

Citibank Conditions of Credit Card Interests and Charges

Effective as of November 27, 2008

Annual fees¹

	Citibank Silver Credit Card^{2, 5}	Citibank Gold Credit Card	Citibank Platinum Credit Card
Annual fee of Main Card for the first year	HUF 0	HUF 0	HUF 21 900
Annual fee of Main Card from the second year	HUF 5 400	HUF 14 900	HUF 21 900
Annual fee of Supplementary Card for the first year	HUF 0	HUF 0	HUF 0
Annual fee of Supplementary Card from the second year	HUF 3 900	HUF 9 800	HUF 14 900
Annual fee of Main card for CitiGold customers owning a balance necessary for CitiGold status			HUF 0

	Malév - Citibank Silver Credit Card	Malév - Citibank Gold Credit Card
Annual fee of Main Card for the first year ⁶	HUF 3 200	HUF 8 200
Annual fee of Main Card from the second year	HUF 6 400	HUF 16 400
Annual fee of Supplementary Card for the first year	HUF 0	HUF 0
Annual fee of Supplementary Card from the second year	HUF 3 900	HUF 9 800

	Shell - Citibank Silver Credit Card	Shell - Citibank Gold Credit Card
Annual fee ⁷	HUF 6 400	HUF 16 400
Annual fee of Supplementary Card for the first year	HUF 0	HUF 0
Annual fee of Supplementary Card from the second year	HUF 3 900	HUF 9 800

	T-Mobile - Citibank Silver Credit Card	T-Mobile - Citibank Gold Credit Card
Annual fee of Main Card for the first year	HUF 0	HUF 0
Annual fee of Main Card from the second year	HUF 4 100	HUF 11 200
Annual fee of Supplementary Card for the first year	HUF 0	HUF 0
Annual fee of Supplementary Card from the second year	HUF 2 900	HUF 7 400

In case of fixed deposit³ combined with application for Citibank credit card, or application for personal loan approved by the Bank, combined with application for Citibank MasterCard:

	Citibank Silver Credit Card	Citibank Gold Credit Card
Annual fee of Main Card for the first year	HUF 0	HUF 0
Annual fee of Main Card from the second year	HUF 5 400	HUF 14 900
Annual fee of Supplementary Card for the first year	HUF 0	HUF 0
Annual fee of Supplementary Card from the second year	HUF 3 900	HUF 9 800

	Travel Pack for all types of Citibank Silver Cards	Travel Pack for all types of Citibank Gold and Citibank Platinum Cards
Annual fee of Travel Pack ⁴	HUF 4 990	HUF 0
Annual fee of Travel Pack for supplementary card ⁴	HUF 4 990	HUF 0
Annual fee of Travel Pack for relatives of Card owner ⁴	HUF 4 990	HUF 4 990

¹ For standard (not co-branded) Silver and Gold main credit cards issued by Citibank and provided with VISA and MasterCard logos, as well as for T-Mobile-Citibank co-branded Silver and Gold main credit cards the annual fee will be charged every 12 months upon approval of the card and no annual fee will be charged in the first year. For other co-branded main credit cards the first year's annual fee is charged on the date of issuance of the first statement following activation of the card, thereafter every 12 months upon the date of the card's approval. For supplementary cards the annual fee is charged every 12 months upon approval of the main card, however, for the first time annual fee is charged only in the 2nd year upon the supplementary card's approval.

² In case of Citibank Student cards no annual fee will be charged in the first three years. No supplementary cards may be applied for to Citibank Student cards.

³ See further conditions in the Conditions of Interest and Charges of Fixed Deposits.

⁴ Travel Pack is an optional service for Silver Cards and relatives of Card owners and applying for it does not influence approval of the card application. AIG Europe S.A. Branch Office in Hungary provides the travel insurance included in the Travel Pack. The relevant terms and conditions of the insurance specify details of the travel insurance.

