amount of insurance payouts in relation to all the insured events that occur with respect to this risk will not exceed RUB 150,000 throughout the term of insurance.

If an insured event occurs before the payment of the next premium due from the Insurant, the Insurer may, when determining the amount of the insurance payout, deduct the outstanding premium from such amount.

Insurance payouts in relation to all insured events that have occurred will be made within the established insurance coverage only after all the necessary documents relevant to the insured event have been provided and a favorable decision has been made by the Insurer. Insurance payouts will be made regardless of any other insurance programs and benefits.

The maximum amount of insurance payouts per Insured Person with respect to the risks “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”, “Temporary disability of the Insured Person due to any cause” and “Involuntary loss of employment by the Insured Person” will not exceed RUB 2,400,000.

**ONCE AN INSURED EVENT HAS OCCURRED, YOU OR YOUR RELATIVES MUST DO THE FOLLOWING:**

1. Inform Citibank or CiV Life of the occurrence of the insured event:
   • With respect to the risk “Temporary disability of the Insured Person due to any cause” – upon expiry of fifteen (15) days after becoming aware thereof but no later than sixty (60) days after that date;
   • With respect to the risks “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” or “Involuntary loss of employment by the Insured Person” – within thirty (30) days after becoming aware thereof, by
calling CitiPhone on working days between 8:00 a.m. and 8:00 p.m. on +7 (495) 775-75-75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700-38-38 elsewhere in Russia, or by calling the Insurer on +7 (495) 967-92-67 in Moscow or e-mailing the Insurer at claim@civ-life.com, or using the Insurer’s online claim notification system at www.civilife.com.

2. Provide CiV Life or any Citibank branch with documents as required for the payment of insurance money.

Insurance payout will be made within ten (10) business days of issue of the insurance act by the Insurer by transferring funds to the account indicated by the Beneficiary. Insurance payout may, however, be postponed under applicable law if any additional check is called for or a criminal action or judicial proceedings have commenced, until such time as such check, criminal investigation or judicial proceedings are completed, or until the removal of other obstacles that prevent the payout from being made.

COST OF INSURANCE

If you are insured under the Insurance Program, your credit card account will be charged on a monthly basis for the insurance program participation fee in the amount of 0.70% (including VAT) of your Total Credit Card Debt (including your Equal Payment Plan debt) as at the statement date.

This participation fee is a compensation for the Insurant’s costs incurred in connection with the provision of the credit card holder with this service (to wit, the premium paid by the Insurant to the Insurer in the amount from 0.2% to 0.4% of the Total Credit Card Debt as at the statement date as provided in the Insurance Contract, and the Insurant’s expenses related to the organization and administration of the Insurance Program, the transfer of information about the Insured Person to the Insurer, the processing of information about the Insured Person, the information support of the Insured Person/legitimate representatives of the Insured Person with respect to the Insurance Program, the organization of interaction and document flow between the Insured Person/legitimate representatives of the Insured Person and the Insurer upon occurrence of an insured event, the organization of repayment of the Insured Person’s debt under the credit card agreement out of insurance proceeds, and other expenses).

OPERATION OF THE INSURANCE PROGRAM

The Insurance Program will become operational on the first day of the calendar month following the first insurance charge. The program will continue in relation to the Insured Person throughout the validity period of his/her Citibank credit card, provided that the insurance program participation fee is timely paid as specified by Citibank.

The Insurance Program may be prematurely terminated in relation to the Insured Person for the following reasons:

- On occurrence of the first insured event with respect to the risks “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” or “Death of the Insured Person due to any cause” and discharge of insurance payout obligations, or refusal to make insurance payout, by the Insurer;
The Insured Person has reached 60 years of age;
- Refusal to be the Insured Person under the Insurance Program.

KEY DEFINITIONS AND EXCLUSIONS

**Accident** means a sudden external event of a short duration that is not caused by illness or medical manipulations, resulting in bodily harm or other impairments of the body's internal and external functions or death, if such event occurred during the validity of the Insurance Contract and was beyond the control of the Insured Person and/or the Beneficiary.

**Illness** or disease means any impairment of health other than due to an accident, which was first diagnosed based on objective symptoms after the Insurance Contract has come into effect in relation to the Insured Person.

**Disability** means social insufficiency resulting from a health impairment with persistent disorder of body functions leading to limited activity and a need for social care.

**Disability Group** is defined in accordance with the requirements and based on the conclusion of the Medico-Social Examination board (hereinafter the "MSE") in accordance with the applicable laws of the Russian Federation and determines the extent of disorder of body functions and activity limitations, as well as the need for care, medical indications and contraindications. The Insurer will make insurance payout if the disability is classified as Group 1, 2 or 3 based on MSE standards in accordance with Order No. 1024n of the Ministry of Labor and Social Security of the Russian Federation dated December 17, 2015.

