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
AO CITIBANK CREDIT CARD TERMS AND CONDITIONS FOR CONSUMERS

These Credit Card Terms and Conditions for Consumers are approved by Order No. 11/48-od of November 20, 2019, and are in effect as of November 23, 2019.

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 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 an 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 primary Credit Card and/or a supplementary Credit Card and is in agreement with the terms on which such card(s) is/are issued by Citibank, the Agreement shall be deemed supplemented by the terms and conditions pertaining to 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 secondary primary Credit Card or the supplementary Credit Card if the offer concerning the issue of the second 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 forms and schedules, 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, maintenance and issuance of an account to be opened in the name of the Customer for the purpose of credit card transactions (the "Account").

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 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 credit and credit agreement. The Customer may accept such credit and 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 acceptance of the Credit Card Agreement. The Credit Card Agreement is deemed entered into as of the time of the Customer’s acceptance.

Upon entering into the Credit Agreement, the Customer, 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 a notification of credit limit 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 received within six (60) days of such offer, the offer will expire and not apply unchanged.

The Customer is entitled to notify Citibank of his/her refusal to accept Citibank’s offer of increase or decrease offer within sixty (60) days of receipt of such offer.

Citibank may also, from time to time, send the Customer an offer concerning a permanent or temporary increase or decrease in the credit limit imposed by the credit limit management. 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 terms of such offer, the terms of Citibank’s offer will continue to bind the Customer. The Customer agrees that if the conditions of Citibank’s offer are met, in part or in full, 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 the Customer does not meet the terms of Citibank’s offer, the offer and/or the Customer’s acceptance of the offer are cancelled and the Customer’s credit limit is 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.
2.7. Any payment, transfer or cash deposit to the Account will be used by Citibank to reduce the Customer’s obligations to Citibank in the following order of priority: (a) first — to reduce the overdue interest; (b) secondly — to reduce the overdue principal (the amount of Citibank’s funds used by the Customer); (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) repayment of overdue 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 of the obligations that arise for Citibank. 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”).

3.10. 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 contactless magnetic credit card with a chip. In payment systems, 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 in Citibank’s ATMs and described in the Terms and Conditions may not be fully available at all “Citibank” 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 procedures.

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 and set a credit limit for it (subject to the credit limit for the primary Credit Card then existing), 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 the Customer’s acceptance of the terms of the supplementary agreement to the Agreement (in relation to the issuance and maintenance of the second primary Credit Card).

3.2. Where the Customer holds 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”) (“Customer’s loyalty program”). Members of the Customer’s loyalty program will individually earn and redeem 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 a Customer’s misbehavior (e.g. Partner runoff(s) marketing campaigns or special promotions). Citibank and Partner determine the list of eligible goods and 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 alternative address if no current address has been provided), or to any other address agreed between Citibank and the Customer, in a manner that allows 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.

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 will be required to set up his/her personal identification number (“PIN”) and telephone personal identification number (“TPIN”). The Customer will be required to enter PIN in order to use the Credit Card at ATMs, register in or recover access to Citibank Online, or purchase goods or services from the Merchants that accept chip credit cards if they so require. The Customer will be required to use TPIN in order to access Citibank’s services available through CitiPhone.

3.4. The Customer understands that the issuance of our supplementary Credit Cards or revocation of the giving of our supplementary Credit Cards may be made due to the Customer’s failure to repay our supplementary Credit Cards, or due to failure to use the Credit Card according to the terms and conditions of the Credit Agreement, the Credit Card rules, the rules of use of the Credit Card, the terms of use, and the rules of use of the Customer’s Credit Card.

3.5. The Credit Card may be used by the Customer for (i) ATMs 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 payments for goods and services, the transaction amount (in the case of intermediary credit Card transactions) 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 (including applicable 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 or financial institutions and/or payment systems through which such transaction is processed, at exchange rate applicable on the date of such hold, and actually posted/charged to the Account using the internal exchange rate applicable on the date the transaction is posted/charged to the Account. 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 or credited to, respectively, the Account and 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 when paying for goods or services with a chip credit card 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. The Customer further agrees that the use of a magnetic credit card with a chip (touching it against a reader) when paying for goods or services at the point-of-sale terminals of the Merchants that accept contactless magnetic credit cards with a chip will be considered as proper and sufficient identification of the Customer and authorization to carry out transactions with the Account in such cases, in respect of the Account, 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 terms and conditions of the Customer’s transaction and services as may be made available by Citibank to the Customer for the purposes of exercise card captured indicates higher account, and will mitigate the risk of its theft, loss or Credit Card-related fraud or erroneous transactions. 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 have important means of protection for the Customer and the Account. Any 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 CitiPhone, and TPIN — through CitiPhone.

