

II. List of Consumer Interest Rates and Charges

Effective: 29 July 2009

General Conditions

- a) The First and Last Day of Interest Calculation (Interest Period), Credit of Interest
- aa) *Accounts* (HUF and FCY c/a, MMIA, Savings Account)
The interest period shall last from the first day of the calendar month until the last day of the same calendar month. Interest is calculated on a daily basis, considering the positive closing balance of the account on the given calendar day (in case of public and banking holidays the Bank considers the closing balance on the last working day before such holidays). These daily interests shall be added and the total interest amount shall be credited on the account on the last working day of the calendar month with the same value date. If the last day of the given calendar month is not a working day then the credit of interest shall take place on the last working day of this month with the same value date in such a way that the credited total interest amount shall also contain the daily interests calculated regarding the public/banking holidays following the last working day of this calendar month.
- ab) *Time Deposits* (HUF and FCY)
The bank calculates the interest from the banking day on which the amount is deposited until the calendar day before the deposit maturity date. The interest amount shall be credited on the deposit maturity date. In case of automatically renewing deposits the first day of interest calculation of the next interest period shall be the last day of the previous interest period considering the actual interest rate effective on this renewal date being applicable for the next interest period as the basis of the interest calculation.
- ac) *Market Linked Deposits, Premium Savings Accounts*
The given deposit offer shall contain the interest period and the interest credit day. Unless otherwise specified, interest shall be credited on the last working day of the calendar month, apart from the time deposits, in case of which the Bank shall credit the interest amount on the deposit maturity date.
- ad) *Overdraft*
The terms set out in the above aa) section shall be applied regarding the interest period, on condition that the basis of the interest calculation shall be daily amount of credit line drawn.
- b) Interest calculation: $\text{Interest} = (\text{Principal} \times \text{Interest rate} \times \text{Days}) / \text{Base}$ (365 days in case of HUF and GBP (in case of leap years 366 days), and 360 days in case of USD, CHF, EUR, CAD)
- c) The interest rates specified in the List of Interest Rates and Charges represent gross interest rates.
- d) In the event of early release of a Time Deposit, the valid current-account interest in the given currency is credited.
- e) Time Deposits may be opened in HUF or in foreign currencies. The deposits may be of single maturity or automatically renewable. Interest may be capitalized.
- f) The bank reserves the right to offer different interest rates than stated in the List of Consumer Interest Rates and Charges under separate consideration, with maximum values of; in case of HUF Time Deposits, the announced BUBOR + 5% for the given tenor; in case of foreign currency, the subscribed Time Deposit rates for the given tenor by the Citibank Treasury + 5%, for which the Citiphone Banking Service can give information.
- g) The List of Interest Rates and Charges have been published in both Hungarian and in English. Should there be any difference between the two versions, or any problems of interpretation, the Hungarian version is to be regarded as definitive.

1 Time Deposit interest rates (expressed as an annual percentage for each interest-rate bracket)

1.1 Interest rates on HUF deposits (the interest rates are in all cases the same as the Effective Interest Rate¹)

1.1.1 General (standard) time deposit opening conditions

Time Deposit minimum opening amounts

HUF 200 000

HUF	1 week	1 month	2 month	3 month	6 month	12 month
35 000 000 +	3,90%	4,70%	4,50%	5,50%	5,50%	6,50%
15 000 000 - 34 999 999 Ft	3,70%	4,65%	4,50%	5,20%	5,50%	6,50%
6 000 000 - 14 999 999 Ft	3,40%	4,60%	4,50%	5,00%	5,50%	6,00%
1 500 000 - 5 999 999 Ft	3,20%	4,00%	4,50%	4,80%	5,50%	6,00%
750 000 - 1 499 999 Ft	2,90%	4,00%	4,50%	4,70%	5,50%	6,00%
200 000 - 749 999 Ft	2,40%	4,00%	4,50%	4,60%	5,50%	6,00%

1.1.2 Time deposit offer for existing money

In case of new time deposit opening for 2 months tenor, amounts exceeding HUF 200 000: 7,50%

In case of new time deposit opening for 6 months tenor, amounts exceeding HUF 200 000: 7,50%

The exceptional rate of interest shall only be valid for new, automatically renewed deposit opening, with respect to the first – 2 (two) (in case of the two months offer) and 6 (six) (in case of the six months offer) months – period, in the case of the initiation in a branch, via CitiPhone Banking or via Citibank Online. The automatic renewal of an existing deposit does not qualify as new time deposit opening.

¹Effective Interest Rates

1.2 Foreign Currency Time Deposits

1.2.1 EUR Time Deposits % / Effective Interest Rates (EIR)

In case of fresh money to the bank for 3 month tenor, amounts exceeding 2 500 EUR: 1,50%² (EIR: 1,5 2%)

EUR	1 week		1 month		2 month		3 month		6 month		12 month	
	%	EBKM	%	EBKM	%	EBKM	%	EBKM	%	EBKM	%	EBKM
80 000 + EUR	0,15%	0.15%	0,25%	0.25%	0,35%	0.35%	0,50%	0.51%	0,75%	0.76%	1,00%	1.01%
40 000 - 79 999 EUR	0,10%	0.10%	0,20%	0.20%	0,30%	0.30%	0,45%	0.46%	0,65%	0.66%	0,80%	0.81%
10 000 - 39 999 EUR	0,05%	0.05%	0,15%	0.15%	0,25%	0.25%	0,35%	0.35%	0,50%	0.51%	0,65%	0.66%
2 000 - 9 999 EUR	0,05%	0.05%	0,05%	0.05%	0,05%	0.05%	0,05%	0.05%	0,05%	0.05%	0,05%	0.05%

Time Deposit minimum opening amounts

EUR 2 000

1.2.2 USD Time Deposits % / Effective Interest Rates

In case of fresh money to the bank for 6 month tenor, amounts exceeding 2 500 USD: 1.50%² (EIR: 1.52%)

