

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

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

1. The Bank receives complaints and claims from Clients:
 - a) in writing - when submitted in person at a Branch of the Bank during the Branch's business hours, or sent to the following address: Citi Handlowy, Biuro Obsługi Reklamacji i Zapytań Klientów (the Complaint and Customers' Enquiries Service Unit), ul. Golezowska 6, 01-260 Warsaw 42;
 - b) orally - by telephone or in person for the record during the Client's visit to a Branch of the Bank;
 - c) electronically - via the Citibank Online electronic banking service after logging into the system in the Contact us section and to the Bank's e-mail. Current contact details for submitting complaints and claims are available on the Bank's website (www.online.citibank.pl).
2. The Bank informs of the following:
 - a) the operation of the Bank is subject to the supervision of the Polish Financial Supervision Authority;
 - b) each Client may approach the Financial Advocate for support;
 - c) the Head of the Competition and Consumer Protection Office shall be the competent body for any consumer-related matters. Current contact details for submitting complaints and claims are available on the Bank's website (www.online.citibank.pl).
3. Upon Client's request, the Bank will confirm that it has received a complaint or claim. Such confirmation will be made in writing or otherwise as agreed with the Client.
4. A Client may file a complaint or claim 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. The Bank's proceedings to accurately handle a complaint or claim shall be expedited if the Client files such complaint or claim promptly after formulating the reservations, unless such circumstance has no impact on how the complaint or claim is to be proceeded.
6. The Bank may request the Client to provide any additional information and documents required to handle a complaint or claim.
7. In order to effectively and swiftly handle a complaint or claim, it will be advisable to include in the complaint/claim: first name and last name, PESEL number or ID document number, a description of the event in question, an indication of the subject irregularity, the name of the employee who served the Client (or circumstances enabling their identification), and in case of a loss - an explicit determination of the Client's claim with respect to the irregularities that occurred, a signature in accordance with a signature specimen kept by the Bank.
8. The outcome of the complaint or claim 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 concerns 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 especially complex cases, which make it impossible to handle a complaint or claim 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 or claim handling and reply date, which, however, must not be longer than 60 days of the date of receipt of the complaint or claim 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. In case of the complaints that are not referring to the rights and obligations specified in the Payment Services Act of August 19, 2011, the Bank may reply:
 - a) in a letter sent to the Client's current mailing address;
 - b) using any other permanent data carrier;
 - c) by e-mail, upon Client's request, to the primary e-mail address of the Client provided to the Bank.
11. For the complaints that pertain to the rights and obligations specified in the Payment Services Act of August 19, 2011, the Bank shall reply in a paper form or after agreeing with the Client, on other hard copy.
12. The Bank hereby affirms that the Bank's activity is subject to the supervision on the part of the Polish Financial Supervision Authority (KNF).
13. 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. Golezowska 6
01-260 Warszawa 42
and submitting a request for consideration of the matter to the Financial Ombudsman.
14. 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/arbitr-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 and on the Financial Ombudsman of 5 August 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 of competent jurisdiction and proper venue.