

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 21 November 2021

No entry

as of 22 November 2021

3.5. A domestic transfer order in PLN and an internal transfer order in PLN
Execution of a BLIK Phone Transfer via the Citi Mobile banking service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Customer's financial obligations under the Agreement when a new service is not used; (...)

Reason for the change

Adding a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

6.4. Cash withdrawal from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service

PLN 0 for first 4 cash withdrawals in a month;
PLN 8 or each subsequent cash withdrawal

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Customer's financial obligations under the Agreement when a new service is not used; (...)

Reason for the change

Adding a new service to the Banks' offer – BLIK Cash Withdrawal.

until 21 November 2021

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 200,000

as of 22 November 2021

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone) and BLIK Transactions, the same for the Account and the Credit Card

PLN 200,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.14. Table of transaction limits
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.15. Table of transaction limits
Maximum daily aggregate limit for BLIK Phone Transactions, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.16. Table of transaction limits
Minimum amount of a BLIK Phone Transfer

PLN 1

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

11.17. Table of transaction limits
Maximum amount of a single BLIK Phone Transfer

PLN 500

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

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 21 November 2021

No entry

as of 22 November 2021

3.5. A domestic transfer order in PLN and an internal transfer order in PLN
Execution of a BLIK Phone Transfer via the Citi Mobile banking service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Customer's financial obligations under the Agreement when a new service is not used; (...)

Reason for the change

Adding a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

6.4. Cash withdrawal from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Customer's financial obligations under the Agreement when a new service is not used; (...)

Reason for the change

Adding a new service to the Banks' offer – BLIK Cash Withdrawal.

until 21 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 400,000

as of 22 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone) and BLIK Transactions, the same for the Account and the Credit Card	PLN 400,000
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.14. Table of transaction limits
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.15. Table of transaction limits
Maximum daily aggregate limit for BLIK Phone Transactions, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry	
as of 22 November 2021	
11.16. Table of transaction limits Minimum amount of a BLIK Phone Transfer	PLN 1
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Phone Transfer.</p>	
until 21 November 2021	
No entry	
as of 22 November 2021	
11.17. Table of transaction limits Maximum amount of a single BLIK Phone Transfer	PLN 500
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Phone Transfer.</p>	

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 21 November 2021

No entry

as of 22 November 2021

3.5. A domestic transfer order in PLN and an internal transfer order in PLN
Execution of a BLIK Phone Transfer via the Citi Mobile banking service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

6.4. Cash withdrawal from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Cash Withdrawal.

until 21 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 400,000

as of 22 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone) and BLIK Transactions, the same for the Account and the Credit Card

PLN 400,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.14. Table of transaction limits
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.15. Table of transaction limits
Maximum daily aggregate limit for BLIK Phone Transactions, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.16. Table of transaction limits
Minimum amount of a BLIK Phone Transfer

PLN 1

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

11.17. Table of transaction limits
Maximum amount of a single BLIK Phone Transfer

PLN 500

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

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 21 November 2021

No entry

as of 22 November 2021

3.5. A domestic transfer order in PLN and an internal transfer order in PLN
Execution of a BLIK Phone Transfer via the Citi Mobile banking service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

6.4. Cash withdrawal from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service

PLN 7

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Cash Withdrawal.

until 21 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 200,000

as of 22 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone) and BLIK Transactions, the same for the Account and the Credit Card

PLN 200,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.14. Table of transaction limits
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.15. Table of transaction limits
Maximum daily aggregate limit for BLIK Phone Transactions, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.16. Table of transaction limits
Minimum amount of a BLIK Phone Transfer

PLN 1

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

11.17. Table of transaction limits
Maximum amount of a single BLIK Phone Transfer

PLN 500

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

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 21 November 2021

No entry

as of 22 November 2021

3.5. A domestic transfer order in PLN and an internal transfer order in PLN
Execution of a BLIK Phone Transfer via the Citi Mobile banking service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

6.4. Cash withdrawal from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service

PLN 0

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Cash Withdrawal.

until 21 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 200,000

as of 22 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone) and BLIK Transactions, the same for the Account and the Credit Card

PLN 200,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.14. Table of transaction limits
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.15. Table of transaction limits
Maximum daily aggregate limit for BLIK Phone Transactions, jointly for the Account and the Credit Card

PLN 20,000

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.16. Table of transaction limits
Minimum amount of a BLIK Phone Transfer

PLN 1

Legal and actual grounds for the change**Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

11.17. Table of transaction limits
Maximum amount of a single BLIK Phone Transfer

PLN 500

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

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 21 November 2021

No entry

as of 22 November 2021

3.5. A domestic transfer order in PLN and an internal transfer order in PLN
Execution of a BLIK Phone Transfer via the Citi Mobile banking service

Not applicable

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry

as of 22 November 2021

6.4. Cash withdrawal from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service

Not applicable

Legal and actual grounds for the change

BANK ACCOUNT TERMS AND CONDITIONS, Para. 31: FEES AND COMMISSIONS (FEES)

15. The Bank will be entitled to change the Table of Fees and Commissions by increasing existing or adding new fees and commissions in the case of:

(a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Customer's interests or does not increase the Client's financial obligations under the Agreement when a new service is not used; [...]

Reason for the change

Adding a new service to the Banks' offer – BLIK Cash Withdrawal.

until 21 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 200,000

as of 22 November 2021

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone) and BLIK Transactions, the same for the Account and the Credit Card

PLN 200,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.14. Table of transaction limits
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Account and the Credit Card

Not applicable

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.15. Table of transaction limits
Maximum daily aggregate limit for BLIK Phone Transactions, jointly for the Account and the Credit Card

Not applicable

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

No entry

as of 22 November 2021

11.16. Table of transaction limits
Minimum amount of a BLIK Phone Transfer

Not applicable

Legal and actual grounds for the change

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Phone Transfer.

until 21 November 2021

No entry	
as of 22 November 2021	
11.17. Table of transaction limits Maximum amount of a single BLIK Phone Transfer	Not applicable
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Phone Transfer.</p>	

