

Terms and Conditions of the Promotion “Bonuses for Foreign Currency Spend!”

The promotion “Bonuses for Foreign Currency Spend!” (the “Promotion”) is organized by AO Citibank (“Citibank”) with its office at 8-10, bldg. 1, Gasheka st., Moscow, 125047, (“Citibank”) and will be held across Russia with the aim to boost foreign currency spend on Citibank credit cards at foreign points of sale and online merchants.

The Promotion will be held between February 20, 2021, and July 10, 2022, which includes the time necessary for determining the winners and crediting the rewards.

Participation is open between February 20, 2021, and May 31, 2022, both dates inclusive (the “Transaction Period”), provided that transactions relating to the purchase of goods or services (as defined in paragraph 1.1 below) are completed within one of the following promo periods:

- From February 20 to March 31, 2021
- From April 1 to April 30, 2021
- From May 1 to May 31, 2021
- From June 1 to June 30, 2021
- From July 1 to July 31, 2021
- From August 1 to August 31, 2021
- From September 1 to September 30, 2021
- From October 1 to October 31, 2021
- From November 1 to November 30, 2021
- From December 1 to December 31, 2021
- From January 1 to January 31, 2022
- From February 1 to February 28, 2022
- From March 1 to March 31, 2022
- From April 1 to April 30, 2022
- From May 1 to May 31, 2022

Participation is open to individuals holding a Citibank primary credit card (the “Card”).

Supplementary card holders, corporate card holders, MIR card holders, customers who are overdue on any credit agreement with Citibank as at the winner determination date, or customers whose credit cards are cancelled or suspended by Citibank as at the winner determination date, are not eligible to participate in the Promotion.

1. Rules of Participation

1.1. In order to participate in the Promotion, its participant (the “Participant”) needs to do the following during a promo period:

- Register in the promo period in which he/she intends to participate by texting “45” to the number 2582 or by registering in the “Discounts and Special Offers” section at www.citibank.ru.¹
- During the promo period in which he/she registered for the Promotion, make payments for goods or services in a foreign currency at foreign points of sale or on foreign websites (the “Transactions”) and meet or exceed the minimum spending requirement (the “Minimum Spending Requirement”), which is determined on an individual basis and communicated to the customer via SMS and/or e-mail in each new promo period and is only applicable to such promo period. If the customer does not receive the SMS and/or e-mail message

¹ For participation in the “Bonuses for Foreign Currency Spend!” Promotion, you need to register in each promo period in which you intend to participate. Registration will be deemed successful only if the text message is sent from the mobile phone number specified as the primary one in the contact information provided to Citibank.

with the Minimum Spending Requirement, he/she should call CitiPhone® at +7 (495) 775-75-75 in Moscow, +7 (812) 336-75-75 in St. Petersburg, or 8 (800) 700-38-38 elsewhere in Russia, on weekdays between 8:00 and 20:00 MSK. The Minimum Spending Requirement is individual for each customer and meeting the Minimum Spending Requirement is a prerequisite for participation in the Promotion.

1.2. All off- and online transactions and cash withdrawals are subject to the applicable AO Citibank Credit Card Terms and Conditions for Consumers and the Tariffs.

1.3. Qualifying Transactions made within the Transaction Period with the use of the supplementary Card will be counted towards determining the winners.

1.4. The following transactions will not qualify for the purpose of the Promotion:

- Transactions identified by the acquirer-assigned merchant category codes 4812, 4814, 4900 and 8999;
- Debit card transactions;
- Transactions made before 00:00 MSK on February 20, 2021, or after 24:00 MSK on May 31, 2022;
- Transactions posted to the Participant's Card account after 24:00 MSK on June 14, 2022;
- Transfers from the Participant's Card account to individuals' and/or legal entities' accounts, including tax payments and other transfers;
- Deposits to the Card account by transfer or in cash;
- Payment of Citibank service fees;
- CitiPhone transfers;
- Transfers towards bill payments via CitiPhone, ATMs, Citibank® Online or Citi Mobile®;
- Loan on Phone transfers from the Card account;
- Payment for travelers checks and/or lottery tickets;
- Ruble payments for goods or services;
- Payment for casino and other gaming services, and unique/quasi-cash and other transactions that do not represent payment for goods or services;
- Charges in excess of the Card's credit limit;
- Payment of insurance premium and other payments under insurance programs offered through Citibank;
- Business-related transactions;
- Transactions that are in conflict with Russian law.

