

## Annual fees<sup>1</sup>

Citi Life MasterCard® PayPass™ World <sup>8,9,10,11</sup>	Monthly fee of Main card		Monthly fee of Supplementary card		
	HUF 490		HUF 0		
	Annual fee of Main Card for the first year	Annual fee of Main Card from the second year	Annual fee of Supplementary Card for the first year	Annual fee of Supplementary Card from the second year	
Shell – Citibank Silver Credit Card <sup>4</sup>	HUF 3200	HUF 6400	HUF 0	HUF 3900	
Shell – Citibank Gold Credit Card <sup>4,6</sup>	HUF 8200	HUF 16400	HUF 0	HUF 9800	
Magyar Telekom – Citibank Silver Credit Card <sup>4,5</sup>	HUF 0	HUF 6400	HUF 0	HUF 3900	
Magyar Telekom – Citibank Gold Credit Card <sup>4,5,6</sup>	HUF 0	HUF 16400	HUF 0	HUF 9800	
	Annual fee of Main Card for the first year	Annual fee of Main Card from the second year	Annual fee of Supplementary Card from the second year	Annual fee of Main card for CitiGold customers owning a balance necessary for CitiGold status	Annual fee of Main card for CitiGold Select customers owning a balance necessary for CitiGold Select status
Citibank Platinum Credit Card	HUF 21900	HUF 21900	HUF 0	HUF 14900	HUF 0
Citibank Ultima Credit Card <sup>7</sup>	HUF 40000	HUF 40000	HUF 0	HUF 20000	HUF 40000
					HUF 0

## Annual fees of credit cards that no longer can be applied for<sup>1</sup>

	Annual fee of Main Card for the first year	Annual fee of Main Card from the second year	Annual fee of Supplementary Card for the first year	Annual fee of Supplementary Card from the second year
Citibank Silver Credit Card (From 1 April, 2012. cannot be applied for)	HUF 0	HUF 5400	HUF 0	HUF 3900
Citibank Gold Credit Card (From 1 April, 2012. cannot be applied for)	HUF 0	HUF 14900	HUF 0	HUF 9800
Malév-Citibank Silver Credit Card (From 2 February, 2012. cannot be applied for)	HUF 3200	HUF 6400	HUF 0	HUF 3900
Malév-Citibank Gold Credit Card (From 2 February, 2012. cannot be applied for)	HUF 8200	HUF 16400	HUF 0	HUF 9800
T-Mobile-Citibank Silver Credit Card (From 10 September, 2009. cannot be applied for)	HUF 0	HUF 4100	HUF 0	HUF 2900
T-Mobile-Citibank Gold Credit Card (From 10 September, 2009. cannot be applied for)	HUF 8200	HUF 16400	HUF 0	HUF 9800
Citi Life MasterCard® PayPass™ World <sup>3,6,8,9,11</sup> (in case of Credit Card approved until 27 November, 2011)	Annual fee of Main Card - if conditions stated in Point 8. are met	Annual fee of Main Card - in all other cases	Annual fee of Supplementary Card - if conditions stated in Point 8. are met	Annual fee of Supplementary Card - in all other cases
	HUF 0	HUF 7700	HUF 0	HUF 3850

## Annual fee of Travel Packs<sup>2</sup>

	Standard Travel Pack	Standard Travel Pack for Citi Life Credit Card*	Ultima Travel Pack
For Main and Supplementary Card Holders of all types of Citibank Gold and Citibank Platinum Credit Cards	HUF 0	–	HUF 9 990
For all Main and Supplementary Card Holders of Citibank Silver Credit Cards	HUF 4 990	–	HUF 9 990
For Main and Supplementary Card Holders of Citi Life Credit Cards	–	HUF 2 990*	HUF 9 990
For Main and Supplementary Card Holders of Citibank Ultima Credit Cards	–	–	HUF 0
For relatives of all Card Holders (except for Citi Life Credit Card)	HUF 4 990	–	HUF 9 990
For relatives of Citi Life Card Holders	–	HUF 2 990*	HUF 9 990

\* The terms of discounts applicable to purchases can be found at [www.citilife.hu](http://www.citilife.hu) and [www.citibank.hu](http://www.citibank.hu).

<sup>1</sup> For classic (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 Silver and Magyar Telekom – 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 (except for Citi Life credit cards approved from 28 November, 2011) 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 Citi Life credit cards approved from 28 November, 2011 the first monthly fee is charged on the issuance day of the first account statement following card activation. In case of card type change the date when the annual fee is charged for the new card will be same as the date in case of the original card. 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.

