

List of changes to the Table of Fees and Commissions and Bank Account Terms and Conditions

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List of changes to the Table of Fees and Commissions for CitiKonto Personal Account — for Accounts opened on or after 1 September 2020 or changed to CitiKonto on or after 1 September 2020

until 14 September 2022

1.2.1 Account
a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF

PLN 0

as of 15 September 2022

1.2.1 Account
a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

1.2.3 Account
a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF – a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)

PLN 15

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

4.3. An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR
Execution of a CGT transfer order

PLN 0

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests;

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

7.3. Cash deposits monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 0
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as of 15 September 2022

7.3. Cash deposits monthly subscription - unlimited amount of cash deposits at ATMs other than those marked with the Bank's logo in the country	PLN 0
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.

until 14 September 2022

7.4. Cash deposits at ATMs other than the Bank's ATMs – applicable to Customers who have cancelled their monthly subscription	PLN 0
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as of 15 September 2022

7.4. Cash deposits at ATMs other than those marked with the Bank's logo - applies to customers who have canceled the monthly subscription	PLN 0
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Clarification of the description of the fee for cash payments at ATMs other than a bank for customers who cancelled the monthly subscription.

until 14 September 2022

11.11.1. Table of Transaction Limits Daily maximum limit on a CGT transfer order via Citibank Online Electronic Banking Service	included in the limit described under item 11.8.
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.2. Table of Transaction Limits
Daily maximum limit on a CGT transfer order through a Consultant as part of the CitiPhone Telephone Banking Service

PLN 30,000

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.3. Table of Transaction Limits
Daily maximum limit on a CGT transfer order at a Bank Branch

PLN 100,000

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Citigold Personal Account

until 14 September 2022

<p>1.1. Account a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account</p>	<p>PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 and at least one of the three additional requirements is met: (1) the sum of the executed foreign currency instructions on the Account in the last three full calendar months was at least the equivalent of PLN 100,000; or (2) the Client has an outstanding mortgage product granted by the Bank; or (3) the value of the Portfolio according to the "Portfolio Analysis" Report, excluding the "Deposits" item, is at least the equivalent of PLN 100,000 at the end of the month; ¹</p> <p>PLN 30, when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 and none of the three additional requirements above are met;</p> <p>PLN 220 in other cases</p> <p>¹The requirement of the sum of the executed foreign currency instructions on the Account: (a) is verified for the starting amount of a foreign currency instruction transaction; (b) applies to transactions ordered on a Personal Account, Foreign Currency Subaccount or Savings Account; (c) is met when the aggregate amount of the sums of all transactions converted into PLN at the average exchange rate of the National Bank of Poland on the last working day of the month for each of the last three months is equal to PLN 100,000 for a Citigold Personal Account or PLN 1,000,000 for a Citigold Private Client Personal Account. The requirement of the outstanding mortgage product granted to the Client by the Bank is met when, on the last calendar day of the month, the Client owns one of the mortgage products: a Home Equity Loan or a Home Loan. The "Portfolio Analysis" Report is made available by the Bank via the Citibank Online electronic banking service. The values taken into account are taken from item I, Portfolio Value, of the report.</p>
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as of 15 September 2022

<p>1.1. Account monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account</p>	<p>PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000</p> <p>PLN 220 in other cases</p>
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Change of the criteria for exemption from the monthly fee for maintaining a Personal Account in PLN.

until 14 September 2022

<p>1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF</p>	<p>PLN 0</p>
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as of 15 September 2022

<p>1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF</p>	<p>PLN 0</p>
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Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

1.2.3. Account

monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF – a package of 10 currencies.

(The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)

PLN 15

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

4.3. An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR

Execution of a CGT transfer order

PLN 0

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

7.3. Cash deposits

monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland

PLN 0

as of 15 September 2022

7.3. Cash deposits monthly subscription - unlimited amount of cash deposits at ATMs other than those marked with the Bank's logo in the country	PLN 0
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)	
Reason for the change Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.	
until 14 September 2022	
7.4. Cash deposits at ATMs other than the Bank's ATMs – applicable to Customers who have cancelled their monthly subscription	PLN 0
as of 15 September 2022	
7.4. Cash deposits at ATMs other than those marked with the Bank's logo - applies to customers who have canceled the monthly subscription	PLN 0
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)	
Reason for the change Clarification of the description of the fee for cash deposit at ATMs other than a Bank for customers who gave up cancelled the monthly subscription.	
until 14 September 2022	
11.11.1. Table of Transaction Limits Daily maximum limit on a CGT transfer order via Citibank Online Electronic Banking Service	included in the limit described under item 11.8
as of 15 September 2022	
No entry	No entry
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS 19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)	
Reason for the change Withdrawal of the Citibank Global Transfer service.	
until 14 September 2022	
11.11.2. Table of Transaction Limits Daily maximum limit on a CGT transfer order through a Consultant as part of the CitiPhone Telephone Banking Service	PLN 50,000
as of 15 September 2022	
No entry	No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.3. Table of Transaction Limits
Daily maximum limit on a CGT transfer order
at a Bank Branch