USD	1 week		1 month		2 month		3 month		6 month		12 month	
	%	EBKM	%	EBKM	%	EBKM	%	EBKM	%	EBKM	%	EBKM
100 000 + USD	0,05%	0.05%	0,20%	0.20%	0,25%	0.25%	0,35%	0.35%	0,70%	0.71%	1,00%	1.01%
50 000 - 99 999 USD	0,05%	0.05%	0,15%	0.15%	0,20%	0.20%	0,25%	0.25%	0,65%	0.66%	0,90%	0.91%
12 500 - 49 999 USD	0,05%	0.05%	0,10%	0.10%	0,15%	0.15%	0,20%	0.20%	0,55%	0.56%	0,70%	0.71%
2 000 - 12 499 USD	0,01%	0.01%	0,01%	0.01%	0,01%	0.01%	0,05%	0.05%	0,05%	0.05%	0,05%	0.05%

Time Deposit minimum opening amounts

USD 2 000

²Deposits opened after individual consulting at a branch or via CitiPhone will receive this interest in accordance with the tiered interest rate structure on the entire amount of the deposit, provided that the money deposited is from outside the Bank, i.e. provided that prior to the opening of the deposit it was not kept or managed by the Bank in any form. The amount deposited should represent an increase compared to the average customer balance of previous month, the exceptional rate of interest applies only for deposits opened within 10 banking days after the amount has arrived to the customer's banking account.

This high rate of interest is valid for the first – three (in case of EUR time deposit) and six (in case of USD time deposit)- month – period of an automatically renewable deposit. After the first period the deposit will be renewed at the interest rate specified in the List of Interest Rates and Charges valid at the time of renewal.

The Bank reserves the right to reject time deposit opening instruction or use -instead of the exceptional interest rate- the standard deposit interest rate contained in the List of Interest Rates and Charges valid on the opening date of the deposit, in case of existing time deposit, if - based on Customer's balance history- the Bank does not deem the amount intended to be deposited as a balance increase, but only as a transfer of deposit already managed by the Bank to receive higher interest rate, with special regards to the following:

- (a) cash withdrawal of the mentioned amount followed by repayment of the amount to any customer account within a short period of time,
- (b) transfer of an amount to any Customers' or Customer's relatives' account at another bank followed by retransfer to Citibank within a short period of time.

1.2.3 GBP Time Deposits (the interest rates are in all cases the same as the Effective Interest Rate)

GBP	1 week	1 month	2 month	3 month	6 month	12 month
300 000 +	0,40%	0,50%	0,80%	1,00%	1,10%	1,20%
60 000 - 299 999	0,30%	0,40%	0,60%	0,80%	0,90%	1,00%
5 000 - 59 999	0,20%	0,30%	0,50%	0,60%	0,70%	0,90%
1 000 - 4 999	0,15%	0,20%	0,30%	0,50%	0,60%	0,80%

Time Deposit minimum opening amounts

GBP 1 000

1.2.4 CHF Time Deposits % / Effective Interest Rates

CHF	1 week		1 month		2 month		3 month		6 month		12 month	
	%	EIR	%	EIR	%	EIR	%	EIR	%	EIR	%	EIR
750 000 +	0.01%	0.01%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.15%	0.15%
150 000 - 749 999	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.10%	0.10%
12 000 - 149 999	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%
1 500 - 11 999	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Time Deposit Minimum Opening Amounts

CHF 1 500

1.3 Investment Escrow Amount

1.3.1 In case of purchase of structured notes the bank automatically blocks the investment escrow amount, without any further customer instruction, between the date of the purchase instruction and the date of the settlement, in accordance with terms and conditions applicable for investment services. The investment escrow amount shall qualify as funds over which the customer is not entitled to freely dispose.

1.3.2 The bank calculates and pays interest exclusively in connection with the HUF denominated investment escrow amount blocked in connection with HUF denominated structured notes. Such investment escrow amount shall earn interest as a single maturity, HUF denominated bullet deposit, according to the daily interest calculation, with an interest rate applicable for the standard, one month duration deposit between the range of HUF 6.000.000-14.9999999, on the day of the purchase instruction. The investment escrow amount is blocked on the day of the purchase instruction and matures on the day of issuance of the structured notes. The interest earned is credited on the current account of the customer on the maturity date of the investment escrow amount.

1.3.3 Should the customer cancel his/her purchase instruction the bank breaks the investment escrow amount. In case the given investment escrow amount is under the scope of interest payment (as per 1.3.2.) the interest effectively payable equals to interest applicable for the current account.

2 Transaction-account interest rates

2.1 Current Accounts

Account Type	Annual Interest Rate	EIR
HUF Current Account	0.10%	0.10%
EUR Current Account	0.00%	0.00%
USD Current Account	0.00%	0.00%
GBP Current Account	0.25%	0.25%
CHF Current Account	0.05%	0.05%
CAD Current Account	0.25%	0.25%

2.2 Other types of account

2.2.1 Citibank Money Market Indexed Account

You can open Citibank Money Market Indexed Account if you already have a Citibank Current Account. The Citibank Money Market Indexed Account is a demand-type, forint-based transaction account, the interest rate of which is tied to the 1-day BUBOR³. The interest payable is determined once a month, on the last working day of the month, based on the following formula:

Weighted average of 1-day BUBOR daily values minus 6%

Account Type	Annual Interest Rate	EIR
Money Market Indexed Account ⁴	3,30%	3,30%

The Bank determines the value of the interest for the given calendar month on the last banking day of the given month, as the result of **the weighted mathematical average of the official 1-day BUBOR daily values** quoted on each banking day in the given calendar month, **minus 6%**. The interest calculated according to the above formula on the basis of the daily balance is credited on the last day of the given month. With

respect to Saturdays, Sundays and bank holidays, the BUBOR value quoted on the banking day preceding such days is taken into account. On Saturdays and Sundays, the balance registered on the Friday shall constitute the basis for calculating the interest. The applicable BUBOR values are set by the National Bank of Hungary (MNB) and published by it on every banking day, to an accuracy of two decimal places. The Bank reserves the right to modify the value of the interest-calculation index in line with changes in the money market, without advance notice. If the interest determined on the basis of the above formula is negative, the Bank will not pay interest on the balance of the account. The 1-month BUBOR daily values quoted on banking days are available on the MNB's website (www.mnb.hu) or from our personal bankers at the branches, and also via our telephone-based customer information service, every day after 11 a.m. All interest rates and EBKM (effective deposit) rates related to the month preceding the given month can be found on our website (www.citibank.hu) or at our branches, or are obtainable from our personal bankers via our telephone-based customer information service.

