

Changes introduced in respective documents are presented in the table below.

### Terms and Conditions of Citibank Credit Cards

#### Reason for the change:

In accordance with § 25.1 the Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

a) an amendment to or introduction of new laws and regulations applicable to the banking and/or financial sector or an amendment to any recommendations, guidelines or good practices by any financial supervision authority of or an institution connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement.

#### Factual and legal grounds

The following amendments to the Terms and Conditions of Credit Cards and the Table of Fees and Commissions have been made in order to adjust the documents to amendments arising from:

1. Law amending the law on payment services that amended, as of 8 February 2017, the Law on payment services of 19 August 2011 (consolidated text: Journal of Laws of 2016 item 1572, as amended) in connection with Directive (EU) 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features;
2. Law amending the law on payment services and some other laws of 22 March 2018;
3. Law amending the law on payment services and some other laws of 10 May 2018, implementing Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No. 1093/2010, and repealing Directive 2007/64/EC;
4. Regulation of the Minister of Development and Finance of 14 July 2017 regarding the list of representative services linked to a payment account;
5. Law on Counteracting Money Laundering and Terrorism Financing of 1 March 2018;
6. International Financial Reporting Standard 9 - Financial Instruments;
7. Standpoint of the Financial Ombudsman regarding the classification of transactions.

Pre-amendment wording	Post-amendment wording
4) CitiAlerts - a service of sending short text messages (SMS) and/or e-mail messages to the Clients referring to selected products offered by the Bank together with such a service.	4) <b>CitiAlerts</b> - a service of sending short text messages (SMS) under the paid SMS Notification service or e-mail messages to the Clients referring to selected products offered by the Bank together with such a service.
5) <b>CitiPhone/Telephone Banking Service</b> - a service of access to the Card Account that enables the Client to obtain information on the Card Account or to submit instructions or make statements by telephone. The possibility to use CitiPhone via a Consultant is subject to a fee as per Table of Fees and Commissions unless provided for otherwise.	74) <b>CitiPhone Telephone Banking Service</b> - a service of access to the Card Account by telephone via the provider's hotline that enables the Client to check the balance on the Card Account or to submit other instructions to the Card Account.
13) <b>Additional Credit Limit</b> - the maximum amount of the authorized Outstanding Balance under the Card Account, resulting from the signed Understanding, used and repaid in accordance with § 9.6 of the Terms and Conditions, denominated in Polish zlotys (PLN), agreed by the Bank with the Client on a case by case basis.	12) <b>Additional Credit Limit</b> - a one-off increase in the Credit Limit, made available in Polish zlotys (PLN) in the form of a Domestic Transfer Order in PLN or an Internal Transfer Order in PLN, and split into instalments under the 'Comfort' Installment Payment Plan, repaid in accordance with § 9.4 of the Terms and Conditions, agreed by the Bank with the Client on a case by case basis by way of an Understanding.
No entry	11) <b>Fee Information Document</b> - a document including a list of fees charged for services provided in connection with the maintenance of a payment account, included in the list of representative services.
16) <b>FotoKasa</b> - a tool available in the Citi Mobile application; it allows for reading information from a special two-dimensional code (QR code) with a mobile phone camera and, on that basis, for executing transfers with the use of the application.	16) <b>FotoKasa</b> - a tool available in the application under the Citi Mobile electronic banking service; it allows for reading information from a special two-dimensional code (QR code) with a mobile phone camera and, on that basis, for executing Domestic Transfer Orders in PLN or Internal Transfer Orders in PLN with the use of the application.
No definition	34) <b>Credit Card Servicing</b> - a service that allows the payer to use a payment card, referred to in Article 2.15a of the Act on Payment Services, if the amount of each card transaction reduces the agreed credit limit.
No definition	42) <b>Payer</b> - a natural person, a legal person or an organizational unit without legal personality, having legal capacity under statutory law, that submits a Payment Instruction (Client/User).

Pre-amendment wording	Post-amendment wording
No definition	<p>45) <b>Transfer Order</b> - a service, referred to in Article 3.4 of the Act on Payment Services, except for an internal transfer order, SEPA transfer order and a transfer order in foreign currency.</p> <p>46) <b>Domestic Transfer Order in PLN</b> - a service initiated by the payer, consisting in enabling to transfer funds from the payer's domestic payment account with the provider to the recipient's domestic payment account in PLN with the provider.</p> <p>47) <b>SEPA Transfer Order</b> - a service initiated by the payer, consisting in enabling to transfer funds in EUR from the payer's payment account to the recipient's payment account if both or one of the providers operate in the territory of Single Euro Payment Area (SEPA).</p> <p>48) <b>Cross-border Transfer Order in EUR</b> - a service initiated by the payer, consisting in enabling to transfer funds in EUR from the payer's payment account to the recipient's payment account, other than a SEPA Transfer Order.</p> <p>49) <b>Cross-border Transfer Order in Foreign Currency</b> - a service initiated by the payer, consisting in enabling to transfer funds from the payer's domestic payment account with the provider to the recipient's payment account with the provider in a country other than the Republic of Poland and in a currency other than PLN and EUR.</p> <p>50) <b>Cross-border Transfer Order in PLN</b> - a service initiated by the payer, consisting in enabling to transfer funds from the payer's domestic payment account with the provider to the recipient's payment account with the provider in a country other than the Republic of Poland, in PLN.</p> <p>51) <b>Internal Transfer Order</b> - a service initiated by the payer, consisting in enabling to transfer funds between payment accounts maintained by the same provider.</p> <p>52) <b>Internal Transfer Order in PLN</b> - an Internal Transfer Order in PLN.</p> <p>53) <b>Transfer Order in Foreign Currency</b> - a service initiated by the payer, consisting in enabling to transfer funds from the payer's domestic payment account with the provider to the recipient's domestic payment account with the provider in a currency other than PLN and EUR.</p>
No definition	54) <b>Repayment Order</b> - a statement made to the Bank, containing an order to make a Payment into the Card Account.
No definition	56) <b>SMS Notification</b> - a service consisting in the transmission of messages regarding the payment account, with the use of short text messages.
No definition	63) <b>Preparation of a summary of payment transactions</b> - a service initiated by the Payer, consisting in a summary of payment account transactions being prepared by the entity that maintains the payment account; the statement is prepared in paper or electronic format.
<p>35) <b>Transaction</b> - a cash withdrawal, transfer or payment for the purchased goods and services made with a Card, including:</p> <p><b>Non-Cash Transaction</b> - any payment for purchased goods and services made at sales or service points, as well as any payment made without the physical usage of a Card, in particular orders placed by post, telephone or electronic media or at Citibank Online via auto-populated transfer.</p> <p><b>Contactless Transaction</b> - any Non-Cash Transaction made with a Card equipped with a Contactless Module or using a Contactless Medium at sales and service points equipped with a Contactless Reader;</p> <p><b>Cash Transaction</b> - any cash withdrawal at ATMs, banks or other financial institutions, with Transactions made with a card during which cash is exchanged as a result of participation in gambling arranged in accordance with the Gambling Act of 19 November 2009, Transactions at a post office as well as a transfer from the Card Account being treated as Cash Transactions for the purposes of the Terms and Conditions.</p>	<p>64) <b>Transaction</b> - any Cash Withdrawal, Internal Transfer Order in PLN, Domestic Transfer Order in PLN or payment for the purchased goods and services made with a Card, Contactless Medium or a mobile device, including:</p> <p><b>Contactless Transaction</b> - any Non-Cash or Cash Transaction made with a Card, Contactless Medium or a mobile device equipped with a Contactless Module at sales and service points, ATMs or other devices equipped with a Contactless Reader and allowing to make such Transaction.</p> <p><b>Non-Cash Transaction</b> - any payment for purchased goods and services made at sales or service points, as well as any payment made without the physical usage of a Card, in particular orders placed by post, telephone or electronic media or via Citibank Online.</p> <p><b>Cash Transaction</b> - any Cash Withdrawal at ATMs, banks or other financial institutions.</p> <p>64) <b>Special Transaction</b> - a transaction consisting in a repayment, accrual of interest and charging of fees or commissions in accordance with the Terms and Conditions and the Table of Fees and Commissions for Cash Transactions, i.e.:</p> <ul style="list-style-type: none"> <li>- cash withdrawal from the Credit Limit for any purpose, in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN,</li> <li>- transaction made at entities that provide gaming and gambling services in accordance with the Gambling Law of 19 November 2009,</li> <li>- transaction at a post office,</li> <li>- transaction made at entities that provide foreign currency, virtual currency and means of payment exchange services, and entities which intermediate in such exchange.</li> </ul>
60) <b>User</b> - a Supplementary Card user authorized by the Client to make Transactions in the Client's name and for the Client's benefit using that Card, whose identification particulars are provided on the said Card.	78) <b>End User</b> - a Client using Citibank Online or requesting the provision of the Citibank Online service and a Client using the CitiPhone Telephone Banking Service or requesting the provision of the CitiPhone Telephone Banking Service.
No definition	80) <b>Payment</b> - a cash or non-cash instruction, including a cash payment, resulting in an inflow of funds into the Card Account.
No definition	81) <b>Cash Payment</b> - a service consisting in a cash payment into the Card Account using a device enabling to make such a payment or at the Provider's Outlet.
No definition	83) <b>Payment Card Issuing</b> - a service consisting in issuing a payment card, referred to in Article 2.15a of the Act on Payment Services.