3.9. 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 must block the Customer’s Credit Card in the event the Customer notifies Citibank thereof in accordance 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.

3.10. Citibank shall be liable for loss, damage or expenses incurred by the Customer in the event the Credit Card has been lost or stolen or 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 15 below.

3.11. Once the Credit Card has been reported lost or stolen, Citibank will block the Credit Card and replace the Customer’s Credit Card to the Customer.

3.12. 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.
the Customer within ten (10) business days of the Credit Card Statement date. Any reward made in 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 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. The Customer 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 and on the date set out in the Tariffs. The Transit Application will be activated automatically three (3) business days after the Credit Card activation date.

6. In 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.

7. The Customer understands that transport services are provided by the Transport Service Provider(s). Citibank may, at any time in its sole discretion, by applicable law, expand the list of Transactions or cancel certain types thereof. The Customer may effect the transactions within the available limit on the Credit Card. The Customer understands 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, the Transport Service Providers and/or any other financial institutions and/or payment systems through which such transactions are processed. 

6. Credit Card Transactions

This Section describes the transactions that the Customer may effect in respect of the Account (the "Account"). Citibank may, at any time in its sole discretion, by applicable law, expand the list of Transactions or cancel certain types thereof. The Customer may effect the transactions within the available limit on the Credit Card. The Customer understands 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, the Transport Service Providers and/or any other financial institutions and/or payment systems through which such transactions are processed. 

Cash Withdrawals and Deposits

6.1. The Customer may withdraw cash from the Account (within the cash withdrawal limit set by Citibank) and make deposits into the Account towards the repayment of the Outstanding Balance owed to Citibank. Any amount of money, foreign currency, or other banknotes deposited shall be credited to the Customer’s Account with the actual deposit amount less any counterfeit banknotes. IfCitibank 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 may credit the Customer’s Account with the actual deposit amount less any counterfeit banknotes.

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 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 the transaction is posted/charged to the Account.

6.3. The Customer may 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 Citibank. Once cash has been deposited at an ATM, the amount deposited will be reflected in the 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.

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.

6.6. The Customer may make payments in favor of third parties from his/her Account through Citibank branches, Citibank Online, Citibank Mobile and CitiPhone. The Customer may make payments in favor of third parties from his/her Account through Citibank branches, Citibank Online, Citibank Mobile and CitiPhone in accordance with the limitations set out in this Section 6. The Customer may make payments in favor of third parties from his/her Account through Citibank branches, Citibank Online, Citibank Mobile and CitiPhone 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, Citibank Mobile and CitiPhone 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, Citibank Mobile and CitiPhone 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, Citibank Mobile and CitiPhone subject to applicable laws, regulations, and Citibank’s internal policies and procedures.
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 its reasonable efforts with the Customer’s request.

6.9. Citibank will process the Customer's instruction to transfer funds from the Account provided that there is a balance in the Account and within the amount of such balance. In the event of insufficient 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 instruction does not exceed the available limit, Citibank shall be obligated to make partial funds transfers and/or payments, unless required by applicable law.

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. If an instruction involves documents, unless a later execution date is expressly specified by the Customer. Citibank may carry out the Customer's funds transfer instruction on the date of 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 day 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 in accordance with banking standards and practices, and may use any 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. For every transfer of 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 system. Citibank's responsibility for the crediting of funds to the Account will only arise upon receipt of the confirmation of any transfer instruction calling the contact phone number provided by the Mobile App or clearing center or other settlement agent. 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 obtained by Citibank or its authorized representatives 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 have detected those by the exercise of reasonable care and caution. In order to ensure the security of the Customer's banking transactions, Citibank may at its sole discretion establish such procedures for the Customer's banking activity as are necessary to identify the Customer, his/her representative, beneficiary or other bank or person exceeding the percentage of the Customer's monthly income determined by Citibank.

