

PROMOTIONAL HUNGARIAN FORINT TIME DEPOSIT AND GENERAL INVESTMENT OFFER FOR CONSUMER CUSTOMERS

CONDITIONS

1. GENERAL CONDITIONS

Period of the promotion: February 3rd – February 17th, 2012.

In this promotion only those amounts allowed to place as Time Deposit, and invested, which arrived on the 3rd of February 2012. in favour of the payment accounts kept with Citibank, as fresh money from other bank than Citibank.

Citibank Europe plc Hungarian Branch Office (Citibank) offers the following promotion for its consumer customers during the promotional period:

2. PREFERENTIAL HUNGARIAN FORINT TIME DEPOSIT RATES:

- 1 month Time Deposit: 7% per annum, EIR: 7,00%*
- 2 months Time Deposit: 7% per annum, EIR: 7,00%*
- 3 months Time Deposit: 7% per annum, EIR: 7,00%*
- 6 months Time Deposit: 7% per annum, EIR: 7,00%*
- 12 months Time Deposit: 7% per annum, EIR: 7,00%*

Time deposits can be initiated for the above mentioned amounts between February 3rd – February 17th, 2012 via Citiphone telephone customer service only on 06-40-24-84-24.

Other conditions regarding Time deposit placement (i.e. minimum deposit amount) can be found in the List of Interest Rates and Charges.

3. PREFERENTIAL INVESTMENT OFFERS

In case of buying Mutual Funds distributed by Citibank we charge 0,5% buying fee.

Subscription of Structured Notes with 50% discount of transactional fee.

In case of concluding Regular Investment Savings Plan, 50% fee discount from the first two month fee.

Buying of Mutual Funds and subscription of Structured Notes is possible in our branches between 3rd of February and 17th of February 2012, or via our CitiPhone Banking telephone customer service on 06-40-24-84-24 phone number.

4. BUNDLED OFFER

Placing time deposit and buying Mutual Funds or Structured Notes, the interest rate is 7% (EIR: 7,00%)* for the time deposit part for the first 2 months. The maximum proportion of Time deposit is 50%.

The yield of the mutual fund or the structured note being the other element of the offer may vary, subject to the performance of the underlying assets. Past performance shall not guarantee future performance.

*The description of the deposit agreement can be found in the General Business Conditions and in the List of Interest Rates and Charges. The promotional deposit rates relates only to the first deposit period, for the following periods the actual standard interest rate will be applied.

Standard interest rate on the February 2nd are between 1% - 4,5%, EIR: 1% - 4,5%.

The investment products are not bank deposits, are not insured by any government agency and neither Citibank NA/Citigroup nor any of their subsidiaries/affiliates, nor the State of Hungary undertake any obligation in respect of, or guarantee such investments (unless otherwise stated). Investment products are subject to investment risk, including the risk of loss of the invested capital. The investment offers are only available for investors who are not citizens or permanent residents of the United States and who pay tax outside the United States.

January 31st, 2012