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

List of amendments to Bank Account Terms and Conditions

until 21 November 2021	as of 22 November 2021
none	Para. 1(6) BLIK Database – a database of BLIK Phone Transfer recipients maintained by Polski Standard Płatności sp. z o. o. with its registered office in Warsaw;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
until 21 November 2021	as of 22 November 2021
Para. 1(16) CVC2 – a three digit number printed on a Debit Card; it is used to authenticate the Debit Card in transactions involving no physical use of the Debit Card, especially when executing online transactions;	Para. 1(16)CVC2 – a three-digit number printed on a Debit Card or provided in Citi Mobile; it is used to authenticate the Debit Card in transactions without physical use of the Debit Card, in particular to make transactions on the Internet;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
Para. 1(60) Cash Back (Płać kartą i wypłacaj) – cash withdrawal using a Citicard with such a functionality, made at a Merchant that offers such a service, directly following a non-cash transaction made using the same Citicard;	Para. 1(60) Cash Back (Płać kartą i wypłacaj) – cash withdrawal using a Citicard with such a functionality, excluding a Virtual Card, made at a Merchant that offers such a service, directly following a non-cash transaction made using the same Citicard;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(27) Virtual Card – a Debit Card issued by the Bank to the Customer in virtual form by making it available in Citi Mobile, linked to a given Debit Card issued in physical form, enabling the Customer to make only such Transactions that do not require the

	use of the PIN code and operating in accordance with the terms and conditions specified in Para. 21;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(32) BLIK Code – a one-time code generated in the Citi Mobile application, used for the authentication of BLIK Transactions;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(39) Online exchange rates – currency exchange rates in the Bank, updated on a regular basis and published at https://www.citibank.pl/kursy-walut/index.html . Unless these Terms and Conditions stipulate otherwise, the Online exchange Rates apply to payment transactions involving currency conversion equivalent of at least USD 1 after 11:00 p.m. on Sunday until 11:00 p.m. on Friday excluding the first two days of Christmas holiday, Easter holiday and 1 January of each year;
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(40) Table Exchange Rates – currency exchange rates in the Bank, published at https://www.citibank.pl/poland/homepage/polish/kursy-walut.htm , which apply, unless these Terms and Conditions stipulate otherwise, to payment transactions involving currency conversion after 11:00 p.m. on Friday until 11:00 p.m. on Sunday and on the first two days of Christmas holiday, Easter holiday and 1 January of each year. Table Exchange Rates apply to all payment transactions involving currency conversion equivalent of less than USD 1;
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	

until 21 November 2021	as of 22 November 2021
none	Para. 1(81) BLIK Account – a Personal Account debited with BLIK Transaction amounts and credited with BLIK Phone Transfer amounts, a BLIK Account cannot be a Foreign Currency Sub-Account;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(89) Subscription – a Payment Instruction for recurring payment transactions of a fixed amount to the same Recipient executed with a Debit Card;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – Subscription.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(91) BLIK System – a mobile payment system managed by PSP, enabling execution and settlement of BLIK Transactions;
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 1(95) BLIK Transaction – a payment transaction under the BLIK System made in accordance with the terms described in these Terms and Conditions: a) BLIK Payment – a non-cash transaction performed under the BLIK System that requires entering a BLIK Code; b) BLIK Phone Transfer – a Domestic Transfer Order in PLN or an Internal Transfer Order in PLN executed under the BLIK System on the basis of a Payment Instruction submitted in Citi Mobile, consisting in transferring funds to the Recipient's account registered in the BLIK Database and executed in real time; c) BLIK Cash Withdrawal – a cash transaction that requires

entering the BLIK Code, made without the use of a Citicard and executed under the BLIK System, consisting of a cash withdrawal from an ATM;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021

Para. 1(102) Citibank Online Authentication – authentication of Cashless Transactions carried out without physical use of the Debit Card via the Internet, involving electronic identification of the Customer in Citibank Online through entering the user's name and the Citibank Online password and entering a one-time Authorization Code from the text message received;

as of 22 November 2021

Para. 1(112) Citibank Online Authentication – authentication of Cashless Transactions carried out without physical use of the Debit Card via the Internet, involving electronic identification of the Customer in Citibank Online through entering the user's name and the Citibank Online password;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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

Updating provisions related to the manner of transaction authentication.

until 21 November 2021

Para. 2(10) A Customer who has concluded a Deposit Product Agreement may, during its term, activate the following products and services

- a) at a Branch or via Citibank Online or CitiPhone:
 - i. a Personal Account, including Foreign Currency Sub-Accounts;
 - ii. Savings Accounts;
 - iii. Deposits;
 - iv. a Citicard payment card;
 - v. other products and services offered by the Bank and made available to Customers under the Deposit Product Agreement;
- b) via Citi Mobile:
 - i. a Foreign Currency Sub-account provided that the Citibank Global Wallet service has been activated first;
 - ii. Deposits.

as of 22 November 2021

Para. 2(10) A Customer who has concluded a Deposit Product Agreement may, during its term, activate the following products and services

- a) at a Branch or via Citibank Online or CitiPhone:
 - i. a Personal Account, including Foreign Currency Sub-Accounts;
 - ii. Savings Accounts;
 - iii. Deposits;
 - iv. a Citicard payment card, excluding a Virtual Card;
 - v. other products and services offered by the Bank and made available to Customers under the Deposit Product Agreement;
- b) via Citi Mobile:
 - i. a Foreign Currency Sub-account provided that the Citibank Global Wallet service has been activated first;
 - ii. Deposits;
 - iii. a Virtual Card.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – a Virtual Card.