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 other bank or person exceeding the percentage of the Customer's monthly income determined by Citibank. Citibank may refuse the activation of the Credit Card in the Mobile App.

6.16. Payment and services via mobile payment applications, including transaction refusal, at some point-of-sale terminals or other devices installed by the Merchant. Citibank may refuse the activation of the Credit Card in the Mobile App.

6.17. The Customer understands that, in some cases, Citibank may be required by applicable laws and regulations to debit the Account (within the amount of the Account Balance) without prior notice to the Customer. If Citibank discontinues the relationship with the Customer, it may deduct from the Account the balance of any loan that is outstanding, including interest. In such a case, the Customer may continue to use the Account as a current account.

6.20. The Customer may transfer funds from the Account to his/her or third parties’ bank accounts using the corresponding bank card number as the sole requisite banking detail of the recipient. The sender’s requisite banking detail is represented by the bank card number. The technical details of the transfer are determined by Citibank. Banks usually do not debit the Credit card and credit funds to, respectively, the sender’s and the recipient’s primary accounts (i.e., the accounts the sender’s and the recipient’s cards are linked to). Where such transfer is made through Citibank, funds are debited from, and credited to, the Account.

6.21. Where the said requisite banking detail (i.e., the bank card number) is used to initiate a transfer, the other banking details of the transfer may not be requested and are disregarded. The crediting of funds to the bank account is deemed final.

6.22. No claim shall be made against the bank if the sender's intentions do not coincide with the banking detail actually provided (an “erroneous transfer”). Where this is the case, the sender should be solely responsible for the consequences of the failure to do so. The Customer's instruction given with the use of the Card, which is an electronic means of payment, may be revoked by the Customer canceling his/her Card transaction.

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

6.25. 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”).

6.26. 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 in the Mobile App by entering the activation code sent by Citibank to the Mobile phone number. After the activation is complete, the Customer’s virtual credit card will be created (the “Virtual Credit Card”).

6.27. 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 comply with applicable laws and regulations, these Terms and Conditions or Citibank’s anti-money laundering 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 obtained by Citibank or its authorized representatives 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 have detected those by the exercise of reasonable care and caution.

6.28. 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 case.

6.29. Citibank may refuse the activation of the Credit Card in the Mobile App. 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 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 and regulations, these Terms and Conditions or Citibank’s anti-money laundering 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 obtained by Citibank or its authorized representatives 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 have detected those by the exercise of reasonable care and caution.

6.30. 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.

6.31. 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 is aware that his/her non-compliance with the recommendations will make the customer liable 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.

6.32. The Customer undertakes to not let a third party access the Mobile Device or its PIN or Fingerprint. The Customer undertakes to not let a third party give access to the Mobile Device or its PIN or Fingerprint. The Customer undertakes to not let a third party know his/her PIN for the Mobile App.

6.33. 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 by calling the CitiPhone number indicated on the back of his/her Credit Card.

6.34. 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.

7. Equal Payment Plan

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 Transactions

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. Each EPP Transaction is an independent transaction, by separate terms and conditions, from the participating Merchant, provided that the Customer informs such Merchant of his/her intention to make the EPP Transaction before the purchase.

7.6. Citibank may allow the Customer to change any Non-EPP Transaction and/or the Outstanding Balance before the Payment Date indicated on 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. Citibank may also change one or more Non-EPP Transactions to an EPP Transaction by requesting Citibank to apply the EPP to such transaction(s) via CitiPhone, Citibank Online or any Citibank branch, or otherwise as may be determined by Citibank. Citibank may allow the Customer to change his/her transaction pertaining to the transfer of funds from the Account into a third party account or the Customer’s account at another bank to an EPP Transaction. Such change request may be made simultaneously with the Customer’s funds transfer instruction via Citibank Online or CitiPhone. By requesting to change his/her transaction pertaining to the transfer of funds from the Account into a third party account or the Customer’s account at another bank to an EPP Transaction, the Customer confirms the interest rate and the EPP Term set out in the relevant Offer. In the event Citibank confirms the transaction as being an EPP Transaction, the transaction details and the applicable interest rate and EPP Term will be shown on the Credit Card Statement.