PLN 100,000

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Citigold Private Client Personal Account

until 14 September 2022

<p>1.1. Account a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account</p>	<p>PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 and at least one of the three additional requirements is met: (1) the sum of the executed foreign currency instructions on the Account in the last three full calendar months was at least the equivalent of PLN 1,000,000; or (2) the Client has an outstanding mortgage product granted by the Bank; or (3) the value of the Portfolio according to the „Portfolio Analysis” Report, excluding the „Deposits” item, is at least the equivalent of PLN 1,000,000 at the end of the month;¹</p> <p>PLN 70, when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 and none of the three additional requirements above are met;</p> <p>PLN 300 in other cases</p> <p>¹The requirement of the sum of the executed foreign currency instructions on the Account: (a) is verified for the starting amount of a foreign currency instruction transaction; (b) applies to transactions ordered on a Personal Account, Foreign Currency Subaccount or Savings Account; (c) is met when the aggregate amount of the sums of all transactions converted into PLN at the average exchange rate of the National Bank of Poland on the last working day of the month for each of the last three months is equal to PLN 100,000 for a Citigold Personal Account or PLN 1,000,000 for a Citigold Private Client Personal Account. The requirement of the outstanding mortgage product granted to the Client by the Bank is met when, on the last calendar day of the month, the Client owns one of the mortgage products: a Home Equity Loan or a Home Loan. The “Portfolio Analysis” Report is made available by the Bank via the Citibank Online electronic banking service. The values taken into account are taken from item I, Portfolio Value, of the report.</p>
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as of 15 September 2022

<p>1.1. Account a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account</p>	<p>PLN 0, when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000</p> <p>PLN 300 in other cases</p>
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Change of the criteria for exemption from the monthly fee for maintaining a Personal Account in PLN.

until 14 September 2022

<p>1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF</p>	<p>PLN 0</p>
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as of 15 September 2022

<p>1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF</p>	<p>PLN 0</p>
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Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

1.2.3. Account

monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF – a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)

PLN 15

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

4.3. An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR
Execution of a CGT transfer order

PLN 0

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
(...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service

until 14 September 2022

7.3. Cash deposits

monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland

PLN 0

as of 15 September 2022

7.3. Cash deposits

monthly subscription - unlimited amount of cash deposits at ATMs other than those marked with the Bank's logo in the country

PLN 0

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.

until 14 September 2022

7.4. Cash deposits
 at ATMs other than the Bank's ATMs – applicable to
 Customers who have cancelled their monthly subscription

PLN 0

as of 15 September 2022

7.4. Cash deposits
 at ATMs other than those marked with the Bank's logo -
 applies to customers who have canceled the monthly
 subscription

PLN 0

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Clarification of the description of the fee for cash deposit at ATMs other than a Bank for customers who cancelled the monthly subscription.

until 14 September 2022

11.11.1. Table of Transaction Limits
 Daily maximum limit on a CGT transfer order
 via Citibank Online Electronic Banking Service

included in the limit described under item 11.8.

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.2. Table of Transaction Limits
 Daily maximum limit on a CGT transfer order
 through a Consultant as part of the CitiPhone Telephone
 Banking Service

PLN 50,000

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)**

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.3. Table of Transaction Limits
Daily maximum limit on a CGT transfer order
at a Bank Branch

PLN 100,000

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
(...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for CitiKonto Personal Account — for Accounts opened before 19 August 2020 – product withdrawn from the offer as of 20 August 2020

Product withdrawn from the offer as of 20 August 2020.
CitiKonto Personal Account can be used in full scope on the terms and conditions specified in the Agreement, however no new agreements are made and it is not possible to change the type of the Personal Account to CitiKonto.

until 14 September 2022

1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF	PLN 3
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as of 15 September 2022

1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	PLN 3, for Foreign Currency Sub-Accounts maintained in USD, GBP, CHF; PLN 0, in remaining cases
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

1.2.3. Account monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF – a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)	PLN 15
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

4.3. An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR Execution of a CGT transfer order	PLN 0
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as of 15 September 2022

No entry	No entry
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)</p> <p>Reason for the change Withdrawal of the Citibank Global Transfer service</p>	
until 14 September 2022	
7.3. Cash deposits monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 3
as of 15 September 2022	
7.3. Cash deposits monthly subscription - unlimited amount of cash deposits at ATMs other than those marked with the Bank's logo in the country	PLN 3
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)</p> <p>Reason for the change Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.</p>	
until 14 September 2022	
7.4. Cash deposits at ATMs other than the Bank's ATMs – applicable to Customers who have cancelled their monthly subscription	PLN 8
as of 15 September 2022	
7.4. Cash deposits at ATMs other than those marked with the Bank's logo - applies to customers who have canceled the monthly subscription	PLN 8
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)</p> <p>Reason for the change Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.</p>	
until 14 September 2022	
11.11.1. Table of Transaction Limits Daily maximum limit on a CGT transfer order via Citibank Online Electronic Banking Service	included in the limit described under item 11.8
as of 15 September 2022	
No entry	No entry
Legal and actual grounds for the change	

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.2. Table of Transaction Limits Daily maximum limit on a CGT transfer order through a Consultant as part of the CitiPhone Telephone Banking Service	PLN 30,000
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.3. Table of Transaction Limits Daily maximum limit on a CGT transfer order at a Bank Branch	PLN 100,000
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Citi Priority Personal Account — for Accounts opened on or before 15 June 2021 – product withdrawn from the offer as of 16 June 2021

Product withdrawn from the offer as of 16 June 2021.