1.5. Records of qualifying Transactions will be maintained by Citibank.

2. Prize Fund

2.1. The prize fund includes:²

- Two (2) extra miles for every RUB 60 of foreign currency spend on Aeroflot—Citibank, Aeroflot—Citibank Premium, Miles & More, Miles & More Premium, Citi PremierMiles[®] cards;
- Three (3) extra miles for every RUB 60 of foreign currency spend on Miles & More World Elite Mastercard[®], Aeroflot—Citibank Infinite cards;
- 15% in extra Citi Bonuses for foreign currency spend on the Citi Prestige[®] card;
- Ten (10) extra Select Points for every RUB 100 of foreign currency spend on Citi Select[®], Citi Select Premium cards;
- Five (5) extra Select Points for every RUB 30 of foreign currency spend on the Citi Select-enabled Citibank World Elite Mastercard card;
- An extra 2% cashback on foreign currency spend with the Citi CASH BACK[®] card;
- A 2% cashback on foreign currency spend with the cards Citi Simplicity, Citibank Mastercard, Citibank Mastercard Gold, Citibank World Elite Mastercard, Neste Oil—Citibank, Neste Oil—Citibank Premium, MegaFon—Citibank, MTS—Citibank, MTS—Citibank Premium, Stockmann Citi, Stockmann Citi Premium.

2.2. The reward will be paid by Citibank.

2.3. The prize fund is not limited.

3. Determining the Winners

3.1. The winners will be determined based on the results of each promo period as follows:

- For the first promo period (February 20–March 31, 2021) – no later than April 25, 2021;
- For the second promo period (April 1–30, 2021) – no later than May 25, 2021;
- For the third promo period (May 1–31, 2021) – no later than June 25, 2021;
- For the fourth promo period (June 1–30, 2021) – no later than July 25, 2021;
- For the fifth promo period (July 1–31, 2021) – no later than August 25, 2021;
- For the sixth promo period (August 1–31, 2021) – no later than September 25, 2021;
- For the seventh promo period (September 1–30, 2021) – no later than October 25, 2021;
- For the eighth promo period (October 1–31, 2021) – no later than November 25, 2021;
- For the ninth promo period (November 1–30, 2021) – no later than December 25, 2021;
- For the tenth promo period (December 1–31, 2021) – no later than January 25, 2022;
- For the eleventh promo period (January 1–31, 2022) – no later than February 25, 2022;
- For the twelfth promo period (February 1–28, 2022) – no later than March 25, 2022;
- For the thirteenth promo period (March 1–31, 2022) – no later than April 25, 2022;
- For the fourteenth promo period (April 1–30, 2022) – no later than May 25, 2022;
- For the fifteenth promo period (May 1–31, 2022) – no later than June 25, 2022.

3.2. Awarding extra miles/Select Points:

The base unit for calculating extra miles will be miles (“miles”) credited to Miles & More member’s account, Citi PremierMiles member’s account, Aeroflot Bonus member’s account and the Participant’s account. The base unit for calculating extra Select Points will be Select Points

² The reward amount will be determined on an individual basis for each customer and communicated to the customer via SMS or e-mail.

("Select Points") credited to the Citi Select member's account and the Participant's account. The base unit for calculating extra Citi Bonuses will be Citi Bonuses credited to the Citi Prestige member's account and the Participant's account. The sum of all extra miles/Select Points will represent the Participant's extra miles/Select Points. Extra miles/Select Points will be awarded on the entire amount of foreign currency spend in the promo period. The base unit for calculating an extra percentage will be the percentage paid into the Participant's Citi Cash Back, Citi Simplicity, Citibank Mastercard, Citibank Mastercard Gold, Citi Ultima[®], Neste Oil—Citibank, Neste Oil—Citibank Premium, MegaFon—Citibank, MTS—Citibank, MTS—Citibank Premium, Stockmann Citi or Stockmann Citi Premium account. The total prize fund is not limited. Each Participant's reward is limited by the amount of his/her credit limit.³

3.3. The Participant will receive the reward (cashback*, extra miles/Select Points/Citi Bonuses) only if he/she has no overdue debt under any credit agreement with Citibank as at the winner determination date referred to in paragraph 3.1 above.