If the Account is closed in mid-month (i.e. before the last banking day of the given month), the applicable pro rata interest is calculated using the interest rate published with respect to the preceding month.

No multiple direct collection, debit orders or future dated one-off HUF/LCY transfer, nor standing orders, may be given to the credit or to the debit of a CitiBank Indexed Money Market Account, whether to or from another account within the Bank or to or from an account at another institution. The CitiBank Indexed Money Market Account cannot be the cost bearing account.

³BUBOR: Budapest Interbank Offer Rate, i.e. a benchmark-type interest rate, expressed as a percentage, at which Budapest-based banks lend to each other, which the MNB establishes and announces every day based on the offers of 8 commercial banks, and which is published as "BUBOR" on the Reuters Monitor page. One-day (overnight: O/N), as well as 1, 3 and 6-month credit interest rates are available on the domestic interbank money-market. The one-day BUBOR is the interest rate on (primarily interbank) placements or loans of 1-day's maturity, starting on T day and maturing on T+1 day.

⁴Sample calculation: Daily values of 1-day BUBOR during the month of June 2009:

Banking days	1 day BUBOR	No. of days	Banking days	1 day BUBOR	No. of days	Banking days	1 day BUBOR	No. of days									
29-May-09	9.30%	1	11-Jun-09	9.30%	1	23-Jun-09	9.30%	1	<table border="1"> <tr> <td>Weighted average</td> <td>9.30%</td> </tr> <tr> <td>Index</td> <td>-6.0%</td> </tr> <tr> <td>Interest rate for the month of June</td> <td>3.30%</td> </tr> <tr> <td>EIR for the month of June</td> <td>3.30%</td> </tr> </table>	Weighted average	9.30%	Index	-6.0%	Interest rate for the month of June	3.30%	EIR for the month of June	3.30%
Weighted average	9.30%																
Index	-6.0%																
Interest rate for the month of June	3.30%																
EIR for the month of June	3.30%																
02-Jun-09	9.30%	1	12-Jun-09	9.30%	3	24-Jun-09	9.30%	1									
03-Jun-09	9.30%	1	15-Jun-09	9.30%	1	25-Jun-09	9.30%	1									
04-Jun-09	9.30%	1	16-Jun-09	9.30%	1	26-Jun-09	9.30%	3									
05-Jun-09	9.30%	3	17-Jun-09	9.30%	1	29-Jun-09	9.30%	1									
08-Jun-09	9.30%	1	18-Jun-09	9.30%	1	30-Jun-09	9.30%	1									
09-Jun-09	9.30%	1	19-Jun-09	9.30%	3												
10-Jun-09	9.30%	1	22-Jun-09	9.30%	1												

3 Savings Account interest rates (in accordance with the rules of tiered interest)

3.1 HUF Account

HUF	Annual Interest Rate	EIR
1 500 000 +	3.50%	3.50%
500 000 - 1 499 999 Ft	3.00%	3.00%
0 - 499 999 Ft	2.50%	2.50%

3.2 Foreign Currency Account

Account Type	Annual Interest Rate	EIR
EUR Savings Account	0.00%	0.00%
USD Savings Account	0.00%	0.00%
GBP Savings Account	0.00%	0.00%
CHF Savings Account	0.00%	0.00%

From June 20, 2005 it will no longer be possible to open a new foreign-currency savings account. Until notification to the contrary, existing foreign-currency savings account contracts will remain in effect, although from June 20, 2005 the interest paid on all foreign-currency savings accounts is 0% (EIR: 0.00%).

4 Savings Plus Account interest rates

4.1 Customers in (i) Citigold status and (ii) Citibank 0 HUF Bank Accounts (TOP and VIP fee package) are entitled to open a Savings Plus Account

4.2 Savings Plus Account interest rate:

4.2.1 For customers in Citigold status: current MNB (Central Bank) base rate reduced by 2%, at present: 6,50%, EIR:6,50%*

4.2.2 For customers in Citibank 0 HUF Bank Accounts (TOP and VIP fee package): current MNB (Central Bank) base rate reduced by 2,5%, at present: 6,00%, EIR:6,00%*

4.3 Conditions:

4.3.1 Condition of Savings Plus Account opening is that the customer within named in 4.1 point holds a HUF current account, and the daily closing balance of the HUF current account designated by the customer exceeds (i) in case of customers in Citigold segment HUF 1 000 000, (ii) in case of customers in Citibank 0 HUF Ban Accounts (TOP and VIP fee package) HUF 300 000 (hereinafter: minimum balance) Onyl one Savings Plus account can be linked to one designated HUF current account. The owner of the designated HUF current account and the Savings Plus account shall be the same. If the customer instructs the Bank to change the relationship/ownership of either the designated HUF current account or the Savings Plus account, the Bank shall also change the relationship/ownership of the account linked to the account concerned.

4.3.2 The Bank will examine, on each banking day, the balance of the designated HUF current account. If the balance of the designated HUF current account is less than the minimum balance, the Bank will restore the balance of the account to the minimum balance, on the given banking day by debiting the Savins Plus account.