Citi Priority Personal Account can be used in full scope on the terms and conditions specified in the Agreement, however no new agreements are concluded and it is not possible to change the type of the Personal Account to Citi Priority.

until 14 September 2022

1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF	PLN 0
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as of 15 September 2022

1.2.1. Account a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	PLN 0
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

1.2.3. Account monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF – a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)	PLN 15
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

4.3. An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR Execution of a CGT transfer order	PLN 0
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as of 15 September 2022

No entry	No entry
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)</p> <p>Reason for the change Withdrawal of the Citibank Global Transfer service.</p>	
until 14 September 2022	
7.3. Cash deposit monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 0
as of 15 September 2022	
7.3. Cash deposits monthly subscription - unlimited amount of cash deposits at ATMs other than those marked with the Bank's logo in the country	PLN 0
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)</p> <p>Reason for the change Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.</p>	
until 14 September 2022	
7.4. Cash deposits monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 0
as of 15 September 2022	
7.4. Cash deposits at ATMs other than those marked with the Bank's logo - applies to customers who have canceled the monthly subscription	PLN 0
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)</p> <p>Reason for the change Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.</p>	
until 14 September 2022	
11.11.1. Table of Transaction Limits Daily maximum limit on a CGT transfer order via Citibank Online Electronic Banking Service	included in the limit described under item 11.8
as of 15 September 2022	
No entry	No entry
Legal and actual grounds for the change	

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.2. Table of Transaction Limits Daily maximum limit on a CGT transfer order through a Consultant as part of the CitiPhone Telephone Banking Service	PLN 30,000
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.3. Table of Transaction Limits Daily maximum limit on a CGT transfer order at a Bank Branch	PLN 100,000
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as of 15 September 2022

No entry	No entry
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Savings Accounts

until 14 September 2022

1.1. Account
a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account

Savings Account, PLN 10 (not applicable to Customers who hold a Personal Account)

SuperSavings Account, PLN 0 when the Personal Account monthly receipts from salary amount, as a minimum, to PLN 3,000
PLN 15 in the remaining cases (the fee does not apply to the Customers holding Citigold Private Client Personal Account)

as of 15 September 2022

1.1. Account
a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account

Savings Account, PLN 10 (not applicable to Customers who hold a Personal Account)

SuperSavings Account, PLN 0 when the Personal Account monthly receipts from salary amount, as a minimum, to PLN 2,000
PLN 15 in the remaining cases (the fee does not apply to the Customers holding Citigold Private Client Personal Account)

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Changing the criteria entitling to exemption from monthly account maintenance fee for SuperSavings Account.

until 14 September 2022

1.2.1. Account
a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF

Not applicable

as of 15 September 2022

1.2.1. Account
a monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF

Not applicable

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)

Reason for the change

Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

until 14 September 2022

1.2.3. Account
monthly account maintenance fee for the maintenance of a payment account Foreign Currency Sub-account monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF – a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the listed currencies, a single fee shall be charged.)

Not applicable

as of 15 September 2022

No entry	No entry
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) 15. (...) The Bank may waive or reduce any Fees specified in the TFC. (...)	
Reason for the change Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.	
until 14 September 2022	
4.3. An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR Execution of a CGT transfer order	PLN 0
as of 15 September 2022	
No entry	No entry
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)	
Reason for the change Withdrawal of the Citibank Global Transfer service	
until 14 September 2022	
7.3. Cash deposit monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	Not applicable
as of 15 September 2022	
7.3. Cash deposits monthly subscription - unlimited amount of cash deposits at ATMs other than those marked with the Bank's logo in the country	Not applicable
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES) The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of: (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)	
Reason for the change Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.	
until 14 September 2022	
7.4. Cash deposits monthly subscription – unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	Not applicable
as of 15 September 2022	
7.4. Cash deposits at ATMs other than those marked with the Bank's logo - applies to customers who have canceled the monthly subscription	Not applicable
Legal and actual grounds for the change	

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Clarification of the description of the fee for cash deposits at ATMs other than a Bank in the country.

until 14 September 2022

11.11.1. Table of Transaction Limits
 Daily maximum limit on a CGT transfer order
 via Citibank Online Electronic Banking Service

Not applicable

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.2. Table of Transaction Limits
 Daily maximum limit on a CGT transfer order
 through a Consultant as part of the CitiPhone Telephone
 Banking Service

Not applicable

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

11.11.3. Table of Transaction Limits
 Daily maximum limit on a CGT transfer order
 at a Bank Branch

Not applicable

as of 15 September 2022

No entry

No entry

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 33: FEES AND COMMISSIONS (FEES)

The Bank is entitled to change the TFC by increasing the existing Fees or adding new Fees in the case of:
 (...) b) a change in the scope or the form of the services provided hitherto under the Agreement if it ensures the proper performance of the Agreement and does not adversely affect the Customer's interests; (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of amendments to Bank Account Terms and Conditions