Pre-amendment wording	Post-amendment wording
No definition	85) <b>List of Representative Services</b> - the List of Representative Services linked to the payment account, that are most commonly used by consumers on the domestic market, subject to a fee charged by at least one service provider operating in the territory of the Republic of Poland, published in the form of a regulation by the competent minister.
No definition	86) <b>Withdrawal</b> - a cash or non-cash instruction, including a cash withdrawal, resulting in an outflow of funds from the Card Account (account charging).
No definition	87) <b>Cash Withdrawal</b> - a service consisting in a cash withdrawal from the Card Account using a device enabling to make such a withdrawal or at the Provider's Outlet.
69) <b>Payment Instruction</b> - a statement made by the Client/User or Recipient to the Bank, containing an order to carry out a Transaction or to make a payment into the Card Account.	91) <b>Payment Instruction</b> - a statement made by the Client/User or Recipient to the Bank, containing an order to initiate or carry out a Transaction or to make a Payment into the Card Account.
No definition	92) <b>Fee Summary</b> - a summary of fees and commissions charged by the Bank for payment account services, which includes information about the interest rate on funds in the payment account and the total amount of interest payable for the period, delivered to the Client free of charge at least once a calendar year, in the form agreed with the Client.
Chapter II Making the Agreement and Issuing a Card (Cards) § 3.1 An Agreement may be made following the delivery of documents and information confirming the identity of the person applying for the making of the Agreement, as indicated by the Bank. The Bank may request additional documents and information from the Client required to meet the obligations following from the Act on Counteracting Money Laundering and Terrorism Financing of 16 November 2000.	Chapter II Making the Agreement and Issuing a Card (Cards) § 3.1 An Agreement may be made following the delivery of documents and information confirming the identity of the person applying for the making of the Agreement, as indicated by the Bank. The Bank may request additional documents and information from the Client required to meet the obligations pursuant to the Act on Counteracting Money Laundering and Terrorism Financing of 1 March 2018.
No entry	§ 3.2 The Bank will present the Client with the Fee Information Document, in accordance with the Act on Payment Services, in good time before making the Agreement. The Bank will present the Client with the Fee Information Document also if there is a change in the amount of fees charged for a service included in the List of Representative Services.
No entry	§ 7.2 The Bank will credit the Card Account with the amount of the Transaction at the value date of that Business Day on which the account of the Bank, as the recipient's provider, has been credited with the amount of the Transaction. If the Bank makes no currency translation or makes a translation between EUR and the member state's currency or between currencies of two member states, after the amount has been verified and translated the Bank will make the amount of the Transaction available to the Client promptly after the account of the Bank, acting as the payment recipient's provider, has been credited with such an amount and the Card Account will be credited as follows: a) promptly after the payment - for cash payments at ATMs or Bank Branches or by Internal Transfer Orders, b) promptly after crediting the account of the Bank, as the recipient's provider, with such an amount - for other payments, subject to § 7.4 below. The obligation provided in this § 7.2 is applicable also to payments made within one provider. § 7.3 The Card Account will be charged with the amount of the Transaction at the value date no earlier than the date on which the Card Account is actually charged with the amount of the Transaction.
No entry	§ 7.5 The Bank has the right to refuse to execute a Payment Instruction submitted by the Client because of the subject and purpose of the Payment Instruction if the payment transaction subject to the Payment Instruction raises a justified suspicion that the Card is used for unlawful purposes or an increased risk for the security of payment services provided by the Bank. Such cases are Payment Instructions on sale or purchase of cryptocurrencies, virtual currencies or property rights of a similar legal or economic nature, that are associated with a high risk for buyers, including payment transactions whereby the Recipient is an economic operator whose business activity consists in exchange of cryptocurrencies or virtual currencies into means of payment, or exchange of cryptocurrencies or virtual currencies, or which intermediates in such exchange.
§ 7.8 The actual posting of Transactions in the Card Account shall be effected up to 14 days from the date of a Transaction, immediately after the Bank receives electronic documents confirming that the Transaction has been made by the Payment Organization that is settling it. The amount of the Transaction posted in the Card Account is different from the amount initially blocked as it does not include the commission referred to in Clause 5 above.	§ 7.11 The actual posting of Transactions in the Card Account will be effected up to 14 days from the date of a Transaction, immediately after the Bank receives electronic documents confirming that the Transaction has been made by the Payment Organization that is settling it. Supplemented by: Clause 12. If the Transaction is initiated by or through the Recipient and the exact amount of the transaction is not known when the Client/User gives consent to such Transaction, the Bank may block funds in the payer's Card Account only if the payer has agreed to have a specified amount of funds to be blocked. The Bank will release the funds blocked in the Card Account in accordance with the preceding sentences promptly after it has received the Payment Instruction and information about the specified amount of the payment transaction. The amount of the Transaction posted in the Card Account is different from the amount initially blocked as it does not include the commission referred to in § 7.8 above.