<sup>2</sup> The Standard Travel Pack in case of Silver, Gold, Platinum and Citi Life credit cards and applications for relatives, the Ultima Travel Pack in case of Silver, Gold, Platinum and Citi Life credit cards and applications for relatives are optional services and application of the Travel Pack concerned does not influence the approval of the credit card application. The travel insurance forming part of the Travel Pack is provided by Chartis Europe S.A. Hungary Branch (Chartis Hungary). The terms of the travel insurance can be found in the applicable terms of insurance.

<sup>3</sup> The annual fee of Citi Life Travel Pack linked to Citi Life Credit Cards applied for from 13 October, 2011 and approved until 27 November, 2011 is not charged to Holders of Main Credit Cards applied for under the Citibank At Work Program.

<sup>4</sup> The annual fee of co-branded (Shell-Citibank, Magyar-Telecom-Citibank) main credit cards applied for with HUF 0 Bank Accounts (TOP Fee Package) is HUF 0, from the second year the annual fee remains HUF 0 if the annual amount spent with the card is at least HUF 420 000 in case of a Silver main credit card, or the annual amount spent with the card is at least HUF 840 000 in case of a Gold main credit card. Under the program the condition of activating main credit cards is a one-time credit of at least HUF 150 000 to the Citibank HUF 0 Bank Account (TOP Fee Package) opened simultaneously with credit card application.\*

<sup>5</sup> Annual fee for the first year is charged in case of changing the card type to Magyar Telekom – Citibank credit card, or if the application date for Magyar Telekom – Citibank credit card is within 3 months starting from the termination date of any other Citibank credit card.

<sup>6</sup> In our program offered to the management of our small and medium enterprise customers (Citibusiness) the first year annual fee of Shell-Citibank Gold, Magyar Telekom-Citibank Gold credit cards is HUF 0, from the second year the annual card fee remains HUF 0 if at least HUF 840 000 per annum is spent with the credit card. The annual fee of Citi Life Travel Pack linked to Citi Life Credit Cards approved until 27 November, 2011 will not be charged to Holders of Main Credit Cards.\*

<sup>7</sup> The Citibank Ultima credit card is a credit card issued pursuant to the individual loan appraisal decision of the Bank and cannot be applied for by the client. The annual fee of Citibank Ultima credit card is HUF 0 for client of Select status. If the client recently awarded Citigold Select status does not reach the aggregate monthly average balance of HUF 50 000 000 at the latest until the end of the second full month after the Select status is set, the Bank is entitled to charge the annual fee stated in the present Conditions of Credit Card Interests and Charges. This provision also applies to continuous - that is earlier awarded - Citigold client status if the aggregate monthly average balance of the client does not reach HUF 50 000 000.

<sup>8</sup> The annual fee of Citi Life Credit Card approved until 27 November, 2011 remains HUF 0 as long as Citi Life Credit Card spendings, including supplementary card spendings, reach the annual amount of HUF 600 000. If spendings with Citi Life credit cards - including spendings with Supplementary Cards - reach the annual amount of HUF 300 000 but remain below HUF 600 000, 50% of the annual fee of Main and Supplementary Credit Cards is charged. The credit card annual fee is not charged for Citi Life Credit Cards approved from 28 November, 2011.\*

<sup>9</sup> The soft limit of PayPass transactions (contactless purchase transaction completed with the use of PayPass credit card) is determined by countries by the Card Company concerned. In case of credit cards issued by the MasterCard International Inc. card company the soft limit amount applicable to PayPass transactions within Hungary as defined by the card company is currently HUF 500 000. Soft limits outside Hungary may vary by country.

<sup>10</sup> The monthly card fee is charged for Citi Life Credit Cards approved from 28 November, 2011.

<sup>11</sup> The condition of activating the Citi Life Main Credit Card applied for in the Citi Plus package is a one time credit of at least HUF 150 000 to the Citibank HUF 0 Forint Bank Account (TOP Fee Package) opened simultaneously with credit card application. The credit card is to be activated within a maximum period of 1 month from the date of credit card approval. The Main Card Holder is entitled to receive 5 000 Citi Forints not later than 3 business days from the date of activation of the Citi Life Card applied for in Citi Plus Package and is entitled to receive additional 10 000 Citi Forints if within 3 months from the date of signing the Application Form the amount of purchases, even if in several transactions, completed with the Citi Life Card reaches at least HUF 25 000.