until 14 September 2022	as of 15 September 2022
Para. 1 (8) Citibank Global Transfer or CGT– a service that enables the Customer to submit a Payment Instruction in the form of a transfer order, SEPA transfer order or cross-border transfer order in EUR to the Recipient’s bank account indicated by the Customer and maintained by any bank branch that offers this service; an up-to-date list of countries where bank branches execute CGT transactions is available on the Bank’s website (www.citibank.pl), at the Branches and via CitiPhone;	none
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS 19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) e) the Bank’s decision to discontinue offering a given product or service. (...)</p> <p>Reason for the change Withdrawal of the Citibank Global Transfer service.</p>	
until 14 September 2022	as of 15 September 2022
Para 1 (52) Payment Organization – an organization that settles transactions made using Citicards – issued either within the given organization or under the CGT service; information about the Payment Organizations with whom the Bank cooperates in issuing and servicing Citicards is available via CitiPhone, at the Branches and on the Bank’s website;	Para 1 (51) Payment Organization – an organization that settles transactions made using Citicards – issued within the given organization; information about the Payment Organizations with whom the Bank cooperates in issuing and servicing Citicards is available via CitiPhone, at the Branches and on the Bank’s website;
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS 19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) e) the Bank’s decision to discontinue offering a given product or service. (...)</p> <p>Reason for the change Withdrawal of the Citibank Global Transfer service.</p>	
until 14 September 2022	as of 15 September 2022
Para 1 (64) CGT Transfer Order – a transfer order, SEPA transfer order or cross-border transfer order in EUR executed as part of the CGT service;	none
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS 19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) e) the Bank’s decision to discontinue offering a given product or service. (...)</p> <p>Reason for the change Withdrawal of the Citibank Global Transfer service.</p>	
until 14 September 2022	as of 15 September 2022
Para 1 (119) Statement – monthly information on changes in the account status and determination of the balance, made available in Citibank Online in electronic form or sent in paper format to the last address for correspondence indicated by the Customer;	Para 1 (117) Statement – monthly information on changes in the account status and determination of the balance;
Legal and actual grounds for the change	

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Changes in the delivery of statements.

until 14 September 2022	as of 15 September 2022
Para 5 (6) Under the Deposit Product Agreement, a statutory representative may activate or deactivate individual products and services for the benefit of the Minor, in particular the Citicard. The Minor may activate their Virtual Card only in Citi Mobile.	Para 5 (6) Under the Deposit Product Agreement, a statutory representative may activate or deactivate individual products and services for the benefit of the Minor, in particular the Citicard. The PIN to the Citicard is set by the Minor. The Minor may activate their Virtual Card only in Citi Mobile.

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS**

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding the establishment of a Citicard PIN by a Minor.

until 14 September 2022	as of 15 September 2022
Para 12 (19) While executing Payment Instructions from the Account or deposits to the Account made in a different currency than the one in which the Account is maintained, unless the Terms and Conditions provide for otherwise, Bank exchange rates are used applicable upon the receipt of the Payment Instruction by the Bank. The exchange rate is set based on buy and sell rates from the interbank market. The sell rate is increased by the Bank's margin and the buy rate is decreased by the Bank's margin. Due to the changeability of the interbank market exchange rates that is beyond the Bank's control, the changes to the Exchange Rate Tables applicable at the Bank are made without notice. The rule described in the present Subpara. applies to Citicard transactions resulting in crediting the Account, with the exception of those Citicard transactions that constitute a return of previously executed Citicard transactions, resulting in crediting of the same account which was charged with the original transaction: in the case of such transactions, a currency selling or buying rate is used, depending on which rate was used in the original transaction charged to the Account, accordingly.	Para 12 (19) While executing Payment Instructions from the Account or deposits to the Account made in a different currency than the one in which the Account is maintained, unless the Terms and Conditions provide for otherwise, Bank exchange rates are used applicable upon the receipt of the Payment Instruction by the Bank. The sell rate is increased by the Bank's margin and the buy rate is decreased by the Bank's margin. The rule described in the present Subpara. applies to Citicard transactions resulting in crediting the Account, with the exception of those Citicard transactions that constitute a return of previously executed Citicard transactions, resulting in crediting of the same account which was charged with the original transaction: in the case of such transactions, a currency selling or buying rate is used, depending on which rate was used in the original transaction charged to the Account, accordingly.

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS**

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions in the scope of foreign exchange rates used by the Bank.

until 14 September 2022	as of 15 September 2022
Para 13 (1c) in the form of a cash deposit in Citibank's ATMs with the deposit function or in cash deposit machines of independent operators chosen by the Bank – in the currencies supported by these machines. A list of	Para 13 (1c) in the form of a cash deposit in ATMs with the Bank's logo with the deposit function or in cash deposit indicated by the Bank – in the currencies supported by these machines. A list of cash deposit machines together with their location is

cash deposit machines of independent operators together with their location is available at the Branches, on the Bank's website (www.citibank.pl) and via CitiPhone.	available at the Branches, on the Bank's website (https://www.citibank.pl/mapa-oddzialy-placowki-bankomaty-wplatomaty) and via CitiPhone.
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding cash deposits in cash deposit machines.

until 14 September 2022	as of 15 September 2022
Para 13 (3) Where deposits to the account are made in a currency other than the currency of the account in the form of a transfer order, a SEPA transfer order, a transfer order in a foreign currency, an internal transfer order or in the form of a cash deposit executed at any of the Branches indicated by the Bank or in the form of a cash deposit in ATMs of the Bank, the conversion is based on the exchange rates applicable at the moment of making funds available in the Account. Where deposits in ATMs belonging to independent operators selected by the Bank are made in other currencies than the currency of the Account, the conversion is based on the Table Exchange Rates valid at the moment of crediting the Account with the deposit amount	Para 13 (3) Where deposits to the account are made in a currency other than the currency of the account in the form of a transfer order, a SEPA transfer order, a transfer order in a foreign currency, an internal transfer order or in the form of a cash deposit executed at any of the Branches indicated by the Bank or in the form of a cash deposit in ATMs of the Bank, the conversion is based on the exchange rates applicable at the moment of making funds available in the Account.