Pre-amendment wording	Post-amendment wording
No entry	§ 7.29. The Bank does not allow the Client/User to execute a Payment Instruction from the Card Account in the form of a SEPA Transfer Order, Transfer Order in Foreign Currency, Cross-border Transfer Order in PLN, Cross-border Transfer Order in EUR and a Cross-border Transfer Order in Foreign Currency.
<p>§ 7.23. The Client may instruct the Bank to execute a transfer from the Card Account as follows:</p> <p>a) via CitiPhone;</p> <p>b) via Citibank Online;</p> <p>c) at a Branch;</p> <p>d) through a text message, subject to § 15.2 and § 15.3.</p>	<p>§ 7.30. The Client may instruct the Bank to execute an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account as follows:</p> <p>a) via the CitiPhone Telephone Banking Service;</p> <p>b) via Citibank Online;</p> <p>c) through a text message, subject to § 15.2 and § 15.3.</p>
<p>§ 7.24. The Bank will execute a Payment Instruction if the Credit Limit on the Card Account is sufficient to execute the Transaction, the Payment Instruction is not connected with any countries or entities covered by international sanctions or embargoes, in particular those imposed by the EU, US or UN and, additionally, with respect to a transfer order from the Card Account, provided that:</p> <p>a) the Client/User has provided to the Bank the correct NRB of a valid Recipient's account, required to execute the transfer; and</p> <p>b) the Client/User has provided to the Bank all information required to execute the transfer, i.e. the currency, amount of the Transaction, name of the Recipient and name of the transfer, except for a transfer from the Card Account whereby the transfer order is placed through text messages if it is sufficient when the premise set forth in letter a of this Clause is fulfilled and the currency and the amount of Transaction is indicated by the Client.</p>	<p>§ 7.31. The Bank will execute a Payment Instruction if the Credit Limit on the Card Account is sufficient to execute the Transaction, the Payment Instruction is not connected with any countries or entities covered by international sanctions or embargoes, in particular those imposed by the EU, US or UN and, additionally, with respect to an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, provided that:</p> <p>a) the Client/User has provided to the Bank the correct NRB of a valid Recipient's account, required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN; and</p> <p>b) the Client/User has provided to the Bank all information required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN, i.e. the currency, amount of the Transaction, name of the Recipient and name of the transfer, except for an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account whereby the transfer order is placed through text messages if it is sufficient when the premise set forth in letter a of this Clause is fulfilled and the currency and the amount of the Transaction is specified by the Client.</p>
No entry	§ 7.36. A consent to execute the payment transaction may also be given through the Recipient or the Recipient's provider.
No entry	<p>§ 7.40 Where the authorization covers subsequent payment transactions, the withdrawal will cover all unexecuted payment transactions, unless the Client reserved otherwise.</p> <p>41. The Bank will not charge the Card Account before receiving a Payment Instruction.</p>
<p>§ 7.36 The Client may repay the Outstanding Balance or any part thereof in cash at Branches or ATMs designated by the Bank or by means of a transfer order or direct debit. The Payment Instruction will be executed by the Bank provided that one Business Day prior to the designated repayment day of the Outstanding Balance sufficient funds are available in the account from which the instruction is to be made.</p>	<p>§ 7.46 The Client may repay the Outstanding Balance or any part thereof by means of a Repayment Order, Transfer Order, Internal Transfer Order, SEPA Transfer Order and a Transfer Order in Foreign Currency, by Cash Withdrawal at Branches or ATMs designated by the Bank. The outstanding balance repayment at an ATM or a Bank Branch is subject to a fee in accordance with the Table of Fees and Commissions. The Repayment Order will be executed by the Bank provided that one Business Day prior to the designated repayment day of the Outstanding Balance sufficient funds are available in the account from which the Repayment Order is to be executed.</p>
No entry	§ 7.55 The burden of proving that the Transaction has been authorized and correctly recorded in the Transaction system and has not been affected by a technical breakdown or any other deficiency related to a payment service provided by the Bank, lies with the Bank.
<p>§ 9.6 The Bank may grant to the Client, under an Understanding, a non-revolving Additional Credit Limit being a one-off cash withdrawal in the form of a transfer from the Card Account that may be used for any purpose. The provisions of these Terms and Conditions that apply to the Credit Limit shall accordingly apply to the Additional Credit Limit the repayment of which, as well as the accrual of fees, commissions and interest takes place under the 'Comfort' Instalment Payment Plan, as set forth in Chapter XIII of these Terms and Conditions.</p>	<p>§ 9.4 The Bank may grant to the Client, under an Understanding, a non-revolving Additional Credit Limit, which can be granted only in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, that may be used for any purpose. The provisions of these Terms and Conditions that apply to the Credit Limit shall accordingly apply to the Additional Credit Limit the repayment of which, as well as the accrual of fees, commissions and interest takes place under the 'Comfort' Instalment Payment Plan, as set forth in Chapter XIII of these Terms and Conditions.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 11.1. Interest accrued on the credit extended on the basis of the Agreement, subject to Clause 3, shall be determined using a variable interest rate. The interest rate equals fourfold Lombard rate of the National Bank of Poland, set by the Monetary Policy Council, published by the National Bank of Poland. In the case of the Citibank World Elite MasterCard Ultime Credit Card, the interest rate on the credit equals fourfold Lombard rate of the National Bank of Poland; however, it may not exceed 20% per annum, subject to Clause 5.</p> <p>2. The Bank will increase or decrease the interest rate accrued on the credit extended under the Agreement, after the Lombard rate of the National Bank of Poland has been increased or decreased, respectively. The Bank will increase or decrease the interest rate by the equivalent of fourfold the value by which the Lombard rate of the National Bank of Poland was increased or decreased on the first day on which the new Lombard rate of the National Bank of Poland takes effect.</p> <p>3. The Bank may agree with the Client, under an Understanding, on an individual interest rate for the 'Comfort' Installment Payment Plan, which may be either fixed or variable. In the case of a variable interest rate, it will be expressed as the equivalent of multiple of the Lombard rate of the National Bank of Poland. Following an increase or decrease in the Lombard rate of the National Bank of Poland, the Bank will increase or decrease, respectively, the interest rate of the 'Comfort' Installment Payment Plan on the first day on which the new Lombard rate of the National Bank of Poland takes effect, with the interest rate increase or decrease equal to a relevant multiple of the value by which the Lombard rate was changed, in accordance with the Understanding.</p>	<p>§ 11.1. Interest accrued on the credit extended on the basis of the Agreement, subject to Clause 3, shall be determined using a variable interest rate. The interest rate accrued on the credit extended under the Agreement made after 1 December 2018 equals the maximum interest rate determined in accordance with applicable laws, i.e. 10% as at the effective date of these Terms and Conditions. The interest rate accrued on the credit extended under the Agreement made by 30 November 2018 equals fourfold Lombard rate of the National Bank of Poland, set by the Monetary Policy Council, published by the National Bank of Poland. In the case of the Citibank World Elite MasterCard Ultime Credit Card, the interest rate on the credit may not exceed 20% per annum, subject to Clause 5.</p> <p>2. The Bank will increase or decrease the interest rate accrued on the credit extended under the Agreement, after the interest rate applicable to the Agreement has been increased or decreased, respectively; such rate being the maximum interest rate in the case of the credit extended under the Agreement made after 1 December 2018 or the Lombard rate of the National Bank of Poland in the case of the loan extended under the Agreement made by 30 November 2018. The Bank will increase or decrease the interest rate by the equivalent of the value of increase or decrease, respectively, of the maximum interest rate or fourfold the value by which the Lombard rate of the National Bank of Poland has been increased or decreased on the first day on which the new interest rate takes effect.</p> <p>3. The Bank may agree with the Client, under an Understanding, on an individual interest rate for the 'Comfort' Installment Payment Plan, which may be either fixed or variable. The variable interest rate accrued on the 'Comfort' Installment Payment Plan opened after 1 December 2018 equals the maximum interest rate determined in accordance with applicable laws, i.e. 10% as at the effective date of these Terms and Conditions. The variable interest rate accrued on the 'Comfort' Installment Payment Plan opened by 30 November 2018 equals severalfold Lombard rate of the National Bank of Poland.</p> <p>4. The Bank will increase or decrease the interest rate accrued on the 'Comfort' Installment Payment Plan, after the interest rate applicable to the 'Comfort' Installment Payment Plan has been increased or decreased, respectively; such rate being the maximum interest rate in the case of 'Comfort' Installment Payment Plans opened after 1 December 2018 or the Lombard rate of the National Bank of Poland in the case of 'Comfort' Installment Payment Plans opened by 30 November 2018 on the first day on which the new interest rate takes effect, with the interest rate increase or decrease equal to a relevant multiple of the value by which the Lombard rate was changed, in accordance with the Understanding.</p>
No entry	<p>§ 11.5 The interest rate accrued on the credit may not be higher than the total of WIBOR 6M interest rate and 25 percentage points. If the maximum interest rate determined in accordance with the applicable laws is higher than the total of WIBOR 6M reference rate and 25 percentage points, the Bank will apply the lower amount.</p>
No entry	<p>§ 11.12. In payment transactions executed in the territory of the Republic of Poland or in trade with member states other than the Republic of Poland, the Client will pay fees payable to the Bank in accordance with the Agreement and the Recipient will pay fees provided in a relevant agreement made by the same with the Recipient's provider if both the Bank and the Recipient's provider or the only provider in the transaction operate(s) in the territory of a member state (SHA cost option).</p>
No entry	<p>§ 12.6 The Bank will present the Client free of charge with a Fee Summary for services linked to the Card Account, charged for the period subject to such summary. The Fee Summary issued by the Bank will include fees charged for services provided in the List of Representative Services.</p> <p>7. The Bank will present the Client with the Fee Summary at least once a calendar year. If the Agreement is terminated, the Bank will present the Client, no later than within two weeks of the Agreement termination date, with a fee summary for the period for which no fee statement has been prepared until the Agreement termination date.</p> <p>8. The Bank will deliver the Fee Summary in electronic format - to the Primary E-mail Address, or in paper format. Notwithstanding the method to deliver the Fee Statement, as referred to in the aforesaid sentence, the Bank will present the Fee Summary in paper format on request of the Client.</p> <p>9. Beginning from 1 December 2018 the Client may request that, besides the Statement provided in accordance with Clause 1 above, the Client is provided with the following information once a month and free of charge to the Primary E-mail Address:</p> <ul style="list-style-type: none"> <li>a) information allowing to identify a payment transaction and, where appropriate, the Recipient,</li> <li>b) information about the amount of the payment transaction in foreign currency in which the Client's payment account has been charged or in the currency in which the Payment Instruction has been submitted,</li> <li>c) information about all payment transaction fees and, where appropriate, specification of such fees, or information about interest payable from the Client,</li> <li>d) information about the currency exchange rate applied in the payment transaction by the Bank and the amount of the payment transaction after the currency translation, for payment transactions subject to currency translation,</li> <li>e) information about the value date applied when charging the account or about the Payment Instruction receipt date.</li> </ul> <p>The aforesaid instruction should be submitted via Citibank Online.</p>
No entry	<p>§ 12.10 The Bank will prepare an additional paid Payment Transaction Summary on request of the Client.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 12.13. The Client will be informed about the results of the grievance or complaint examination process without undue delay, but not later than within 30 days of receiving the complaint by the Bank.</p> <p>14. In particularly complicated cases which make it impossible to examine the grievance or complaint and respond to it within the period referred to in Clause 13 above, the Bank will send a notification to the Client where it will:</p> <p>a) explain the reasons for the delay;</p> <p>b) indicate the circumstances that need to be determined to examine the case;</p> <p>c) specify the expected time for examining and responding to the grievance or complaint, which may not exceed 60 days from the date of receiving the grievance or complaint.</p> <p>15. The Bank may respond to a grievance or complaint:</p> <p>a) in a paper letter sent to the current mailing address of the Client;</p> <p>b) using any other durable data carrier, i.e. a text message sent to the Client's phone number communicated to the Bank;</p> <p>c) upon the Client's request - by email to the Client's email address communicated to the Bank;</p> <p>d) via the Citibank Online e-banking service - as a copy of a message sent at the same time in the manner specified in letter a), b) or c).</p>	<p>§ 12.18 The Client will be informed about the results of the grievance or complaint examination process without undue delay, but not later than within 30 days from the date of receiving the complaint by the Bank. For complaints related to payment services provided by the Bank, starting from 15 November 2018 the Bank will respond to a complaint within 15 business days from the date of receiving the complaint.</p> <p>19. In particularly complicated cases which make it impossible to examine the grievance or complaint and respond to it within the periods referred to in Clause 18 above, the Bank will send a notification to the Client where it will:</p> <p>a) explain the reasons for the delay;</p> <p>b) indicate the circumstances that need to be determined to examine the case;</p> <p>c) specify the expected time for examining and responding to the grievance or complaint, which may not exceed 60 days from the date of receiving the grievance or complaint not related to payment services provided by the Bank or, starting from 15 November 2018, 35 business days from the date of receiving the complaint in the case of complaints related to payment services provided by the Bank.</p> <p>20. The Bank may respond to a grievance or complaint not related to payment services provided by the Bank:</p> <p>a) in a paper letter sent to the current mailing address of the Client;</p> <p>b) using any other durable data carrier, i.e. a text message sent to the Client's phone number communicated to the Bank;</p> <p>c) upon the Client's request - by email to the Client's email address communicated to the Bank;</p> <p>d) via Citibank Online - as a copy of a message sent at the same time in the manner set forth in letter a), b) or c).</p> <p>21. The Bank may respond to a grievance or complaint related to payment services provided by the Bank in a paper letter or, following an agreement with the Client, using any other durable data carrier.</p>
<p>§ 12.17.</p> <p>The Bank informs the Client that they may opt for alternative dispute resolution procedures:</p> <p>a) before the Banking Arbitrator at the Polish Banks Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website: <a href="http://www.zbp.pl/arbiter">www.zbp.pl/arbiter</a>, where the amount in dispute does not exceed PLN 12,000, based on a written application of the Client with one of the following enclosures: a document confirming that the claim proceeding at the Bank has been closed or the Client's statement that he has not received any reply to his claim from the Bank within 30 days of its submission;</p> <p>b) before the Financial Ombudsman, on the terms specified in the Act of 5 August 2015 on Examining Complaints by Entities of the Financial Market and on the Financial Ombudsman, upon the Client's application filed if their claims have not been accepted by the Bank. The Financial Ombudsman's website is available at: <a href="http://rf.gov.pl/">http://rf.gov.pl/</a>;</p> <p>c) before the Arbitration Court at the Polish Financial Supervision Authority in accordance with the Rules of that Court. For more information about the Arbitration Court visit the website at <a href="http://www.knf.gov.pl/regulacje/Sad_Polubowny/">http://www.knf.gov.pl/regulacje/Sad_Polubowny/</a>.</p> <p>Before making a decision to refer the dispute to the Arbitration Court, the Client should read the Rules of the Court and the Rate Table.</p>	<p>In § 12.23.</p> <p>The Bank informs the Client that they may opt for alternative dispute resolution procedures:</p> <p>a) before the Banking Arbitrator at the Polish Banks Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website: <a href="http://www.zbp.pl/arbiter">www.zbp.pl/arbiter</a>, where the amount in dispute does not exceed PLN 12,000, based on a written or electronic application of the Client with one of the following enclosures: a document confirming that the claim proceeding at the Bank has been closed or the Client's statement that he has not received any reply to his claim from the Bank within 30 days of its submission;</p> <p>b) before the Financial Ombudsman, on the terms specified in the Act of 5 August 2015 on Examining Complaints by Entities of the Financial Market and on the Financial Ombudsman, upon the Client's application filed if their claims have not been accepted by the Bank. The Financial Ombudsman's website is available at: <a href="http://rf.gov.pl/">http://rf.gov.pl/</a>;</p> <p>c) before the Arbitration Court at the Polish Financial Supervision Authority in accordance with the Rules of that Court. For more information about the Arbitration Court visit the website at <a href="http://www.knf.gov.pl/regulacje/Sad_Polubowny/">http://www.knf.gov.pl/regulacje/Sad_Polubowny/</a>.</p> <p>The aforesaid websites provide the Client with detailed information about the rules of dispute settlement by those entities. Before making a decision to refer the dispute to the Arbitration Court, the Client should read the Rules of the Court and the Rate Table.</p>
<p>§ 13.13. Subject to Clauses 14 and 15, the Client will be liable for any unauthorized Transactions up to the Polish zloty equivalent of EUR 150, in the case of contactless transactions up to EUR 50, to be calculated at the average exchange rate published by the NBP as applicable on the day of execution of the Transaction if such an unauthorized Transaction is the effect of:</p> <p>a) using the Card that was lost by or stolen from the Client/User; or</p> <p>b) appropriation of the Card or its unauthorized use, or unauthorized use of Citibank Online or Citiphone, as a result of the Client's/ User's failure to comply with the obligations indicated in this section.</p>	<p>§ 13.13. Subject to Clauses 14 and 15, the Client will be liable for any unauthorized Transactions up to the Polish zloty equivalent of EUR 50, to be calculated at the average exchange rate published by the NBP as applicable on the day of execution of the Transaction if such an unauthorized Transaction is the effect of:</p> <p>a) using the Card or another Payment Instrument that was lost by or stolen from the Client/User; or</p> <p>b) appropriation of the Card or another Payment Instrument.</p>