\* 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.)
- Instalment Payment Services
- credited customer's repayment.

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

## Additional card fees

Monthly interest on credit <sup>1</sup> Monthly credit interest rates by card types can be found at the end of the Interests and Charges	Repayment by postal cheque	HUF 250
Minimum amount payable <sup>2</sup> min. 2.8% / min. HUF 2 000	Repayment in bank branch	HUF 350
Purchase commission Free of charge	Charge for safe custody <sup>6</sup>	HUF 1 000/month/transaction
Cash withdrawal fee <sup>3</sup> 2.5%, minimum HUF 1 000	Charge for credit card blocking	Free of charge
Late fee <sup>4</sup> HUF 3 500	Charge for card replacement fee <sup>7</sup>	Free of charge
Overlimit fee HUF 3 200	Charge for special procedure	Free of charge
Monthly account statement fee <sup>5</sup> HUF 0	Monthly account management fee <sup>14</sup>	HUF 250
Monthly account management fee for customers requesting e-statement for credit card account(s):		HUF 0
Credit Shield Insurance fee <sup>8,a</sup>		0.79% of the credit drawn / max. HUF 5 000/month
Instalment Payment Service credit shield insurance fee <sup>8,b</sup>		0.3% of the actual balance of the Instalment Payment Services
Charge for requiring information from the Central Credit Information System (KHR)		HUF 0
Citibank SMS Alerting Service		HUF 400/month / Platinum, Ultima, Citi Life: HUF 0/month
Charge for Direct Debit <sup>15</sup>		HUF 0
Charge for Direct Debit from the Card Holder's bank account kept at another Bank		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 <sup>9</sup>		2.5%, min. HUF 1 000
CitiPhone transfer from own credit card to other bank account <sup>9, 10, 12, 13</sup>		2.5%, min. HUF 1 000
CitiPhone transfer from own credit card to other bank account over HUF 50 000 (Equal Payment Plan) <sup>9, 11, 12</sup>		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) <sup>12</sup>		HUF 0
Set up fee for Loan on Phone and Advanced Loan on Phone products		0.9% of the loan amount, min 3 000 HUF, maximum 10 000 HUF <sup>16</sup>
Citi Life closing fee <sup>17</sup>		HUF 7 500
<b>Emergency cash abroad</b> (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 Europe plc Hungarian Branch Office 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.		

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.

<sup>1</sup> 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 booking date of purchase until the end of the relevant settlement period (General Terms and Conditions, V/2). No monthly interest is charged in the following cases:

- The Credit Line Drawn is not more than 1000 HUF, and it is not paid back until the Payment Deadline, or  
- the part of the Credit Line Drawn, which is unpaid until the Payment Deadline is not more than 1000 HUF. The Average Percentage Rate table at the end of these Interests and Charges contains the monthly credit interest rate applicable to certain credit cards.

<sup>1a</sup> In the first year after the transfer the monthly interest of the Citibank Instant-Money Loan Replacement Service is 2.24% or 1.65% depending upon the loan appraisal decision of the Bank, in the second year after the transfer the monthly interest equals the monthly interest applicable to the credit card type concerned.

<sup>2</sup> 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 2000, at least HUF 2000 is payable, while if it is less than HUF 2000, its amount will be payable as Minimum Amount Payable.

<sup>3</sup> Cash withdrawal limit: the credit facility available for cash-type Transactions at least the 50% of the total Credit Line. For credit cards issued on or after 7 July, 2011, depending upon the loan appraisal decision of the bank, the credit facility available for cash-type transactions can be 0% of the total credit facility. The Bank reserves the right to modify the amount of the cash withdrawal limit unilaterally, at its own discretion, under consideration of the abovementioned limit of 50%. Cash withdrawal limit can be decreased to 0% of the total credit limit, in case of credit cards opened after 30 September, 2010.

<sup>3a</sup> In case of transfer amount from credit card through Citibank phone channel (CitiPhone Banking) - Citibank Instant-Money Service - the Cash Withdrawal fee is 1.25% minimum HUF 500, in case of transfer from the credit card through Citibank phone channel (CitiPhone Banking) to the credit card account of the Main Card Holder managed by other domestic banks - Citibank Instant-Money Loan Replacement Service - the Cash Withdrawal fee is 0.9%, minimum HUF 3 000, maximum HUF 10 000 if the credit Card holder does not require putting this amount into instalment payment service (Equal payment plan, Automatic Equal Payment Plan, Zero Interest, Loan on Phone, Advanced Loan on Phone).