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding cash deposits in cash deposit machines.

until 14 September 2022	as of 15 September 2022
Para 13 (4) Where cash deposits are made to a Personal Account in ATMs or cash deposit machines with the use of a Debit Card, cash deposits can be made only in banknotes in the currency supported by the given ATM or cash deposit machine according to the instructions provided by the ATM or cash deposit machine with that function. For Debit Card use in ATMS and cash deposit machines indicated by the Bank, provisions of Para. 19 and Para. 20 of the Terms and Conditions apply. Cash deposits made to a Personal Account in ATMs or cash deposit machines with the use of a Debit Card cannot be made with the use of a Virtual Card.	Para 13 (4) Where cash deposits are made to a Personal Account in the Bank's ATMs or cash deposit machines indicated by the Bank with the use of a Debit Card, cash deposits can be made only in banknotes in the currency supported by the given ATM or cash deposit machine according to the instructions provided by the ATM or cash deposit machine with that function. For Debit Card use in ATMS and cash deposit machines indicated by the Bank, provisions of Para. 19 and Para. 20 of the Terms and Conditions apply. Cash deposits made to a Personal Account in ATMs or cash deposit machines with the use of a Debit Card cannot be made with the use of a Virtual Card.

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding cash deposits in cash deposit machines.

until 14 September 2022	as of 15 September 2022
<p>Para 13 (5b) If the Bank makes no currency conversion or makes a conversion between EUR and the member state's currency or between currencies of two member states, the cash deposit amount is verified and converted and the Personal Account is credited with the deposited amount:</p> <p>a) promptly after the payment – for cash deposits at Citibank ATMs;</p> <p>b) immediately after crediting the account of the Bank, as the recipient's provider, with such an amount – for cash payments at cash deposit machines of independent operators chosen by the Bank, subject to Subpara. 5 below</p>	<p>Para 13 (5b) If the Bank makes no currency conversion or makes a conversion between EUR and the member state's currency or between currencies of two member states, the cash deposit amount is verified and converted and the Personal Account is credited with the deposited amount:</p> <p>a) promptly after the payment – for cash deposits at Citibank ATMs;</p> <p>b) immediately after crediting the account of the Bank, as the recipient's provider, with such an amount – for cash payments at cash deposit machines indicated by the Bank, subject to Subpara. 6 below.</p>
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS</p> <p>19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:</p> <p>(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)</p> <p>Reason for the change Clarification of the provisions regarding the crediting of cash deposits in cash deposit machines.</p>	
until 14 September 2022	as of 15 September 2022
<p>Para 13 (6) The Bank has the right to:</p> <p>a) withhold crediting funds to the accounts and withhold the banknotes for clarification in the event of a reasonable suspicion as to the authenticity of the deposited banknotes;</p> <p>b) make an accounting adjustment and charge the Customer's account with the amount of funds deposited and credited to the account if the banknotes are later identified as counterfeit or there is a suspicion as to their authenticity;</p> <p>c) refuse to accept damaged banknotes and/or coins in currencies other than PLN;</p> <p>d) refuse to accept a deposit to the Account if the cash deposit is connected directly with the Customer's business or professional activity;</p> <p>e) refuse to accept a deposit to an account encumbered with an enforcement title after 5:00 p.m., or on Saturdays, Sundays and public holidays</p>	<p>Para 13 (6) The Bank has the right to:</p> <p>a) withhold crediting funds to the accounts and withhold the banknotes for clarification in the event of a reasonable suspicion as to the authenticity of the deposited banknotes;</p> <p>b) make an accounting adjustment and charge the Customer's account with the amount of funds deposited and credited to the account if the banknotes are later identified as destroyed, damaged, counterfeit or there is a suspicion as to their authenticity;</p> <p>c) refuse to accept or return to the Customer damaged banknotes and/or coins in currencies other than PLN;</p> <p>d) refuse to accept a deposit to the Account if the cash deposit is connected directly with the Customer's business or professional activity;</p> <p>e) refuse to accept a deposit to an account encumbered with an enforcement title after 5:00 p.m., or on Saturdays, Sundays and public holidays.</p>
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS</p> <p>19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:</p> <p>(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)</p> <p>Reason for the change Clarification of the provisions regarding cash deposits at the Branch.</p>	
until 14 September 2022	as of 15 September 2022
<p>Para 15 (3) During the execution of a Payment Instruction from the Customer's account as part of the CGT service to the Recipient's account maintained in a different currency than the one of the Payment Instruction, the Recipient's account will be credited with an amount converted at the currency rate used by a Payment Organization making settlements as part of the service.</p>	<p>none</p>
Legal and actual grounds for the change	

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service. (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

Para 15 (4) CGT, BLIK Phone Transfers and Express Elixir transfers are executed with immediate effect, and the crediting the Recipient's account with the transferred amount is executed when a Payment Instruction covering an instruction for such a transfer covering an instruction for such a transfer. The possibility to execute CGT, BLIK Phone Transfers or Express Elixir transfers depends on the technical readiness of the Recipient's bank to accept a transfer made as part of such service. The Bank informs the Customer about the possibility to execute transfers as part of the CGT, BLIK Phone Transfers or Express Elixir service before accepting the Payment Instruction covering an instruction for a CGT, a BLIK Phone Transfer or an Express Elixir transfer.

as of 15 September 2022

Para 15 (3) BLIK Phone Transfers and Express Elixir transfers are executed with immediate effect, and the crediting the Recipient's account with the transferred amount is executed when a Payment Instruction covering an instruction for such a transfer covering an instruction for such a transfer. The possibility to execute BLIK Phone Transfers or Express Elixir transfers depends on the technical readiness of the Recipient's bank to accept a transfer made as part of such service. The Bank informs the Customer about the possibility to execute BLIK Phone Transfers or Express Elixir service before accepting the Payment Instruction covering an instruction for a BLIK Phone Transfer or an Express Elixir transfer.