4.3.3 In cases other than the case covered by the point 4.3.2, the Bank shall be entitled to transfer the total balance of the Savings Plus account to the designated HUF current account and to close the Savings Plus account:

4.3.3.1 If the customer instructs the Bank to close the designated HUF current account and does not designate another HUF current account

4.3.3.2 If the customer is not entitled to hold a Saving Plus account due to fee package change (including the cancelation of Citigold status)

4.3.3.3 If the customer does not meet any other conditions stated under point 4.3.

*The interest rate is subject to change depending on the MNB (Central Bank) base rate. The new interest rate will be applied from the effective date defined by the MNB announcement.

5 Loans associated with current accounts

The Bank charges credit interest on the daily balance of the used amount of the overdraft limit. Method of interest calculation: Interest amount = (Capital x Interest rate x No. of days) / 365 days (in case of leap years 366 days)

5.1 Citibank Secured Credit

5.1.1 Annual credit interest 15% (APR⁸: 16.08-28.97%)

5.2 Citibank Authorized Overdraft

5.2.1 Annual credit interest For CitiBlue customers: 25% (APR⁵: 28,07%)
For CitiGold customers: 15% (APR⁵: 16,08%)

5.3 Citibank Balane Based Overdraft⁷

5.3.1 Annual credit interest For CitiBlue customers: 25% (APR⁵: 28,07%)
For CitiGold customers: 15% (APR⁵: 16,08%)

⁵The APR has been determined in accordance with the latest conditions and the effective statutory provisions, and may change in the event of an amendment to these conditions or a change in the law. The size of the APR does not reflect the degree of interest risk associated with the loan.

6 Pertaining to HUF Time Deposit Combined with Mutual Fund Unit Purchase “for fresh money”

6.1 General Conditions:

6.1.1 The Bank shall pay an annual interest rate of 11% (EIR: 11,00%) on the full amount of any 1-month time deposit (hereinafter: deposit) stated under point 6.1.2, opened at a branch of the Bank, provided that the money deposited is from outside the Bank, i.e. provided that prior to the opening of the deposit, it was not kept or managed by the Bank in any form. The amount deposited should represent an increase compared to the average customer balance of previous month and at the same time as the deposit is opened, the deposit-holder

shall purchase from the fresh fund from outside the Bank mutual fund units at the Bank issued under the name (to the credit and debit) of any one or more of the following funds (hereinafter: mutual fund units):

- Aegon Alfa Derivative Fund
- Aegon Belföldi Kötvény Alap
- Aegon Közép-Európai Részvény Alap
- Aegon MoneyMaxx Express
- Aegon Nemzetközi Kötvény Alap
- Aegon Nemzetközi Részvény Alap
- Aegon Ozon Capital Protected Derivative Fund
- Allianz Investors Vision
- Allianz PIMCO Euro Bond Total Return
- Allianz RCM BRIC Equity Fund
- Allianz RCM Euroland Equity Growth Fund
- Allianz RCM Europe Equity Growth Fund
- Allianz RCM Global Agricultural Trends
- Allianz RCM Global Agricultural Trends
- Allianz RCM Global Emerging Markets Fund
- Allianz RCM Global Emerging Markets Fund USD
- Allianz RCM US Equity Fund
- Allianz RCM US Equity USD
- Allianz-dit Global EcoTrends
- Allianz-dit Growing Markets Protect
- BGF USD High Yield Bond Fund
- Blackrock Emerging Europe Fund
- Blackrock Global Allocation EUR
- Blackrock Global Allocation Hedged EUR
- Blackrock Global Allocation USD
- Blackrock Latin America Fund
- Blackrock New Energy Fund
- Blackrock US Flexible Equity Fund
- Blackrock US Flexible Hedged EUR
- Blackrock World Energy Fund
- Blackrock World Energy Hedged EUR
- Blackrock World Gold Fund
- Blackrock World Gold Hedged EUR
- Blackrock World Mining Fund
- Blackrock World Mining Hedged EUR
- Budapest (II.) Kötvény Befektetési Alap
- Budapest Növekedési Részvény Alap
- Credit Suisse Convert Europe Aberdeen
- Credit Suisse Eastern Europe Aberdeen
- Credit Suisse Euro Bond Fund Aberdeen
- Credit Suisse Euro Money Market Aberdeen
- Credit Suisse Future Energy Fund Aberdeen
- Credit Suisse Global Prestige Aberdeen
- Credit Suisse Global Prestige USD Aberdeen
- Credit Suisse High Yield Bond Fund EUR Aberdeen
- Credit Suisse Magyar Kötvény Befektetési Alap Aberdeen
- Credit Suisse Russia Explorer Fund Aberdeen
- Credit Suisse USD Bond Fund Aberdeen
- Credit Suisse USD Money Market Aberdeen
- Franklin Eastern European Equity Fund
- Franklin European Small&Mid Cap Growth Fund
- Franklin High (Euro) Yield Fund
- Franklin High Yield Fund
- Franklin India Fund
- Franklin India Fund EUR
- Franklin MENA Fund
- Franklin MENA Fund
- Franklin Mutual European Fund
- Franklin Templeton Global REITs (Euro) Fund
- Franklin Templeton Global REITs (USD) Fund
- Franklin US Government Fund
- Futura Indexkövető Részvényalap
- ING Biotechnology
- ING Emerging Europe Fund
- ING Emerging Markets Debt Hard Currency
- ING Eurocredit
- ING European Food and Beverages
- ING European Telecoms
- ING Global High Dividend EUR
- ING Global High Dividend USD
- ING Globális Részvény Befektetési Alap
- ING Indexkövető Részvény Befektetési Alap
- ING Industrials
- ING Kötvény Befektetési Alap
- ING Latin America Fund
- ING Prestige and Luxe
- Schroder ISF Asia Pacific Property Securities USD
- Schroder ISF Asian Bond EUR Hedged
- Schroder ISF Asian Bond USD
- Schroder ISF China Opportunities USD
- Schroder ISF Emerging Markets Debt
- Schroder ISF Emerging Markets Debt EUR Hedged
- Schroder ISF Euro Corporate Bond Fund
- Schroder ISF European Defensive
- Schroder ISF European Defensive 6 Monthly
- Schroder ISF European Equity Alpha
- Schroder ISF Global Energy
- Schroder ISF Global Property Securities EUR Hedged
- Schroder ISF Global Property Securities USD
- Schroder ISF Greater China USD
- Schroder ISF Korean Equity USD
- Schroder ISF Latin America Equity EUR Hedged
- Schroder ISF Latin America Equity USD
- Schroder ISF Middle East EUR
- Schroder ISF Middle East USD
- Schroder ISF Pacific EUR
- Schroder ISF Pacific USD
- Schroder ISF US Small Companies USD
- Schroder ISF US Small & Mid-Cap EUR
- Schroder ISF US Small & Mid-Cap USD
- Schroder ISF World Defensive 3 Monthly
- Templeton Asian Growth Fund
- Templeton Asian Growth Fund EUR
- Templeton BRIC Fund
- Templeton BRIC Fund EUR
- Templeton China Fund
- Templeton Euroland Fund
- Templeton Global Bond (Euro) Fund
- Templeton Global Bond Fund
- Templeton Global Total Return Fund
- Templeton Global Total Return Fund
- Templeton Latin America