**Temporary disability due to any cause** will be deemed an insured event if the temporary disability occurs on or after the date of insurance commencement with respect to the Insured Person due to an accident or illness and continues for more than fifteen (15) consecutive days after its occurrence and by the end of such period there are sufficient grounds to believe that the Insured Person is unable to perform his/her duties.

**The Insured Person has a permanent job** if he/she is in the employ of an employer that is not a natural person or individual entrepreneur, working under a permanent employment contract providing for full-time job and remuneration of the Insured Person in the form of monthly salary, and is not on pregnancy disability leave or maternity leave.

**Time deductible** means an unemployment period of the Insured Person set by the Insurance Contract in days for which no insurance payout is made. The time deductible period will count as from the date when the employment contract is terminated.

**Holding period** means a period set by the Insurance Contract in days and counted from the date when the Insured Person joins the Insurance Program (insurance commencement date with respect to the Insured Person). An event occurring during this period will not be the insured event.

**Total Credit Card Debt** means the Insured Person’s debt under the credit card agreement, including any accrued interest, fees and fines:
- as at the date of the Insurant's monthly credit card statement for the month preceding the insurance month for the purpose
of determining the insured amount;

- as at the date of the insured event for the purpose of determining the amount of insurance payout.

The date of insured event with respect to the risk “Death of the Insured Person due to any cause” will be the date of the Insured Person’s death.

The date of insured event with respect to the risk “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” will be the date when Disability Group 1, 2 or 3 is assigned to the Insured Person for the first time.

The date of insured event with respect to the risk “Temporary disability of the Insured Person due to any cause” will be the date of the Insured Person’s accident or the first day of the Insured Person’s disease.

The date of insured event with respect to the risk “Involuntary loss of employment by the Insured Person” will be the date when the employment contract of the Insured Person is terminated.

No events will be deemed the insured events if they occur as a result of the following:

- willful acts (omissions) of the Insurant, the Insured Person or the Beneficiary;
- suicide or attempted suicide of the Insured Person;
- diseases of which the Insured Person was aware or in respect of which the Insured Person received medical advice in the twelve (12) months immediately preceding the insurance commencement date.

The following events will not be deemed the insured events: “Death of the Insured Person due to any cause”, “Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause”, “Temporary disability of the Insured Person due to any cause”, if they occur with respect to the Insured Persons who, at the date of joining the Insurance Program, are under 21 or over 60 years old, are qualified as disabled under Disability Group 1, 2 or 3, or have AIDS, HIV infection or chronic diseases.

Temporary disability of the Insured Person due to pregnancy and childbirth, follow-up treatment in a rehabilitation center, or taking care of a sick family member, disabled or HIV-infected child, will not be deemed the insured event.

“Qualification of the Insured Person as disabled under Disability Group 1, 2 or 3 due to any cause” will not be deemed the insured event if the disability is assigned repeatedly during the insurance period for this Insured Person.

“Involuntary loss of employment by the Insured Person” will not be deemed the insured event if:

- the employment contract of the Insured Person is terminated during the holding period of sixty (60) calendar days;
- the Insured Person enters into a new employment contract during the time deductible period of thirty (30) calendar days;
- unemployment of the Insured Person falls within the time deductible period of thirty (30) calendar days;
- the Insured Person is not registered with the State Employment Service (SES) within ten (10) days (excluding weekends and official holidays) as unemployed or jobseeker and is not registered with SES during the entire unemployment period;
- the Insured Person is given notice of termination by the
employer as at the date of joining the Insurance Program;

- the insured event is caused by:
  - willful acts of the Insurant, the Insured Person or the Beneficiary;
  - in other events provided for by the laws of the Russian Federation.

“Involuntary loss of employment by the Insured Person” will not be deemed the insured event if the Insured Person:

- is under 21 or over 60 years old;
- does not have a permanent job;
- is given notice of dismissal by the employer, as at the date the Insurance Contract is entered into with respect to the Insured Person.

**DOCUMENTS REQUIRED FOR THE PAYMENT OF INSURANCE MONEY**

The following documents are required to be provided in the event of the Insured Person’s death:

- A payment request from the legitimate heir;
- A properly certified copy of the legitimate heir’s passport;
- An original certificate of inheritance or a notarized copy thereof;
- A notarized copy of the death certificate of the Insured Person;
- The Insured Person’s credit card statement detailing the Insured Person’s Total Credit Card Debt on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
- A copy of application for inclusion on the insured persons list certified by the Insurant (to be provided by Citibank upon the request of the Insurer).