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS**

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service. (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.

until 14 September 2022

Para 18 (2a) The Customer may place a Foreign Currency Instruction:
a) via the Citibank Online and Citi Mobile service; (...)

as of 15 September 2022

Para 18 (2a) The Customer may place a Foreign Currency Instruction:
a) via the Citibank Online and Citi Mobile service from a Personal Account only; (...)

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS**

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding foreign currency instruction.

until 14 September 2022

Para 20 (14) Transactions executed using a Citicard are posted in the Account that is associated with that Citicard at the time of executing the transaction. The provisions of this Subpara. do not apply to the posting of transactions in Citibank Global Wallet.

as of 15 September 2022

Para 20 (14) Transactions executed using a Citicard are posted in the Account that is associated with that Citicard at the time of executing the transaction. The provisions of this Subpara. do not apply to the posting of transactions in Citibank Global Wallet. In the case of deposits at the cash deposit machines indicated by the Bank a transaction executed using Citicard will be posted in the Account in PLN.

Legal and actual grounds for the change**BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS**

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding cash deposits in cash deposit machine.

until 14 September 2022

as of 15 September 2022

Para 24 (2) All telephone calls with the Bank's representatives will be recorded and may be used as evidence.

Para 24 (2) All telephone calls with the Bank's representatives will be recorded and may be used as evidence. For security reasons, the Bank reserves the right to refuse to continue the phone call if third parties participate in the conversation or if the customer uses a speakerphone.

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding CitiPhone Telephone Banking Service.

until 14 September 2022

as of 15 September 2022

Para 28 (2) The Bank will deliver information about changes of the Account balance and balance reconciliation in the form of a monthly account Statement provided via Citibank Online and Citi Mobile.

Para 28 (2) The Bank will deliver information about changes of the Account balance and balance reconciliation in the form of a monthly account Statement:
 a) in electronic form via the Citibank Online Electronic Banking Service without notification or, upon the Customer's consent, with a notification sent to the Primary E-mail Address, or
 b) in electronic form via the Citibank Online Electronic Banking Service without notification and additionally, upon the Customer's request, sent to the Primary E-mail Address as an attachment to an e-mail message, or
 c) in electronic form via the Citibank Online Electronic Banking Service without notification and additionally, upon the Customer's request, in paper form sent to the last correspondence address indicated by the Customer.

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...)

b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Changes in the delivery of statements.

until 14 September 2022

as of 15 September 2022

Para 29 (4) The Customer with an overdraft Credit Limit facility is obliged to make regular monthly transfers of salary to the Personal Account for each settlement period specified in Subpara. 10, whose type and amount are set forth in the Overdraft Credit Limit Application ("Application"). If the value of the declared transfer amount is not specified in the Overdraft Limit Credit Line Agreement or in the Application, the Customer will ensure regular payments into the account of at least PLN 1,000 a month. If the value of interest and fees accrued in the given settlement periods exceeds the amount that the Customer is obliged to pay regularly into the Personal Account, the Customer will credit the Personal Account at least with an amount increased by the value of such accrued interest and fees. If there are no salary transfers into the Personal Account, the Bank reserves the right to take warning and collection measures against the Customer. The Bank or the entities authorized

Para 29 (4) The Customer with an overdraft Credit Limit facility is obliged to make regular monthly transfers of salary to the Personal Account for each settlement period specified in Subpara. 10, whose type and amount are set forth in the Overdraft Credit Limit Application ("Application"). If the value of the declared transfer amount is not specified in the Overdraft Limit Credit Line Agreement or in the Application, the Customer will ensure regular payments into the account of at least PLN 1,000 a month or PLN 1,200 a month for agreements concluded on or after 15 September 2022. If the value of interest and fees accrued in the given settlement periods exceeds the amount that the Customer is obliged to pay regularly into the Personal Account, the Customer will credit the Personal Account at least with an amount increased by the value of such accrued interest and fees. If there are no salary transfers into the Personal Account, the Bank reserves the right to take warning and collection measures against the Customer. The Bank or the entities authorized to act on the Bank's