⁵ The CitiBankAtWork program offers the card with 0 annual fee charged in the first year based on the co-operation between Citibank and employer. From the second year on no annual fee is charged in case of 180,000 HUF or more annual spending. Regarding the spending volume the followings are not taken into consideration:

- credit card transaction fees,
- other interests and fees (eg: late fee, overlimit fee, etc.)
- credited customer's repayment,
- spendings with supplementary cards linked to the primary card.

Free annual fee is guaranteed only in case every minimum amount is paid until the due date during the whole year.

⁶ No first year annual fee will be charged for Malév-Citibank Silver and Gold cards, applied from 1. July - 30 Sept 2008.

⁷ No first year annual fee will be charged for Shell-Citibank Silver and Gold cards, applied from 6 October - 31 December 2008.

Additional card fees

Monthly interest on credit ¹	2.95% / Platinum: 2.45%	Repayment by postal cheque	HUF 250
Minimum amount payable ²	min. 2.8% / min. HUF 2 000	Repayment in bank branch	HUF 350
Purchase commission	Free of charge	Charge for safe custody ⁵	HUF 1 000/month/transaction
Cash withdrawal fee	2.5%, minimum HUF 1 000	Charge for credit card blocking	Free of charge
Late fee ³	HUF 3 500	Charge for card replacement fee ⁶	Free of charge
Overlimit fee	HUF 3 200	Charge for special procedure	Free of charge
Monthly account statement fee ⁴	HUF 250		
Credit Shield Insurance fee ⁷	0.79% of the credit drawn / max. HUF 5 000/month		
Charge for requiring information from the Central Credit Information System (KHR) ⁸	HUF 2 087		
Citibank SMS Alerting Service ¹³	HUF 400/month / Platinum: HUF 0/month		
Charge for Direct Debit	HUF 0		
Re-printing of credit card statements older than three months	HUF 300/statement		
Citibank Online internal transfer from own credit card to own bank account ⁹	2.5%, min. HUF 1 000		
CitiPhone transfer from own credit card to other bank account ^{9, 10, 12}	2.5%, min. HUF 1 000		
CitiPhone transfer from own credit card to other bank account over HUF 50 000 (Equal Payment Plan) ^{9, 11, 12}	HUF 0		
CitiPhone transfer to other bank account over HUF 100 000 to the charge of Temporary Facility granted on the own credit card (Advanced Loan on Phone) ¹²	HUF 0		
Emergency cash abroad (if credit card is lost or stolen abroad and customer needs urgent cash): Citigroup's foreign units may define a service fee from time to time, to be borne by Cardholder. Citibank Zrt. charges a fee of USD 25 for emergency cash granted to customers of Citigroup's foreign branches. If this service is granted by the international card companies Visa or MasterCard, because no Citibank branch is operating in the country concerned, the service fee will be defined by the relevant card company. Minimum service fee amounts to USD 25.			

Cash withdrawal limit: the credit facility available for cash-type Transactions at least the 50% of the total Credit Line. The Bank reserves the right to modify the amount of the cash withdrawal limit unilaterally, at its own discretion, under consideration of the above-mentioned limit of 50%, on any credit card cycle date. Citibank is authorised, at its own discretion, to define and modify unilaterally the payment deadline or the period available for the repayment of the credit facility and on changing such term or period. Citibank reserves the right to waive on ad hoc basis collection of any fees included in this Conditions of Interests and Fees, strictly under consideration of its business interests.

For Citibank Student Cards, Citibank will grant 10% cash back (but not more than HUF 1 000 in a month) on the amount of card purchases performed at the below-listed units during 6 months following issuance of the card credited latest in the second statement following the date of purchase: box-offices of MÁV and GYSEV, booking-offices of Volánbusz, box-offices of BKV located in Akácfa utca, Nyugati téri aluljáró, Őrs vezér tér and Moszkva tér, mobile phone topping up through ATMs.

Citibank will grant the amount of the first retail transaction up to HUF 10000 in case of contracts based on pre-embossed card credited to customer's card account latest in the second statement following the date of the purchase.