The following documents are required to be provided in the event the Insured Person is qualified as disabled under Disability Group 1, 2 or 3:

- A payment request from the Insured Person;
- A properly certified copy of the Insured Person’s passport;
- A certificate of Disability Group 1, 2 or 3 with respect to the Insured Person issued by the Medico-Social Examination Board (MSE) (original or a notarized copy);
- The Insured Person’s credit card statement detailing the Insured Person’s Total Credit Card Debt on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
- A copy of application for inclusion on the insured persons list certified by the Insurant if such application was submitted by the Insured Person in writing (to be provided by Citibank upon the request of the Insurer).

The following documents are required to be provided in the event of the Insured Person’s temporary disability:

- A payment request from the Insured Person;
- A properly certified copy of the Insured Person’s passport;
- A sick list certified by the employer;
- The Insured Person’s credit card statement detailing the Insured Person’s Total Credit Card Debt on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
• A copy of application for inclusion on the insured persons list certified by the Insurant (to be provided by Citibank upon the request of the Insurer).

The following documents are required to be provided in the event of the Insured Person’s **Involuntary loss of employment**:

• A payment request from the Insured Person (on one-off basis);
• A properly certified copy of the Insured Person’s passport;
• A certificate issued by the State Employment Service (SES) to confirm registration of the Insured Person as unemployed or job-seeker;
• Copies of all completed pages of the Insured Person’s employment records certified by the employer or notarized (each copy must state “This is a true copy of the original document” and include date of certification, title, signature and name of the authorized person, and seal of the employer);
• The Insured Person’s credit card statement detailing the Insured Person’s Total Credit Card Debt on the date of occurrence of the insured event (to be provided by Citibank upon the request of the Insurer);
• A copy of application for inclusion on the insured persons list certified by the Insurant (to be provided by Citibank upon the request of the Insurer).

The Insurer may reasonable request from the Insurant and/or Insured Person (Beneficiary) the following documents required to ascertain the fact, causes and/or circumstances of the insured event:

• A document stating the cause of the Insured Person’s death (a copy certified by the issuing authority or notarized);
• An excerpt from medical records of the Insured Person at the residence address or surveillance address (original or a copy certified by the issuing medical institution);
• Resolution to initiate or dismiss a criminal case describing circumstances of the accident (original or a copy certified by the issuing authority);
• A forensic examination certificate (original or a copy certified by the issuing authority);
• An examination certificate with respect to a person deemed to be disabled (a copy certified by the issuing authority);
• A medical document confirming the fact of the accident or illness (a copy certified by the issuing authority);
• A copy of the employment contract together with addenda thereto (if any);
• A certificate issued by employer to confirm the Insured Person’s employment on the date of occurrence of the insured event.

For the purpose of insurance settlement, the Insurer may also request documents from medical or other institutions on its own.

To learn more about the Insurance Program or to provide your comments, please call CitiPhone on working days between 8:00 a. m. and 8:00 p. m. on +7 (495) 775 75 75 in Moscow or +7 (812) 336-75-75 in St. Petersburg, or +7 (800) 700 38 38 elsewhere in Russia, or the Insurer’s hotline on +7 (495) 967-92-67 in Moscow, or visit any Citibank branch.

The terms and conditions of the Insurance Program, including the insurance program participation fee, may change from time
to time. Any changes and amendments will take effect in the relation to the Insured Person no earlier than fourteen (14) days after the date the new version of the insurance program terms and conditions is published on Citibank’s website at www.citibank.ru. Where this is the case, Citibank will additionally notify the Insured Persons of such changes and amendment by text or e-mail.

OOO “Strakhovaya Kompaniya “CiV Life” offers life, accident and illness insurance. CiV Life’s major founder is Talanx AG that heads Germany’s third-biggest insurance group, Talanx Group, representing a holding company consisting of insurance, reinsurance and financial services companies. Being one of the most dynamic insurance groups, Talanx Group is among Europe’s 20 largest insurers. It operates in 150 countries of the world.

OOO “Strakhovaya Kompaniya “CiV Life” CBR licenses СЖ No.4105 and СЛ No.4105 issued May 19, 2017. 30/1, bldg. 2, Obrucheva st., Moscow, 117485, Russia. Tel.: +7 (495) 967-92-67, fax: +7 (495) 967-92-60 http://www.civ-life.com, info@civ-life.com

Citi Protection Maximum is an offer of OOO “Strakhovaya Kompaniya “CiV Life”. AO Citibank, Citigroup Inc., their affiliates, government agencies and the Russian Federation are not liable for the insurer’s performance under the insurance contract and program. This is non-investment insurance which does not provide for a refund of the insurance program participation fee for the insurance period elapsed.

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