

List of changes to the Table of Fees and Commissions, Table of Account Interest Rates 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 September 1, 2020 or changed to CitiKonto on or after September 1, 2020

until June 15, 2021

No entry

as of June 16, 2021

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

PLN 15

Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

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

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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 June 15, 2021

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

for Accounts opened on and after January 1, 2015 or
Accounts whose Personal Account type was changed
to Citigold
on and after January 1, 2015,
PLN 0 when the average monthly balance
across all accounts amounts, as a minimum, to PLN 400,000;
for Accounts opened on or after December 31, 2014,
PLN 0 when the average monthly balance
across all accounts amounts, as a minimum, to PLN 400,000;
PLN 125 when the average monthly balance
across all accounts amounts, as a minimum, to PLN 200,000;
PLN 220 in other cases

as of June 16, 2021

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

PLN 0 when the average monthly balance across all accounts
amounts, as a minimum, to PLN 400,000 and at least one
of the three additional requirements is met:
(1) the sum of the executed foreign currency instructions
on the Account in the last three full calendar months was
at least the equivalent of PLN 100,000; or
(2) The Client has an outstanding mortgage product granted
by the Bank; or
(3) the value of the Portfolio according to the "Portfolio
Analysis" Report, excluding the "Deposits" item, is
at least the equivalent of PLN 100,000 at the end
of the month¹;
PLN 30 when the average monthly balance across all
accounts amounts, as a minimum, to PLN 400,000 and none
of the three additional requirements above are met;
PLN 220 in other cases
1 The requirement of the sum of executed foreign currency
instructions on the Account:
(a) is verified for the starting amount of a foreign currency
instruction transaction;
(b) applies to transactions ordered on a Personal Account,
Foreign Currency Subaccount or Savings Account;
(c) is met when the aggregate amount of the sums of all
transactions converted into PLN at the average exchange
rate of the National Bank of Poland on the last working
day of the month for each of the last three months is
equal to PLN 100,000 for a Citigold Personal Account
or PLN 1,000,000 for a Citigold Private Client Personal
Account.
¹The requirement of the outstanding mortgage product
granted to the Client by the Bank is met when, on the last
calendar day of the month, the Client owns one
of the mortgage products: a Home Equity Loan or a Home
Loan.
The "Portfolio Analysis" Report is made available by the Bank
via the Citibank Online electronic banking service. The values
taken into account are taken from item I, Portfolio Value,
of the report.

Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of: (...)

- (d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by the Polish Central Statistical Office, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value.

Reason for the change

According to the inflation reading published by the Central Statistical Office for January 2021, the prices of consumer goods and services increased by 2.6% compared to the same month last year.

until June 15, 2021

No entry

as of June 16, 2021

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

PLN 15

Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

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

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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 June 15, 2021

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

PLN 0 when the average monthly balance across all accounts
amounts, as a minimum, to PLN 4,000,000;
PLN 300 in other cases

as of June 16, 2021

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

PLN 0 when the average monthly balance across all accounts
amounts, as a minimum, to PLN 4,000,000 and at least one
of the three additional requirements is met:

- (1) the sum of the executed foreign currency instructions
on the Account in the last three full calendar months was
at least the equivalent of PLN 1,000,000; or
- (2) The Client has an outstanding mortgage product granted
by the Bank; or
- (3) the value of the Portfolio according to the "Portfolio
Analysis" Report, excluding the "Deposits" item, is
at least the equivalent of PLN 1,000,000 at the end
of the month¹;

PLN 70 when the average monthly balance across all
accounts amounts, as a minimum, to PLN 4,000,000 and
none of the three additional requirements above are met;
PLN 300 in other cases

¹ The requirement of the sum of the executed foreign
currency instructions on the Account:

- (a) is verified for the starting amount of a foreign currency
instruction transaction;
- (b) applies to transactions ordered on a Personal Account,
Foreign Currency Subaccount or Savings Account;
- (c) is met when the aggregate amount of the sums of all
transactions converted into PLN at the average exchange
rate of the National Bank of Poland on the last working
day of the month for each of the last three months is
equal to PLN 100,000 for a Citigold Personal Account
or PLN 1,000,000 for a Citigold Private Client Personal
Account.

The requirement of the outstanding mortgage product
granted to the Client by the Bank is met when, on the last
calendar day of the month, the Client owns one
of the mortgage products: a Home Equity Loan or a Home
Loan.