¹ Interest will be charged on cash withdrawal and on Citibank Online internal transfers in all cases. If the full amount of the Credit Line Drawn is not repaid within the Payment Deadline, monthly interests will be charged on the entire amount of the purchase from the date of purchase until the end of the relevant settlement period (General Terms and Conditions, V/2).

² The Minimum Amount Payable represents 2.8% of the aggregate amount of the credit used as stated by the Bank in the statement following the relevant settlement period, with the addition of the due instalments related to the Equal Payment Plan, Loan on Phone and Advanced Loan on Phone products, as well as of the aggregate amount of overlimit, interests, default interests and the unpaid portion of the Minimum Amount Payable specified in the previous statement. If the amount of the Credit Line Drawn exceeds HUF 2 000, at least HUF 2 000 is payable, while if it is less than HUF 2 000, its amount will be payable as Minimum Amount Payable.

³ No Late Fee will be charged for small amount payment defaults under HUF 1 000/month.

⁴ No monthly account statement fee is applicable for Individual Liability Corporate Cards and for Platinum Cards.

⁵ The Bank will be entitled to charge a fee for safe custody from the date of the event giving ground reason for the application of the safe custody. The fee for safe custody is charged on monthly basis.

⁶ Cards are mailed in Hungary free of charge. In case of mailing abroad, mailing fee equalling the current tariffs of UPS (United Parcel Services) will be charged.

⁷ Only statements of customers applying for Credit Shield Insurance service will include this fee. The fee payable amounts to 0.79% of the credit covered by insurance drawn and subsisting on the last date of the relevant settlement period, however not more than HUF 5000/month. Credit Shield Insurance is an optional service and its application will not influence approval of the card application. Generali-Providencia Zrt. provides the Credit Shield Insurance. See details of the Credit Shield Insurance in the relevant Insurance Terms and Conditions.

⁸ Requiring information from the Central Credit Information System is free of charge once a year. The fee indicated in the table of fees will be charged for any additional requests.

⁹ Internal transfers through Citibank Online and money transfers through CitiPhone qualify as cash withdrawal Transactions and are available up to the limit amount of Cash Withdrawal.

¹⁰ No Loan on Phone service is available for this Transaction.

¹¹ Using Loan on Phone service is indispensable for this Transaction.

¹² As a general rule, transfer orders may be issued to the charge of the cash withdrawal facility; however the Bank reserves the right to allow using of the Loan on Phone service also over the cash withdrawal limit amount. Any Loan on Phone loan drawn over the cash withdrawal limit qualifies also as cash withdrawal transaction. The Advanced Loan on Phone service may be required to the charge of the Temporary Credit line established by the Bank. Transfer orders through CitiPhone are accepted by 1 p.m. on working days for same-day processing.

¹³ For Citibank Student Cards the service is granted free of charge in the first three years upon issuance of the card, if customer has required such service at the same time of card application.

Equal Payment Plan/ Cash Equal Payment Plan Loan on Phone and Advanced Loan on Phone¹

Minimum amount of Purchase and ATM transactions and of cash transactions ⁴ performed by transfer through Citibank Online for which Equal Payment Plan / Cash Equal Payment Plan services may be required: HUF 50 000 ²	Minimum amount of transfer from credit card to an other account through CitiPhone, for which the Loan on Phone service is available: HUF 50 000 Minimum amount of transfer from credit card to an other account through CitiPhone, for which the Advanced Loan on Phone service is available: HUF 100 000 to HUF 3 000 000	
- Available tenors and monthly interest rate ³ :	- Available tenors and monthly interest rate ³ :	
Equal Payment Plan / Cash Equal Payment Plan	Loan on Phone	Advanced Loan on Phone
12-48 months: 2.46% (APR: 33.83%)	12-48 months: 2.46% (APR: 33.83%)	12-60 months: 2.21-2.5% (APR: 28,56-36,83%) ⁶
Preferential cash withdrawal fee on cash-type transactions on ATMs under Equal Payment Plan / Cash Equal Payment Plan		2%, min. HUF 1 000
Fee payable for partial prepayment in connection with Equal Payment Plan / Cash Equal Payment Plan and with Loan on Phone and Advanced Loan on Phone ⁵		HUF 5 000
Fee payable for full prepayment in connection with Equal Payment Plan / Cash Equal Payment Plan and with Loan on Phone and Advanced Loan on Phone ⁵		HUF 10 000