until 21 November 2021	as of 22 November 2021
<p>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.</p>	<p>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.</p>
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
<p>Para. 6(5) Subject to the scope of authorization arising from the wording of the Power of Attorney, the Attorney may submit instructions in person at a Branch or execute transactions using the Citicard, with the exception of CitiPhone and Citibank. A legal transaction performed by an Attorney within the right of authorization produces legal effects directly for the Customer.</p>	<p>Para. 6(5) Subject to the scope of authorization arising from the wording of the Power of Attorney, the Attorney may submit instructions in person at a Branch or execute transactions using a Citicard, except for the CitiPhone Telephone Banking Service and the Citibank Online Electronic Banking Service and transactions authorized via Citibank Online Authentication. A legal transaction performed by an Attorney within the right of authorization produces legal effects directly for the Customer.</p>
Legal and actual grounds for the change	
<p>Legal grounds 19. Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS 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 Updating provisions related to the manner of transaction authentication.</p>	
until 21 November 2021	as of 22 November 2021
<p>Para. 12(1) Within the framework of a Personal Account, without the need for additional activation, the Bank will execute monetary settlements, upon the Customer's instructions, in the following forms:</p> <ul style="list-style-type: none"> a) cash withdrawal or cash deposit at a specified Branch or at an ATM; b) a transfer order, a SEPA transfer order, an internal transfer order, a transfer order in a foreign currency; c) direct debit, standing order; d) "Emergency Cash" withdrawal service; e) transactions with the use of a Citicard, including cashback, as well as other cash withdrawals with the help of Merchants; 	<p>Para. 12(1) Within the framework of a Personal Account, without the need for additional activation, the Bank will execute monetary settlements, upon the Customer's instructions, in the following forms:</p> <ul style="list-style-type: none"> a) cash withdrawal or cash deposit at a specified Branch or at an ATM; b) a transfer order, a SEPA transfer order, an internal transfer order, a transfer order in a foreign currency; c) direct debit, standing order; d) "Emergency Cash" withdrawal service; e) transactions with the use of a Citicard, including cashback, as well as other cash withdrawals with the help of Merchants; f) transactions with the use of a Virtual Card; g) BLIK transactions.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card and BLIK transactions.</p>	

until 21 November 2021	as of 22 November 2021
<p>Para 12(19) While executing Payment Orders from the Account or deposits to the Account made in a different currency than the one in which the Account is maintained, Bank exchange rates are used applicable upon the receipt of the Payment Order by the Bank. The exchange rate is set based on average exchange rates from the interbank market (the Average Rate). The average exchange rate is increased by the Bank's margin. Due to the changeability of the Exchange Rate being beyond the Bank's control, the changes to the Average account Rate tables are made without notice.</p> <p>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.</p>	<p>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.</p> <p>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.</p>
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
<p>Para. 12(20) The current exchange rates in force at the Bank are stated in the Exchange Rates Table which is made available to the Bank's Customers via Citibank Online, via CitiPhone and on the Bank's website (https://www.citibank.pl/poland/homepage/polish/kursy-walut.htm). The information about the exchange rates applied will be presented by the Bank in the transaction description provided in the account statement. For Payment Instructions above the amount set forth in the information available with the Exchange Rates Table, the Bank may agree with the Customer upon other exchange rates than set forth in the Exchange Rates Table.</p>	<p>Para 12(21)The current exchange rate applicable at the Bank are shown in the Exchange Rates Tables which is made available to the Bank's Customers via Citibank Online, via CitiPhone and on the Bank's website (https://www.online.citibank.pl/kursy-walut/index.html). The information about the exchange rates applied will be presented by the Bank in the transaction description provided in the account statement.</p>
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
<p>none</p>	<p>Para 12(22) The Table Exchange Rates are published twice a day, at 9:00 a.m. and 4:30 p.m. on the days when the average exchange rate is published by the National Bank of Poland, and apply to currency conversion transactions effected using a Citicard issued to the Personal Account. The Table Exchange Rates also apply to all currency conversion transactions that are not Citicard transactions and are less than USD 1 and to all other transactions after 11:00 p.m. on Friday until 11:00 p.m. on Sunday, and on the first two days of Christmas holiday, Easter holiday and 1 January of each year, subject to Subpara. 23.</p>
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p>	

<p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
none	Para 12(23) On the days when the Bank does not publish Table Exchange Rates, transactions referred to in Subpara. 22 are settled based on the applicable exchange rate table from the last business day.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
none	Para 12(24) The Table Exchange Rates are determined on the basis of average Online Exchange Rates from 9:00 a.m. and 4:30 p.m. on the days when the average exchange rate is published by the National Bank of Poland. The Online Exchange Rates are based on current reference rates for purchase and sale of currencies published by Thomson Reuters information agency under the RIC code appropriate for a given currency pair (where RIC means Reuters Instrument Code), available on the Bank's website (https://www.online.citibank.pl/kursy-walut/), corrected by the Bank's 5% margin on the Bank's sell rate (the margin is added to the Bank's sell rate and subtracted from the Bank's buy rate). The bank may offer the Customer a more favorable, lower margin.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
none	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.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
Para 13(3) 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	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

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.	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.
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Legal and actual grounds for the change

<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
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until 21 November 2021	as of 22 November 2021
none	Para 14(4) In the case of cash withdrawals made in a currency other than the currency of the account in ATMs of the Bank and in ATMs bearing the Citi or Citibank logo, the conversion will be effected using the Table Exchange Rates prevailing at the time when the transaction is executed by the Customer. In the case of cash withdrawals made in a currency other than the currency of the Account in other ATMs and using the Citicard – via the Cash Back service and through Merchants, the conversion will be based on the Table Exchange Rates prevailing at the time when the Account is debited with the amount of the withdrawal.

Legal and actual grounds for the change

<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
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until 21 November 2021	as of 22 November 2021
none	Para 14(8) A BLIK Cash Withdrawal payment transaction is deemed authorized if the Customer gave their consent to execute it by entering the BLIK Code at the ATM or Merchant and confirming the Payment Instruction in Citi Mobile by selecting the appropriate function button used to deliver the Payment Instruction to the Bank and performing Mobile Authentication – if the Bank requires strong authentication.

Legal and actual grounds for the change

<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
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until 21 November 2021	as of 22 November 2021
none	Para 14(10) Cash Withdrawal from an ATM by means of a Card Virtual is not possible.