Pre-amendment wording	Post-amendment wording
No entry	<p>§ 13.14 The Client will not be held liable for unauthorized Transactions on terms referred to in Clause 13 above and in the amount provided therein if:</p> <ul style="list-style-type: none"> <li>a) The Client has been unable to find that the Card or any other Payment Instrument was lost, stolen or appropriated before execution of the Transaction, except where the Client acted intentionally, or</li> <li>b) The Card or any other Payment Instrument has been lost before execution of the Transaction as a result of an action or inaction of an employee, agent or Branch of the Bank or its provider of technical services supporting payment services, where the same does not take possession of funds subject to payment transactions.</li> </ul>
<p>§ 13.14. The Client will be liable for any unauthorized payment Transactions in their full amounts if the Client deliberately caused such Transactions to happen or was in breach of the rules of use of the Card, CitiPhone, or Citibank Online as specified in this Agreement, due to his willful misconduct or gross negligence, or failed to promptly notify the Bank of any case where the Card was lost, stolen, appropriated or used without authorization or where unauthorized access to such a Card or Identification Code occurred.</p>	<p>§ 13.15. The Client will be liable for any unauthorized payment Transactions in their full amounts if the Client deliberately caused such Transactions to happen or was in breach of the rules of use of the Card, CitiPhone Telephone Banking Service, or Citibank Online as set forth in this Agreement, due to his willful misconduct or gross negligence, or failed to promptly notify the Bank of any case where the Card, CitiPhone Telephone Banking Service, or Citibank Online was lost, stolen, appropriated or used without authorization or where unauthorized access to the Card or Identification Code, CitiPhone Telephone Banking Service, or Citibank Online occurred.</p>
<p>§ 13.15. If the Client's losses due to loss of the Card sustained during 72 hours preceding the Blocking are higher than PLN 100.00, the Bank will undertake to cover the loss in excess of PLN 100.00 unless the Transaction was executed through the Client's/User's fault. For Platinum Cards and Citibank MasterCard World Signia Utime/Citibank World Elite MasterCard Utime Credit Card, the Bank will also cover the loss up to PLN 100.00. For Citibank MasterCard World Signia Utime/Citibank World Elite MasterCard Utime Credit Card, the extended liability of the Bank will also apply to the period exceeding 72 hours preceding the Blocking. The extended liability of the Bank will not cover situations described in Clause 14 above.</p>	Deleted

Pre-amendment wording	Post-amendment wording
<p>§ 16.27. When logging in to Citibank Online or Citi Mobile, the Bank does not ask Clients to provide the telephone type, telephone number and does not instruct Clients to install software on their phones.</p> <p>28. The Bank publishes information on the principles of correct and safe use of e-banking and online payment services on the web page <a href="https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm">https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm</a>.</p> <p>29. The Bank publishes current information on the principles of correct and safe use of e-banking services and online payment services, as well as warnings against significant threats related to the use of e-banking or mobile banking services using messages in the Citibank Online service, available after logging in, and on the web page indicated in Clause 28. The Bank may additionally inform the Client about the publication of important information at Citibank Online by sending a message to the Client's Primary E-mail Address.</p>	<p>§ 16.24 When logging in to Citibank Online or Citi Mobile, the Bank will not ask Clients to provide the telephone type, telephone number and will not instruct Clients to install software or certificate on their phones or other devices.</p> <p>25. The Bank will publish current information on the security procedures that affect the Client in respect to provision of payment services by the Bank, principles of correct and safe use of Citibank Online and Citi Mobile and online payment services, as well as warnings against significant threats related to the use of e-banking or mobile banking services, or security incidents using messages in the Citibank Online service, available after logging in, and on the website indicated in Clause 34. The Bank may additionally inform the Client about the publication of important information at Citibank Online by sending a message to the Client's Primary E-mail Address. The Bank will notify of a fraud or suspected fraud using the SMS Notification service or by telephone. The Bank seeks to raise the Client's awareness about security risks related to payment services and for that purpose it supports and gives advice on security risks related to payment services, including all irregularities related to security matters. The Client may request the Bank for support and advice using communication channels referred to in Clause 30 below.</p> <p>26. If the device (e.g. computer, tablet, telephone or similar device) used by the Client for Citibank Online is lost, stolen, appropriated or used or accessed by an unauthorized person and if the circumstances justify a suspicion that the security of the Payment Instrument has been infringed, the Client should report that promptly in order to block the Payment Instrument in the CitiPhone Telephone Banking Service at (+48) 22692 24 84 or at a Branch. The report referred to in this Clause 26 is free of charge for the Client.</p> <p>27. The Bank will apply measures to secure against operational risks and security risk of the Bank's payment services. The security risk may be related to inadequate or unreliable procedures or external events that have or may have an adverse effect on availability, integrity and confidentiality of information and communication systems or information used by the Bank to provide payment services. The security risk is e.g. a risk arising from cyberattacks or inadequate physical security.</p> <p>28. In the case of a serious operational incident or Bank's security incident, including ITC incident that has or may have an effect on the Client's financial interests, the Bank will:</p> <ol style="list-style-type: none"> <li>notify the Clients who use the Bank's payment services about the incident without undue delay, and</li> <li>inform the Client about available measures that may be taken to mitigate negative effects of the incident and, in so far as it is possible, will take actions to mitigate negative effects of the incident.</li> </ol> <p>29. The incident, as referred to above, means any unexpected event or series of events with an adverse effect on integrity, availability, confidentiality, authenticity or continuity of payment services provided by the Bank or with a significant likelihood that there will be such an effect.</p> <p>30. Depending on the nature and criticality of the aforesaid incident, the Bank will contact the Client via:</p> <ol style="list-style-type: none"> <li>CitiPhone Telephone Banking Service;</li> <li>Citibank Online or Citi Mobile;</li> <li>Bank's website: (<a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</li> </ol> <p>31. The Bank may also use other communication channels in order to ensure effective communication with the Client.</p> <p>32. The Bank will inform the Client about unsuccessful attempts made to the Card Account or about attempts or unsuccessful attempts to make a payment transaction via Citibank Online or the SMS Notification service.</p> <p>33. The Client may lodge a complaint about the security of payment services provided by the Bank.</p> <p>34. The Bank will regularly inform the Client about security procedures that affect the Client with respect to payment services provided by the Bank. Information about security procedures is available at the following link: <a href="https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm">https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm</a></p> <p>35. The Client is obliged to act in compliance with recommendations and information provided by the Bank with regard to the use of security measures in accordance with this § 16.</p>
<p>§ 18.1. The Client may use the CitiAlerts service. The CitiAlerts service consists in sending text messages and/or electronic messages (e-mails) to the Client to the Primary Mobile Phone Number and/or Primary E-mail Address, containing the information specified by the Client during activation or confirmation of modification of CitiAlerts settings, such as, for instance:</p> <ol style="list-style-type: none"> <li>balance on the Card Account; or</li> <li>details of repayments of the Outstanding Balance.</li> </ol>	<p>§ 18.1. The Client may use the CitiAlerts service. The CitiAlerts service consists in sending text messages, under the Notification service, or electronic messages (e-mails) to the Client to the Primary Mobile Phone Number or Primary E-mail Address, containing the information specified by the Client during activation or confirmation of modification of CitiAlerts settings, such as, for instance:</p> <ol style="list-style-type: none"> <li>balance on the Card Account; or</li> <li>details of repayments of the Outstanding Balance.</li> </ol>
<p>§ 18.7. The fees charged for the use of the CitiAlerts service are specified in the Table of Fees and Commissions.</p>	<p>§ 18.7 The fees charged for the use of the CitiAlerts service are specified in the Table of Fees and Commissions. The fees charged by the Bank for the use of the CitiAlerts service include the fees for the SMS Notification service.</p>



