



**Citibank announces the interest rates valid for February 2009.**

## A. LENDING RATES IN EURO

### 1. BUSINESS LOANS -REFERENCE RATES

a. Citibank Minimum Base rate :	7,13%	6,30%
b. Citibank Base rate :	8,02%	7,19%
c. Citibank Prime rate :	7,02%	6,19%
d. Citibank Business rate :	10,52%	9,69%

### 2. BUSINESS LOANS -REFERENCE RATES IN FOREIGN CURRENCY:

a. US DOLLARS:	3,91%	3,64%
b. YEN:	3,32%	3,16%
c. ENGLISH POUNDS:	5,37%	4,74%
d. SWISS FRANCS:	3,16%	3,02%

\*\*The final business rates depend on the reference rate and the spread (0.5% - 3,5%) which is negotiable.

### 4. 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)	4,84%-5,14%	4%-4,3%
b. WITH VARIABLE INTEREST RATE (linked to 1 month Euribor) :		
from 15,000 – 1,000,000 euros (based on Loan to Value)	4,47%-4,77%	3,58%-3,88%
c. WITH FIXED INTEREST RATE for 3 - 25 years:	6,30% - 6,90%	6,30% - 6,90%

### 5. HOME EQUITY LOANS WITH VARIABLE INTEREST RATE (linked to Euribor) for amounts :

from 10,000 – 100,000 euros	5,27%	4,38%
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### 6. 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%
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### 7. PERSONAL INSTALLMENT LOANS FOR BALANCE CONSOLIDATION OF OTHER CARDS AND LOANS

(FOR AMOUNTS 3.000 – 30.000 euros & tenor 12 - 84 months)

Fixed interest rate	11,00% - 13,50%	11,00% - 13,50%
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\*Bank maintains the right to define the maximum loan amount additional to 30,000 euros, depending on the type of products to be transferred

### 8. LOAN FOR INSTALLATION OF NATURAL GAS

(FOR AMOUNTS 1.000 – 10.000 euros & tenor 12 - 60 months)

Fixed interest rate	3,25%-6,5%	3,25%-6,5%
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### 9. PERSONAL INSTALLMENT LOANS SECURED WITH TIME DEPOSITS

(FOR AMOUNTS 20.000 – 500.000 euros & tenor 12 - 144 months)

Variable interest rate (linked to 6 month Euribor)	4,79%	3,95%
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"The above mentioned rates do not include the contribution of Law 128/75, which is to be added where necessary as provided by law."

## B. DEPOSITS

	JANUARY	FEBRUARY
DEPOSIT TYPE (amounts in euro)		RATE
1. CitiEasy II (Current Account for card's payment) :		
Over 15.000	0,10%	0,10%
10.000 - 15.000	2,50%	2,50%
500-10.000	3,00%	3,00%
0-500	0,00%	0,00%
2. Gold Plus 12 (Savings account with tiered interest rates and monthly interest application)		
Over 75.000	0,75%	0,75%
30.000 - 75.000	0,50%	0,50%
1.000 - 30.000	0,10%	0,10%
0-1.000	0,00%	0,00%
3. 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%
4. 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%
5. Savings Account 'Classic' (Interest rate applied to each bracket separately) :		
Over 300.000	3,50%	3,50%
100.000 - 300.000	2,50%	2,50%
30.000 - 100.000	2,00%	2,00%
5.000 - 30.000	1,50%	1,50%
0 - 5.000	1,00%	1,00%
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	up to 4.25% for 3 months and up to 4.00% for 6 months irrespective of sum depending on the total banking relationship of the customer	

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 responses to each bracket.

Interest Rates for all types of desposit 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)

## C. CITIBANK CARD RATES

		JANUARY	FEBRUARY
<b>Citibank VISA</b>	Silver	18,70%	18,7%*
	Gold	17,70%	17,7%*
	Citibank Platinum Visa	13,50%	13,5%*
	Silver Vodafone	18,70%	18,7%*
	Gold Vodafone	17,70%	17,7%*
	Student Citibank Visa & Student Citibank Visa Vodafone	18,70%	18,7%*
	Alico Citibank Visa Silver	18,70%	18,7%*
	Alico Citibank Visa Gold	17,70%	17,7%*
	AFFINITY CARD VISA	17,95%	17,95%*
	Olympiakos Citibank Visa Silver	18,35%	18,35%*
	Olympiakos Citibank Visa Gold	17,70%	17,7%*
	Olympiakos Citibank Student Visa	17,85%	17,85%*
	FIAT, ALFA ROMEO & LANCIA VISA	18,20%	18,2%*
	<b>Citibank MasterCard</b>	Classic	18,70%
Basic Citibank MasterCard		17,75%	17,75%*
Citibank Gold MasterCard		18,15%	18,15%*
ΠΑΟΚ MasterCard		18,35%	18,35%*
ΠΑΟΚ MasterCard Gold		17,70%	17,7%*
GLOU Citibank MasterCard		17,95%	17,95%*
Shell Citibank MasterCard		18,70%	18,7%*
		* plus 0,6% tax levy of L.128/75	
<b>Diners Club</b>	Diners Club, Diners Club-Vodafone, Diners Club Unicef, AEK-Diners	18.40	18.40**

\* by paying 3% of the current balance

All Citibank / Diners credit cards participate in the **Reward Program 'Meiono'**, whereas the card holder may take advantage of a decrease in interest rate by 2% for new transactions (cash withdrawals excluded).

The program is applicable to card holders when they fulfill the following criteria:

- α) Possession of the card for 12 consecutive months.
- β) for the last 6 consecutive months there has been a payment of at least the Minimum Due within the prescribed time as defined on the Monthly Statement.