

Citibank Europe plc Hungarian Branch Office hereby informs its Retail and CitiBusiness Customers

that on 24 March and 21 April 2012 our branches will remain open until 14:00, and on 17 March 2012 those of our branches that usually open on Saturdays (Mammut, WestEnd, Simplon and Aréna Pláza) will be closed all day.

With respect to the cut-off times for the submission of orders, and to other details, the latest effective List of Interest Rates and Charges as well as the general terms stated in the Lists of Conditions shall apply, with the following exceptions:

- Outgoing foreign currency transfer orders requiring conversion and submitted on March 24, 2012 will be debited on March 26, 2012, and orders that do not require conversion will be debited on March 24, 2012.
- All incoming foreign currency transfer orders received on March 24, 2012, whether or not they require conversion, will be executed on March 26, 2012.
- Outgoing foreign currency transfer orders requiring conversion and submitted on April 21, 2012 will be debited on April 23, 2012, and orders that do not require conversion will be debited on April 21, 2012.
- All incoming foreign currency transfer orders received on April 21, 2012, whether or not they require conversion, will be executed on April 24, 2012.
- As far as we know, it appears likely that on March 24 and April 21, 2012 there will be no trading on the Budapest Stock Exchange (BSE), while the services of KELER Zrt. related to derivative and currency conversion transactions will also be suspended.

We hereby draw our customers' attention to the change in our opening times resulting from the changes to working days on March 16, March 24, April 21 and April 30, 2012:

Thursday March 15, 2012	Bank holiday
Friday March 16, 2012	Non-working day
Saturday March 17, 2012	Non-working day
Saturday March 24, 2012	Working day
Saturday April 21, 2012	Working day
Monday April 30, 2012	Non-working day
Tuesday May 1, 2012	Bank holiday

For more information please call the Citibank customer service call centre, or view the effective List of Interest Rates and Charges and Lists of Conditions on the www.citibank.hu website.

*The information above is correct to the best of the Bank's knowledge. The Bank is not responsible for decisions made by the clearing houses (GIRO, VIBER, KELER), the Hungarian Post Office, the National Bank of Hungary and the national banks and clearing houses of other countries, resulting in changes to the value dates specified in the List of Interest Rates and Charges and the Lists of Conditions.