The "Portfolio Analysis" Report is made available by the Bank
via the Citibank Online electronic banking service. The values
taken into account are taken from item I, Portfolio Value,
of the report.

Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of: (...)

- (d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by the Polish Central Statistical Office, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value.

Reason for the change

According to the inflation reading published by the Central Statistical Office for January 2021, the prices of consumer goods and services increased by 2.6% compared to the same month last year.

until June 15, 2021

No entry

as of June 16, 2021

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

PLN 15

Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

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

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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 on or before August 19, 2020 - product withdrawn from the offer as of August 20, 2020

Product withdrawn from the offer as of August 20, 2020.

CitiKonto 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 CitiKonto.

until June 15, 2021

1.2. Account
a monthly fee for the maintenance of a payment account -
Personal Account in PLN or Savings Account

PLN 3 if the receipts to the Personal Account in the given month are at least PLN 3,500;
PLN 8 if the receipts to the Personal Account in the given month are at least PLN 2,000;
PLN 15 in other cases

as of June 16, 2021

1.2. Account
a monthly fee for the maintenance of a payment account -
Personal Account in PLN or Savings Account

PLN 7 if the receipts to the Personal Account in the given month are at least PLN 3,500;
PLN 16 if the receipts to the Personal Account in the given month are at least PLN 2,000;
PLN 20 in other cases

Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of: (...)

- (d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by the Polish Central Statistical Office, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value.

Reason for the change

According to the inflation reading published by the Central Statistical Office for January 2021, the prices of consumer goods and services increased by 2.6% compared to the same month last year.

until June 15, 2021

No entry

as of June 16, 2021

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

PLN 15

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

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

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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 June 15, 2021 – product withdrawn from the offer as of June 16, 2021

Product withdrawn from the offer as of June 16, 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 June 15, 2021

No entry

as of June 16, 2021

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

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

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

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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 June 15, 2021

No entry

as of June 16, 2021

<p>1.2.3. Account monthly fee for the maintenance of the Foreign Currency Subaccount payment account monthly fee for the maintenance of the Foreign Currency Subaccount payment account in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF - a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Subaccount opened in one of the currencies listed, a single fee shall be charged.)</p>	<p>Not applicable</p>
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Legal and actual grounds for the change

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

13. The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:
- (a) introduction of new services, provided that it ensures the proper performance of the Agreement, does not adversely affect the Client's interests or increase the Client's financial obligations under the Agreement when a new service is not used; (...)

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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

List of changes to Table of Account Interest Rates for Personal Account

until June 15, 2021

PLN	USD	EUR	GBP	CHF
0.00	0.00	0.00	0.00	0.00

as of June 16, 2021

PLN	USD, EUR, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF
0.00	0.00

Legal and actual grounds for the change

Bank Account Terms and Conditions, Article 37: MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the 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 Client or introduction of new services under the Agreement made by and between the Bank and the Client, provided that the change does not affect Client's interests; (...)

Reason for the change

Introduction to the Bank's offer of Foreign Currency Subaccounts in foreign currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

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

List of amendments to Bank Account Terms and Conditions

until 15 June 2021	as of 16 June 2021
none	Para. 1(2) Interactive Voice Responder - a free-of-charge CitiPhone functionality that enables the user to obtain information and to execute, without a consultant's involvement, some operations using a Debit Card number along with the CitiPhone PIN and an Authorization Code or with the use of the CitiPhone PIN only if the Customer has an active Incoming Call Identification Service, or using Mobile Authentication;
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 1(24) Debit Card - a payment card issued by the Bank for a Personal Account to the Customer or an Attorney appointed to operate the Personal Account, used to execute non-cash transactions, including contactless transactions, and cash transactions, including cash withdrawals and cash deposits, in Poland and abroad, and other services;	Para. 1(25) Debit Card - a payment card issued by the Bank for a Personal Account to the Customer or an Attorney appointed to operate the Personal Account, which can be used to execute non-cash transactions, including contactless transactions, and cash transactions, including cash withdrawals and cash deposits, in Poland and abroad, and other services;
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 1(28) Authorization Code - a one-time code generated by the Bank and used for authentication, including strong authentication, of a Payment Instruction or other activities made by the Customer via Citibank Online, Citi Mobile or at a Branch of the Bank (to the extent permitted for those services and for the Branch);	Para. 1(29) Authorization Code - a one-time code generated by the Bank and used for authentication, including strong authentication, of a Payment Instruction or other activities made by the Customer via Citibank Online, Citi Mobile, CitiPhone, at a Branch of the Bank or online (to the extent permitted for those services and for the Branch);
Legal and actual grounds for the change	
Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: [...] <ul style="list-style-type: none"> (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 Extension of the Authorization Code definition in connection with new functionalities.	
until 15 June 2021	as of 16 June 2021
none	Para. 1(36) Biometric Method - identity verification on a Mobile Device consisting in checking the user's characteristic features (a fingerprint, iris or face map) using an appropriate functionality available on the Mobile Device; Para. 1(37) Mobile Device Unlock Method - a method for unlocking a Mobile Device that leverages its user's knowledge;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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 provisions related to transactions executed using Mobile Devices.