Legal and actual grounds for the change

<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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:</p>	
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[...] (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 a new service to the Banks' offer – a Virtual Card.

until 21 November 2021	as of 22 November 2021
<p>Para. 15(1) Subject to Subpara. 5 below, the Customer has the right to order the Bank to execute transfer orders, SEPA transfer orders, foreign currency transfer orders and internal transfer orders as follows:</p> <ul style="list-style-type: none"> a) via Citibank Online; b) via Citi Mobile; c) via CitiPhone; d) at Branches indicated by the Bank on the Bank's website (www.citibank.pl). 	<p>Para. 15(1) Subject to Subpara. 5 below, the Customer has the right to order the Bank to execute transfer orders, SEPA transfer orders, foreign currency transfer orders and internal transfer orders as follows:</p> <ul style="list-style-type: none"> a) via Citibank Online; b) via Citi Mobile; c) via CitiPhone; d) at Branches indicated by the Bank on the Bank's website (www.citibank.pl), <p>however, BLIK Phone Transfers may only be ordered via Citi Mobile.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – a Virtual Card.

until 21 November 2021	as of 22 November 2021
<p>Para 15(4) CGT 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 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 or Express Elixir service before accepting the Payment Instruction covering an instruction for a CGT or an Express Elixir transfer.</p>	<p>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.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021	as of 22 November 2021
<p>none</p>	<p>Para 16(6) In the case of a Direct Debit made in PLN or a SEPA Direct Debit in a currency other than the currency of the order, the conversion will be based on the Table Exchange Rates prevailing at the time when the Account is debited.</p>

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarifying provisions regarding the exchange rates applied by the Bank.	
until 21 November 2021	as of 22 November 2021
Para. 18(2) The Customer may submit a foreign currency instruction via Citibank Online, via Citi Mobile and, on business days from 9:00 a.m. till 4:30 p.m., at the Branch, via the FX market specialist recorded hotline or via CitiPhone.	Para 18(2) The Customer may place a Foreign Currency Instruction: <ul style="list-style-type: none"> a) via the Citibank Online and Citi Mobile service; b) at the Branch on business days between 9:00 a.m. and 5:00 p.m.; c) via the FX market specialist recorded hotline on business days between 9:00 a.m. and 5:00 p.m.; d) via the CitiPhone Telephone Banking Service.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding Foreign Currency Instructions.</p>	
until 21 November 2021	as of 22 November 2021
none	Para 18(3) The minimum amount of a foreign currency instruction is 1 USD or its equivalent in another currency translated at the average NBP rate from the previous business day.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding Foreign Currency Instructions.</p>	
until 21 November 2021	as of 22 November 2021
none	Para 18(4) Foreign Currency Instructions are executed on the basis of Online Exchange Rates, save for transactions between 11:00 p.m. on Friday and 11:00 p.m. on Sunday, and on the first two days of Christmas holiday, Easter holiday and 1 January of each year, during which Table Exchange Rates apply. To Foreign Currency Instructions a standard 5% margin apply. When submitting a payment instruction, the bank may offer the Customer a more favorable, lower margin. Furthermore, it is possible to negotiate the exchange rate in the channels for submitting foreign currency instructions listed in Subpara.2.b) - d).
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding Foreign Currency Instructions.</p>	
until 21 November 2021	as of 22 November 2021
Para 18(3) A contingent foreign currency instruction means an instruction submitted by the Customer to perform a transaction of conversion of a base currency into a target currency in the amount indicated by the Customer, at the exchange rate indicated by the Customer. A contingent foreign currency instruction may be submitted for a defined or unspecified time period. An instruction submitted at a Branch, via the FX market specialist recorded hotline or via CitiPhone Telephone Banking Service expires after 1 year, whereas an instruction submitted via Citibank Online or Citi Mobile expires after 60 days. If the exchange rate indicated by the Customer is not obtained, the contingent foreign currency instruction submitted for a defined time period expires upon the lapse of period for which it has been	Para 18(5) A contingent foreign currency instruction means an instruction submitted by the Customer to perform a transaction of conversion of a base currency into a target currency in the amount indicated by the Customer, at the exchange rate indicated by the Customer. A contingent foreign currency instruction is submitted for a time specified by the Customer. If the exchange rate indicated by the Customer is not reached, the conditional order will expire after the time indicated by the Customer or when the Bank receives a Customer's statement of revocation of the instruction, depending on which of these events occurs first.

submitted. A contingent foreign currency instruction submitted for an unspecified time period expires at the time the Bank receives the Customer's statement on cancellation of that instruction.	
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding Foreign Currency Instructions.</p>	
until 21 November 2021	as of 22 November 2021
Para. 18(5) The Customer may submit, amend or cancel a contingent foreign currency instruction via Citibank Online and via Citi Mobile between 11:00 p.m. on a Sunday and 11:00 p.m. on a Friday, and at the Branch, via the FX market specialist recorded hotline or via CitiPhone and on business days between 9:00 a.m. and 4:30 p.m. The Customer may cancel or amend a contingent foreign currency instruction by the time of its execution by the Bank, at the latest.	Para. 18(7) When submitting a conditional foreign currency instruction, the Customer indicates the following parameters: type of order (buy/sell), currency of the foreign currency instruction, amount, exchange rate and expiration date. The Customer may submit, amend or cancel a contingent foreign currency instruction via Citibank Online and via Citi Mobile between 11:00 p.m. on a Sunday and 11:00 p.m. on a Friday, and at the Branch, via the FX market specialist recorded hotline or via CitiPhone on business days between 9:00 a.m. and 4:30 p.m. The Customer may cancel or amend a contingent foreign currency instruction by the time of its execution by the Bank, at the latest.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding Foreign Currency Instructions.</p>	
until 21 November 2021	as of 22 November 2021
Para. 18(7) Contingent foreign currency instructions are executed on business days. A contingent foreign currency instruction is executed at the time the exchange rate requested by the Customer materializes.	Para. 18(9) Contingent foreign currency instructions are executed on business days. The conditional foreign currency instruction is executed when the Online Exchange Rate reaches the value specified by the Customer in the submitted conditional foreign currency instruction.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding Foreign Currency Instructions.</p>	
until 21 November 2021	as of 22 November 2021
Para. 18(9) The Customer may submit the following contingent foreign currency instructions: <ul style="list-style-type: none"> a) Limit Order – the transaction will be made at a rate equal to or higher than the rate indicated by the Customer (for a sell order) or at a rate equal to or lower than the rate indicated by the Customer (for a buy order); b) Stop Order – the transaction will be made at a rate equal to or higher than the rate indicated by the Customer (for a buy order) or at a rate equal to or lower than the rate indicated by the Customer (for a sell order). 	Para. 18(11) The Customer may submit the following contingent foreign currency instructions: <ul style="list-style-type: none"> a) Limit Order – the transaction will be made at a rate equal to or higher than the rate indicated by the Customer (for a sell order) or at a rate equal to or lower than the rate indicated by the Customer (for a buy order); b) Stop Order – the transaction will be made at a rate equal to or higher than the rate indicated by the Customer (for a buy order) or at a rate equal to or lower than the rate indicated by the Customer (for a sell order). c) If Done (ID) Order – a combination of two contingent foreign currency instructions whereby instruction II is considered submitted by the Customer if instruction I has been executed beforehand; d) One Cancels the Other (OCO) Order – a combination of two contingent foreign currency instructions, whereby if one of