<sup>4</sup> In case the whole Credit Line Drawn is under 1000 HUF, and it is not paid until the Payment Deadline, no Late Fee is charged.

<sup>5</sup> Credit Cards applied before 1 November, 2009 the Monthly account statement fee is 250 HUF.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8,a</sup> 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.

<sup>8,b</sup> Only statements of customers applying for credit shield insurance related to Instalment Payment Services will include this fee. The fee payable amount is defined based on the actual balance of the Instalment Payment Services on the last date of the relevant settlement period. Credit shield insurance is an optional service and its application will not influence the card contract. Generali-Providencia Zrt. provides the credit shield insurance. See details of the credit shield insurance in the relevant Insurance Terms and Conditions.

<sup>9</sup> 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.

<sup>10</sup> No Loan on Phone service is available for this Transaction.

<sup>11</sup> Using Loan on Phone service is indispensable for this Transaction.

<sup>12</sup> 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.

<sup>13</sup> In case of transfer amount from credit card through Citibank phone channel (CitiPhone Banking) - Citibank Instant-Money Service - the Cash Withdrawal fee is 1.25% minimum 500 Ft, if the credit Card holder does not require putting this amount into instalment payment service (Equal payment plan, Loan on Phone, Advanced Loan on Phone). In case of transfer from the credit card through Citibank phone channel (CitiPhone Banking) to the credit card account of the Main Card Holder managed by other domestic banks - Citibank Instant-Money Loan Replacement Service - the Cash Withdrawal fee is 0.9%, minimum HUF 3 000, maximum HUF 10 000.

<sup>14</sup> It is applicable for cards applied after 10 September, 2009. In case of Platinum, Ultima and Citi Life cards no Monthly account management fee is charged.

<sup>15</sup> To cancel direct debit order the Card Holder has to provide the following information: Name of the beneficiary, the amount of the payment, the account number to be debited and the value date of the debit. The cancellation of the direct debit will apply only for the given direct debit defined with the data listed above. The cut off time for cancelling direct debit through CitiPhone Banking is 4 p.m. previous day.

<sup>16</sup> The fee is charged for the products applied from 15 July 2010.

<sup>17</sup> The fee is charged if the credit card agreement is terminated at the request of the Main Card Holder within 12 months of activation of the Citi Life credit card, except for cases when closure fee as part of other promotion offers is already charged.

# Equal Payment Plan (Automatic Equal Payment Plan) / Cash Equal Payment Plan<sup>7</sup>, Zero Interest / Loan on Phone and Advanced Loan on Phone<sup>1</sup>

		Available tenors and monthly fix interest rate <sup>3</sup> :	
		Automatic Equal Payment Plan	Equal Payment Plan / Cash Equal Payment Plan
Minimum amount of Purchase and of cash transactions <sup>4</sup> for which Equal Payment Plan (Automatic Equal Payment Plan) / Cash Equal Payment Plan services may be required:	HUF 50 000 <sup>2</sup>	Optional availability: 1–12 months; optional tenor: 6–48 months; fixed monthly interest rate depending on the repayment behavior: 2.00%, 2.46%, the APR is 26.8%, 33.8% <sup>15</sup>	6–48 months: 2.46% (APR: 33.8% <sup>9</sup> )
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	<b>Loan on Phone</b>	<b>Advanced Loan on Phone</b>
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 2 000 000	6–48 months: 2.46% (APR: 34.8% <sup>10, 11</sup> )	12–60 months: 2.21–2.75% (depending on repayment track record) (APR :30.8–39.4%) <sup>12, 13</sup> (APR: 30.2–38.7%) <sup>12, 14</sup>
Zero Interest - Applicable exclusively for Citi Life credit cards, at certain Partners, in case of purchase transaction of at least HUF 20 000 completed with Citi Life credit card		<b>Zero Interest</b>	
		2 month: 0% (THM: 0%) <sup>16</sup>	

