

**Terms and Conditions of the Promotion**  
**“Compensation Through the Redemption of Reward Points”**

1. These Terms and Conditions of the Promotion “*Compensation Through the Redemption of Reward Points*” (the “Terms and Conditions”) set out the procedure for and conditions of Citibank customers’ participation in the promotion “*Compensation Through the Redemption of Reward Points*” (the “Promotion”).

2. The Promotion is organized by AO Citibank (“Citibank”) and will be held in Russia.

3. The Promotion is open for participation to Russian individual tax residents who are Citi Select or Citi PremierMiles members.

4. The duration of the Promotion is from May 15, 2016 to August 31, 2016 (the “Term of the Promotion”).

5. To take part in the Promotion, its participant (the “Participant”) must do the following:

5.1. Pay with his/her Citi Select, Citi Ultima or Citi PremierMiles World MasterCard credit card (the “Card”) for goods and/or services at any merchants falling within the categories referred to in Annex 1 below and/or the merchants referred to in Annex 2 below, in Russia and/or abroad, during the Term of the Promotion. The merchant category is determined by a special merchant category code (MCC)<sup>1</sup> assigned to the merchant in accordance with the card scheme rules. The merchant categories and the relevant MCCs are set out in Annex 1 below;

5.2. Hold a balance of Select Points / Citi Miles (the “Reward Points”) sufficient for the purpose of compensation for his/her Card transaction. The required amount of Reward Points is calculated separately for each transaction in accordance with Annex 3 below;

5.3. Request compensation of the transaction amount via Citibank® Online.

5.4. The transaction amount, the reward and the latter’s cost in Select Points / Citi Miles are shown in Citibank Online without kopecks/decimals.

6. Earning the Reward

6.1. Each Participant who has satisfied the requirements set out in paragraph 5 above becomes eligible to receive a reward in the amount of the transaction carried out at the merchant(s) falling within the categories referred to in Annex 1 below and/or the merchant(s) referred to in Annex 2 below, within sixty (60) days of the transaction date. For the purpose of the Promotion, such reward may amount to 100% of the transaction amount.

6.2. A partial compensation through the redemption of Reward Points is possible if the Reward Point balance is insufficient for compensation of the entire transaction amount. The minimum amount of compensation is RUB 1.00. The maximum amount of compensation may not exceed the transaction amount.

6.3. Subject to completion of the compensation request, the reward will be credited to the Participant’s Card account within five (5) business days of the monthly statement date.

6.4. Where the reward is subject to personal income tax, Citibank will be required to properly notify tax authorities of the income/benefit received by the Participant and withhold the tax.

6.5. The reward is non-transferrable. Compensation through the redemption of Reward Points will only be allowed once in respect of each particular transaction.

6.6. Citibank may turn down the Participant’s compensation request if the Participant’s Reward Point balance is insufficient for the purpose of compensation.

7. Miscellaneous

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

7.2. Citibank’s decisions on any matters pertaining to the Promotion will be final and binding on all the Participants.

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

7.4. Citibank may unilaterally suspend or terminate the Promotion at any time in its discretion.

7.5. Citibank may amend these Terms and Conditions unilaterally. In the event of an amendment to the Terms and Conditions, Citibank will give notice thereof by posting the amended version of these Terms and Conditions on its website at [www.citibank.ru](http://www.citibank.ru).

7.6. The Participant undertakes to keep track of any amendments to the Terms and Conditions him/herself. Any actions taken by the Participant for the purpose of the Promotion after the effective date of the amended version of the Terms and Conditions will constitute acceptance of such amended version.

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<sup>1</sup> A merchant category code (MCC) is a four-digit number assigned to a merchant by card companies to identify the merchant’s line of business.

Annex 1  
to the Terms and Conditions of the Promotion  
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Merchant Categories

<b>MCC</b>	<b>Merchant Category</b>	<b>Category</b>
3000-3299	All Airlines	Travel
4511	Airlines, Air carriers	Travel
3351-3441	Car Rental Agencies	Travel
3501-3999	All Hotels	Travel
7011	Hotels, Motels and Resorts	Travel
4111	Local and Suburban Commuter Passenger Transportation, Including Ferries	Travel
4112	Passenger Railways	Travel
4411	Cruise Lines	Travel
4457	Boat Rentals and Leasing	Travel
4722	Travel Agencies, Tour Operators	Travel
5309	Duty Free Stores	Travel
5812	Eating Places, Restaurants	Restaurants and Bars
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns	Restaurants and Bars
5814	Fast Food Restaurants	Restaurants and Bars

Annex 2  
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Merchants

Merchant	Category
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Annex 3  
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<b>Category</b>	<b>Select Point equivalent of RUB 1.00 after-tax compensation</b>	<b>Citi Mile equivalent of RUB 1.00 after-tax compensation</b>
Travel	4.3 Selects	2.25 Citi Miles
Restaurants and Bars	4.3 Selects	-