Pre-amendment wording	Post-amendment wording
No entry	§ 18.12 The SMS Notification under CitiAlerts is subject to a fee. The fees charged by the Bank for using SMS Notifications in this respect are provided in the Table of Fees and Commissions. In all other respects, the SMS Notification service is provided free of charge.
<p>Chapter XIII 'Comfort' Installment Payment Plan</p> <p>§ 20.3 The Bank and the Client may agree, under an Understanding, on the terms and conditions of individual interest rates, repayments, fees and commissions under the Plan. If a variable interest rate is used, based on the Lombard rate of the National Bank of Poland, the provisions of § 11.1 to § 11.5 will apply.</p>	<p>Chapter XIII 'Comfort' Installment Payment Plan</p> <p>§ 20.3 The Bank and the Client may agree, under an Understanding, on the terms and conditions of individual interest rates, repayments, fees and commissions under the Plan. If a variable interest rate is used, based on equivalent of the maximum interest rate determined in accordance with applicable laws or the Lombard rate of the National Bank of Poland, the provisions of § 11.1 to § 11.6 will apply.</p>
<p>§ 20.9. The Client may agree with the Bank on the use of the Plan by making an Understanding via Citiphone or Citibank Online or by accepting the Bank's offer, sent as a text message or an e-mail to the Primary Mobile Phone Number or the Primary Electronic Mail Address of the Client. An offer sent via a text message or e-mail is accepted in the following manner:</p> <p>a) sending back information required in the text message/e-mail message sent by the Bank regarding the offer, or</p> <p>b) confirming its acceptance on a dedicated website of the Bank, whose address / link is sent via a text message or an e-mail message; however, if the Plan requires a transfer from the Card Account, the acceptance has to be confirmed by a password sent by the Bank to the Primary Mobile Phone Number of the Client.</p> <p>10. The text message/e-mail message will contain the following information, depending on the type of the offer:</p> <p>a) 4 last digits of the number of the Card on which the service is to be performed;</p> <p>b) amount that the Client may transfer to the 'Comfort' Installment Payment Plan;</p> <p>c) number of installments;</p> <p>d) interest rate, with an indication whether it is variable or fixed;</p> <p>e) commission amount;</p> <p>f) operating fee amount;</p> <p>g) monthly installment amount;</p> <p>h) account number to which the transfer is to be effected.</p>	<p>§ 20.9. The Client may agree with the Bank on the use of the Plan by making an Understanding by telephone or via Citibank Online or by accepting the Bank's offer, sent as a text message or an e-mail to the Primary Mobile Phone Number or the Primary Electronic Mail Address of the Client. An offer sent via a text message or e-mail is accepted in the following manner:</p> <p>a) sending back information required in the text message/e-mail message sent by the Bank regarding the offer, or</p> <p>b) confirming its acceptance on a dedicated website of the Bank, whose address / link is sent via a text message or an e-mail message; however, if the Plan requires an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, the acceptance has to be confirmed by a password sent by the Bank to the Primary Mobile Phone Number of the Client.</p> <p>10. The text message/e-mail message will contain the following information, depending on the type of the offer:</p> <p>a) 4 last digits of the number of the Card on which the service is to be performed;</p> <p>b) amount that the Client may transfer to the 'Comfort' Installment Payment Plan;</p> <p>c) number of installments;</p> <p>d) interest rate, with an indication whether it is variable or fixed;</p> <p>e) commission amount;</p> <p>f) operating fee amount;</p> <p>g) monthly installment amount;</p> <p>h) account number to which the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN is to be effected.</p>
<p>§ 20.14. Interest on the first Plan instalment shall be accrued from the Plan opening date to the forthcoming Statement date. The Plan's opening takes place by means of:</p> <p>a) Client's instruction to split the Transaction or a certain amount up to the Basic Balance amount into installments,</p> <p>b) transfer of funds as part of the Additional Credit Limit or Credit Limit;</p>	<p>§ 20.14. Interest on the first Plan instalment shall be accrued from the Plan opening date to the forthcoming Statement date. The Plan's opening takes place by means of:</p> <p>a) Client's instruction to split the Transaction or a certain amount up to the Basic Balance amount into installments,</p> <p>b) effecting of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN as part of the Additional Credit Limit or Credit Limit;</p>
<p>§ 24.2. If the Bank is liable under Clause 1 above, it will promptly restore the debited Card Account to the status that would have existed if the non-performance or undue performance of the Transaction had not occurred.</p>	<p>§ 24.2. If the Bank is liable under Clause 1 above, it will promptly restore the debited Card Account to the status that would have existed if the non-performance or undue performance of the Transaction had not occurred. The value date of crediting the payment account of the Client may not be later than the value date of charging such an amount.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 24.3. If the account of the Payment Services Provider of the Recipient was credited within the time limits specified in § 7.1, the Payment Services Provider of the Recipient will be liable towards the Recipient for non-performance or undue performance of the Transaction.</p> <p>4. In the event of Transaction initiated by the Client/User that was not performed or unduly performed, excluding any Transaction initiated by the Client/User for which the Unique Identifier provided by the Client was incorrect, the Bank, irrespective of any liability under the above provisions, will promptly initiate any steps, at the request of the Client, in order to track the Transaction and will notify the Client of the results of such tracking. In the event of a non-performed or unduly performed Transaction initiated by the Client for which the Unique Identifier provided by the Client was incorrect, the Bank will promptly initiate any steps to recover the amount of the Transaction. If funds are recovered, the Bank will collect the fee in accordance with the Table of Fees and Commissions from the Client.</p>	<p>§ 24.3 If the account of the Payment Services Provider of the Recipient has been credited within the time limits specified in § 7.1, the Payment Services Provider of the Recipient will be liable towards the Recipient for non-execution or improper execution of the Transaction. If the provider of the Recipient is liable under this Clause 3, it will promptly make the amount of the payment transaction available to the Recipient or, where the Recipient uses the payment account, it will credit the payment account of the recipient with a relevant amount in order to restore the payment account to the balance that would have existed if the non-execution or improper execution of the payment transaction had not occurred. The value date of crediting the payment account of the Recipient may not be later than the value date at which the amount would have been credited if the transaction had been made timely. If the payment transaction is executed with a delay, the payment services provider of the Recipient will ensure - on request of the payment services provider of the payer acting for the payer - that the value date of crediting the payment account of the Recipient is no later than the value date at which the amount would have been credited if the transaction had been made correctly.</p> <p>3<sup>1</sup>. If the Transaction is initiated by or through the Client as at the Recipient, the Bank - as the provider of the Recipient - is liable to the Client for correct transfer of the Transaction initiated by or through the Client in accordance with the Terms and Conditions, except for the cases referred to in Clause 1 letters a-c above. If the Bank is liable in accordance with this clause, it will promptly transfer the Payment Instruction again to the provider of the Payer. If the Bank transfers the Payment Instruction with a delay, the Card Account will be credited with the amount of the Payment Instruction at the value date no later than the value date at which the Card Account would have been credited with the amount if the Transaction had been executed correctly. The provider of the Payer will inform the Bank that the Payment Instruction has been transferred with a delay.</p> <p>3<sup>2</sup>. Except for the cases referred to in Clause 1 letters a-c above, the Bank is liable to the Client - as the Recipient - for non-execution or improper execution of the payment transaction if the Bank defaults on the obligation that the cash payment to the Card Account made by the Bank in the Card Account is made available to the Card Account promptly after receiving funds but no later than on the same Business Day and that such payment has the value date of the payment day, if the payment is made by a consumer. If the payment is made by a non-consumer, the funds may not be made available on the Card Account at the value date later than on the next Business Day after receiving the funds. If the Bank is liable under the previous sentence, the Bank will make the amount of the Transaction available to the Client promptly after the Card Account is credited with such an amount. The Card Account will be credited with the amount of the Transaction, that is made available to the Client in accordance with the previous sentence, at the value date no later than the value date at which the Card Account would have been credited if the Transaction had been executed correctly by the Bank.</p> <p>3<sup>3</sup>. In the case of non-executed or improperly executed Transaction for which the Bank, as the provider of the Recipient, is not liable under Clauses 3<sup>1</sup> and 3<sup>2</sup> above, the liability to the Payer (other than the Client) will be borne by the service provider of that Payer. In such a case the service provider of the Payer (other than the Client) will promptly reimburse that Payer for the amount of the non-executed or improperly executed payment transaction or, where the Payer uses a payment account, it will restore the charged payment account to the balance that would have existed if non-execution or improper execution of the payment transaction had not occurred. The obligation referred to in the previous sentence is not applicable to the service provider of the payer (other than the Client), if it proves that the Bank, as the provider of the Recipient, received the amount of the payment transaction, even if the payment transaction was executed with a delay. In such a case the Bank, as the provider of the Recipient, will credit the Card Account with the amount at the value date no later than the value date at which the Card Account would have been credited if the payment transaction had been executed correctly.</p> <p>4. If the Transaction initiated by the Client/User or initiated by or through the Recipient is not performed or is unduly performed, excluding any Transaction initiated by the Client/User for in which the Unique Identifier provided by the Client was incorrect, the Bank, irrespective of any liability under the above provisions, will promptly initiate any steps, on request of the Client, to track the Transaction and will notify the Client of the results of such tracking, such steps being free of charge for the Client. In the event of a Transaction in which the Unique Identifier provided by the Client was incorrect, the Bank will promptly initiate any steps to recover the amount of the Transaction made with the use of incorrect Unique Identifier, in particular on the terms and in the manner set forth in the Law on Payment Services. If funds are recovered, the Bank will collect the fee in accordance with the Table of Fees and Commissions from the Client.</p>
<p>§ 25.2. If any provisions of the Agreement or its integral appendices are amended, unless the Agreement or the Terms and Conditions provide otherwise, the Bank will provide the information on the amendments made in paper format or on any other durable data medium to the last correspondence address or to the last Primary E-mail Address indicated by the Client or via Citibank Online e-banking service not later than two months prior to the effective date of such new provisions. In such a case the Client will have the right to object to such amendments or to terminate the Agreement without notice, provided that the will of the Client in that scope has been notified to the Bank before the effective date of such amendments. If the Client does not terminate the Agreement in accordance with the above procedure, it will be deemed that the Client has accepted the relevant provisions of the Agreement in their new wording. If the Client makes an objection but does not terminate the Agreement, the Agreement will expire on the day preceding the effective date of such proposed amendments.</p>	<p>§ 25.2 If any provisions of the Agreement or its integral appendices are amended, unless the Agreement or the Terms and Conditions provide otherwise, the Bank will provide the information on the amendments made in a paper letter or on any other durable data carrier to the last correspondence address or to the last Primary E-mail Address indicated by the Client or via Citibank Online no later than two months prior to the effective date of such new provisions. In such a case, before the proposed effective date of the amendments, the Client will have the right to terminate the Agreement free of charge as of the day on which the Client was provided with information about the amendments but no later than on the effective date of such amendments. Instead of the termination referred to in the preceding sentence, the Client may make an objection to the proposed amendments free of charge. In such a case the Agreement will expire on the day preceding the effective date of such proposed amendments. Unless the Client terminates the Agreement or makes an objection in accordance with the above procedure, it will be deemed that the Client has accepted the relevant provisions of the Agreement in their new wording.</p>

**Reason for the change:**

Chapter XV Final Provisions

§ 25.1. The Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

b) a change in the scope or a manner of rendering services, to which the provisions of these Terms and Conditions apply, by introducing new products or withdrawing existing services or changing their character, provided that the change does not infringe the Client's interests.

**Factual and legal grounds**

The following amendments to the Terms and Conditions of Credit Cards and the Table of Fees and Commissions have been made in order to adjust the documents to amendments arising from:

- the use of cookies,
- a modification and specification of the range of services provided and the method to use individual Payment Instruments, in particular CitiPhone Telephone Banking Service,
- resignation by the Bank from enabling selected Clients to make a Transaction above the Credit Limit.

Pre-amendment wording	Post-amendment wording
§ 1.9) <b>Cookies</b> - files storing information or providing access to information already stored in a telecommunications terminal equipment used by the End User in connection with the use of Citibank Online.	§ 1.8) <b>Cookies</b> - files providing the storage of information or access to information already stored in a telecommunications terminal equipment during or after visiting websites, including websites of the Bank.
§ 1.36) <b>Branch</b> - an organizational unit where the Bank provides services covered by the Agreement to its Clients; the list of these units is available on the website of the Bank and the CitiPhone Telephone Banking Service.	§ 1.37) <b>Branch/Provider's outlet</b> - an organizational unit where the Bank provides services covered by the Agreement to its Clients; the list of these units is available on the website of the Bank.
§ 1.38) <b>Payment Organization</b> - an organization that carries out settlements of Transactions executed by cards issued within the system of that organization (e.g. VISA, MasterCard); the information on Payment Organizations servicing cards issued by the Bank is available on the website of the Bank and in the CitiPhone Telephone Banking Service.	§ 1.39) <b>Payment Organization</b> - an organization that carries out settlements of Transactions made with cards issued within the system of that organization (e.g. VISA, MasterCard); the information on Payment Organizations servicing cards issued by the Bank is available on the website of the Bank.
§ 1.51) <b>Exchange Rates Table</b> - a current list of buy and sell rates for foreign currencies published on the Bank's website and available in the CitiPhone telephone banking service and at Bank Branches.	§ 1.67) <b>Exchange Rates Table</b> - a current list of buy and sell rates for foreign currencies published on the website of the Bank.
§ 1.66) <b>Specimen Signature</b> - the Client's signature affixed on the Citibank Credit Card Agreement.	§ 1.88) <b>Specimen Signature</b> - the Client's signature affixed on the Citibank Credit Card Agreement or a notarized signature.
<p>§ 2.2. Cards enable executing Contactless Transactions; this function is enabled upon Card's activation.</p> <p>3. By placing an instruction via Citibank Online e-banking service or via CitiPhone telephone banking service, the Client may at any time disable the function that enables making Contactless Transactions.</p> <p>8. A power of attorney may be revoked by the Client at any time in writing at a Branch, through CitiPhone or by way of a written revocation signed with a signature that is consistent with the Specimen Signature provided at the Bank.</p>	<p>§ 2.2 Cards enable the execution of Contactless Transactions; this function is enabled upon Card's activation; however, the first Transaction made after the contactless function has been enabled or disabled may not be a Contactless Transaction.</p> <p>3. By placing an instruction via Citibank Online or CitiPhone Telephone Banking Service, the Client may resign from the function that enables the execution of Contactless Transactions. The instruction to disable the contactless function placed via the CitiPhone Telephone Banking Service is free of charge.</p> <p>8. A power of attorney may be revoked by the Client in writing at a Branch, through the CitiPhone Telephone Banking Service or by way of a written revocation delivered to the Bank.</p>
§ 4.1 Promptly upon receiving the Card, the Client will be obliged to sign the Card permanently, to activate the Card and to define their PIN. The signature on the Card must be consistent with the Specimen Signature provided by the Client. The Client may activate the Card and define their PIN via Citibank Online e-banking service or via CitiPhone telephone banking service. If the Client selects to submit such instruction they will not be required to pay any fee for access to the telephone banking service.	§ 4.1 Promptly upon receiving the Main Card, the Client will be obliged to sign the Card permanently, to activate the Card and to define the PIN. The Client may activate the Main Card and define the PIN via Citibank Online, Automated Banker or via CitiPhone Telephone Banking Service.
§ 5.2 Promptly upon receiving the Supplementary Card, the User will be obliged to sign the Card permanently, to activate the Card and to define their PIN.	§ 5.2 Promptly upon receiving the Supplementary Card, the User will be obliged to sign the Card permanently, to activate the Card and to define the PIN. The Client may activate the Supplementary Card and define the PIN via Citibank Online or Automated Banker.
§ 5.5 On the Client's application, the Bank may provide the Client/User with a Contactless Medium to the Card enabling the execution of the Contactless Transactions. Promptly upon receiving the Contactless Medium, the Client/User will be obliged to assign their Contactless Medium PIN and to activate the Contactless Medium.	§ 5.5 On the Client's application, the Bank may provide the Client/User with a Contactless Medium to the Card enabling the execution of the Contactless Transactions. Promptly upon receiving the Contactless Medium, the Client/User will be obliged to assign their Contactless Medium PIN and to activate the Contactless Medium. The Supplementary Card User may activate the Contactless Medium and define the PIN via Citibank Online or Automated Banker.