The purchase order related to the mutual fund units that is given at the time the forint deposit is opened may not be cancelled, and may only be amended to the extent that such amendment does not prejudice complete fulfillment of these conditions or of the conditions pertaining to the purchase of mutual fund units.

- 6.1.2 The minimum amount of the deposit is HUF 233 333, and in any one case may not exceed the 7/3 part of the purchase value of the mutual fund units. If the price of the mutual fund units is denominated in a foreign currency, the Bank shall determine the maximum possible amount of the deposit by applying its own mid FX rate valid on the day of the purchase.
- 6.1.3 The exceptional rate of interest applies only for deposits opened within 10 banking days after the amount has arrived to the customer's banking account. The Bank reserves the right to reject time deposit opening instruction, or in case of already opened deposits to apply instead of the exceptional interest rate, the Bank will credit the deposit interest contained in the List of Interest Rates and Charges and valid on the opening date of the deposit, if - based on Customer's balance history- the Bank does not deem the amount intended to be deposited as a balance increase, but only as a transfer of deposit already managed by the Bank to receive higher interest rate, with special regards to the following:
- (a) cash withdrawal of the mentioned amount followed by repayment of the amount to any customer account within a short period of time,
- (b) transfer of an amount to any Customers' or Customer's relatives' account at another bank followed by retransfer to Citibank within a short period of time.
- 6.1.4 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - one-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 6.1.5 A further condition for participation in the offer is that the (co)holder of the deposit also be the (co)holder of the securities account used for recording the mutual fund units, with the proviso that the (co)holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.
- 6.1.6 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the above-listed funds are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

6.2 Risk Disclosure

Investment product is not a bank deposit, is not government insured, not an obligation of or guaranteed by Citibank, N.A., / Citigroup Inc or other affiliates and is subject to investment risks, including possible loss of the principal amount invested. Past performance is not indicative of future results. This product is not available to U.S. persons or residents.

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7 Pertaining to HUF Time Deposit Combined with Mutual Fund Unit Purchase “for existing money”

7.1 General Conditions:

- 7.1.1 The Bank shall pay an annual interest rate of 9% (EIR: 9,00%) on the full amount of any 1-month time deposit (hereinafter: deposit), stated under point 7.1.2, opened at a branch of the Bank. At the same time as the deposit is opened, the deposit-holder shall purchase mutual fund units at the Bank issued under the name (to the credit and debit) of any one or more of the following funds (hereinafter: mutual fund units):

- Aegon Alfa Derivative Fund
- Aegon Belföldi Kötvény Alap
- Aegon Közép-Európai Részvény Alap
- Aegon MoneyMaxx Express
- Aegon Nemzetközi Kötvény Alap
- Aegon Nemzetközi Részvény Alap
- Aegon Ozon Capital Protected Derivative Fund
- Allianz Investors Vision
- Allianz PIMCO Euro Bond Total Return
- Allianz RCM BRIC Equity Fund
- Allianz RCM Euroland Equity Growth Fund
- Allianz RCM Europe Equity Growth Fund
- Allianz RCM Global Agricultural Trends
- Allianz RCM Global Agricultural Trends
- Allianz RCM Global Emerging Markets Fund
- Allianz RCM Global Emerging Markets Fund USD
- Allianz RCM US Equity Fund
- Allianz RCM US Equity USD
- Allianz-dit Global EcoTrends
- Allianz-dit Growing Markets Protect
- BGF USD High Yield Bond Fund
- Blackrock Emerging Europe Fund
- Blackrock Global Allocation Fund
- Blackrock Global Allocation Hedged EUR
- Blackrock Global Allocation USD
- Blackrock Latin America Fund
- Blackrock New Energy Fund
- Blackrock US Flexible Equity Fund
- Blackrock US Flexible Hedged EUR
- Blackrock World Energy Fund
- Blackrock World Energy Hedged EUR
- Blackrock World Gold Fund
- Blackrock World Gold Hedged EUR
- Blackrock World Mining Fund
- Blackrock World Mining Hedged EUR
- Budapest (II.) Kötvény Befektetési Alap

