

INFORMATION ABOUT EXAMINATION OF COMPLAINTS BY BANK HANDLOWY W WARSZAWIE S.A.

Effective as of February 13, 2026

Submission and Examination of Complaints Procedure for Individual and Business Customers within the Consumer Banking Sector of Bank Handlowy w Warszawie S.A.:

1. The Bank receives complaints from Clients submitted:
 - 1) in writing:
 - a) as a letter delivered by hand to a Branch in its working hours or sent to: Citi Handlowy, Biuro Obsługi Reklamacji i Zapytań Klientów (Customer Complaints and Inquiries Office), ul. Goleiszowska 6, 01-249 Warszawa 42;
 - b) via Citibank Online service after logging in, using the "Contact" tab, or sent to the e-mail address of the Bank listybh@citi.com, or sent to the e-Delivery address of the Bank: AE:PL-51087-16873-WFBWS-3I;
 - 2) oral form - made by phone or personally for the record during the Client's visit at a Bank Branch.

Current contact details for submitting complaints are available on the Bank's website (www.citibank.pl).
2. The Bank informs of the following:
 - a) the Bank's operations are supervised by the Polish Financial Supervision Authority,
 - b) the Customer has the right to turn to the Financial Ombudsman for help,
 - c) the competent authority in charge of consumer protection is the President of the Office of Competition and Consumer Protection.
3. Upon Client's request, the Bank will confirm that it has received a complaint. Such confirmation will be made in writing or otherwise as agreed with the Client.
4. A Client may submit a complaint by a representative authorized under a power of attorney granted in writing, signed and certified as true copy by a notary public or granted in the form of a notary deed or granted by the Client at a Branch of the Bank in the presence of the Bank's employee.
5. To facilitate and expedite a thorough examination of a complaint by the Bank, it should be submitted immediately after the Client becomes aware of any reservations, unless this circumstance has no impact on the manner of handling the complaint.
6. The Bank may request the Client to provide any additional information and documents required to handle a complaint.
7. To enable quick and efficient examination of the complaint, it is recommended that the complaint should contain: the first name and surname, the PESEL number or the number of the identity document, a description of the event to which it refers, an indication of the reported negligence, the name of the employee dealing with the Client (or circumstances enabling his/ her identification), and in the case of incurring a loss - a precise indication of the Client's claim resulting from the irregularities, a signature consistent with the specimen signature held by the Bank.
8. The outcome of the complaint handling proceedings will be notified to the Client without delay, provided, however, that not later than within 30 calendar days of receipt of the complaint by the Bank. In case of a complaint that relates to the rights and obligations as specified in the Payment Services Act of August 19, 2011, the Bank shall respond to the complaint within 15 working days following the receipt of such complaint.
9. In particularly complex cases, which make it impossible to handle a complaint and to provide a reply within the time limit set out in item 8 above, the Bank, in the information provided to the Client, will:
 - a) explain the reason behind such delay;
 - b) specify the circumstances to be found for the purpose of handling the complaint;
 - c) determine the expected complaint handling and reply date, which, however, must not be longer than 60 days of the date of receipt of the complaint that is not referring to the payment services provided by the Bank or 35 working days following the receipt of the complaint that is referring to the rights and obligations specified in the Payment Services Act of August 19, 2011.

To meet the deadlines referred to in clause 8 above and clause 9 letter c above, the Bank is required to send a reply before the deadline and for replies to the complaints referring to the rights and obligations that result from the Payment Services Act of August 19, 2011 - sending the reply via a post office of the operator appointed as per article 3, point 13 of the Postal Act dated November 23, 2012 (Journal of Laws of 2017, item 1481 and dated 2018 item 106, 138 and 650).
10. The Bank will respond to a submitted complaint:
 - a) to the Client's correspondence address - if the complaint was submitted in writing as a letter delivered by hand to a Branch, or sent via a post office, or if the Client requested a response in this form;
 - b) to the Client's e-mail address - if the complaint was sent to the e-mail address or if the Client requested a response in this form;
 - c) via Citibank Online (as a copy of the response sent to the Client's e-mail address) - if the complaint was submitted through Citibank Online;
 - d) to the Client's e-Delivery address - if the complaint was sent to the e-Delivery address.
11. When claims arising from a complaint are rejected, a Client has the possibility of appealing against the Bank's position presented in the reply to the Customer Service Team at Bank Handlowy w Warszawie S.A. to the address:

Citi Handlowy
Zespół ds. Współpracy z Klientami (Customer Service Team)
ul. Goleiszowska 6 01-260 Warszawa 42

and submitting a request for consideration of the matter to the Financial Ombudsman.
12. Any possible disputes between the Client and the Bank can be settled:
 - a) at Client's request, by a Banking Arbitrator at the Polish Bank Association, in accordance with the Consumer Banking Arbitration Rules (website: <https://zbp.pl/dla-klientow/arbitrer-bankowy>);
 - b) at Individual Client's or a natural person's being an entrepreneur request, by the Financial Ombudsman in accordance with the rules stipulated in the Act on dealing with complaints by financial market entities, on the Financial Ombudsman and on the Financial Education Fund of August 5, 2015 (the Financial Ombudsman's website: <http://rf.gov.pl/>);
 - c) at Client's request, by the Arbitration Court at the Polish Financial Supervision Authority, in accordance with the rules of that Arbitration Court (https://www.knf.gov.pl/dla_konsumenta/sad_polubowny/informacje_ogolne);
 - d) by the Polish common court with substantive and territorial jurisdiction in accordance with the provisions of the code of civil procedure.
13. The terms used in this document mean:

Bank - Bank Handlowy w Warszawie S.A. with its registered office in Warsaw;

Client, Customer, Individual Customer, Business Customer - a natural person, a legal person, an organizational unit without legal personality that uses, intends to use, or used the services provided by the Bank;

Branch - an organizational unit where the Bank provides services to its Clients.