to act on the Bank's behalf may undertake in particular the following activities: dunning letters, telephone reminders and other activities pursued outside the Bank's registered office.	behalf may undertake in particular the following activities: dunning letters, telephone reminders and other activities pursued outside the Bank's registered office.
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS</p> <p>19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)</p> <p>Reason for the change Increasing the minimum amount of regular inflow on a personal account for credit line agreements.</p>	
until 14 September 2022	as of 15 September 2022
None	Para 32 (3 d) if the Bank is unable to apply the financial security measures resulting from the Anti-Money Laundering and Combating of Terrorist Financing Act of 1 March 2018.
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS</p> <p>19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)</p> <p>Reason for the change Adding a case that allows the Bank to terminate the agreement.</p>	
until 14 September 2022	as of 15 September 2022
Para 33 (8) In the case of a monthly fee for the maintenance of a Currency Sub-Account payment account that includes a package of 10 currencies, the fee is charged from the first full calendar month after the opening of at least one of the Foreign Currency Sub-Accounts included in the package irrespective of how many Foreign Currency Sub-Accounts from the package are opened. The list of currencies included in the package is defined in the TFC.	None
Legal and actual grounds for the change	
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS</p> <p>19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)</p> <p>Reason for the change Cancellation of the monthly fee for maintaining a payment account of the Foreign Currency Sub-account in AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.</p>	
until 14 September 2022	as of 15 September 2022
Para 33 (13) If a Fee is charged to a Foreign Currency Account, in order to convert the Fee to the currency of the Sub-Account, the Bank will apply the exchange rate valid at the time that the fee is posted. The above exchange rates are available on the Bank's website (www.citibank.pl), via CitiPhone or at Branches.	Para 33 (12) If a Fee is charged to a Foreign Currency Account or a Savings Account in a foreign currency, in order to convert the Fee to the currency of the Sub-Account, the Bank will apply the exchange rate valid at the time that the fee is posted. The above exchange rates are available on the Bank's website (www.citibank.pl), via CitiPhone or at Branches.
Legal and actual grounds for the change	
BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS	

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the records in the scope of charging fees.

until 14 September 2022	as of 15 September 2022
<p>Para 35 (4) The amount designed to cover the costs of the Customer's funeral in an amount not exceeding the costs of organizing the funeral in accordance with the customs established in a given environment will be paid to the person that presents:</p> <p>a) an abridged copy of the Customer's death certificate; b) bills documenting the amount of the costs incurred, issued by a person requesting payment.</p>	<p>Para 35 (4) The amount designed to cover the costs of the Customer's funeral in an amount not exceeding the costs of organizing the funeral in accordance with the customs established in a given environment will be paid to the person that presents bills documenting the amount of the costs incurred, issued by a person requesting payment.</p>

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Changing the documents required by the Bank for payment for the costs of the client's funeral.

until 14 September 2022	as of 15 September 2022
<p>Para 37 (1c) electronic form – sent to the e-mail address of the Bank, via Citibank Online after logging in using the tab "Contact the bank" and on the Bank's website (www.citibank.pl) by using the complaint form</p>	<p>Para 37 (1c) electronic form – sent to the e-mail address of the Bank, via Citibank Online after logging in using the tab "Contact the bank".</p>

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Changing the method of submitting a complaint.

until 14 September 2022	as of 15 September 2022
<p>Para 37 (12) 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 Customer; b) using any other durable medium; c) upon the Customer's request – by email to the Customer's Primary E-Mail Address communicated to the Bank.</p>	<p>Para 37 (12) 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 Customer; b) upon the Customer's request – by email to the Customer's Primary E-Mail Address communicated to the Bank.</p>

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) d) adjusting to recommendations, advice or decisions issued by banking regulators or competent authorities engaged in the protection of consumer rights to the extent that they apply to the Agreement; (...)

Reason for the change

Adaptation to the provisions of the Act on consideration of complaints and disputes of clients of financial market entities and on the financial education fund.

until 14 September 2022	as of 15 September 2022
None	Para 39 (9) The Bank records and files documents, recordings and other carriers of information developed or received in connection with the provided services.

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Clarification of the provisions regarding recordings registration and other information media.

until 14 September 2022	as of 15 September 2022
Para 39 (11) The Customer is obliged to notify the Bank if he receives any funds on account of foreign retirement or pension benefits on the day the first such payment is credited to his account.	Para 39 (12) The Customer is obliged to inform the Bank that he or she receives a retirement or disability pension from abroad before the account is credited with the first amounts on that account. Notifying the Bank is understood as delivering all the information necessary to perform tax obligations in this scope, that is, delivering a written statement that the Customer receives a retirement/disability pension from abroad, containing full identification details of the taxpayer who receives a retirement or disability pension from abroad, along with a copy of a decision confirming that a foreign institution has granted such a benefit, translated by a sworn translator into Polish.

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; (...)

Reason for the change

Adding information about the Bank's requirements in the scope of foreign pensions or retirement.

Other changes to Bank Account Terms and Conditions are editorial and organizational ones. The numbering and the references in the document have been changed accordingly.

List of amendments to the List of Cut-Off Times

until 14 September 2022

Transfer order, domestic transfer order in PLN, cross-border transfer order in PLN, SEPA transfer order, cross-border transfer order in EUR, transfer order in a foreign currency, cross-border transfer order in a foreign currency:

	Currency	Cut-off time	Date of posting in the account of the Recipient's payment service provider for Payment Instructions submitted before the Cut-off Time
Domestic transfer order in PLN	PLN	3:30 p.m.	D
Within the framework of Express Elixir and BLIK Phone Transfer	PLN	10:30 p.m. executed on an 24/7 basis;	D
SEPA transfer order	EUR	2:00 p.m.	D+1
Other – standard	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF HRK, ZAR, RUB	2:00 p.m.	D+2
Other – urgent	EUR, USD	2:00 p.m.	D
	PLN	12:30 p.m.	
	GBP, DKK, NOK, CAD, HUF, ZAR, CHF	11:30 a.m.	
	HRK	10:30 a.m.	
	SEK, CZK, RUB	9:30 a.m.	D+1
JPY	11:45 a.m.		
Within the framework of CGT	PLN, EUR and other foreign currencies	10:30 p.m.	D

