



Citibank announces the interest rates for January 2010.

LENDING RATES		
	DECEMBER '09	JANUARY '10
1. BUSINESS LOANS -REFERENCE RATES		
a. Citibank Minimum Base rate :	4,92%	4,90%
b. Citibank Base rate :	5,81%	5,79%
c. Citibank Prime rate :	4,81%	4,79%
d. Citibank Business rate :	8,31%	8,29%
2. BUSINESS LOANS -REFERENCE RATES IN FOREIGN CURRENCY:		
a. US DOLLARS:	2,73%	2,72%
b. YEN:	2,78%	2,76%
c. ENGLISH POUNDS:	3,19%	3,18%
d. SWISS FRANCS:	2,74%	2,74%
**The final business rates depend on the refence rate and the spread (0.5% - 3,5%) which is negotiable.		
3. 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)	2,97%	3,50%
b. WITH VARIABLE INTEREST RATE (linked to 1 month Euribor) : from 15,000 – 1,000,000 euros (based on Loan to Value)	2,97%	2,96%
c. WITH FIXED INTEREST RATE (for 3 years):	5,00%	5,00%
d. WITH FIXED INTEREST RATE (for 5 years):	5,25%	5,25%
e. WITH FIXED INTEREST RATE (for 10 years):	6,00%	6,00%
4. HOME EQUITY LOANS WITH VARIABLE INTEREST RATE (linked to Euribor) for amounts : from 10,000 – 100,000 euros		
	3,97%	3,96%
5. PERSONAL INSTALLMENT LOANS: (for amounts 3.000-25.000 euros & tenor 12-60 months)		
Fixed interest rate:	12,5-15,5%	12,5-15,5%
6. PERSONAL INSTALLMENT LOANS FOR BALANCE CONSOLIDATION OF OTHER CARDS AND LOANS: (for amounts 3.000-30.000 euros and tenor 12-84 months)		
Fixed interest rate:	11%-13,50%	11%-13,50%
*Bank maintains the right to define the maximum loan amount additional to 30,000euros depending on the type of products to be transferred.		
8. PERSONAL INSTALLMENT LOANS SECURED WITH TIME DEPOSITS (for amounts 20.000 – 500.000 euros & tenor 12 - 144 months)		
Variable interest rate (inked to 6month Euribor)	2,47%	3,00%
"The above mentioned rates do not include the contribution of Law 128/75, which is to be added where necessary as provided by law."		

DEPOSITS

DEPOSIT TYPE (amounts in EUR)		DECEMBER '09	JANUARY '10
1. CitiEasy II (Current Account for cards' payment)			
Over 15.000		0,10%	0,10%
10.000 - 15.000		1,00%	1,00%
500-10.000		1,00%	1,00%
0-500		0,00%	0,00%
2. Citi-one (Current account for individuals with interest rate applied to each bracket separately):			
Over 30.000		0,25%	0,25%
1.000 - 30.000		0,10%	0,10%
0-1.000		0,00%	0,00%
3. Regular Savings Account (Interest rate applied to each bracket separately):			
Over 100.000		0,50%	0,50%
30.000 - 100.000		0,25%	0,25%
1.000 - 30.000		0,10%	0,10%
0 - 1.000		0,00%	0,00%
4. Savings Account "Classic" (Interest rate applied to each bracket separately):			
Over 300.000		1,50%	1,50%
100.000 - 300.000		1,25%	1,25%
30.000 - 100.000		0,75%	0,75%
0 - 30.000		0,50%	0,50%
5. Easypay (Savings Account with tiered interest rate, monthly interest payments & two standard DEKO payments as prerequisite)			
Over 10.000		1,00%	1,00%
0 - 10.000		2,50%	2,50%
6. Current Account for companies with tiered interest rates:			
Over 150.000		0,25%	0,25%
1.000 - 150.000		0,10%	0,10%
0 - 1.000		0,00%	0,00%
7. Time deposits		Up to 3,00% for a tenor of 3 months up to 1 year depending on the customer's total banking relationship.	
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 responds to each bracket.			
Interest Rates for all types of deposit accounts of Greek Residents in Eur or foreign currency are subject to 10% taxation (withheld by the Bank and deposited to the respective tax authorities)			

CARD RATES			
		December '09	January '10
Citibank VISA	Silver	16.70% - 18.70%	16.70% - 18.70% *
	Gold	15.70% - 17.70%	15.70% - 17.70% *
	Citibank Platinum Visa	11.50% - 13.50%	11.50% - 13.50% *
	Silver Vodafone	16.70% - 18.70%	16.70% - 18.70% *
	Gold Vodafone	15.70% - 17.70%	15.70% - 17.70% *
	Student Citibank Visa		
	& Φοιτητική Citibank Visa Vodafone	16.70% - 18.70%	16.70% - 18.70% *
	Alico Citibank Visa Silver	16.70% - 18.70%	16.70% - 18.70% *
	Alico Citibank Visa Gold	15.70% - 17.70%	15.70% - 17.70% *
	AFFINITY CARD VISA	16.70% - 18.70%	16.70% - 18.70% *
	Olympiakos Citibank Visa Silver	16.35% - 18.35%	16.35% - 18.35% *
	Olympiakos Citibank Visa Gold	15.70% - 17.70%	15.70% - 17.70% *
	Olympiakos Citibank Student Visa	15.85% - 17.85%	15.85% - 17.85% *
FIAT, ALFA ROMEO & LANCIA VISA	16.20% - 18.20%	16.20% - 18.20% *	
Citibank MasterCard	Classic	16.70% - 18.70%	16.70% - 18.70% *
	Basic Citibank MasterCard	15.75% - 17.75%	15.75% - 17.75% *
	Citibank Gold MasterCard	16.15% - 18.15%	16.15% - 18.15% *
	PAOK MasterCard	16.35% - 18.35%	16.35% - 18.35% *
	PAOK MasterCard Gold	15.70% - 17.70%	15.70% - 17.70% *
	GLOU Citibank MasterCard	16.70% - 18.70%	16.70% - 18.70% *

	Shell Citibank MasterCard	16.70% - 18.70%	16.70% - 18.70%	*
			*plus 0,6% tax levy of L.128/75	
Diners Club	Diners Club, Diners Club-Vodafone, Diners Club Unicef, AEK-Diners	16.40% - 18.40%/year	16.40% - 18.40% /year	**
			**by paying 3% of the current balance	