

## Table of Functionalities and Privileges

valid from 11/01/2018

The Account Holder's rights under the Agreement shall be exercised:

- in person or through Authorized Representatives
- through Representatives.

The Account Holder may exercise all rights and perform all obligations in person or through Authorized Representatives, with the proviso that the exercise by those persons of the authorizations indicated in the Table of Functionalities and Privileges as the Representative's authorizations (other than those exercised at the Branch) shall require the prior appointment of the Account Holder or of Authorized Representatives as Representatives by completing or amending the Representative's Card. This shall mean, without limitation, that access to Citibank Online, CitiPhone and the Card shall only be granted to Representatives and cannot be granted to the Account Holder or to Authorized Representatives who have not been appointed as Representatives.

The Table of Functionalities and Privileges indicates the detailed scope of the Representatives' authorizations and the functions made available to the Representatives by the Bank with respect to various channels for accessing the Account.

a) applicable to Representatives' Cards filed with the Bank on or after 08/01/2018

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
<b>ACCOUNTS</b>						
Access to individual accounts	yes	in accordance with the Representative's Card	yes	in accordance with the Representative's Card	yes	no
Viewing the account balance and available funds	yes	in accordance with the Representative's Card	yes	in accordance with the Representative's Card	yes	no
Account history, including the details of each transaction	yes	in accordance with the Representative's Card	yes	in accordance with the Representative's Card	yes	no
Details of the account, including but not limited to the information on the balances and history of Accounts, the interest rates on Accounts and term deposits, foreign exchange rates, fees for banking services, and the information on banking products	yes	in accordance with the Representative's Card	yes	in accordance with the Representative's Card	yes	no
Opening/ closing an auxiliary account	yes, instructions can be placed using the 'Send document' <sup>i</sup> functionality	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile	yes	no	yes	no
Opening/ closing a VAT Account	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup>	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile	yes	no	yes	no



Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
Changing the account designated for the settlement of Transactions made with a debit card	-	-	Yes, for him-/herself and for the Additional Representatives	Yes, for him-/herself, provided the Representative is authorized to action on the account	Yes, for him-/herself and for the Additional Representatives	Yes, for him-/herself, provided the Representative is authorized to action on the account
Blocking/ unblocking/ stop-listing the Card	Yes, for him-/herself	Yes, for him-/herself	Yes, for him-/herself and for the Additional Representatives	Yes, for him-/herself	Yes, for him-/herself and for the Additional Representatives	Yes, for him-/herself
<b>TRANSFER ORDERS</b>						
Rights to transfer orders	All rights	in accordance with the Representative's Card	All rights	in accordance with the Representative's Card	All rights	no
The list of beneficiaries, creating and modifying a database of beneficiaries	yes	yes, in keeping with the rights to transfer orders as defined in the Representative's Card	yes	yes, in keeping with the rights to transfer orders as defined in the Representative's Card	yes	no
Withdrawing a transfer order (if the instruction has been placed but was not booked and was on the list of pending transfer orders)	-	-	yes	yes, in keeping with the rights to transfer orders as defined in the Representative's Card	yes -	- no
<b>REPRESENTATIVES</b>						
Viewing the Representative's rights	-	-	yes, for all Representatives	yes, for him-/herself	yes, for all Representatives	no
Adding a Primary Representative	yes, instructions can be placed using the 'Send document' functionality', however, they require the signature of the Account Holder. Additionally, an identity document scan must be attached.		no	no	no	no
Setting the transaction limits for the Primary Representative	yes, instructions can be placed using the 'Send document' functionality', however, they require the signature of the relevant Primary Representative.		no	no	yes, for him-/herself	no
Changing the transaction limits for the Primary Representative	yes, instructions can be placed using the 'Send document' functionality', however, they require the signature of the relevant Primary Representative.		yes, for him-/herself	no	yes, for him-/herself	no
Changing the Signature Specimen/ password in the Representative's Card for the Primary Representative	yes, instructions can be placed using the 'Send document' functionality', however, they require the signature of the Account Holder.		-	-	yes, but the signature of the Account Holder is required	-
Recalling the Primary Representative	yes, instructions can be placed using the 'Send document' functionality', however, they require the signature of the Account Holder		no	no	no	no

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
Adding an Additional Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> . Additionally, an identity document scan must be attached.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative.  Additionally, an identity document scan must be attached.	no	no	yes	no
Changing the transaction limits of an Additional Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> . It is necessary to select the transaction type: 'Change the permissions of the Representative - Additional Representative'.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> . It is necessary to select the permissions of the Representative - Additional Representative'.  The instruction requires the signature of the Account Holder or the Primary Representative.	yes	no	yes	no
Change of permissions of an Additional Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> . It is necessary to select the transaction type: 'Change the permissions of the Representative - Additional Representative'.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> . It is necessary to select the permissions of the Representative - Additional Representative'.  The instruction requires the signature of the Account Holder or the Primary Representative.	no	no	yes	no
Recalling an Additional Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup>	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative.	yes	no	yes	no
Changing the Signature Specimen/ password in the Representative's Card for the Additional Representative	-	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative	-	-	no	yes, but the signature of the Account Holder or of the Primary Representative is required
Changing the Representative's own personal and address data	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> . A scanned ID must be attached if the identity document has been replaced		yes, a copy of the identity document must be delivered to the Bank if the document has been replaced		yes	yes
Changing one's own primary mobile phone number, primary e-mail address	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup>		yes	yes	yes	yes
Updating the Beneficial Owner data	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder		no	no	no	no
<b>OTHER</b>						
Cash withdrawals at a Bank Branch	-	-	-	-	yes	no
Cash deposits at a Bank Branch	-	-	-	-	yes	yes