- Budapest Növekedési Részvény Alap
- Credit Suisse Convert Europe Aberdeen
- Credit Suisse Eastern Europe Aberdeen
- Credit Suisse Euro Bond Fund Aberdeen
- Credit Suisse Euro Money Market Aberdeen
- Credit Suisse Future Energy Fund Aberdeen
- Credit Suisse Global Prestige Aberdeen
- Credit Suisse Global Prestige USD Aberdeen
- Credit Suisse High Yield Bond Fund EUR Aberdeen
- Credit Suisse Magyar Kötvény Befektetési Alap Aberdeen
- Credit Suisse Russia Explorer Fund Aberdeen
- Credit Suisse USD Bond Fund Aberdeen
- Credit Suisse USD Money Market Aberdeen
- Franklin Eastern European Equity Fund
- Franklin European Small&Mid Cap Growth Fund
- Franklin High (Euro) Yield Fund
- Franklin High Yield Fund
- Franklin India Fund
- Franklin India Fund EUR
- Franklin MENA Fund
- Franklin MENA Fund
- Franklin Mutual European Fund
- Franklin Templeton Global REITs (Euro) Fund
- Franklin Templeton Global REITs (USD) Fund
- Franklin US Government Fund
- Futura Indexkövető Részvényalap
- ING Biotechnology
- ING Emerging Europe Fund
- ING Emerging Markets Debt Hard Currency
- ING Eurocredit
- ING European Food and Beverages
- ING European Telecoms
- ING Global High Dividend EUR
- ING Global High Dividend USD
- ING Globális Részvény Befektetési Alap
- ING Indexkövető Részvény Befektetési Alap
- ING Industrials
- ING Kötvény Befektetési Alap
- ING Latin America Fund
- ING Prestige and Luxe
- Schroder ISF Asia Pacific Property Securities USD
- Schroder ISF Asian Bond EUR Hedged
- Schroder ISF Asian Bond USD
- Schroder ISF China Opportunities USD
- Schroder ISF Emerging Markets Debt
- Schroder ISF Emerging Markets Debt EUR Hedged
- Schroder ISF Euro Corporate Bond Fund
- Schroder ISF European Defensive
- Schroder ISF European Defensive 6 Monthly
- Schroder ISF European Equity Alpha
- Schroder ISF Global Energy
- Schroder ISF Global Property Securities EUR Hedged
- Schroder ISF Global Property Securities USD
- Schroder ISF Greater China USD
- Schroder ISF Korean Equity USD
- Schroder ISF Latin America Equity EUR Hedged
- Schroder ISF Latin America Equity USD
- Schroder ISF Middle East EUR
- Schroder ISF Middle East USD
- Schroder ISF Pacific EUR
- Schroder ISF Pacific USD
- Schroder ISF US Small Companies USD
- Schroder ISF US Small & Mid-Cap EUR
- Schroder ISF US Small & Mid-Cap USD
- Schroder ISF World Defensive 3 Monthly
- Templeton Asian Growth Fund
- Templeton Asian Growth Fund EUR
- Templeton BRIC Fund
- Templeton BRIC Fund EUR
- Templeton China Fund
- Templeton Euroland Fund
- Templeton Global Bond (Euro) Fund
- Templeton Global Bond Fund
- Templeton Global Total Return Fund
- Templeton Global Total Return Fund
- Templeton Latin America

The purchase order related to the mutual fund units that is given at the time the forint deposit is opened may not be cancelled, and may only be amended to the extent that such amendment does not prejudice complete fulfillment of these conditions or of the conditions pertaining to the purchase of mutual fund units.

- 7.1.2 The minimum amount is HUF 233 333, and in any one case may not exceed the 7/3 part of the purchase value of the mutual fund units. If the price of the mutual fund units is denominated in a foreign currency, the Bank shall determine the maximum possible amount of the deposit by applying its own mid FX rate valid on the day of the purchase.

- 7.1.3 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - one-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 7.1.4 A further condition for participation in the offer is that the (co)holder of the deposit also be the (co)holder of the securities account used for recording the mutual fund units, with the proviso that the (co)holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.
- 7.1.5 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the above-listed funds are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

7.2 Risk Disclosure

Investment product is not a bank deposit, is not government insured, not an obligation of or guaranteed by Citibank, N.A., / Citigroup Inc or other affiliates and is subject to investment risks, including possible loss of the principal amount invested. Past performance is not indicative of future results. This product is not available to U.S. persons or residents.

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8 Pertaining to HUF Time Deposit Combined with Multifund single premium unit-linked insurance Purchase “for fresh money”

8.1 General Conditions:

The Bank shall pay an annual interest rate of 11% (EIR: 11,00%) on the full amount of any 2-month time deposit, that meets at least the minimum time deposit opening amount condition (general time deposit opening criteria) detailed under 1.1.(hereinafter: deposit), opened at a branch of the Bank, provided that the money deposited is from outside the Bank, i.e. provided that prior to the opening of the deposit, it was not kept or managed by the Bank in any form. The amount deposited should represent an increase compared to the average customer balance of previous month and at the same time as the deposit is opened, the deposit-holder shall purchase from the fresh fund from outside the Bank Multifund single premium unit-linked insurance. (hereinafter:Multifund).

In the event when the Insurer would reject the life insurance offer signed at the same time of HUF deposit opening, or the insurance contract concluded would be terminated by the contracting party within 30 days upon receipt of the notification on its coming into effect, the deposit interest rate established in the List of Interest Rates and Charges prevailing on the opening date of the deposit shall apply.

- 8.1.1 One insurance contract gives right to opening one deposit with favourable interest rates. The deposit amount may not exceed in any case the amount of the Multifund's single insurance premium. The amount of the deposit in any one case may not exceed the purchase value of the Multifund.
- 8.1.2 The exceptional rate of interest applies only for deposits opened within 10 banking days after the amount has arrived to the customer's banking account. The Bank reserves the right to reject time deposit opening instruction, or in case of already opened deposits to apply instead of the exceptional interest rate, the Bank will credit the deposit interest contained in the List of Interest Rates and Charges and valid on the opening date of the deposit, if - based on Customer's balance history- the Bank does not deem the amount intended to be deposited as a balance increase, but only as a transfer of deposit already managed by the Bank to receive higher interest rate, with special regards to the following:
- (a) cash withdrawal of the mentioned amount followed by repayment of the amount to any customer account within a short period of time,
 - (b) transfer of an amount to any Customers' or Customer's relatives' account at another bank followed by retransfer to Citibank within a short period of time.
- 8.1.3 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - two-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 8.1.4 A further condition for participation in the offer is that the (co)holder of the deposit also be the contracting party of the insurance contract.
- 8.1.5 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the above-listed funds are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

8.2 Risk Disclosure

The product is offered by Aegon Magyarország Általános Biztosító Zrt. (hereinafter: Insurer). All related payments and the insurance services constitute obligations of the Insurer.