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 (Automatic Equal Payment Plan) / Cash Equal Payment Plan and with Loan on Phone and Advanced Loan on Phone <sup>5</sup>	In case of credit card contracts before 1 March 2010:	HUF 5000
	In case of credit card contracts after 1 March 2010:	1% of the pre-paid amount <sup>8</sup> (if the period between the date of early repayment and the date of expiry of the given maturity exceeds one year) or 0.5% (if the period between the date of early repayment and the date of expiry of the given maturity does not exceed one year) <sup>8</sup>
Fee payable for full prepayment in connection with Equal Payment Plan (Automatic Equal Payment Plan) / Cash Equal Payment Plan and with Loan on Phone and Advanced Loan on Phone <sup>5</sup>	In case of credit card contracts before 1 March 2010:	HUF 10 000
	In case of credit card contracts after 1 March 2010:	1% of the pre-paid amount <sup>8</sup> (if the period between the date of early repayment and the date of expiry of the given maturity exceeds one year) or 0.5% (if the period between the date of early repayment and the date of expiry of the given maturity does not exceed one year) <sup>8</sup>
Fee payable for partial and full repayment in connection with Zero Interest		HUF 0

<sup>1</sup> 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 be 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. Installments of Advanced Loan on Phone will be debited every month, on the turning date.

<sup>2</sup> The limit amount is to be understood by Transactions in the case of Cash Withdrawal Transactions, and in case an Automatic Equal Payment Plan, but Transactions may be cumulated in the event of purchase-type transactions (Purchase).

<sup>3</sup> The amount of the first repayment instalment may differ for Equal Payment Plan / Cash Equal Payment Plan, Zero Interest and for Loan on Phone and Advanced Loan on Phone.

<sup>4</sup> Cash Withdrawal - shall mean a cash withdrawal Transaction performed on ATM; as well as making cash available for the Card Holder by a Merchant entitled to do so; any Transaction effected using the Card in post offices, casinos, currency exchanges; cash transfer using the Card; and any other Transaction ordered to be handled identically with Cash Withdrawal by the Card Company or the Bank from time to time; internal carry-over by the Card Holder to a retail bank account kept by the Bank through Citibank Online or transfer from the Card to another account through the phone-in customer service shall be deemed as Cash Withdrawal;

<sup>5</sup> 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 and per recorded outstanding debts according to an Automatic Equal Payment Plan. The portion over the minimum amount applicable for the product concerned and specified in the above table (HUF 50 000 for Equal Payment Plan (Automatic 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. In case the credit card contract terminated based on the General Terms and Conditions section XI.11-16 the full prepayment fee is not charged.

<sup>6</sup> Monthly interest rate for Advanced Loan on Phone products requested before 27 November 2008: 2.21–2.5%, APR: 28.5–36.8%

<sup>7</sup> Cash Equal Payment Plan cannot be applied from 1 October, 2009.

<sup>8</sup> Pre-payment fee is not charged in case of pre-payment once in 12 months up to HUF 200 000.

<sup>9</sup> The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years and a fixed monthly interest rate of 2.46%. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>10</sup> The APR for Loan on Phone products applied before 15 July 2010: 33.8%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 500 000

HUF, a term of 3 years and a fixed monthly interest rate of 2.46%. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>11</sup> The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate of 2.46% and the set up fee (0.9% of the loan amount, min 3 000 HUF, maximum 10 000 HUF). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>12</sup> The APR for Advanced Loan on Phone products applied before 15 July 2010: 30.0–38.5%. The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years and a fixed monthly interest rate or 2.21% or 2.75% depending on the repayment behavior. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>13</sup> The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate or 2.21% or 2.75% depending on the repayment behavior and the set up fee (0.9% of the loan amount, min 3 000 HUF, maximum 10 000 HUF). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>14</sup> The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 3 000 000 HUF, a term of 5 years, a fixed monthly interest rate or 2.21% or 2.75% depending on the repayment behavior and the set up fee (0.9% of the loan amount, min 3 000 HUF, maximum 10 000 HUF). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>15</sup> The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of 500 000 HUF, a term of 3 years, a fixed monthly interest rate or 2.00% or 2.46% depending on the repayment behavior and the set up fee (0.9% of the loan amount, min 3 000 HUF, maximum 10 000 HUF). Please remember that for each settlement period you are required to repay at least the minimum amount defined in the statement of account.

<sup>16</sup> The APR has been determined on the basis of Act CLXII of 2009 on Credits Extended to Consumers and the Government Decree 83/2010 on The determination, calculation and publication of the annual percentage rate for a loan amount of HUF 500 000, a term of 3 years, a fixed monthly interest rate of 0.0% depending on the repayment behavior. Please remember that for each settlement period you are required to repay at least the minimum amount defined in the monthly statement of account. Terms may vary by Partners during the promotion, prevailing terms can be found at the website of [www.citilife.hu](http://www.citilife.hu).