3.4. The Participant may refuse to participate in the Promotion at any time during the Promotion period.

3.5. This offer is combinable with Citibank's other promotions offering extra reward points or material rewards.

4. Receiving the Rewards

4.1. Rewards will be credited to the eligible Participant's membership/Card accounts as follows:

- For the first promo period (February 20–31, 2021) – no later than May 10, 2021;
- For the second promo period (April 1–30, 2021) – no later than June 10, 2021;
- For the third promo period (May 1–31, 2021) – no later than July 10, 2021;
- For the fourth promo period (June 1–30, 2021) – no later than August 10, 2021;
- For the fifth promo period (July 1–31, 2021) – no later than September 10, 2021;
- For the sixth promo period (August 1–31, 2021) – no later than October 10, 2021;
- For the seventh promoperiod (September 1–30, 2021) – no later than November 10, 2021;
- For the eighth promo period (October 1–31, 2021) – no later than December 10, 2021;
- For the ninth promo period (November 1–30, 2021) – no later than January 10, 2022;
- For the tenth promo period (December 1–31, 2021) – no later than February 10, 2022;
- For the eleventh promo period (January 1–31, 2022) – no later than March 10, 2022;
- For the twelfth promo period (February 1–28, 2022) – no later than April 10, 2022;
- For the thirteenth promo period (March 1–31, 2022) – no later than May 10, 2022;
- For the fourteenth promo period (April 1–30, 2022) – no later than June 10, 2022;
- For the fifteenth promo period (May 1–31, 2022) – no later than July 10, 2022.

4.2. The Participant will receive the reward only if he/she has no overdue debt under any credit agreement with Citibank as at the winner determination date referred to in paragraph 3.1 above.

4.3. One Participant can receive a reward several times within the framework of this Promotion, subject to paragraphs 1.1, 3.4 and 3.5 above.

4.4. The reward will be credited to the Participant's Card account once as a result of each promo period.

5. Miscellaneous

5.1. By participating in the Promotion, the Participant automatically accepts these Terms and Conditions of the Promotion.

³ The amount of purchases may exceed the limit, but only the amount equal to the limit will be used to calculate the reward. If the limit is not exhausted, the entire amount of purchases will be used to calculate the reward.

5.2. Citibank's decisions on any matters pertaining to the Promotion shall be final and binding on all the Participants.

5.3. Citibank reserves the right not to enter into correspondence or discussion, or other contacts with the Participants, except as provided herein.

5.4. Citibank shall not be held responsible for the following:

- Any incorrect and/or incomplete contact details or other information provided by the Participants hereunder;
- Any errors/failures in the transmission of data over the internet or by facsimile occurring through the fault of telecom providers or as a result of technical problems and/or fraud on the Internet and/or in the communication channels used during the Promotion, or for any other reasons beyond Citibank's control; and
- Any failure or delay in the performance by the Participants of their obligations set out herein.

5.5. The processing of the Participant's personal data will be performed by Citibank and/or its authorized persons with the Participant's consent. Citibank and/or its authorized persons will maintain confidentiality of the Participant's personal data and ensure their safety during the processing, which includes collection, recording, systematization, accumulation, storage, update, modification, retrieval, usage, transfer, distribution, access, depersonalization, blocking, deletion or destruction.

5.6. Information concerning the rules of the Promotion, the reward and the date and place of, and the procedure for, its receipt is available at www.citibank.ru or from Citibank branches.

5.7. Citibank reserves the right to make changes to the Terms and Conditions of the Promotion, or discontinue the Promotion, at any time.

* A percentage of purchases paid back to the card holder.