

# Important Information for Clients of Citi Handlowy

Dear Sir/Madam,

We would like to inform you that as of 1 August 2025, the following will be amended:

1. "General Terms And Conditions For Cooperation With Corporate Clients",
2. "Terms and Conditions of Granting Credit Products to Business Clients",
3. "Table of Interest Rates on Accounts".

You will find the amended documents on the Bank's website > Documents section.

The amended provisions are marked in green font in the content of the document.

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## The main changes are:

- introducing in the product regulations an obligation to inform the bank if the client or the consolidated group to which the client belongs exceeds EUR 50 000 000 in total annual sales (sales revenues) in the last ended financial year.
- reducing of the interest rate for the Interest-Bearing Business Account in PLN from 1.20% to 1.00%.

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We are also sending an "Information sheet for depositors," which presents the Bank's participation in the Bank Guarantee Fund and the principles of its operation.

We would like to remind you that you can refuse to agree to the new terms and conditions by terminating your agreement following the outlined procedures within the timeframe set out in the Terms and Conditions.

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Thank you for being with us and for using our services.

Best regards,  
Citi Handlowy