	<p>them is executed the other is automatically cancelled; the first contingent foreign currency instructions to be executed is the one the exchange rate of which materializes sooner;</p> <p>e) if Done, One Cancels the Other (IOCO) Order – a combination of three instructions whereby instructions II and III are considered submitted by the Customer after execution of instruction I; if one of the other contingent foreign currency instructions (II or III) is executed, the third remaining contingent instruction is cancelled; and the first instruction to be executed is the one whose exchange rate materializes earlier.</p>
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Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarifying provisions regarding Foreign Currency Instructions.

until 21 November 2021	as of 22 November 2021
<p>Para. 19(5) The Customer is obliged to store the Payment Instrument with due diligence, keep the Identification Codes strictly confidential, not to store the Payment Instrument together with an Identification Code and not to make the Payment Instrument, Mobile Device or Identification Codes available to unauthorized persons.</p>	<p>Para. 19(5) The Customer is obliged to store the Payment Instrument with due diligence, keep the Identification Codes strictly confidential, not to store the Payment Instrument together with an Identification Code, a BLIK Code, and not to make the Payment Instrument, Mobile Device or Identification Codes and BLIK Codes available to unauthorized persons.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021	as of 21 November 2021
<p>Para. 19(7) The Customer is obliged to promptly notify the Bank of a loss, theft, appropriation, unauthorized use of or unauthorized access to the Payment Instrument, their login details or the device which the Customer uses to receive the Authorization Codes, for Mobile Authentication or for Citibank Online Authentication. The Customer should promptly report that fact to the Bank via Citibank Online (with the exception of Citi Mobile), CitiPhone at (+48) 22 692 24 84 or at the Branch so that the Payment Instrument may be blocked or the Citicard stop-listed. The Bank will not charge any fee for making the report referred to in this Subpara. 7.</p>	<p>Para. 19(7) The Customer is obliged to promptly notify the Bank of a loss, theft, dishonest appropriation or unauthorized use of or unauthorized access to the Payment Instrument, their login details or the device which the Customer uses to receive the Authorization Codes, BLIK Codes or to perform Mobile Authentication or Citibank Online Authentication. The Customer should promptly report that fact to the Bank via Citibank Online (with the exception of Citi Mobile), CitiPhone at (+48) 22 692 24 84 or at the Branch so that the Payment Instrument may be blocked or the Citicard stop-listed. The Bank will not charge any fee for making the report referred to in this Subpara. 7.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

until 21 November 2021	as of 22 November 2021
<p>Para. 20(6) Immediately after receiving a Citicard, the Customer is obliged to activate it and, in the case of a Debit</p>	<p>Para. 20(6) Immediately upon receiving the Citicard, the Customer will be obliged to activate it and, in the case of a Debit Card, save</p>

<p>Card, sign it in a permanent manner. The Citicard may be activated and given a PIN code via Citibank Online, Citi Mobile, CitiPhone or at the Branch.</p>	<p>for a Virtual Card, to sign it in a permanent manner. The Citicard may be activated and given a PIN code via Citibank Online, Citi Mobile, CitiPhone or at the Branch.</p>
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
<p>Para. 20(7) The Customer has the right to use the Citicard throughout the period of its validity:</p> <ul style="list-style-type: none"> a) by making Contactless Transactions through Merchants bearing the MasterCard PayPass logo – in the case of a Citicard equipped with a Contactless Module or using a Mobile Device; b) using other functionalities whose operation and availability are described on the Bank's website (www.citibank.pl) or via CitiPhone and at Branches. 	<p>Para. 20(7) The Customer has the right to use the Citicard throughout the period of its validity: A Citicard, save for a Virtual Card, may be used by:</p> <ul style="list-style-type: none"> a) making Contactless Transactions through Merchants bearing the MasterCard PayPass logo – in the case of a Citicard equipped with a Contactless Module or using a Mobile Device; b) using other functionalities whose operation and availability are described on the Bank's website (www.citibank.pl) or via CitiPhone and at Branches.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
<p>Para. 20(8) A Debit Card provides access to the Customer's Personal Account through:</p> <ul style="list-style-type: none"> a) ATMs designated with the card's symbol; b) the ability to execute non-cash transactions through Merchants designated with the card symbol; c) the ability to execute cash transactions through Merchants designated with the card symbol, including Cash Back; d) the ability to execute online transactions. 	<p>Para. 20(8) A Debit Card, save for a Virtual Card within the scope set out in Items a, b, and c, provides access to the Customer's Personal Account through:</p> <ul style="list-style-type: none"> a) ATMs designated with the card's symbol; b) the ability to execute non-cash transactions through Merchants designated with the card symbol; c) the ability to execute cash transactions through Merchants designated with the card symbol, including Cash Back; d) the ability to execute online transactions.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
<p>Para. 20(9) The Customer has the right to use a Debit Card throughout its term of validity displayed on the card which expires on the last day of the month indicated on the card:</p> <ul style="list-style-type: none"> a) at Branches; b) via CitiPhone, by providing their CitiPhone PIN; 	<p>Para. 20(9) The Customer has the right to use a Debit Card, excluding a Virtual Card, throughout its term of validity displayed on the card which expires on the last day of the month indicated on the card:</p> <ul style="list-style-type: none"> a) at Branches;

