



Citibank announces the interest rates valid for January 2009.

A. LENDING RATES IN EURO	
1. BUSINESS LOANS -REFERENCE RATES	
a. Citibank Minimum Base rate :	7,13%
b. Citibank Base rate :	8,02%
c. Citibank Prime rate :	7,02%
d. Citibank Business rate :	10,52%
2. BUSINESS LOANS -REFERENCE RATES IN FOREIGN CURRENCY:	
a. US DOLLARS:	3,91%
b. YEN:	3,32%
c. ENGLISH POUNDS:	5,37%
d. SWISS FRANCS:	3,16%
**The final business rates depend on the reference rate and the spread (0.5% - 3,5%) which is negotiable.	
4. SECURED MORTGAGE LOANS FOR PURCHASE / REPAIR:	
a. WITH VARIABLE INTEREST RATE (linked to 6 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	4.94%-5.04%
b. WITH VARIABLE INTEREST RATE (linked to 1 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	4.57%-4.67%
c. WITH FIXED INTEREST RATE for 3 - 25 years:	6.30%-6.90%
5. HOME EQUITY LOANS WITH VARIABLE INTEREST RATE (linked to Euribor) for amounts : from 10,000 – 100,000 euros	
	5.27%
6. PERSONAL INSTALLMENT LOANS (FOR AMOUNTS 3.000 – 25.000 euros & tenor 12 - 60 months) Fixed interest rate	
	12.5%-15.5%
7. PERSONAL INSTALLMENT LOANS FOR BALANCE CONSOLIDATION OF OTHER CARDS AND LOANS (FOR AMOUNTS 3.000 – 30.000 euros & tenor 12 - 84 months) Fixed interest rate	
	11,00% - 13,50%
*Bank maintains the right to define the maximum loan amount additional to 30,000 euros, depending on the type of products to be transferred	
8. LOAN FOR INSTALLATION OF NATURAL GAS (FOR AMOUNTS 1.000 – 10.000 euros & tenor 12 - 60 months) Fixed interest rate	
	3.25%-6.5%

9. PERSONAL INSTALLMENT LOANS SECURED WITH TIME DEPOSITS	
(FOR AMOUNTS 20.000 – 500.000 euros & tenor 12 - 144 months)	
Variable interest rate (inked to 6 month Euribor)	4,79%
"The above mentioned rates do not include the contribution of Law 128/75, which is to be added where necessary as provided by law."	

B. DEPOSITS	
DEPOSIT TYPE (amounts in euro)	RATE
1. CitiEasy II (Current Account for card's payment) :	
Over 15.000	0,10%
10.000 - 15.000	2,50%
500-10.000	3,00%
0-500	0,00%
2. Gold Plus 12 (Savings account with tiered interest rates and monthly interest application)	
Over 75.000	0,75%
30.000 - 75.000	0,50%
1.000 - 30.000	0,10%
0-1.000	0,00%
3. Citi-one (Current account for individuals with interest rate applied to each bracket separately) :	
Over 30.000	0,25%
1.000 - 30.000	0,10%
0-1.000	0,00%
4. Regular Savings Account (Interest rate applied to each bracket separately) :	
Over 100.000	0,50%
30.000 - 100.000	0,25%
1.000 - 30.000	0,10%
0 - 1.000	0,00%
5. Savings Account 'Classic' (Interest rate applied to each bracket separately) :	
Over 300.000	3,50%
100.000 - 300.000	2,50%
30.000 - 100.000	2,00%
5.000 - 30.000	1,50%
0 - 5.000	1,00%
6. Current Account for companies with tiered interest rates :	
Over 150.000	0,25%
1.000 - 150.000	0,10%
0 - 1.000	0,00%
7. Time deposits	NEGOTIABLE
For all accounts with tiered interest rates, the rate is applied to the entire amount of the deposit, whilst in the regular Savings account with interest rate applied to each bracket separately the rate is applied at the part of the deposit that responses to each bracket.	
Interest Rates for all types of desposit accounts of Greek Residents in Eur or foreign currency are subject to	

C. CITIBANK CARD RATES:

Citibank VISA	Silver	18,70%	*	
	Gold	17,70%	*	
	Citibank Platinum Visa	13,50%	*	
	Silver Vodafone	18,70%	*	
	Gold Vodafone	17,70%	*	
	Student Citibank Visa			
	& Student Citibank Visa Vodafone	18,70%	*	
	Alico Citibank Visa Silver	18,70%	*	
	Alico Citibank Visa Gold	17,70%	*	
	AFFINITY CARD VISA	17,95%	*	
	Olympiakos Citibank Visa Silver	18,35%	*	
	Olympiakos Citibank Visa Gold	17,70%	*	
	Olympiakos Citibank Student Visa	17,85%	*	
	FIAT, ALFA ROMEO & LANCIA VISA	18,20%	*	
Citibank MasterCard	Classic	18,70%	*	
	Basic Citibank MasterCard	17,75%	*	
	Citibank Gold MasterCard	18,15%	*	
	ΠΑOK MasterCard	18,35%	*	
	ΠΑOK MasterCard Gold	17,70%	*	
	GLOU Citibank MasterCard	17,95%	*	
	Shell Citibank MasterCard	18,70%	*	
* plus 0,6% tax levy of L.128/75				
Diners Club	Diners Club, Diners Club-Vodafone,	18.40	*	
	Diners Club Unicef, AEK-Diners			

* by paying 3% of the current balance

All Citibank / Diners credit cards participate in the Reward Program 'Meiono', whereas the card holder may take advantage of a decrease in interest rate by 2% for new transactions (cash withdrawals excluded). The program is applicable to card holders when they fulfill the following criteria:

α) Possession of the card for 12 consecutive months.

β) for the last 6 consecutive months there has been a payment of at least the Minimum Due within the prescribed time as defined on the Monthly Statement.