The investments are no fixed term deposits; neither Citibank, N.A. / Citigroup Inc, any of its affiliates, nor the Insurer or the Hungarian State undertake any obligation for principal and/or interest guarantee. The investments are exclusively available for investors who are not US nationals or US residents. As regards the built-in death insurance service, the Insurer is exempted from the fulfilment of the insurance services in some specified cases (for example in the event of suicide, war or HIV infection). The product's regulations include detailed description of the mixed life insurance product connected with Multifund investment units and the list of circumstances substantiating exemption.

The value of investment units expressing share in the asset funds available through the insurance contract may decrease against the date if investment, therefore the investments are exposed to risks, including loss of the invested funds or a part thereof.

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9 Pertaining to HUF Time Deposit Combined with Multifund single premium unit-linked insurance Purchase “for existing money”

9.1 General Conditions:

The Bank shall pay an annual interest rate of 9% (EIR: 9,00%) on the full amount of any 2-month time deposit, that meets at least the minimum time deposit opening amount condition (general time deposit opening criteria) detailed under 1.1,(hereinafter: deposit), opened at a branch of the Bank. At the same time as the deposit is opened, the deposit-holder shall purchase Multifund single premium unit-linked insurance. (hereinafter:Multifund). In the event when the Insurer would reject the life insurance offer signed at the same time of HUF deposit opening, or the insurance contract concluded would be terminated by the contracting party within 30 days upon receipt of the notification on its coming into effect, the deposit interest rate established in the List of Interest Rates and Charges prevailing on the opening date of the deposit shall apply.

- 9.1.1 One insurance contract gives right to opening one deposit with favourable interest rates. The deposit amount may not exceed in any case the amount of the Multifund’s single insurance premium The amount of the deposit in any one case may not exceed the purchase value of the Multifund.
- 9.1.2 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - two-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank’s Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 9.1.3 A further condition for participation in the offer is that the (co)holder of the deposit also be the contracting party of the insurance contract.
- 9.1.4 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank’s Consumer Banking Services. The capital-market prospectuses for the above-listed funds are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

9.2 Risk Disclosure

The product is offered by Aegon Magyarország Általános Biztosító Zrt. (hereinafter: Insurer). All related payments and the insurance services constitute obligations of the Insurer.

The investments are no fixed term deposits; neither Citibank, N.A. / Citigroup Inc, any of its affiliates, nor the Insurer or the Hungarian State undertake any obligation for principal and/or interest guarantee. The investments are exclusively available for investors who are not US nationals or US residents. As regards the built-in death insurance service, the Insurer is exempted from the fulfilment of the insurance services in some specified cases (for example in the event of suicide, war or HIV infection). The product’s regulations include detailed description of the mixed life insurance product connected with Multifund investment units and the list of circumstances substantiating exemption.

The value of investment units expressing share in the asset funds available through the insurance contract may decrease against the date if investment, therefore the investments are exposed to risks, including loss of the invested funds or a part thereof.

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10 Pertaining to HUF Time Deposit combined with Structued Notes purchase – „for fresh money”

10.1 General Conditions:

The Bank shall pay an annual interest rate of 11% (EIR: 11,00%) on the full amount of any 2-month time deposit of at least HUF 640 000, that is, six hundred and forty thousand forints (hereinafter: deposit), opened at a branch of the Bank, provided that the money deposited is from outside the Bank, i.e. provided that prior to the opening of the deposit, it was not kept or managed by the Bank in any form. The amount deposited should represent an increase compared to the average customer balance of previous month and at the same time as the deposit is opened, the deposit-holder shall purchase structured notes from the fresh fund from outside the Bank at least in the value of the minimum required amount. Customers may obtain information regarding the available structured notes from the Citibank Bankers.

- 10.1.1 In the event when the Customer cancel his/her purchase instruction of structured notes, the deposit interest rate established in the List of Interest Rates and Charges prevailing on the opening date of the deposit shall apply.
- 10.1.2 The amount of the deposit in any one case may not exceed the 3/7 part of purchase value of the structured notes. If the price of the structured notes is denominated in a foreign currency, the Bank shall determine the maximum possible amount of the deposit by applying its own mid FX rate valid on the day of the purchase.
- 10.1.3 The exceptional rate of interest applies only for deposits opened within 10 banking days after the amount has arrived to the customer’s banking account. The Bank reserves the right to reject time deposit opening instruction, or in case of already opened deposits to apply instead of the exceptional interest rate, the Bank will credit the deposit interest contained in the List of Interest Rates and Charges and valid on the opening date of the deposit, if - based on Customer’s balance history- the Bank does not deem the amount intended to be deposited as a balance increase, but only as a transfer of deposit already managed by the Bank to receive higher interest rate, with special regards to the following:
 - (a) cash withdrawal of the mentioned amount followed by repayment of the amount to any customer account within a short period of time,

(b) transfer of an amount to any Customers' or Customer's relatives' account at another bank followed by retransfer to Citibank within a short period of time.

- 10.1.4 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - two-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 10.1.5 A further condition for participation in the offer is that the (co)holder of the deposit also be the (co)holder of the securities account used for recording the mutual fund units, with the proviso that the (co)holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.
- 10.1.6 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the structured notes are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

10.2 Risk Disclosure

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11 Pertaining to HUF Time Deposit combined with Structued Notes purchase – „for existing money”

11.1 General Conditions:

The Bank shall pay an annual interest rate of 9% (EIR: 9,00%) on the full amount of any 2-month time deposit of at least HUF 640 000, that is, six hundred and forty thousand forints (hereinafter: deposit), opened at a branch of the Bank. At the same time as the deposit is opened, the deposit-holder shall purchase structured notes at least in the value of minimum required amount. Customers may obtain information regarding the available structured notes from the Citibank Bankers.