7.7. Citibank may allow the Customer to change the whole Outstanding Balance to an EPP Transaction via Citibank Online or otherwise as may be determined by Citibank. As part of the Loan on Phone service, the Customer may carry out a transaction pertaining to the transfer of funds from the Account to another Citibank account, another individual’s account or the Customer’s account at another Russian bank, and change such transaction to an EPP Transaction. Where a transaction booked within Loan on Phone is carried out, the available cash withdrawal limit is reduced by the amount outstanding on such transaction. By requesting the Loan on Phone service, the Customer confirms the interest rate and the EPP Term set out in 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 the Loan on Phone terms, the amount of such Loan on Phone will be payable by the Customer as an EPP Transaction.

7.9. Citibank may allow the Customer to avail him/herself of its Advanced Loan on Phone service via CitiPhone, Citibank Online or otherwise as may be determined by Citibank. As part of the Advanced Loan on Phone service, the Customer carries out a transaction pertaining to the transfer of funds from the Account into his/her other Citibank account, another individual’s account or the Customer’s account at another Russian bank, and request Citibank to change such transaction to an EPP Transaction via CitiPhone, Citibank Online or otherwise as may be determined by Citibank. If Advanced Loan on Phone is booked, the credit limit will be increased by the amount booked on such EPP Transaction. Advanced Loan on Phone will result in a decrease in the available limit, unless a minimum monthly payment is set under the Program. The payment set on such loan 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. 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 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 by paying any of such full or partial prepayment by making an appropriate request via CitiPhone, Citibank branches or Citibank Online (using “Call Us” section), in which case the EPP Transaction will be changed to the Non-EPP Transaction within five business days of the date of such 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 debt, 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 any warranty 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.
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, the Customer undertakes to access Citibank Online by such device. To access the Citi Mobile app/Citibank Online, the Customer will need to set up a user ID and a password following the instructions published on Citibank's website at HYPERLINK "https://www.
citibank.ru" www.citibank.ru, on his/her own. Requirements concerning the equipment and software capabilities 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/ or an OTP sent by Citibank to the Customer's Mobile Phone Number and/or E-mail Address. 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 credit card number) and a one-time password (“OTP”) sent by Citibank to the Customer's Mobile Phone Number will constitute confirmation of the Customer's identity for the purpose of acceptance of an electronic document in such system.

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 supported by 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. The Customer may also request that Citibank send him/her an OTP/activation code using a code generator (in the Citi Mobile app).

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. The Customer may deactivate the Citi Mobile Snapshot and/or Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi Mobile Snapshot and Push Notifications if he/she activates Citi 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as provided for in the Credit Agreement, the banking services agreement, the brokerage agreement, the custody services agreement, the dual currency deposit master agreement, 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, commissions and charges set by Citibank in relation to the Credit Card to 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 the Account, 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 this may happen). If the Customer is under any other obligations to Citibank, then Citibank may set off any balance in such account(s) to meet such obligations. Citibank may set off any balance in such account(s) against such obligations in accordance with the rules for the Customer's convenience with an aim to prevent any increase in the Customer's obligations to Citibank.

12.2. If for a minimum of three (3) consecutive months preceding the termination of the Agreement, or at any time thereafter, the Customer or the Customer's account with Citibank does not have any 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.

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 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 anti-terrorism financing regulations and by the Bank of Russia's regulations adopted in pursuance thereof.

Any change in the Customer's personal information required for the purpose of his/her identification in accordance with Russian law shall be by way of submitting a change request in the form prescribed by Citibank. The Customer agrees that Citibank may verify any information provided by the Customer and authorizes Citibank to conduct such verifications as Citibank deems appropriate.

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 reserves the right to charge with a number of control responses of the Customer in certain types of 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 security reasons, Citibank may, from time to time, request and receive from the Customer any written 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 as may be requested by Citibank in connection with the Customer's transaction.

14.3. 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 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's Mobile Phone Number 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 Citibank Online, after the charge has been made. Similar e-mail alerts may additionally be send 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 Citibank Online.

15.3. Citibank shall store the Customer's information in the backend of 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, Citibank Online 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 Citibank Online in the form as approved by Citibank.