D – date of submitting the Payment Instruction/transfer instruction.

as of 15 September 2022

Transfer order, domestic transfer order in PLN, cross-border transfer order in PLN, SEPA transfer order, cross-border transfer order in EUR, transfer order in a foreign currency, cross-border transfer order in a foreign currency:

	Currency	Cut-off time	Date of posting in the account of the Recipient's payment service provider for Payment Instructions submitted before the Cut-off Time
Domestic transfer order in PLN	PLN	3:30 p.m.	D
Within the framework of Express Elixir and BLIK Phone Transfer	PLN	10:30 p.m. executed on an 24/7 basis;	D
SEPA transfer order	EUR	2:00 p.m.	D+1
Other – standard	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF HRK, ZAR, RUB	2:00 p.m.	D+1
	EUR, USD	2:00 p.m.	
Other – urgent	PLN	12:30 a.m.	D
	GBP, DKK, NOK, CAD, HUF, ZAR, CHF	11:30 a.m.	
	HRK	10:30 a.m.	
	SEK, CZK, RUB	09:30 a.m.	

	JPY	11:45 a.m.	D +1
D – date of submitting the Payment Instruction/transfer instruction.			
Legal and actual grounds for the change			
<p>BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS 19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...) e) the Bank’s decision to discontinue offering a given product or service. (...)</p> <p>Reason for the change Withdrawal of the Citibank Global Transfer service, shortening the date of posting for payment orders remaining in standard mode in foreign currencies.</p>			

List of changes in the Payment Instruction Manual

until 14 September 2022

<p>Transfer order, SEPA transfer order, transfer order in a foreign currency, internal transfer order</p>	<p>An internal transfer order in PLN and a transfer order in PLN to a bank operating on the territory of the Republic of Poland and an internal transfer order in EUR and other foreign currencies:</p> <ul style="list-style-type: none"> - account number from which the order is to be executed in the NRB format or the NRB format reduced to the last 10 characters ("internal account number"), or indication of the account type and currency - currency and amount of the payment transaction - account number of the Recipient in the NRB format or in the case of an internal transfer order between Customer's accounts with the Bank, in the NRB format reduced to the last 10 characters ("internal account number"), or indication of the account type and currency - name of the Recipient (does not apply to internal transfer orders between Customer's accounts with the Bank) - transfer reference (does not apply to internal transfer orders between the Customer's accounts with the Bank processed via Citibank Online) <p>A cross-border transfer order in PLN, a transfer order in a foreign currency, a cross-border transfer order in a foreign currency, a SEPA transfer order and a cross-border transfer order in EUR:</p> <ul style="list-style-type: none"> - account number from which the order is to be executed in the NRB format or the NRB format reduced to the last 10 characters "internal account number", or indication of the account type and currency - currency and amount of the payment transaction - number of the Recipient's account in the IBAN format for countries where account numbers are provided in this format. For other countries, the Recipient's account number with the exception of SEPA transfer orders and CGT transfer orders the Recipient's bank code (SWIFT or BIC or USA BIC, so-called FW/ABA or Sort Code; if the Customer does not provide the bank code, they should provide their full details together with the address of the Recipient's bank) - name of the Recipient - transfer title - address of the Recipient, in the case of a bank operating in the territory of Canada - country in which the Recipient's bank operates
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as of 22 November 2021

<p>Transfer order, SEPA transfer order, transfer order in a foreign currency, internal transfer order</p>	<p>An internal transfer order in PLN and a transfer order in PLN to a bank operating on the territory of the Republic of Poland and an internal transfer order in EUR and other foreign currencies:</p> <ul style="list-style-type: none"> - account number from which the order is to be executed in the NRB format or the NRB format reduced to the last 10 characters ("internal account number"), or indication of the account type and currency - currency and amount of the payment transaction - account number of the Recipient in the NRB format or in the case of an internal transfer order between Customer's accounts with the Bank, in the NRB format reduced to the last 10 characters ("internal account number"), or indication of the account type and currency - name of the Recipient (does not apply to internal transfer orders between Customer's accounts with the Bank) - transfer reference (does not apply to internal transfer orders between the Customer's accounts with the Bank processed via Citibank Online) <p>A cross-border transfer order in PLN, a transfer order in a foreign currency, a cross-border transfer order in a foreign currency, a SEPA transfer order and a cross-border transfer order in EUR:</p> <ul style="list-style-type: none"> - account number from which the order is to be executed in the NRB format or the NRB format reduced to the last 10 characters "internal account number", or indication of the account type and currency - currency and amount of the payment transaction - number of the Recipient's account in the IBAN format for countries where account numbers are provided in this format. For other countries, the Recipient's account number with the exception of SEPA transfer orders the Recipient's bank code (SWIFT or BIC or USA BIC, so-called FW/ABA or Sort Code; if the Customer does not provide the bank code, they should provide their full details together with the address of the Recipient's bank) - name of the Recipient - transfer title - address of the Recipient, in the case of a bank operating in the territory of Canada - country in which the Recipient's bank operates
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Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para § 39. MISCELLANEOUS PROVISIONS

19. The Bank is authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: (...)

e) the Bank's decision to discontinue offering a given product or service. (...)

Reason for the change

Withdrawal of the Citibank Global Transfer service.