until 15 June 2021

Para. 1(46) Pay by Link (Płacę z Citi Handlowy) - an automated online payment made from the Personal Account or Savings Account in PLN with an internal transfer order in PLN or a domestic transfer order in PLN via an online payments operator selected by the Customer. Pay by Link (Płacę z Citi Handlowy) is not a payment executed by a Third Party Provider;

as of 16 June 2021

Para. 1(49) Pay by Link (Płacę z Citi Handlowy) - an automated online payment made from a Personal Account or Savings Account in PLN with an internal transfer order in PLN or a domestic transfer order in PLN via an online payments operator selected by the Customer with which operator the Bank has concluded an agreement. Pay by Link (Płacę z Citi Handlowy) is not a payment executed by a Third Party Provider;

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021

none

as of 16 June 2021

Para. 1(74) Banking Law - the Banking Law of 29 August 1997;

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021

Para. 1(83) Non-cash transaction - any payment for purchased goods and services made at retail or service outlets, as well as any payment made without the physical usage of a Citicard, in particular orders placed in writing, by phone, electronically or via Citibank Online;

as of 16 June 2021

Para. 1(87) Non-cash transaction - any payment for purchased goods and services made at retail or service outlets, as well as any payment made without the physical usage of a Citicard, including orders placed in writing, by phone, electronically or via Citibank Online;

Legal and actual grounds for the change

Legal grounds

Organizational change

Reason for the change

Clarification of provisions

until 15 June 2021

Para. 1(85) Contactless Transaction - a non-cash transaction, including a cross-border payment transaction made with a Citicard or a cash transaction, including cash deposit, cash withdrawal or a cross-border payment transaction made using a Citicard, made using a Citicard equipped with a Contactless Module at retail and service outlets equipped with a terminal with a contactless reader, at ATMs equipped with a contactless reader or in other devices equipped with a contactless reader;

as of 16 June 2021

Para. 1(89) Contactless Transaction - a non-cash transaction, including a cross-border payment transaction made with a Citicard or a cash transaction, including cash deposit, cash withdrawal or a cross-border payment transaction made using a Citicard, made using a Citicard equipped with a Contactless Module or using a Mobile Device at retail and service outlets equipped with a terminal with a contactless reader, at ATMs equipped with a contactless reader or in other devices equipped with a contactless reader;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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 provisions related to transactions executed using Mobile Devices.

until 15 June 2021	as of 16 June 2021
none	Para. 1(97) Mobile Device - a multifunctional electronic device with access to the Internet and with the macOS, iPadOS, iOS or Android operating system, including without limitation a device which can communicate with a terminal and has the ability to perform contactless transactions;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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 provisions related to transactions executed using Mobile Devices.

until 15 June 2021	as of 16 June 2021
none	Para. 1(103) 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;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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 provisions related to the introduction of a new manner of transaction authentication.

until 15 June 2021	as of 16 June 2021
none	Para. 1(105) Mobile Device Authentication - authentication using a Biometric Method or a Mobile Device Unlock Method;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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 provisions related to transactions executed using Mobile Devices.