¹ Exclusively Cardholders entitled to temporary Credit line increase approved by the Bank following a credit risk assessment may apply for Advanced Loan on Phone service. Any amounts repaid from Advanced Loan on Phone will not added to the Available Credit Line; that means, this part of the Credit Line is not a revolving credit, though the Advanced Loan on Phone makes part of the Credit Line - with the exceptions specified in the General Contracting Conditions. Instalments of Advanced Loan on Phone will be debited every month, on the turning date.

² The limit amount is to be understood by Transactions in the case of Cash Withdrawal Transactions, but Transactions may be cumulated in the event of purchase-type transactions (Purchase).

³ The amount of the last repayment instalment may differ for Equal Payment Plan/ Cash Equal Payment Plan and for Loan on Phone and Advanced Loan on Phone.

⁴ Cash Transactions include: Cash Withdrawal Transaction on automatic teller machines (ATMs), cash release to Cardholders by authorised merchants, any card Transactions performed in post offices or in casinos, so-called cash transfers with credit cards and any other transactions that, in compliance with the instructions issued from time to time by the international card companies or by the bank, are qualified as transactions to be managed in the

same manner as cash withdrawal transactions; also transfer from the credit card to Cardholder's retail account kept with the Bank through Citibank Online or through CitiPhone qualifies as Cash Withdrawal.

⁵ Partial and full prepayment fee is to be understood by each Equal Payment Plan / Cash Equal Payment Plan and for Loan on Phone and Advanced Loan on Phone. The portion over the minimum amount applicable for the product concerned and specified in the above table (HUF 50 000 for Equal Payment Plan / Cash Equal Payment Plan and for Loan on Phone and HUF 100 000 for Advanced Loan on Phone) may be prepaid at maximum.

⁶ In case of Advanced Loan on Phone products applied after November 27, 2008 the following rates are applicable: interest: 2.21-2.75%, APR: 29.97-38.46%.

The monthly interest rate is the cost taken into account for calculating the APR. The APR has been determined in consideration of the current conditions and in compliance with the prevailing legal regulations. Should the conditions change, the rate of the APR may also change. One month is the settlement period taken into account for calculating the APR. The value of the APR does not reflect the credit's interest risk. APR rate defined is based on 41/1997 Government Decree 11./D § - 500 000 HUF amount, 1 year term.

Credit Card annual percentage rates (APR) by card types*:

	Silver Card in the first year	Gold Card in the first year	Silver Card from the 2 nd year	Gold Card from the 2 nd year
Citibank Credit Card	42.90%	42.90%	45.02%	48.90%
Malév-Citibank Credit Card	44.15%	46.14%	45.42%	49.53%
Shell-Citibank Credit Card	45.42%	49.53%	45.42%	49.53%
T-Mobile-Citibank Credit Card	42.90%	42.90%	44.50%	47.37%
Citibank Credit Card applied for in combination with fixed deposit or with personal loan application	42.90%	42.90%	45.02%	48.90%

Citibank Platinum Credit Card for Citigold customers owning a balance required for Citigold status	34.77%
Citibank Platinum Credit Card in all other cases	43.03%
Citibank Student Card**	42.90%

* The monthly interest rate is the cost taken into account for calculating the APR. The APR has been determined in consideration of the current conditions and in compliance with the prevailing legal regulations. Should the conditions change, the rate of the APR may also change. One month is the settlement period taken into account for calculating the APR. The value of the APR does not reflect the credit's interest risk.

** As of 31 March 2008, no new Citibank Student Cards can be applied for. Citibank Student Cards issued previously remain in full force with unchanged conditions. From the fourth year following issuance, the APR of the Citibank Student Cards equals the APR of Citibank Silver Cards applicable from the second year.