- 11.1.1 In the event when the Customer cancel his/her purchase instruction of structured notes, the deposit interest rate established in the List of Interest Rates and Charges prevailing on the opening date of the deposit shall apply.
- 11.1.2 The amount of the deposit in any one case may not exceed the 3/7 part of purchase value of the structured notes. If the price of the structured notes is denominated in a foreign currency, the Bank shall determine the maximum possible amount of the deposit by applying its own mid FX rate valid on the day of the purchase.
- 11.1.3 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - two-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 11.1.4 A further condition for participation in the offer is that the (co)holder of the deposit also be the (co)holder of the securities account used for recording the mutual fund units, with the proviso that the (co)holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.
- 11.1.5 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the structured notes are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

11.2 Risk Disclosure

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12 Addresses, branch opening times and other contact details

12.1 Citibank branches where CitiGold service is available

Budapest I. distr., Hegyalja út 7-13.	P, -	Opening hours: M-F 8-16	Tel: 489-7660
Budapest III. distr., Lajos u. 76-80.	P, S	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 453-1010
Budapest V. distr., Vörösmarty tér. 4.	-, S	Opening hours: H-Th: 9-17 P: 9-16	Tel: 288-2351
Budapest V. distr., Báthory u. 12.	P, S	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 301-2700
Budapest VI. distr., Oktogon tér 1	-, --	Opening hours: M-W 8-17.30, Th, F: 8-16	Tel: 354-2480
Budapest XII. distr., Alkotás út 11.	-, -	Opening hours: M-F 8-16	Tel: 224-7340
Budapest XIII. distr., Váci út 35.	P, -	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 288-2700
Budapest VIII. distr., ARÉNA Plaza, Kerepesi út 9.	-, --	Opening hours: M-F 10-18; SAT 10-14*	Tel: 456-1080
Budapest II. distr., Lövház utca 2-6		Opening hours: M-F 10-18; SAT 10-14*	Tel: 866-6600
Debrecen, Piac u. 51.	P, -	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 06/52-520-770
Gödöllő, Dózsa György út 33.	-, -	Opening hours: M: 8-17.30, T-F: 8-16	Tel: 06/28-526-640
Győr, Király u. 14.	P, S	Opening hours: M-F 8-17	Tel: 06/96-513-240/245
Kecskemét, Petőfi S. u. 1.	-, -	Opening hours: M, W, Th: 8-17; T, F: 8-16	Tel: 06/76-570-020
Miskolc, Bajcsy-Zsilinszky u. 1-3.	P, S	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 06/46-501-230
Nyíregyháza, Bethlen Gábor u. 1.	P, S	Opening hours: M-F 8-17	Tel: 06/42-508-840
Szeged, Nagy Jenő u. 1.	-, -	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 06/62-554-770
Szombathely, Kossuth Lajos u. 10.	-, -	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 06/94-514-460
Zalaegerszeg, Kossuth Lajos u. 25-27.	P, S	Opening hours: M-F 8-16	Tel: 06/92-324-835

*During the Saturday opening hours the teller service is not available.

12.2 Other Citibank branches

Budapest, XXI distr., Csepel Kossuth Lajos utca 91.	-, -	Opening hours: M 8-17.30; T-F 8-16	Tel: 278-2080
Budapest, XIV distr., Őrs vezér tere 24.	-, -	Opening hours: M-F 10-18	Tel: 422-4560
Békéscsaba, Munkácsy Mihály u. 3	-, -	Opening hours: M-F 8-16	Tel: 06/66-549-650
Eger, Deák Ferenc u. 1.	-, S	Opening hours: M-F 8-16	Tel: 06/36-511-500
Kaposvár, Fő u. 7	-, -	Opening hours: M-F 8-16	Tel: 06/82-528-170
Pécs, Jókai tér 2.	-, -	Opening hours: M,Wed: 8-17.30 T,Th,F: 8-16	Tel: 06/72-512-410
Székesfehérvár, Liszt Ferenc u. 1.	P, -	Opening hours: M-F 8-16	Tel: 06/22-511-640
Szekszárd, Bezerédj u. 2.	P, S	Opening hours: M-F 8-16	Tel: 06/74-528-430
Szolnok, Kossuth Lajos u. 7.	P, -	Opening hours: M-F 8-16	Tel: 06/56-516-120
Vác, Káptalan u. 6.	-, -	Opening hours: M-F 8-16	Tel: 06/27-512-200
Veszprém, Brusznai Árpád u. 6.	P, -	Opening hours: M-F 8-16	Tel: 06/88-590-420

P: Post box service available at the given branch

S: Safe service available at the given branch

12.3 Citibank Credit Centers

Budapest, Csepel Kossuth Lajos utca 91.	Opening hours: M-F 8-18	Tel: 278-2080
Budapest, Őrs vezér tere 24.	Opening hours: M-F 9-19	Tel: 431-7458
Budapest, Újpesti Árpád út 75.	Opening hours: M-F 8-18	Tel: 272-2250
Budapest, WestEnd City Center Váci út 1-3. Jókai sétány 7.	Opening hours: M-F 9-19	Tel: 238-7023
Pécs, Nagy Lajos Király utca 10.	Opening hours: M-F 8-18	Tel: 06/72-513-940

12.4 Central contact details

Postal address: Citibank Europe plc. Hungarian Branch Office 1367 Budapest, Pf. 123

Head office: 1051 Budapest, Szabadság tér 7., Bank Center, Citibank Tower

Central telephone number: (1) 374-5000 Central fax number: (1) 374-5100

Internet address: www.citibank.hu