

Information for the shareholders of Philip Morris ČR a.s., whose registered office is in Kutná Hora, Vítězná 1, Postal Code: 284 03, ID No.: 148 03 534, registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, Insert 627, regarding point no. 9 on the agenda of the Ordinary General Meeting of Shareholders of Philip Morris ČR a.s. to be held on April 26, 2013 at the above-stated registered office of Philip Morris ČR a.s., i.e. the granting of the consent to the execution of the Loan Agreement between Philip Morris ČR a.s. as the Lender and Philip Morris International Inc. as the Borrower pursuant to Section 193 (2) of Act No. 513/1991 Coll., the Commercial Code, as amended.

The terms of the Loan Agreement between Philip Morris ČR a.s. and Philip Morris International Inc. shall be as follows:

- (i) **Parties:**
 - Lender: **Philip Morris ČR a.s.**, whose registered office is in Kutná Hora, Vítězná 1, Postal code: 284 03, ID No.: 148 03 534, registered in the Commercial Register maintained by the Municipal Court in Prague under File No. B 627;
 - Borrower: **Philip Morris International Inc.**, whose principal executive offices are at 120 Park Avenue, New York, NY 10017, United States of America, taxpayer identification number: 13-3435103, corporate identification number: 0670281-5;
- (ii) **Maximum amount of the Loan in a given calendar year:** up to the equity according to the Lender's ordinary consolidated financial statements;
- (iii) **Purpose of the Loan:** the Borrower shall be entitled to utilise the Loan for general corporate purposes;
- (iv) **Structure of the Loan:** the Borrower may draw down the Loan on the basis of one or several utilisation requests per calendar year specifying the requested utilisation amount and the proposed utilisation date. No utilisation request may be made after **May 1, 2018**;
- (v) **Utilisation repayment dates:** each Loan utilisation, including any interest accrued thereon, shall be repayable no later than three (3) months after the relevant Loan utilisation date. The final maturity date of the Loan may not be later than on **August 1, 2018**;
- (vi) **Call of the Loan:** the Lender shall be entitled to call the Loan or any part thereof upon prior written notice at any time during the term of the Loan;
- (vii) **Extraordinary prepayments:** extraordinary prepayments by the Borrower are admissible at any time;

(viii) **Interest and interest rate:** at arm's length basis, which will be determined as follows:

The respective published PRIBOR (i.e. Prague InterBank Offered Rate) effective at the date of the provision of the Loan pursuant to the Loan utilization request less margin, e.g. 1W PRIBOR less margin (ACTUAL/360) for a 1 week borrowing, or 1M PRIBOR less margin (ACTUAL/360) for a 1 month borrowing, but never less than the interest rate for deposits in the amount and the term similar to the Loan under the Loan Agreement with banks with similar credit ratings as the Borrower, but in no case below 0%; interest will be payable together with the principal;

(ix) **Currency:** CZK (Czech crowns);

(x) **Date of execution of the Loan Agreement:** prior to December 31, 2013.