

CITI CARDS PROGRAM UPGRADES FROM THE COMPANY'S PERSPECTIVE

CUSTOMER (COMPANY) VIEW	EXISTING CARDS PROGRAM	NEW CARDS PROGRAM
CARDS AND PINS DELIVERY		Remains unchanged
CUSTOMER SUPPORT – phone number (available only for company's representatives dedicated for cards)	+40 21 20 35 350	<p>During migration period please contact +40 21 20 35 350</p> <p>After migration, for cards related queries, company's representative will be able to access the single point of contact - dedicated CitiService representatives. Further clarifications on this matter will follow.</p>
FEES	Mixed-currency support available (e.g. fee structure includes fees in RON and USD)	Fees can be charged in Card currency only. No mixed-currency fees are supported. (e.g. RON cards currency means the only fees in RONs can be charged). Subsequently changes will be done to current fee structure
ELECTRONIC STATEMENT FOR CHARGE CARDS ACCOUNT	Charge Card account visible in CitiDirect BE. Electronic Statement available in CitiDirect.	Charge Card account visible in CitiDirect BE. Electronic Statement generated from CitiDirect will maintain same structure and format, with exception of "extra information" field content (field will contain information related to card number and merchant, instead of card user name, transaction type and merchant).
PAPER STATEMENTS	In the period after the conversion, Company will receive two statements that correspond with existing cards and with newly issued cards. Statements generated for existing cards are temporary only. After completion of all existing card transactions settlement, distribution of the statement for old cards will be seized automatically.	
ONLINE STATEMENTS	Not available	<p>Statements available via Global internet system CitiManager</p> <ul style="list-style-type: none"> - consolidated for all cards after billing cycle (available monthly) - individually for each card with new transactions (during billing cycle)
VISA ELECTRON FUNDING	Transfer using the dedicated reconciliation key "mark" ("marca")	Transfer using the last 10 digits of each card number
CARD SETTLEMENT	2 nd business day of the month	1 st business day of the month
ANNUAL FEES	<p>In August, there will be following entries related to the fees:</p> <ul style="list-style-type: none"> - an aliquot part of the annual fee corresponding to the old card will be returned to companies - the new annual fee will be charged in full for the new cards <p>Annual fees will be charged on an annual basis, at cards' anniversary date.</p>	