

Press Release

Public Relations Department



From: Citibank Int Plc
Address: 3 Achaias Str., Nea Kifissia 14564, Greece
Tel: 210 / 818-6408
Fax: 210 / 6203394
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Citibank announces the interest rates for January 2012.

LENDING RATES		
	DECEMBER'11	JANUARY'12
1. BUSINESS LOANS -REFERENCE RATES		
a. Citibank Minimum Base rate :	5.68%	5.57%
b. Citibank Base rate :	6.57%	6.46%
c. Citibank Prime rate :	5.57%	5.46%
d. Citibank Business rate :	9.07%	8.96%
2. BUSINESS LOANS -REFERENCE RATES IN FOREIGN CURRENCY:		
a. US DOLLARS:	3.00%	3.05%
b. YEN:	2.68%	2.68%
c. ENGLISH POUNDS:	3,61%	3.66%
d. SWISS FRANCS:	2.54%	2.54%
**The final business rates depend on the refence rate and the spread (0.5% - 3,5%) which is negotiable.		
3. SECURED MORTGAGE LOANS FOR PURCHASE / REPAIR:		
a. WITH VARIABLE INTEREST RATE (linked to 6 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	4.43%	4.85%
b. WITH VARIABLE INTEREST RATE (linked to 1 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	4.43%	4.26%
c. WITH FIXED INTEREST RATE (for 3 years):	5.50%	5.50%
d. WITH FIXED INTEREST RATE (for 5 years):	5.75%	5.75%
e. WITH FIXED INTEREST RATE (for 10 years):	6.50%	6.50%
4. HOME EQUITY LOANS WITH VARIABLE INTEREST RATE (linked to Euribor) for amounts : from 10,000 – 100,000 euros		
	5.73%	5.56%
5. PERSONAL INSTALLMENT LOANS: (for amounts 3.000-25.000 euros & tenor 12-60 months) Fixed interest rate:		
	12.5-15.5%	12.5-15.5%
6. PERSONAL INSTALLMENT LOANS FOR BALANCE CONSOLIDATION OF OTHER CARDS AND LOANS: (for amounts 3.000-30.000 euros and tenor 12-84 months) Fixed interest rate:		
	11%-13.50%	11%-13.50%
*Bank maintains the right to define the maximum loan amount additional to 30,000euros depending on the type of products to be transferred.		

8. PERSONAL SECURED LOANS		
(for amounts 10,000 – 750,000 euros)		
Variable interest rate (inked to 3month Euribor)	3.98%-4.98%	3.87%-4.87%
"The above mentioned rates do not include the contribution of Law 128/75, which is to be added where necessary as provided by law."		

DEPOSITS		
DEPOSIT TYPE (amounts in EUR)	DECEMBER'11	JANUARY'12
1. CitiEasy II (Current Account for cards' payment)		
Over 15.000	0.10%	0.10%
500 - 15.000	1.00%	1.00%
0-500	0.00%	0.00%
2. Citi-one (Current account for individuals with interest rate applied to each bracket separately):		
Over 30.000	0.25%	0.25%
1.000 - 30.000	0.10%	0.10%
0-1.000	0.00%	0.00%
3. Regular Savings Account (Interest rate applied to each bracket separately):		
Over 100.000	0.50%	0.50%
30.000 - 100.000	0.25%	0.25%
1.000 - 30.000	0.10%	0.10%
0 - 1.000	0.00%	0.00%
4. Savings Account "Classic" (Interest rate applied to each bracket separately):		
Over 300.000	1.50%	1.50%
100.000 - 300.000	1.25%	1.25%
30.000 - 100.000	0.75%	0.75%
0 - 30.000	0.50%	0.50%
5. Easypay (Savings Account with tiered interest rate, monthly interest payments & two standard DEKO payments as prerequisite)		
Over 10.000	1.00%	1.00%
0 - 10.000	2.50%	2.50%
6. Current Account for companies with tiered interest rates:		
Over 150.000	0.25%	0.25%
1.000 - 150.000	0.10%	0.10%
0 - 1.000	0.00%	0.00%
7. Time deposits	Negotiable	Negotiable
For all accounts with tiered interest rates, the rate is applied to the entire amount of the deposit, whilst in the regular Savings account with interest rate applied to each bracket separately the rate is applied at the part of the deposit that responds to each bracket.		
Interest Rates for all types of deposit accounts of Greek Residents in Eur or foreign currency are subject to 10% taxation (withheld by the Bank and deposited to the respective tax authorities)		

CARD RATES			
		DECEMBER'11	JANUARY'12
Citibank VISA	Flex Classic	13.20%-19.20%	13.20%-19.20% *
	Flex Gold	13.20%-19.20%	13.20%-19.20% *
	Silver Vodafone FLEX	13.20%-19.20%	13.20%-19.20% *
	Gold Vodafone FLEX	13.20%-19.20%	13.20%-19.20% *
	Ολυμπιακός Citibank Visa FLEX	13.20%-19.20%	13.20%-19.20% *
	Ολυμπιακός Citibank Visa Gold FLEX	13.20%-19.20%	13.20%-19.20% *
	Silver	19.20%	19.20% *

	Gold	19.20%	19.20%	*
	Citibank Platinum Visa	14.25%	14.25%	*
	Silver Vodafone	19.20%	19.20%	*
	Gold Vodafone	19.20%	19.20%	*
	Φοιτητική Citibank Visa	19.20%	19.20%	*
	Φοιτητική Citibank Visa Vodafone	19.20%	19.20%	*
	Alico Citibank Visa Silver	19.20%	19.20%	*
	Alico Citibank Visa Gold	19.20%	19.20%	*
	Olympiakos Citibank Visa Silver	19.20%	19.20%	*
	Olympiakos Citibank Visa Gold	19.20%	19.20%	*
	Olympiakos Citibank Student Visa	19.20%	19.20%	*
	FIAT, ALFA ROMEO & LANCIA VISA	19.20%	19.20%	*
Citibank MasterCard				
	Flex Classic	13.20%-19.20%	13.20%-19.20%	*
	Flex Gold	13.20%-19.20%	13.20%-19.20%	*
	Affinity Card World MasterCard FLEX	13.20%-19.20%	13.20%-19.20%	*
	Shell Citibank MasterCard FLEX	13.20%-19.20%	13.20%-19.20%	*
	Κλασική	19.20%	19.20%	*
	Citibank Gold MasterCard	19.20%	19.20%	*
	Affinity Card World MasterCard	19.20%	19.20%	*
	ΠΑΟΚ MasterCard	19.20%	19.20%	*
	ΠΑΟΚ MasterCard Gold	19.20%	19.20%	*
	GLOU Citibank MasterCard	19.20%	19.20%	*
	Shell Citibank MasterCard	19.20%	19.20%	*
*plus 0,6% tax levy of L.128/75				
Diners Club				
	Diners Club FLEX, Diners Club Vodafone FLEX, Diners Club Unicef Flex, AEK-Diners FLEX	13.20%-19.20%	13.20%-19.20%	**
	Diners Club, Diners Club-Vodafone, Diners Club Unicef, AEK-Diners	19.20%	19.20%	**
*by paying 3% of the current balance				