## Credit Card annual percentage rates (APR) by card types

Based on Act CLXII of 2009 on Consumer Loans and Government Decree No. 83/2010 on the Determination, Calculation and Publication of the Annual Percentage Rate, the APR relates to a credit facility of the amount of HUF 375,000 provided for a term of 12 months, variable monthly credit interest, with regard to the annual or monthly card fee and the monthly account management fees. We wish to draw your attention to the fact that you are required to repay at least the minimum payable amount determined in the monthly account statement in each settlement period.

Credit Card Type	Minimum credit amount (HUF)	Maximum credit amount (HUF)	Monthly interest on credit	Annual or monthly (*) card fee (HUF)	Monthly account management fee (Ft)	APR
<b>Citi Life Credit Card</b>	100,000	199,000	2.61%	490*	–	45.8%
	200,000	299,000	2.91%	490*	–	45.9%
	300,000	374,000	2.95%	490*	–	44.9%
	From 375,000		2.95%	490*	–	44.3%
<b>Citi Life Credit Card application in Citi Life Plus Package or application based on online registration (except for change of credit card type)</b>	100,000	199,000	2.04%	490*	–	36.3%
	200,000	299,000	2.04%	490*	–	31.8%
	300,000	374,000	2.04%	490*	–	30.3%
	From 375,000		2.04%	490*	–	29.7%
<b>Shell-Citibank Silver Credit Card</b>	100,000	199,000	2.15%	6,400	250	45.8%
	200,000	299,000	2.68%	6,400	250	45.9%
	300,000	374,000	2.85%	6,400	250	45.9%
	From 375,000		2.91%	6,400	250	45.7%
<b>Shell-Citibank Gold Credit Card</b>	250,000	299,000	2.31%	16,400	250	45.8%
	300,000	374,000	2.46%	16,400	250	45.9%
	From 375,000		2.61%	16,400	250	45.9%
<b>Magyar Telekom-Citibank Silver Credit card</b>	100,000	199,000	2.15%	6,400	250	45.8%
	200,000	299,000	2.68%	6,400	250	45.9%
	300,000	374,000	2.85%	6,400	250	45.9%
	From 375,000		2.91%	6,400	250	45.7%
<b>Magyar Telekom-Citibank Gold Credit Card</b>	250,000	299,000	2.31%	16,400	250	45.8%
	300,000	374,000	2.46%	16,400	250	45.9%
	From 375,000		2.61%	16,400	250	45.9%
<b>Platinum Credit Card</b>	600,000		2.77%	21,900	–	45.8%
	From 375,000		2.52%	21,900	–	46.0%
<b>Ultima Credit Card</b>	600,000		2.42%	40,000	250	45.9%
	From 375,000		1.95%	40,000	250	45.9%

## Monthly credit interest and APR for credit cards applied for prior to 1 April, 2012

Credit Card Type	Monthly interest on credit	Annual or monthly (*) card fee (HUF)	Monthly account management fee (Ft)	APR
<b>Citi Life Credit Card</b>	2.95%	490*	–	44.5%
<b>Citi Life Credit Card application in Citi Life Plus Package or application based on online registration (except for change of credit card type)</b>	2.04%	490*	–	29.9%
<b>Shell-Citibank Silver Credit Card</b>	2.95%	6,400	250	46.5%
<b>Shell-Citibank Gold Credit Card</b>	2.95%	16,400	250	52.1%
<b>Magyar Telekom-Citibank Silver Credit Card</b>	2.95%	6,400	250	46.5%
<b>Magyar Telekom-Citibank Gold Credit Card</b>	2.95%	16,400	250	52.1%
<b>Platinum Credit Card</b>	2.45%	21,900	–	44.8%
<b>Ultima Credit Card</b>	2.08%	40,000	250	48.4%
<b>Citibank Silver Credit Card</b>	2.95%	5,400	–	46.0%
<b>Citibank Gold Credit Card</b>	2.95%	14,900	250	51.2%
<b>Malév-Citibank Silver Credit Card</b>	2.95%	6,400	250	46.5%
<b>Malév-Citibank Gold Credit Card</b>	2.95%	16,400	250	52.1%
<b>Citi Life Credit Card approved until 27 November, 2011</b>	2.95%	7,700	–	44.5%
<b>T-Mobile-Citibank Silver Credit Card</b>	2.95%	4,100	–	45.3%
<b>T-Mobile-Citibank Gold Credit Card</b>	2.95%	11,200	–	49.2%

Parts marked with \* refer to the monthly card fee.