<ul style="list-style-type: none"> c) using ATMs, by providing their Debit Card PIN or using Mobile Device Authentication; d) by executing non-cash transactions at retail and service outlets or cash transactions with intermediation of the Merchants, confirming the execution of a transaction with the Customer's signature, Mobile Device Authentication or the Debit Card PIN – in the cases indicated in Para. 19(17); e) making non-cash transactions via the Internet, without physical use of the Debit Card, provided that this functionality has been activated. 	<ul style="list-style-type: none"> b) via CitiPhone, by providing their CitiPhone PIN; c) using ATMs, by providing their Debit Card PIN or using Mobile Device Authentication; d) by executing non-cash transactions at retail and service outlets or cash transactions with intermediation of the Merchants, confirming the execution of a transaction with the Customer's signature, Mobile Device Authentication or the Debit Card PIN – in the cases indicated in Para. 19(17); e) making non-cash transactions via the Internet, without physical use of the Debit Card, provided that this functionality has been activated.
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Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – a Virtual Card.

until 21 November 2021	as of 22 November 2021
none	Para. 20(10) In the case of a Subscription, individual payment transactions under that Subscription are also executed if the Card is replaced by a new one due to expiration without the need to submit a new Payment Instruction.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – Subscription.

until 21 November 2021	as of 22 November 2021
<p>Para. 20(13) The amounts of transactions executed using a Citicard in foreign currencies (other than EUR) is converted into the settlement currency at the exchange rate of the Payment Organization and then posted in the Account associated with the Citicard. When the currency of the Account associated with the Citicard and the settlement currency differ, transaction amounts is settled in the following manner:</p> <ul style="list-style-type: none"> a) for cash withdrawals from ATMs carrying the Citi or Citibank logo, transactions are converted from the settlement currency, i.e. US dollar (USD), into the currency of the Personal Account or the Foreign Currency Sub-Account associated with the Citicard at the Table Exchange Rate in force at the Bank at the time of executing the transaction; if the transaction currency and the currency of the Account associated with Citicard are the same, the transaction is posted without currency conversion; b) For the remaining transactions, transaction amounts will be converted from the settlement currency, i.e. the U.S. dollar (USD), pound sterling (GBP) or Swiss franc (CHF) for the transactions executed in those currencies or in the remaining cases from the euro (EUR), into the currency of the Personal Account or Foreign Currency Sub-account associated with the Citicard at the exchange rate listed in the most recent Exchange Rate Table in force at the Bank on the date 	<p>Para. 20(13) The amounts of transactions executed using a Citicard in foreign currencies (other than EUR) is converted into the settlement currency at the exchange rate of the Payment Organization and then posted in the Account associated with the Citicard. When the currency of the Account associated with the Citicard and the settlement currency differ, transaction amounts is settled in the following manner:</p> <ul style="list-style-type: none"> a) for cash withdrawals from ATMs carrying the Citi or Citibank logo, transactions are converted from the settlement currency, i.e. US dollar (USD), into the currency of the Personal Account or the Foreign Currency Sub-Account associated with the Citicard at the Table Exchange Rate in force at the Bank at the time of executing the transaction; if the transaction currency and the currency of the Account associated with Citicard are the same, the transaction is posted without currency conversion; b) For the remaining transactions, transaction amounts will be converted from the settlement currency, i.e. the U.S. dollar (USD), pound sterling (GBP) or Swiss franc (CHF) for the transactions executed in those currencies or in the remaining cases from the euro (EUR), into the currency of the Personal Account or Foreign Currency Sub-account associated with the Citicard at the exchange rate listed in the most recent Exchange Rate Table in force at the Bank on the date on which the transaction is posted.

on which the transaction is posted.	
Legal and actual grounds for the change	
<p>Legal grounds Organizational change.</p> <p>Reason for the change Clarifying provisions regarding the exchange rates applied by the Bank.</p>	
until 21 November 2021	as of 22 November 2021
Para. 20(32) If the Citicard is lost, stolen, renewed or exchanged, the Bank may send a newly issued Citicard to the Customer to the last address for correspondence indicated by the Customer.	Para. 20(32) If the Citicard, except for a Virtual Card, is lost, stolen, renewed or exchanged, the Bank may send a newly issued Citicard to the Customer to the last address for correspondence indicated by the Customer.
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 20(39) The provisions of this Subpara. apply also to the Virtual Card, subject to Para. 21.
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card.</p>	
until 21 November 2021	as of 22 November 2021
none	<p>Para. 21. VIRTUAL CARD</p> <p>Subpara. 1 A Virtual Card is issued to Customers who have active access to the Citi Mobile app in the event of the replacement of the existing Debit Card due to its renewal in accordance with Para. 20(3), or in the event of its cancellation. A Virtual Card is issued together with a Debit Card in physical form with the same number and expiration date.</p> <p>Subpara. 2 From the time the Bank issues a Virtual Card until it expires, it is only available in Citi Mobile.</p> <p>Subpara. 3 Prior to its use, the Virtual Card must be activated. The Virtual Card may be activated only in Citi Mobile within a period of not more than 30 days from its issuance. The Virtual Card is valid from the time it is activated until the corresponding Debit Card issued in physical form is activated, but for not longer than 90 days from the date the Debit Card is issued. When a Virtual Card expires, the Bank replaces its data with that of the corresponding Debit Card issued in physical form.</p> <p>Subpara. 4 The Virtual Card cannot have to the PIN Code or the signature specimen set, thus it is not possible to perform payment transactions that require authentication based on these elements.</p> <p>Subpara. 5 The Virtual Card may be used to make the following transactions:</p> <p style="margin-left: 20px;">a) contactless transactions executed via Google Pay or Apple Pay and to use it in accordance with the rules stipulated in the Terms and Conditions for Use of Payment Cards of</p>

	<p>Bank Handlowy w Warszawie S.A. with Google Pay and/or the Terms and Conditions for Use of Payment Cards of Bank Handlowy w Warszawie S.A. with Apple Pay, as applicable, after it being added to Google Pay or Apple Pay.</p> <p>b) transactions executed remotely without physical presentation of the Debit Card, including Subscriptions.</p> <p>Subpara. 6 The expiration date of the Virtual Card, its number and CVC2 code are available to the Customer in Citi Mobile after the Virtual Card has been activated. The CVC2 code of the Virtual Card is different from that on the Debit Card in physical form.</p> <p>Subpara. 7 The cancellation of a Virtual Card results in the cancellation of the corresponding Debit Card issued in physical form.</p> <p>Subpara. 8 A Virtual Card may not be issued to an Attorney and an Attorney is not able to activate the Account Holder's Virtual Card.</p>
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Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – a Virtual Card.