SERVICE	Citibank Online			CitiPhone / IVR			Branch		
	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile
Lodging complaints and receiving responses to complaints	yes	yes	yes	yes	yes	yes	yes	yes	yes
Combining a personal account with a business account - only for sole traders	yes, instructions can be placed using the 'Send document' functionality', however, they require the signature of the Account Holder or Primary Representative			no	no	no	no	no	no
Ordering confirmations, additional account statements and other standard written information or certificates concerning the Account, including those for which a fee is charged in keeping with the Table of Fees and Charges	yes, instructions can be placed using the 'Send document' functionality'			yes	yes	yes	yes	yes	yes
Ordering and entering into Transactions that involve placing internal and external transfer orders, domestic and international transfer orders, PLN- and FX transfer orders; setting up, modifying and liquidating standing orders and direct debits; opening and breaking term deposits; negotiating foreign exchange rates and interest rates on term deposits, as well as cash withdrawals up to the available balance	in accordance with the Representative's Card			in accordance with the Representative's Card	yes	yes	in accordance with the Representative's Card	yes	yes
The list of beneficiaries, creating and modifying a database of beneficiaries	Representatives who have access to international and/or domestic transfer orders in Citibank Online			-	yes	yes	-	-	-
Changing the account designated for the settlement of Transactions made with a debit card	-	-	-	-	Yes, provided the Representative was previously authorized to action on a given account	Yes, for all debit cards issued for the Account Holder	-	Yes, provided the Representative was previously authorized to action on a given account	Yes, for all debit cards issued for the Account Holder
Changing the permissions/ transaction limits for the Representative	yes, instructions can be placed using the 'Send document' functionality' by sending the transaction: 'Change the permissions of the Representative - Primary/Additional Representative'.  If permissions are changed to a Primary Representative, the instruction requires the signature of the Account Holder. If permissions are changed to an Additional Representative, the signature of the Account Holder or Primary Representative is required.			no	yes, but only changing the daily limits on ATM withdrawals and the limits on cashless transactions made with a debit card issued to the Representative	yes, but only changing the daily limits on ATM withdrawals and the limits on cashless transactions made with a debit card issued for the Account Holder	no	yes, but only changing the daily limits on ATM withdrawals and the limits on cashless transactions made with a debit card issued to the Representative	yes, but only changing the daily limits on ATM withdrawals and the limits on cashless transactions made with a debit card issued, for all debit cards issued for the Account Holder
Changing the Representative's own personal and address data	yes, instructions can be placed using the 'Send document' functionality'  A scanned ID must be attached if the identity document has been replaced.			yes	yes	yes	yes	yes	yes

SERVICE	Citibank Online			CitiPhone / IVR			Branch		
	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile
Changing one's own primary mobile phone number/ primary e-mail address of the Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup>		no	no	yes, for him-/herself	no	no	yes, for him-/herself
Adding a Primary Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder. An identity document scan must be attached.			no	no	no	no	no	no
Adding an Additional Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative. An identity document scan must be attached.			no	no	no	no	no	no
Setting the transaction limits for the Primary Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the relevant Primary Representative			no	no	no	no	no	no
Recalling the Primary Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder			no	no	no	no	no	no
Recalling an Additional Representative	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative			no	no	no	no	no	no
Updating the Beneficial Owner data	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder			no	no	no	no	no	yes
Changing the corporate name, corporate address, Primary Mobile Phone Number, Primary Mail Address and Mailing Address of the Account Holder	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile.			no	no	yes	no	no	no
Changing the frequency with which account statements are issued, the date on which they are issued; changing the language of the account statements and the form in which account statements are issued	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup>		no	no	yes	no	no	yes
Changing the Package <sup>ii</sup>	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup>		no	no	yes	no	no	yes

SERVICE	Citibank Online			CitiPhone / IVR			Branch		
	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile
Opening and closing auxiliary accounts and appointing Representatives to act on newly opened accounts, with the reservation that the individuals who are to be Representatives had already been appointed Representatives to existing Accounts	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> .		no	no	yes	no	no	yes
Opening and closing VAT Accounts	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile.	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> .		no	no	yes	no	no	yes
Requesting access to new functionalities as part of existing services	-	-	-	no	no	yes	no	no	yes
Joining, changing or opting out of the LUX MED Medical Package	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder or Primary Representative			no	no	no	no	no	no
Terminating the Agreement	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder			-	-	-	no	no	no
Posting of funds from a closed account	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder			-	-	-	no	no	no
Withdrawal of a termination of the Agreement	yes, instructions can be placed using the 'Send document' functionality <sup>i</sup> , however, they require the signature of the Account Holder			-	-	-	no	no	no

- i The 'Send document' functionality of CitiBank Online is available under Contact Us -> My Documents -> Upload document. It is used to place an account maintenance instruction signed by an Authorized Representative.
- ii It is only possible to switch to a Package offered by the Bank in a given time period. A fee in accordance with the Table of Fees and Charges shall be collected for a Package change. The fee for the Package is calculated at the rate applicable to the Package used by the Account Holder on the day on which the fee applies.