Pre-amendment wording	Post-amendment wording
§ 6.4 Under the circumstances described in Clause 2, the Card should be promptly destroyed so that its further use is prevented, or returned to the Bank.	§ 6.4 Under the circumstances described in Clause 2, the Card should be promptly destroyed so that its further use is prevented: by cutting through the chip and magnetic strip and cutting through the CVV2/CVC2 code, or returned to the Bank.
§ 6.7 The levels of the limits applicable to the Contactless Transactions not requiring PIN or the Client's/User's signature outside Poland are determined by Payment Organizations and may vary from those specified in the Transaction Limits Table.	§ 6.7 The levels of the limits applicable to the Contactless Transactions not requiring PIN or the Client's/User's signature are determined by Payment Organizations.
§ 6.8 The levels of the limits of Transactions referred to in the preceding sentence and applicable in selected countries are set forth on the websites of the Bank. Information on limits in remaining countries may be obtained by the Client from the Bank by sending a query via any communication channel with the Bank.	§ 6.8 Information on limits of the aforesaid Transactions may be obtained by the Client from the Bank by sending a query via any communication channel with the Bank.
§ 7.3 The Bank is entitled to refuse to execute a Transaction if the Credit Limit is exceeded, subject to § 9.1 below, or if there is a suspicion that the Transaction is being carried out by an unauthorized person.	§ 7.6 The Bank is entitled to refuse to execute a Transaction if the Credit Limit is exceeded or if there is a suspicion that the Transaction is being carried out by an unauthorized person.
§ 7.26 If a standing order or transfer with a future date is established, modified or canceled, the Client will be obliged to notify that fact to the Bank at least one Business Day prior to the order execution date. Such a Payment Instruction will be executed provided that a sufficient Credit Limit is ensured on the Card Account one Business Day before the defined order execution date.	§ 7.33 If a Repayment Order is established, modified or canceled, the Client will be obliged to notify that fact to the Bank at least one Business Day prior to the order execution date.
§ 7.27 Payment Instructions authorized by the Client/User and delivered to the Bank will be deemed to be confirmed by the Client/User and instructed to the Bank for execution in a valid and effective manner. The Client/User must not cancel or modify any Payment Instruction after it is received by the Bank. A Payment Instruction may be canceled after the above date only upon the Bank's consent and upon a separate instruction submitted by the Client/User.	§ 7.34 Payment Instructions authorized by the Client/User and delivered to the Bank will be deemed to be confirmed by the Client/User and instructed to the Bank for execution in a valid and effective manner. The Client/User must not cancel or modify any Payment Instruction after it is received by the Bank.
<p>§ 7.28 Payment Instructions submitted via:</p> <p>a) Citibank Online will be deemed authorized by the Client/User if the Client/User has given their consent to execute it by way of signing in to Citibank Online, entering the details of the Payment Instruction and confirming the execution of the Payment Instruction by selecting the relevant function button used to submit the Payment Instruction to the Bank and by entering the relevant Authorization Code - if the Bank requires the relevant Authorization Code for authorization purposes;</p> <p>b) CitiPhone will be deemed authorized by the Client/User if the Client/User has given their consent to execute them by way of entering the Card number or the PESEL number and confirming them with the CitiPhone PIN, or only with the CitiPhone PIN in a situation where the Client has activated the Incoming Call Identification Service;</p> <p>c) a Branch will be deemed authorized by the Client/User after the identity of the Client/User is verified against the document that confirms their identity and, then, by confirming the Payment Instruction with a signature which is in compliance with the Specimen Signature provided at the Bank;</p> <p>d) a text message will be deemed authorized if the Client sent back a text message containing data required in the text message sent by the Bank as per § 15.2 and § 15.3 below from their Primary Mobile Phone Number.</p>	<p>§ 7.35 Payment Instructions submitted via:</p> <p>a) Citibank Online or Citi Mobile will be deemed authorized by the Client/User if the Client/User has given their consent to execute it by way of signing in to Citibank Online or Citi Mobile, entering the details of the Payment Instruction and confirming the execution of the Payment Instruction by selecting the relevant function button used to submit the Payment Instruction to the Bank and by entering the relevant Authorization Code - if the Bank requires the relevant Authorization Code for authorization purposes;</p> <p>b) CitiPhone Telephone Banking Services will be deemed authorized by the Client/User if the Client/User has given their consent to execute them, after having entered the Card number or the PESEL number and having confirmed it with the CitiPhone PIN, or only after having it confirmed with the CitiPhone PIN in a situation where the Client has activated the Incoming Call Identification Service;</p> <p>c) a Branch will be deemed authorized by the Client/User after the identity of the Client/User is verified against the document that confirms their identity and, then, by confirming the Payment Instruction with a signature;</p> <p>d) a text message will be deemed authorized if the Client sent back a text message containing data required in the text message sent by the Bank as per § 15.2 and § 15.3 below from their Primary Mobile Phone Number.</p>
§ 7.29 If the Client has established a standing order, it will be deemed that the Client's consent has been given to execute all future transactions specified in the order.	§ 7.37 If the Client has established a Card Repayment Order, it will be deemed that the Client's consent has been given to execute all future transactions specified in the order.
§ 8.2 In the case of an overpayment in the Credit Card, the Bank will be obliged to return it.	§ 8.2 In the case of an overpayment in the Card the Bank will be obliged to return it, and the Client will indicate the method of returning it without delay. The Client may indicate the method of returning the overpayment at a Branch, via the CitiPhone Telephone Banking Service, Citibank Online using the tab 'Contact' or in writing by mail. An overpayment return instruction placed via the CitiPhone Telephone Banking Service is free of charge.