15.4. The Customer shall, on a daily basis, sign on to Citibank Online to check the status of the Account, including the Outstanding Balance (or the Account Balance), the available limit, Account activity, blocked/frozen transaction amounts, and shall immediately notify Citibank of any errors, discrepancies, or questions concerning the information contained in Citibank Online.

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

15.6. If there is no Customer-initiated transactions in the Account for 180 days, the Customer's access to all the functionalities of the Credit Card, Citibank Online and Citibank Online may be automatically suspended by Citibank.

15.7. For the safe use of an electronic means of payment (hereinafter includes the Credit Card, Citibank Online, Citibank Online and Citibank Online), the Customer shall comply with the recommendations set out below. The Customer is aware that his/her non-compliance with the recommendations will make the use of the electronic means of payment (including the Credit Card, Citibank Online and Citibank Online) 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 is aware that if he/she is unable to comply, he/she shall secure to comply with the recommendations set out below, he/she should contact his/her banking business via Citibank branches.

15.7.1. 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
- Originates from 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 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 Citibank Online.

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

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 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
- Originates from 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 unsolicited images or manifest spelling errors, the Customer should not act in accordance with the message and should immediately report this to Citibank via Citibank Online.

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 when the 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 or any other suspicious calls to Citibank via Citibank Online.

The Customer should only contact Citibank at the numbers given on its official website.

15.7.4. When using Citibank Online, the Customer needs to make sure that he/she has accessed the official website of Citibank and that the computer or other device that provides internet access is free from viruses, malware 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 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, malware 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 and numbers, contain upper- and lowercase letters, 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 Citibank Online. 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 requested by Citibank, the Customer will install a software agent on the computer used to sign on to Citibank Online and/or authorize the use of any computer used to sign on to Citibank Online via CitiPhone or as otherwise required.

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, 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 spills 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 not in the presence of any unauthorized person or group. The Customer should not leave the card in the ATM after the transaction has been completed. If the Customer does not receive a receipt or a confirmation of the transaction, 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 should 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 compelling 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 electronic means of payment (including the Credit Card, the Virtual Card, Citibank Online and CitiPhone) to be 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 claims in relation to any transactions totaling in excess of the daily ATM withdrawal limit. The Customer shall report any and all unauthorized transactions charged to his/her Citibank account to law enforcement authorities. Any unauthorized transaction claim by the Customer shall not preclude the Customer from reporting such unauthorized transaction claim to law enforcement authorities.

15.11. Where the Credit Card is used to pay for goods or services, the identification and authentication responsibility will be the responsibility of the CitiBank-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., completing the stops, or incompetent 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 must notify Citibank through the Citibank Online platform or CitiPhone. The Customer must deliver written notice to Citibank no later than thirty (30) days of the Customer’s discovery of the disputable situation. The Customer must also provide all such information which is in the Customer’s possession and may be helpful to resolve the disputable situation.

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 (whether or not employed by Citibank) in order to settle the disputable situation.

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 term thereafter. Citibank may give the Customer 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 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 at the time of termination date thereof. Due to the fact that the Agreement and the Credit Agreement are closely interrelated, the termination of the Agreement may trigger the termination of the Credit Agreement.

17.3. The Agreement and the Credit Agreement will also terminate in the event Citibank cancels the credit limit or the available limit set 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 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 reconciliation; and
(d) the Outstanding Balance will become due and payable by the Customer.

17.5. Citibank will repay the Account Balance to the Customer (less the amount of any debt then owed by the Customer to Citibank) by transferring such funds to an account at Citibank or another bank or financial institution in accordance with the Customer’s instructions. If Citibank is not in receipt of such instruction by the time of termination of the Agreement, the Customer may receive the funds at any Citibank branch against a written request.

17.6. If the Agreement is terminated by Citibank on the grounds provided for by applicable anti-money laundering and terrorist financing 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 collect 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 same period, Citibank will transfer such funds to a special account with the Bank of Russia in accordance with applicable law.

17.7. Except as expressly provided in the Agreement, the termination of the Agreement for whatever reason shall not in any way affect or alter the Customer’s obligations arising prior to and outstanding at the termination date, nor shall it affect or alter any rights and remedies granted to Citibank under the Agreement with respect to any of the Customer’s obligations arising prior to and outstanding at the termination date.