until 21 November 2021	as of 22 November 2021
none	<p>Para. 22 BLIK</p> <p>Subpara. 1 The Bank enables Customers to make BLIK Transactions through Citi Mobile. BLIK Transactions may not be executed through an Attorney.</p> <p>Subpara. 2 Prior to executing a BLIK Transaction, the Customer may select a Personal Account in PLN to be debited with the amount of the BLIK Transaction. If not selected, the BLIK Transaction will debit the Personal Account in PLN with the highest balance of available funds.</p> <p>Subpara. 3 The BLIK Code is generated in Citi Mobile. In order to generate a BLIK Code, you must have an active Citi Mobile Token service. The BLIK Code is valid for 120 seconds from its generation. Only one valid BLIK Code may exist for a given Customer at any time. The BLIK Code expires upon the expiry of the BLIK Code validity period or upon the Authorization of the BLIK Transaction for which the BLIK Code was generated. When a given BLIK Code expires, the Customer has an option to generate a new Code.</p> <p>Subpara. 4 All BLIK Transactions are executed and settled by the Bank only in Polish zloty (PLN) and may only be executed on the territory of the Republic of Poland.</p> <p>Subpara. 5 A BLIK Payment may be executed provided that BLIK Payments are supported by the point-of-sale (POS) terminal or by the Internet Payment Provider selected by the Customer/User. A BLIK Cash Withdrawal may be executed provided that the BLIK Cash Withdrawal is supported by the ATM. A BLIK Phone Transfer may be executed provided that the BLIK Phone Transfer is supported by the Recipient.</p> <p>Subpara. 6 A BLIK Payment is deemed authorized if the Customer has given their consent to execute it by entering the generated BLIK Code at the point-of-sale (POS) terminal or via the Internet Payment Provider selected by the Customer/User and by confirming the Payment Instruction in Citi Mobile by selecting the appropriate function button used to deliver the Payment Instruction to the Bank and by performing Mobile Authentication – if the Bank requires strong authentication.</p> <p>Subpara. 7 Before executing the first BLIK Transfer, the Customer may consent to Citi Mobile's access to the contact list in the Mobile Device. If the Customer does not consent to Citi Mobile's access to the contact list, the Customer will provide the mobile phone number of the BLIK Transfer Recipient on their own.</p> <p>Subpara. 8 In order to execute a BLIK Phone Transfer, it is necessary for the Customer to log in to Citi Mobile, to provide the Recipient's mobile phone number, the amount of the Domestic</p>

	<p>Transfer Order in PLN or Domestic Transfer Order in PLN as well as the first and last name of the Recipient. The Recipient's mobile phone number is the Unique Identifier for the BLIK Phone Transfer payment transaction. A BLIK phone transfer may be executed provided that the Recipient's bank account is linked in the BLIK System with the Recipient's mobile phone number entered by the Customer.</p> <p>Subpara. 9 The Recipient's mobile phone number may be associated with only one BLIK Account number, which is identified by that phone number.</p> <p>Subpara. 10 If a BLIK Phone Transfer is denied, the Bank notifies the Customer of the denial via Citi Mobile or by sending a text message to the Primary Mobile Phone Number.</p> <p>Subpara. 11 The Customer may designate a Personal Account in PLN as the account to be credited with the BLIK Phone Transfer amounts ordered by third parties. For this purpose, it is necessary for the Customer to register via Citi Mobile in the BLIK Database and to indicate a Personal Account in PLN to receive funds. The Customer may submit an instruction to change the Personal Account associated with BLIK in Citi Mobile.</p> <p>Subpara. 12 The Customer may disable the service of receiving BLIK Phone Transfer by submitting an instruction to unregister from the BLIK Database in Citi Mobile.</p> <p>Subpara. 13 BLIK Transactions are subject to the fees and commissions charged by the Bank as specified in the TFC.</p>
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Legal and actual grounds for the change

<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>
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until 21 November 2021	as of 22 November 2021
<p>Para. 21(3) Using Citibank Online and Citi Mobile, the Customer may in particular: a) obtain information concerning account balances and operations; b) effect transactions concerning accounts; c) issue other instructions determined by the Bank, in particular instructions related to the performance of the Deposit Product Agreement, including instructions concerning the activation and deactivation of individual products and services offered by the Bank. d) authenticate transactions or other actions with Authorization Codes, through Mobile Authentication (using the Authorization Code) or the method set forth in Para. 19(16); e) activate Citibank Global Wallet (only in Citi Mobile);</p>	<p>Para. 23(3) Using Citibank Online and Citi Mobile, the Customer may in particular: a) obtain information about the balance and operations on accounts; b) effect transactions concerning accounts; c) issue other instructions determined by the Bank, in particular instructions related to the performance of the Deposit Product Agreement, including instructions concerning the activation and deactivation of individual products and services offered by the Bank; d) authenticate transactions or other actions with Authorization Codes, through Mobile Authentication (using the Authorization Code) or the method set forth in Para. 19(16); e) activate Citibank Global Wallet (only in Citi Mobile); f) generate a BLIK Code (only in Citi Mobile).</p>