Pre-amendment wording	Post-amendment wording
<p>§ 8.4 The Client has the right to file a request specifying the manner of reimbursement of overpayment. The request may be submitted to a Branch of the Bank or via the CitiPhone Telephone Banking Service, or delivered to the Bank by mail. The Bank reserves the right to refuse to execute the request in the case of:</p> <p>a) reasonable suspicion as to the formal correctness or authenticity of the received Payment Instruction or inconsistency of the signature or inability to obtain a confirmation of the instruction over the phone or obtaining a confirmation that is not identical to the content of the instruction sent to the Bank;</p> <p>b) reasonable doubt as to reliability of the identity document presented by the person filing the instruction and failure to present, at the Bank's request, an additional identity document with a photograph.</p> <p>5. If the Client submits the request referred to in Clause 4, the instruction will be executed after such a request is accepted.</p>	<p>§ 8.4 The Bank reserves the right to refuse to return the overpayment in the case of:</p> <p>a) reasonable suspicion as to the authenticity of the instruction received by the Bank or the lack of clear indication of the account to which the overpayment is to be returned;</p> <p>b) reasonable doubt as to reliability of the identity document presented by the person placing the overpayment return instruction and failure to present, at the Bank's request, an additional identity document with a photograph;</p> <p>c) inability to determine the identity of the person giving a written overpayment return instruction.</p>
<p>Chapter V Changes in Amount of Credit Limit and Additional Credit Limit</p> <p>§ 9.1. The Bank may decide to enable selected Clients, under exceptional circumstances, to execute Transactions exceeding the available Credit Limit. The Bank will inform the Client about the possibility to make a Transaction in excess of the Credit Limit and about the currently permitted amount of such an overrun in the Statement, provided that the permitted amount of the overrun applies during the billing period following the period to which the Statement refers. The Client will be obliged to repay the whole amount drawn in excess of the Credit Limit by the date specified in the next Statement, at the latest. The Client may waive the possibility to execute Transactions in excess of the available Credit Limit by notifying the Bank accordingly via CitiPhone or at a Branch. If a Transaction is executed in excess of the permitted overrun of the Credit Limit, the Client will be obliged to promptly repay the amount by which the permitted Credit Limit has been exceeded. In such a case, the Bank may also take any measures provided for in the Agreement or these Terms and Conditions as applicable in the event of an overrun of the Credit Limit by the Client.</p> <p>2. When establishing whether the Credit Limit has been exceeded, the Bank takes account of the total amount of all Transactions executed by the Client/User, the amount of monthly installments under the 'Comfort' Installment Payment Plan and the total of the outstanding fees and commissions due to the Bank, as defined in the Table of Fees and Commissions, as well as the interest specified in the Interest Rates Table.</p>	<p>Deleted</p>
<p>§ 12.7. The Bank accepts grievances and complaints from Clients in:</p> <p>a) written form - submitted personally at a Bank Branch during the working hours of the Branch or sent to the following address: Citi Handlowy, Departament Obsługi Reklamacji i Zapytań Klientów [Client Complaint and Inquiry Department], ul. Goleszowska 6, 01-249 Warszawa;</p> <p>b) oral form - made by phone or personally for the record during the Client's visit at a Bank Branch;</p> <p>c) electronic form - sent to the email address of the Bank, via Citibank Online after logging in using the tab "Contact the bank" and on the website www.citibank.pl, using the complaint form. The up-to-date contact details for submitting grievances and complaints are available on the Bank's website (www.citibank.pl).</p>	<p>§ 12.12. The Bank accepts grievances and complaints from Clients in:</p> <p>a) written form - submitted personally at a Bank Branch during the working hours of the Branch or sent to the following address: Citi Handlowy, Departament Obsługi Reklamacji i Zapytań Klientów [Client Complaint and Inquiry Department], ul. Goleszowska 6, 01-249 Warszawa;</p> <p>b) oral form - made by phone (a complaint submitted via the CitiPhone Telephone Banking Service is free of charge) or personally for the record during the Client's visit at a Bank Branch;</p> <p>c) electronic form - sent to the email address of the Bank, via Citibank Online after logging in using the tab "Contact the bank" and on the website www.citibank.pl, using the complaint form. The up-to-date contact details for submitting grievances and complaints are available on the Bank's website (www.citibank.pl).</p>
<p>§ 16.1. The Bank will provide the Clients/Users with 24/7 access to the Citibank Online e-banking service and the CitiPhone telephone banking service. The use of the CitiPhone telephone banking service via a Consultant will be subject to a fee as per the valid Table of Fees and Commissions.</p>	<p>§ 16.1. The Bank will provide the Clients/Users with 24/7 access to Citibank Online and the CitiPhone Telephone Banking Service. The use of the CitiPhone Telephone Banking Service via a Consultant will be subject to a fee as per the valid Table of Fees and Commissions. Every paid connection with the Consultant is related to an activation of the service under the CitiPhone Telephone Banking Service and thus, the fee for the use of the CitiPhone Telephone Banking Service by the Client will be charged. If there are problems with Citibank Online and in cases specified in the Terms and Conditions, the blocking of the credit card is free of charge and will not activate the fee for the use of the CitiPhone Telephone Banking Service.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 16.6. The Bank provides the Clients/Users with 24/7 access to the Citibank Online e-banking service. The Citibank Online e-banking service will be activated upon issuance of the Card.</p>	<p>§ 16.6. The Bank provides the Clients/Users with 24/7 access to the Citibank Online. The Citibank Online will be activated upon issuance of the Payment Card (Card). Whenever in these Terms and Conditions a reference is made to Citibank Online, Citi Mobile is meant unless provided for otherwise.</p>
<p>§ 16.7. By means of the CitiPhone telephone banking service and the Citibank Online e-banking service, the Client/User may in particular:</p> <ul style="list-style-type: none"> <li>a) obtain information about the balance and transactions in the Card Account;</li> <li>b) execute Transactions;</li> <li>c) transfer Transactions into the 'Comfort' Installment Payment Plan (solely the Client);</li> <li>d) issue other instructions defined by the Bank.</li> </ul> <p>The detailed information about the functionalities available via CitiPhone and Citibank Online is provided in the relevant thematic categories of the Services.</p>	<p>§ 16.7. By means of the CitiPhone Telephone Banking Service the Client/User may in particular:</p> <ul style="list-style-type: none"> <li>a) obtain information about the balance and transactions in the Card Account;</li> <li>b) execute Transactions;</li> <li>c) transfer Transactions into the 'Comfort' Installment Payment Plan (solely the Client);</li> <li>d) issue other instructions defined by the Bank.</li> </ul>
<p>§ 16.12. In the case of a block or maintenance works related to Citibank Online, the Client may establish the correct Outstanding Balance amount via CitiPhone or at a Branch of the Bank.</p> <p>13. In order to use the Citibank Online e-banking service, the Client/User needs the hardware and software enabling their access to the Bank's websites.</p>	<p>§ 16.11. In the case of a block or maintenance works related to Citibank Online, the use of the CitiPhone Telephone Banking Service is free of charge.</p> <p>12. In order to use Citibank Online and Citi Mobile, the Client needs appropriate devices, hardware and software, including:</p> <ul style="list-style-type: none"> <li>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</li> <li>b) enabled cookies and javascript (the device configuration manual is available on the website <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</li> <li>c) enabled TLS 1.0 and 1.1;</li> <li>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</li> <li>e) Internet connection with the data transfer speed of at least 128 kb/s for a single station;</li> <li>f) http (80) and https (443) ports open.</li> </ul>
<p>§ 16.17. Upon the third attempt to enter an incorrect Identification Code, the Bank will immediately and automatically block access to Citibank Online e-banking service. The Client may remove the block from the Identification Code through CitiPhone and assign a new Identification Code by using Citibank Online.</p>	<p>Deleted</p>
<p>§ 16.20. The information about changes in the scope of the CitiPhone or Citibank Online services and about the date of their introduction is available on the Bank's websites or will be sent to the Client via electronic mail to the Primary E-mail Address 30 days before introducing a change.</p>	<p>Deleted</p>

Pre-amendment wording	Post-amendment wording
<p>§ 17.1. The Cookies used by the Bank do not store personal data and are used, among other things, for the following purposes: remembering the preferences of End Users, protecting the Bank's websites, including Citibank Online, and correct functioning of the Citi Mobile application.</p> <p>2. The following types of Cookies are used in Citibank Online and Citi Mobile services:</p> <p>a) persistent Cookies – they are stored on the device used by the End User, even after leaving the website or logging out of the application. The Bank stores and accesses this information to remember the preferences of the End User during their visit to a given website, for example to remember the User's name when logging in to Citibank Online or Citi Mobile. The purpose of this function is to enable automatic completion of the user name field on the user's device when Citibank Online or Citi Mobile is opened again. The End User agrees to the storage of this information on their device.</p> <p>(i) To remove the user name for Citibank Online, select a name that has already been stored and choose the "Delete user" option from the menu.</p> <p>(ii) To remove the user name for Citi Mobile, select a name that has already been stored, choose the "Edit" option from the menu and click the "recycle bin" icon.</p> <p>b) session Cookies - are necessary to support information exchange between the server and the Bank's services and, consequently, to enable correct display of the contents of Citibank Online and the Citi Mobile application and use of the functionalities included in these services. The Bank stores and accesses this information to identify a given session (dialogue between the browser and the server) and End Users (communicating with the server at the same time).</p> <p>3. If an End User does not agree to installation of cookies, this may result in incorrect functioning of Citibank Online, Citi Mobile or lack of access to the services.</p> <p>4. To use Citibank Online and Citi Mobile, the Client needs to use appropriate hardware and software, including:</p> <p>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</p> <p>b) enabled cookies and javascript (the device configuration manual is available on the website <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</p> <p>c) enabled TSL 1.0 and 1.1;</p> <p>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</p> <p>e) Internet connection with the data transfer speed of at least 128 kb/s for a single station;</p> <p>f) http (80) and https (443) ports open.</p> <p>5. If a Payment Instruction or another activity carried out by the Client in Citibank Online requires a confirmation with an Authorization Code, the Client should verify the data sent in the text message containing the Authorization Code against the data entered in Citibank Online.</p>	<p>§ 17.1. The cookies used by the Bank do not store personal data that allow to identify an online service user. They are used, among other things, to remember the User preferences, protect websites or conduct marketing campaigns. Unless the User gives consent to installation of the cookies, some functionalities on the websites of the Bank will not be functioning.</p> <p>2. The following types of cookies are used in services of the Bank:</p> <p>a) persistent cookies - they are recorded on the device used by the End User, even after leaving the website. They allow to store and remember preferences of the User, such as e.g. the user name (login) when logging in to the transaction service. This means that this field will be completed automatically during the next logging in to the service. By accepting this type of cookies the User agrees to store information on the User's device.</p> <p>(i) To remove the user name for Citibank Online and on the website of the Bank, select a name that has already been stored and choose the "Delete user" option from the menu.</p> <p>(ii) To remove the user name for Citi Mobile, select a name that has already been stored, choose the "Edit" option from the menu and click the "recycle bin" icon.</p> <p>b) session cookies - they are necessary to support information exchange between the server of the Bank and the web browser and, consequently, to enable correct display of the contents of Citibank Online service, the website of the Bank and Citi Mobile, and use of the functionalities included in these services. The Bank stores and accesses this information to identify a given session (dialogue between the browser and the server) and End Users (communicating with the server at the same time).</p> <p>c) third party cookies - they allow third parties to perform an analysis of information about the number of visits and users' website behavior. However, those are not personal data allowing to identify the User as a Client of the Bank. The collection and processing of cookies is aimed at collecting information about the profile of Bank's website visitors, their behaviors, preferences and interest in individual products. The companies that provide analytical services for the Bank are Gemius, Google and others. This type of cookies is not used in Citibank Online and Citi Mobile services.</p> <p>3. The management of cookies may be at any time modified using web browser settings. Unless an End User agrees to installation of cookies, this may result in incorrect functioning of Citibank Online, Citi Mobile or lack of access to the services.</p> <p>4. In order to use Citibank Online and Citi Mobile, the Client needs appropriate devices, hardware and software, including:</p> <p>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</p> <p>b) enabled cookies and javascript (the device configuration manual is available on the website <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</p> <p>c) enabled TSL 1.0 and 1.1;</p> <p>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</p> <p>e) Internet connection with the data transfer speed of at least 128 kb/s for a single station;</p> <p>f) http (80) and https (443) ports open.</p> <p>5. If a Payment Instruction or another activity carried out by the Client within Citibank Online requires a confirmation with an Authorization Code, the Client should verify the data sent in the text message containing the Authorization Code against the data entered in Citibank Online or Citi Mobile.</p>
<p>III. Other amendments to the Terms and Conditions of Credit Cards are editorial or organizational changes, related mainly to the adaptation to the new definition of services. The aforesaid amendments have been made in:</p> <p>§ 1 Clauses 1), 2), 3), 5), 7), 19), 20), 21), 22), 25), 27), 28), 31), 32), 34), 35), 55), 58), 60), 72), 75), 77), 78), 79) and 80) - the definition of the Applicant has been deleted, § 2 Clauses 1 and 8;</p> <p>§ 3 Clauses 3 and 5, § 5.1; § 7 Clauses 4, 14-19 and 21, 42, 45, 47; § 13 Clauses 3, 6, 10, 11; § 14 Clauses 1 and 2; § 15.1b); § 16 Clauses 2, 3, 10, 11, 13, 14, 16, 18 and 20; § 18 Clauses 2 and 11; § 20 Clauses 10, 12, 17, 19, 20, 21; § 21 Clauses 1c), 1d) and 3 and § 24.1;</p> <p>§ 5.6 has been moved to § 7.24;</p> <p>§ 16.5 has been moved to § 7.27.</p>	

## Table of Fees and Commissions for Citibank Credit Cards

### Reason for the change:

In accordance with the Terms and Conditions of Credit Cards, Chapter VI Fees, Commissions and Interest § 11.6, the Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions. The notification of a change will be effected no later than within 6 months from the occurrence of any of the following circumstances:

b) an amendment to existing or adoption of new laws, recommendations, instructions, or guidelines issued by supervisory authorities regarding performance of the Agreement in the scope of fees or commissions collected for state authorities, local government authorities or courts or in the scope of new activities or a new form of activities carried out by the Bank.