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 proper performance of such obligations was impossible due to force majeure, which means extraordinary circumstances unavoidable in the given conditions, including but not limited to the promotion or change in the interpretation or application of anti-money laundering, terrorist financing, 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 transferability), 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, strike or industrial action of any kind, riot, insurrection, war or act 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, or revoke, and/or receive in cash);
effect thirty (30) days after the date of Citibank's notice given to the Customer using such methods as determined by Citibank. Such methods may include, in particular, notifications sent to the Customer's Mobile Phone 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.

Any modifications or amendments to the General Terms of Credit Agreement and/or the Tariffs increasing the interest rate or increasing the existing or creating new monetary obligations of the Customer under the Credit Agreement, shall take effect from the date of acceptance by the Customer of Citibank's offer of such modifications or amendments. If, within thirty (30) days of receipt of Citibank's offer of modifications or amendments to the General Terms of Credit Agreement and/or the Tariffs the Customer does not express his/her disagreement with the offer, such modifications or amendments shall take effect, and silence shall constitute acceptance by the Customer of Citibank's offer of modifications or amendments to the General Terms of Credit Agreement and/or the Tariffs under paragraph 438(2) of the Russian Civil Code.

The Agreement and/or the Credit Agreement may be executed by the parties in Russian and/or in English and shall be subject to the jurisdiction of Russian courts. To the extent permitted by applicable law, any disputes between the parties will be subject to the jurisdiction of Russian courts. To the extent permitted by applicable law, any action claiming breach of Citibank’s rights will be referred to and resolved by the Presnensky District Court of Moscow.

The Agreement and the Credit Agreement will be governed by and construed in accordance with the laws of the Russian Federation. Any disputes between the parties will be subject to the jurisdiction of Russian courts. To the extent permitted by applicable law, any action claiming breach of Citibank’s rights will be referred to and resolved by the Presnensky District Court of Moscow.

The Customer acknowledges and agrees that the obligations of Citibank arising out of or in connection with third party services will be between the Customer and such third parties.

The Customer must regularly obtain information concerning modifications or amendments to the current version of the Terms and Conditions, the General Terms of Credit Agreement, the Application and the Tariffs, as described above.

The Customer will be liable to Citibank for all losses incurred by Citibank as a result of the Customer’s breach of this Agreement.

The parties agree that the Agreement and/or the Credit Agreement may only be modified or amended in the above procedure and that no other documents, publications, information or advertising materials (whether written or otherwise) may modify or amend the Agreement and/or the Credit Agreement.

Citi will be liable to the Customer for losses incurred by the Customer as a result of Citibank’s wrongful acts or omissions. Citibank will be relieved of the liability if the Customer’s losses were incurred as a result of the Customer’s breach of this Agreement.

The Customer will be liable to Citibank for all losses incurred by Citibank as a result of the Customer’s breach of the Agreement, the Credit Agreement or applicable laws and regulations.

The Customer must regularly obtain information concerning modifications or amendments to the current version of the Terms and Conditions, the General Terms of Credit Agreement, the Application and the Tariffs, as described above.

The Customer acknowledges and agrees that the obligations of Citibank arising out of or in connection with the Agreement and/or the Credit Agreement are the obligations of AO Citibank alone and are not the obligations of Citigroup, Inc. (USA) or any other of its affiliates and/or subsidiaries whether in Russia or abroad.

The Consumer will be liable to Citibank for all losses incurred by Citibank as a result of the Customer’s breach of the Agreement, the Credit Agreement or applicable laws and regulations.

The Customer will be liable to Citibank for all losses incurred by Citibank as a result of the Customer’s breach of this Agreement.

The parties agree that the Agreement and/or the Credit Agreement may only be modified or amended in the above procedure and that no other documents, publications, information or advertising materials (whether written or otherwise) may modify or amend the Agreement and/or the Credit Agreement.

The Customer will be liable to Citibank for all losses incurred by Citibank as a result of the Customer’s breach of this Agreement.

The Consumer will be liable to Citibank for all losses incurred by Citibank as a result of the Customer’s breach of the Agreement, the Credit Agreement or applicable laws and regulations.
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”:
  - 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.civlife.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 Per-
son 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.