Legal and actual grounds for the change

<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>
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until 21 November 2021	as of 22 November 2021
none	<p>Para. 23(14) In case of loss, theft, dishonest appropriation or unauthorized use of the Mobile Device on which the Citi Mobile app is installed, the Customer is obliged to immediately submit an</p>

	instruction to block Citi Mobile via the CitiPhone Telephone Banking Service. Blocking Citi Mobile means simultaneous blocking of Citibank Online.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
until 21 November 2021	as of 22 November 2021
Para. 25(7) Neither the Bank nor its employees will ask for: a) Identification Codes; b) the CVC2 number shown on the Debit Card's reverse; c) Authorization Codes.	Para. 27(7) Neither the Bank nor its employees will ask for: a) Identification Codes; b) the CVC2 number shown on the Debit Card's reverse; c) the CVC2 shown in the Citi Mobile app; d) Authorization Codes. e) BLIK Codes.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – a Virtual Card and BLIK transactions.</p>	
until 21 November 2021	as of 22 November 2021
none	Para. 27(13) The Customer is obligated: a) not to disclose any BLIK Code to any third party; b) to use the BLIK Code as intended; c) to immediately notify the Bank of any unauthorized use of the BLIK Code by a third party.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. 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; [...]</p> <p>Reason for the change Adding a new service to the Banks' offer – BLIK Transactions.</p>	
until 21 November 2021	as of 22 November 2021
Para. 25(13) If a device (e.g. computer, tablet, telephone or similar device) used by the Customer for Citibank Online is lost, stolen, misappropriated or used or accessed by an unauthorized person and if the circumstances justify a suspicion that the security of the Payment Instrument has been infringed, the Customer should report that promptly in order to block the Payment Instrument via CitiPhone at (+48) 22 692 24 84 or at a Branch. The report referred to herein is free of charge for the Customer.	Para. 27(14) If a device (e.g. computer, tablet, telephone or similar device) used by the Customer for Citibank Online is lost, stolen, misappropriated or used or accessed by an unauthorized person and if the circumstances justify a suspicion that the security of the Payment Instrument has been infringed, the Customer should report that promptly in order to block the Payment Instrument, and in the case of a Virtual Card to have it cancelled, via CitiPhone at (+48) 22 692 24 84 or at a Branch. The report referred to herein is free of charge for the Customer.
Legal and actual grounds for the change	
Legal grounds	

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – a Virtual Card.

until 21 November 2021	as of 22 November 2021
none	Para. 29(24) If the Overdraft Limit Credit Line Agreement expires, the Bank will settle the account with the Customer within 14 days from the date of expiration. The Bank will transfer the overpayment amount, if any, to the Personal Account.

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 21 November 2021	as of 22 November 2021
Para. 27(29) The Bank hereby informs the Customer that it will contact Customers with an overdraft limit Credit Line via telephone, text message or e-mail in cases connected with performing the Overdraft Limit Credit Line Agreement to the Primary Mobile Phone Number or Primary E-Mail Address indicated by the Customer.	Para. 29(30) The Bank hereby informs the Customer that it will contact Customers with an overdraft limit Credit Line in cases connected with performing the Overdraft Limit Credit Line Agreement via: <ul style="list-style-type: none"> a) voice or text messages to the Primary Mobile Phone Number named by the Borrower; b) e-mail messages to the Primary E-mail Address named by the Borrower; c) letters; d) Citibank Online electronic banking service.

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 21 November 2021	as of 22 November 2021
Para. 29(3) Citibank Global Wallet is activated via Citi Mobile.	Para. 31(3) The Citibank Global Wallet service is activated in Citi Mobile via a Debit Card in physical form.

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 21 November 2021	as of 22 November 2021
Para. 30(10) In the case of the Agreement termination the Customer is obliged to destroy the Citicard in a permanent manner, which prevents its further use, or to return the Citicard. If there are funds on the Customer's account, the Customer should submit a transfer instruction and provide the necessary information in accordance with the Payment Instruction Manual. The funds accumulated on the Account may also be withdrawn by the Customer at a Branch.	Para. 32(10) In the case of the Agreement termination the Customer is obliged to destroy the Citicard, except for a Virtual Card, in a permanent manner, which prevents its further use, or to return the Citicard. If there are funds on the Customer's account, the Customer should submit a transfer instruction and provide the necessary information in accordance with the Payment Instruction Manual. The funds accumulated on the Account may also be withdrawn by the Customer at a Branch.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – a Virtual Card.

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 21 November 2021

Internal transfer order:

Currency	Recipient at the Bank:	Cut-off time
PLN, EUR and other foreign currencies	Consumer as defined in the Act of 23 April 1964 – Civil Code (Journal of Laws of 1964, no. 16, item 93 as amended, “Civil Code”) or any other act amending or superseding it	10:30 p.m.
PLN, EUR and other foreign currencies	Microbusiness as defined in the Freedom of Business Activity Act of 2 July 2004 (Journal of Laws of 2004 no. 173, item 1807) or any other act amending or superseding it	10:30 p.m.
PLN	Business owner other than a Microbusiness as defined in the Freedom of Business Activity Act of 2 July 2004 (Journal of Laws of 2004 no. 173, item 1807) or any other act amending or superseding it	5:30 p.m.
EUR and other foreign currencies	Business owner other than a Microbusiness as defined in the Freedom of Business Activity Act of 2 July 2004 (Journal of Laws of 2004 no. 173, item 1807) or any other act amending or superseding it	2:00 p.m.

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	PLN	12:00 a.m.–11:59 p.m.	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.	
	JPY	11:45 a.m.	D+1
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 22 November 2021

Internal transfer order:

Currency	Recipient at the Bank:	Cut-off time
PLN, EUR and other foreign currencies BLIK Phone Transfer	Consumer as defined in the Act of 23 April 1964 – Civil Code (Journal of Laws of 1964, no. 16, item 93 as amended, “Civil Code”) or any other act amending or superseding it	10:30 p.m. executed on a 24/7 basis
PLN, EUR and other foreign currencies	Microbusiness as defined in the Freedom of Business Activity Act of 2 July 2004 (Journal of Laws of 2004 no. 173, item 1807) or any other act amending or superseding it	10:30 p.m.

PLN	Business owner other than a Microbusiness as defined in the Freedom of Business Activity Act of 2 July 2004 (Journal of Laws of 2004 no. 173, item 1807) or any other act amending or superseding it	5:30 p.m.
EUR and other foreign currencies	Business owner other than a Microbusiness as defined in the Freedom of Business Activity Act of 2 July 2004 (Journal of Laws of 2004 no. 173, item 1807) or any other act amending or superseding it	2:00 p.m.

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.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.

List of changes in the Payment Instruction Manual

until 21 November 2021

none

as of 22 November 2021

BLIK Phone Transfer	<ul style="list-style-type: none">- name and surname of the Recipient and/or indication of the Recipient of the transfer- indication of the Personal Account number in PLN that will be debited- mobile phone of the Recipient- amount of the payment transaction in PLN- transfer title
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Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. 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 a new service to the Banks' offer – BLIK Transactions.