### Factual and legal grounds

The following amendments to the Table of Fees and Commissions have been made in order to adjust the documents to amendments arising from:

1. Law amending the law on payment services that amended, as of 8 February 2017, the Law on payment services of 19 August 2011 (consolidated text: Journal of Laws of 2016 item 1572, as amended) in connection with Directive (EU) 2014/92/UE of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features;
2. Law amending the law on payment services and some other laws of 22 March 2018;
3. Law amending the law on payment services and some other laws of 10 May 2018, implementing Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No. 1093/2010, and repealing Directive 2007/64/EC;
4. Regulation of the Minister of Development and Finance of 14 July 2017 regarding the list of the most representative services linked to a payment account.

Pre-amendment wording	Post-amendment wording
Daily limit for ATM withdrawals	Daily limit for ATM cash withdrawals
Daily limit for the number of ATM withdrawals	Daily limit for the number of ATM cash withdrawals
Annual fee for the issuing and use of the Primary Card (for cards issued as of 1/01/2015) Annual fee for the issuing and use of the Primary Card (for cards issued between 31/08/2013 and 31/12/2014) Annual fee for the issuing and use of the Primary Card (for cards issued until 31/08/2013)	Annual fee for the issuing of the Primary Payment Card and for servicing of the Primary Credit Card (for cards issued as of 1/01/2015) Annual fee for the issuing of the Primary Payment Card and for servicing of the Primary Credit Card (for cards issued between 31/08/2013 and 31/12/2014) Annual fee for the issuing of the Primary Payment Card and for servicing of the Primary Credit Card (for cards issued between until 31/08/2013)
Annual fee for the issuing and use of each Supplementary Card (for cards issued as of 1/03/2018) Annual fee for the issuing and use of each Supplementary Card (for cards issued between 1/02/2014 and 28/02/2018) Annual fee for the issuing and use of each Supplementary Card (for cards issued between 31/08/2013 and 31/01/2014) Annual fee for the issuing and use of each Supplementary Card (for cards issued until 31/08/2013)	Annual fee for the issuing of the Supplementary Payment Card and for servicing of the Supplementary Credit Card (for cards issued as of 1/03/2018) Annual fee for the issuing of the Supplementary Payment Card and for servicing of the Supplementary Credit Card (for cards issued between 1/02/2014 and 28/02/2018) Annual fee for the issuing of the Supplementary Payment Card and for servicing of the Supplementary Credit Card (for cards issued between 31/08/2013 and 31/01/2014) Annual fee for the issuing of the Supplementary Payment Card and for servicing of the Supplementary Credit Card (for cards issued as until 31/08/2013)
Fee for reissuing a Card instead of a lost Card or issuing a duplicate Card	Fee for reissuing a payment card (Card) instead of a lost Card or issuing a duplicate Card
Monthly Fee for each Contactless Medium for cards issued between 18/12/2011 and 9/08/2012) Fee for each Contactless Medium being a contactless sticker (except for cards issued between 18/12/2011 and 9/08/2012)	Monthly Fee for servicing of a credit card being a Contactless Medium (for each Contactless Medium) for cards issued between 18/12/2011 and 9/08/2012) Monthly Fee for servicing of a credit card being a Contactless Medium (for each Contactless Medium) (except for cards issued between 18/12/2011 and 9/08/2012)
Commission for a Cash Transaction using the Card and a transfer from the Card Account	Commission for a Cash Transaction or a Special Transaction



Pre-amendment wording	Post-amendment wording
<p>Fee for activating the Citibank Online e-banking service</p> <p>Fee for the possibility of using CitiPhone telephone banking service by the Client</p>	<p>Fee for activating Citibank Online</p> <p>Fee for the use of CitiPhone Telephone Banking Service by the Client</p>
<p>Fee for CitiAlerts Standard</p> <p>Fee for CitiAlerts Premium</p>	<p>Fee for CitiAlerts Standard, including SMS Notifications</p> <p>Fee for CitiAlerts Premium, including SMS Notifications</p>
<p>Fee for a copy of a paper Statement older than 1 month</p> <p>Fee for a copy of a pdf Statement older than 1 month</p>	<p>Fee for making a summary of payment transactions being a copy of a paper Statement older than 1 month</p> <p>Fee for making a summary of payment transactions being a copy of a pdf Statement older than 1 month</p>
<p>Commission for spreading a cash transfer out into installments under the 'Comfort' Installment Payment Plan (for Plans activated between 15/12/2016 and 28/02/2018)</p>	<p>Commission for spreading the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN out into installments under the 'Comfort' Installment Payment Plan (for Plans activated between 15/12/2016 and 28/02/2018)</p>
<p>Administrative fee for handling the 'Comfort' Installment Payment Plan for the Additional Credit Limit, transfer of funds under the Credit Limit, Cash Transaction or the Basic Balance (for Plans activated as of 1/03/2018)</p>	<p>Administrative fee for handling the 'Comfort' Installment Payment Plan for the Additional Credit Limit, Internal Transfer Order in PLN or the Domestic Transfer Order in PLN under the Credit Limit, Cash Transaction or Basic Balance (for Plans activated as of 1/03/2018)</p>
<p>Administrative fee for handling the 'Comfort' Instalment Payment Plan for the transfer of funds under the Credit Limit (for Plans activated between 1.01.2015 and 28.02.2018)</p>	<p>Administrative fee for handling the 'Comfort' Instalment Payment Plan for the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN under the Credit Limit (for Plans activated between 1.01.2015 and 28.02.2018)</p>
<p>The annual fees quoted in the Table of Fees and Commissions apply to the standard offer and not to promotional offers.</p> <p>The services specified in the Table of Fees and Commissions are voluntary.</p> <p>Citigold or Citigold Private Client account holders, excluding holders of Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime Credit Card, are exempt from:</p> <ol style="list-style-type: none"> <li>1) the monthly amount of the Annual Fee for the issuing and use of the Primary Card,</li> <li>2) the monthly fee for the possibility of using CitiPhone telephone banking service,</li> </ol> <p>subject to meeting the conditions for free Account maintenance in accordance with the applicable "Table of Fees and Commissions: Accounts and Overdrafts for Private Clients".</p> <p>Holders of the Citigold Private Client Account, who in the month before the annual fee is charged meet the average monthly balance condition as defined in the Terms and Conditions of Bank Accounts in the amount of PLN 3 million are exempt from:</p> <ol style="list-style-type: none"> <li>1) the annual fee for the issuing and use of the Primary and Supplementary Credit Card Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime,</li> <li>2) the monthly fee for the possibility of using CitiPhone telephone banking service,</li> </ol>	<p>The services specified in the Table of Fees and Commissions are voluntary.</p> <p>Citigold or Citigold Private Client account holders, excluding holders of Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime Credit Card, are exempt from:</p> <ol style="list-style-type: none"> <li>1) the monthly amount of the Annual Fee for the issuing of the Primary Payment Card and for servicing of the Primary Credit Card,</li> <li>2) the monthly fee for the use of CitiPhone Telephone Banking Service,</li> </ol> <p>subject to meeting the conditions for free Account maintenance in accordance with the applicable 'Table of Fees and Commissions: Accounts and Overdrafts - Overdraft Facility for Private Clients'.</p> <p>Holders of the Citigold Private Client Account, who in the month before the annual fee is charged meet the average monthly balance condition as defined in the Terms and Conditions of Bank Accounts in the amount of PLN 3 million are exempt from:</p> <ol style="list-style-type: none"> <li>1) the Annual Fee for the issuing of the Primary Payment Card or Supplementary Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime Credit Card and for servicing of the Primary and Supplementary Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime Credit Card,</li> <li>2) the monthly fee for the use of CitiPhone Telephone Banking Service,</li> </ol>
<p>For Priority Pass, the fee for entering the VIP lounge is charged as equivalent of USD 30 converted into PLN at the Bank's exchange rate applicable on the day of posting the fee in the card account.</p> <p>Should the Client default on their obligations under the Citibank Credit Card Agreement, the Client may be obligated by the court to cover court costs and enforcement proceedings fees in accordance with the Act of 17 November 1964 - Code of Civil Procedure, the Act on Court Costs in Civil Cases of 15 July 2005, the Act on Court Enforcement Officers and Enforcement of 29 August 1997, the Regulation of the Minister of Justice of 15 September 2002 on fees for legal advisers and covering the costs of legal assistance provided by a legal advisor ex officio by the State Treasury, and the Regulation of the Minister of Justice of 15 September 2002 on fees for lawyers and covering the costs of unpaid legal assistance provided ex officio by the State Treasury.</p>	<p>For Priority Pass, the fee for entering the VIP lounge is charged as equivalent of USD 30 converted into PLN at the Bank's exchange rate applicable on the day of posting the fee in the Card Account.</p> <p>Should the Client default on their obligations under the Citibank Credit Card Agreement, the Client may be obligated by the court to cover court costs and enforcement proceedings fees in accordance with the Act of 17 November 1964 - Code of Civil Procedure, the Act on Court Costs in Civil Cases of 15 July 2005, the Act on Court Enforcement Officers and Enforcement of 29 August 1997, the Regulation of the Minister of Justice of 22 October 2015 on fees for legal advisers and the Regulation of the Minister of Justice of 22 October 2015 on fees for lawyers.</p>
<p>Interest rate charged on Non-Cash Card Transactions in the case of default on timely and full repayment of the Outstanding Balance as well as the interest rate charged on Cash Transactions, Transfers from the Card and the 'Comfort' Installment Payment Plan</p>	<p>Interest rate charged on Non-Cash Card Transactions in the case of default on timely and full repayment of the Outstanding Balance as well as the interest rate charged on Cash Transactions, Special Transactions and the 'Comfort' Installment Payment Plan</p>

Pre-amendment wording	Post-amendment wording
<p><b>Appendix 4. Cut-off Times List for transfers from the Card Account</b></p> <p>Type of transfer from the Card Account</p> <p>External domestic transfers in PLN</p> <p>Internal transfers in PLN to corporate customers' accounts in the Bank</p> <p>Transfers from the Card Account requested on days other than Business Days are treated as received on the first Business Day following such day.</p>	<p><b>Appendix 4. Cut-off Times List for Domestic Transfer Orders in PLN and Internal Transfer Orders in PLN</b></p> <p>Type of transfer order</p> <p>Domestic Transfer Order in PLN</p> <p>Internal Transfer Order in PLN to corporate customers' accounts with the Bank</p> <p>Transfer orders, except for Internal Transfer Orders from the Card Account, placed on days other than Business Days are treated as received on the first Business Day following such day.</p>