until 15 June 2021	as of 16 June 2021
<p>Para. 2(6) A Customer who concludes a Deposit Product Agreement should have an Account under an agreement concluded before the conclusion of the Deposit Product Agreement or activated on the basis of the Deposit Product Agreement. If the Deposit Product Agreement is concluded outside a Branch, the Account shall be activated upon delivery of the Deposit Product Agreement to the Bank according to the procedure specified in subpara. 11(d) below. If the Customer amends or supplements the Deposit Product Agreement, the Account shall be activated after the Deposit Product Agreement, as amended by the Customer and approved by the Bank, has been delivered to the Bank and signed by the Bank.</p>	<p>Para. 2(6) A Customer who concludes a Deposit Product Agreement should have an Account under an agreement concluded before the conclusion of the Deposit Product Agreement or activated on the basis of the Deposit Product Agreement. If the Deposit Product Agreement is concluded outside a Branch, the Account shall be activated upon delivery of the Deposit Product Agreement to the Bank according to the procedure specified in subpara. 11(d) below. If the Customer amends or supplements the Deposit Product Agreement, the Account shall be activated after the Deposit Product Agreement, as amended by the Customer and approved by the Bank, has been delivered to the Bank and signed by the Bank. Throughout the term of the Deposit Product Agreement, the Customer shall hold at all times at least one Account under the given Deposit Product Agreement.</p>

Legal and actual grounds for the change

Legal grounds
Organizational change.
Reason for the change
Clarification of provisions.

until 15 June 2021	as of 16 June 2021
<p>Para. 2(10) A Customer who has concluded a Deposit Product Agreement may, during its term, activate the following products and services at a Branch or via Citibank Online or CitiPhone:</p> <ul style="list-style-type: none"> a) a Personal Account; b) Savings Accounts; c) Deposits; d) issuing a Citicard payment card; e) other products and services offered by the Bank and made available to the Customer under the Deposit Product Agreement, with the proviso that Citi Mobile can be used for activation only with respect to letter (c). 	<p>Para. 2(10) A Customer who has concluded a Deposit Product Agreement may, during its term, activate the following products and services</p> <ul style="list-style-type: none"> a) at a Branch or via Citibank Online or CitiPhone: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> i. a Foreign Currency Sub-account provided that the Citibank Global Wallet service has been activated first; ii. Deposits.

Legal and actual grounds for the change

Legal grounds
Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19
The Bank shall be 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
Extending Citi Mobile functionality by adding a possibility to open Currency Sub-accounts.

until 15 June 2021	as of 16 June 2021
<p>Para. 2(11) The activation of a product or service shall become effective only after it has been confirmed by the Bank. Such confirmation shall be provided:</p> <ol style="list-style-type: none"> in the case of activation performed at a Branch, by preparing a Deposit Product Confirmation that includes the activated product or service in the list of all products or services held by the Customer; in the case of activation via Citibank Online, by making an activation confirmation for the given product or service available in Citibank Online; in the case of activation via CitiPhone, by reading out an activation confirmation for the given product or service to the Customer; in the case of a Deposit Product Agreement concluded outside a Branch, after the Bank has verified the documents signed by the Customer, in the form of a text message and/or electronic message (e-mail message) sent to the Customer's Primary Mobile Phone Number and/or Primary E-Mail Address. 	<p>Para. 2(11) The activation of a product or service shall become effective only after it has been confirmed by the Bank. Such confirmation shall be provided:</p> <ol style="list-style-type: none"> in the case of activation performed at a Branch, by preparing a Deposit Product Confirmation that includes the activated product or service in the list of all products or services held by the Customer; in the case of activation via Citibank Online or via Citi Mobile, by making an activation confirmation for the given product or service available in Citibank Online or in Citi Mobile, respectively; in the case of activation via CitiPhone, by reading out an activation confirmation for the given product or service to the Customer; in the case of a Deposit Product Agreement concluded outside a Branch, after the Bank has verified the documents signed by the Customer, in the form of a text message and/or electronic message (e-mail) sent to the Customer's Primary Mobile Phone Number and/or Primary E-Mail Address.
Legal and actual grounds for the change	
<p>Legal grounds Organizational change. Reason for the change Clarification of provisions.</p>	
until 15 June 2021	as of 16 June 2021
<p>Para. 4(3) In order to sign an Agreement, appoint an Attorney and transform a Joint Agreement into an Individual Agreement or into a Joint Agreement for the remaining Joint Holders, it is necessary that all Joint Holders simultaneously submit concordant declarations of intent. A termination of a Joint Account Agreement shall require the consent of the Joint Holder who has submitted the notice of termination of that Joint Account Agreement.</p>	<p>Para. 4(3) In order to sign an Agreement, appoint an Attorney and transform a Joint Agreement into an Individual Agreement or into a Joint Agreement for the remaining Joint Holders, it is necessary that all Joint Holders submit concordant declarations of intent. A termination of a Joint Account Agreement shall require the consent of the Joint Holder who has submitted the notice of termination of that Joint Account Agreement.</p>
Legal and actual grounds for the change	
<p>Legal grounds Organizational change. Reason for the change Clarification of provisions.</p>	
until 15 June 2021	as of 16 June 2021
<p>Para. 6(6) A Power of Attorney may be revoked by the Customer at any time in writing at a Branch, through CitiPhone or by way of a written revocation delivered to the Bank.</p>	<p>Para. 6(6) A Power of Attorney may be revoked by the Customer at any time in writing at a Branch, through CitiPhone, through Citibank Online or by way of a written revocation delivered to the Bank.</p>
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be 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 Extending Citibank Online functionality.</p>	
until 15 June 2021	as of 16 June 2021
<p>Para. 6(7) The Customer may apply for the Attorney to be issued a Citicard or consent to the Attorney using a Citicard.</p>	<p>Para.6 (7) The Customer may apply for the Attorney to be issued a Citicard or consent to the Attorney operating the Account with the use of a Citicard issued to him or her. The first card issued to an Attorney may only be activated at a Bank branch.</p>

Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 7(4) The Personal Account and Savings Accounts may not be used for the purposes related to the Customer's business or professional activity within the meaning of the Polish Entrepreneurs' Law of 6 March 2018. Where a Personal Account or Savings Accounts are used for the purposes related to the Customer's business activity, the Bank shall have the right to terminate the Agreement in whole or in part.	Para. 7(4) The Personal Account and Savings Accounts may not be used for the purposes related to the Customer's business or professional activity within the meaning of the Polish Entrepreneurs' Law of 6 March 2018. Where a Personal Account or Savings Accounts are used for the purposes related to the Customer's business activity, the Bank shall have the right to terminate the Agreement in whole or in part. If the Bank suspects that a Personal Account or Savings Accounts are being used for purposes related to the Customer's business or professional activity, the Bank may request explanations or documents.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 9(2) The Bank offers the following types of Savings Accounts: Savings Account and SuperSavings Account. Individual Savings Account types differ in terms of their fee levels and functionality, as specified in the TFC and in the Interest Rate Table.	Para. 9(2) The types of Savings Accounts offered by the Bank, the currencies in which they are maintained and the relevant fees and interest rates are set forth in the TFC and in the Interest Rate Table.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 12(6c) the amount of the Payment Instruction denominated in a foreign currency is equal to or higher than a single unit of that currency.	Para. 12(6c) the amount of the Payment Instruction in a foreign currency is equal to or greater than one unit of that currency, except for JPY and HUF where the minimum Payment Instruction amount is 100 currency units.
Legal and actual grounds for the change	
Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be 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 The introduction of new Currency Sub-accounts.	
until 15 June 2021	as of 16 June 2021
Para. 12(11) In the event of refusal to execute a Payment Instruction, the Bank - at a Branch, via CitiPhone, via Citibank Online, via the Recipient, or with the use of electronic communication means - shall notify the Customer of such a refusal and, if possible, of the reasons behind such a refusal and of the procedure for rectifying the errors that have led to the refusal unless such a notification is not allowed under separate laws and regulations.	Para. 12(11) In the event of refusal to execute a Payment Instruction, the Bank - at a Branch, via CitiPhone, via Citibank Online, via Citi Mobile, via the Recipient, or with the use of electronic communication means - shall notify the Customer of such a refusal and, if possible, of the reasons behind such a refusal and of the procedure for rectifying the errors that have led to the refusal unless such a notification is not allowed under separate laws and regulations.

Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
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 (www.citibank.pl). The information about the exchange rates applied shall 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.	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.html). The information about the exchange rates applied shall 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.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Change of the Bank's website address.	
until 15 June 2021	as of 16 June 2021
Para. 13(1c) in the form of a cash deposit in Citibank's ATMs with the deposit function or in cash deposit machines of independent operators chosen by the Bank. A list of cash deposit machines of independent operators together with their location is available at the Branches, on the Bank's website (www.citibank.pl) and via CitiPhone.	Para. 13(1c) in the form of a cash deposit in Citibank's ATMs with the deposit function or in cash deposit machines of independent operators chosen by the Bank - in the currencies supported by these machines. A list of cash deposit machines of independent operators together with their location is available at the Branches, on the Bank's website (www.citibank.pl) and via CitiPhone.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 13(5e) refuse to accept a deposit to an account encumbered with an enforcement title after 6:00 p.m., or on Saturdays, Sundays and public holidays.	Para. 13(5e) refuse to accept a deposit to an account encumbered with an enforcement title after 5:00 p.m., or on Saturdays, Sundays and public holidays.
Legal and actual grounds for the change	
Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be 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 Change in working hours.	
until 15 June 2021	as of 16 June 2021
Para. 13(7a) A cash deposit Payment Instruction shall be deemed authorized if: a) it has been confirmed with the Debit Card PIN;	Para. 13(7a) A cash deposit Payment Instruction shall be deemed authorized if: a) it has been confirmed with the Debit Card PIN or by Mobile Device Authentication;

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

The introduction of new Currency Sub-accounts.

until 15 June 2021	as of 16 June 2021
none	Para. 13(9) Cash deposits to Foreign Currency Sub-accounts may be made in PLN, USD, EUR, GBP and CHF at indicated Bank Branches. Cash deposits to Foreign Currency Sub-accounts maintained with the Bank in currencies other than USD, EUR, GBP or CHF shall be effected after the conversion into the currency of the Foreign Currency Sub-account of one of the currencies referred to in the preceding sentence.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

The introduction of new Currency Sub-accounts.

until 15 June 2021	as of 16 June 2021
Para. 14(1a) at ATMs;	Para. 14(1a) at ATMs in the currency supported by the ATM in question;

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021	as of 16 June 2021
none	Para. 14(5) Cash withdrawals from Foreign Currency Sub-accounts at indicated Bank Branches may be effected in PLN, USD, EUR, GBP and CHF. Cash withdrawals from a Foreign Currency Sub-account maintained with the Bank in a currency other than USD, EUR, GBP or CHF shall be effected after the conversion to one the currencies referred to in the preceding sentence.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

The introduction of new Currency Sub-accounts.

until 15 June 2021	as of 16 June 2021
Para. 14(6) A cash withdrawal Payment Instruction shall be deemed authorized if it has been confirmed with the Citicard PIN or Credit Card PIN (only at the Branch) or the Customer's signature (only at the Branch or where strong user authentication is not required under applicable laws). Consent for a payment transaction may also be given through the Recipient or through the Recipient's service provider.	Para. 14(7) A cash withdrawal payment transaction shall be deemed authorized if: a) it has been confirmed with the Citicard PIN or by Mobile Device Authentication; or b) it has been confirmed with the Credit Card PIN (only at a Branch) or the Customer's signature (only at a Branch or where strong user authentication is not required under applicable laws).

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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 provisions related to transactions executed using Mobile Devices.

until 15 June 2021	as of 16 June 2021
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: a) via Citibank Online; b) via Citi Mobile (with the exclusion of Tax Office and Domestic Transfer Orders in PLN executed in the SORBNET system); c) via CitiPhone; d) at Branches indicated by the Bank on the Bank's website (www.citibank.pl); e) in multi-functional ATMs specified by the Bank (with the exception of Payment Orders with a Future Date; Payment Orders made at ATMs may be executed only for Recipients who had been defined previously via CitiPhone or at a Branch).	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: 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).

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

Extending the Citi Mobile functionality.

until 15 June 2021	as of 16 June 2021
Para. 15(8c) in an ATM following prior confirmation of the Customer's identity with the Debit Card PIN;	deleted

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

Withdrawing the functionality of submitting transfer orders at Bank ATMs.

until 15 June 2021	as of 16 June 2021
Para. 16(2b) the Customer providing the Bank with his or her consent to charge his or her Personal Account as part of the direct debit service.	Para. 16(2b) the Customer's consent for charging his or her Personal Account as part of the direct debit service.

Legal and actual grounds for the change

Legal grounds
Organizational change.
Reason for the change
Clarification of provisions.

until 15 June 2021

as of 16 June 2021

Para. 16(4) The Customer's consent to debit his or her Personal Account under the SEPA Direct Debit service shall be obtained in the form of a signed authorization to debit the Account and the Customer's confirmation of that authorization by telephone immediately after the Bank receives the authorization.

Para. 16(4) The Customer's consent to debit his or her Personal Account under the SEPA Direct Debit service shall be obtained in the form of a signed authorization to debit the Account and the Customer's confirmation of that authorization by telephone.

Legal and actual grounds for the change

Legal grounds
Organizational change.
Reason for the change
Clarification of provisions.

until 15 June 2021

as of 16 June 2021

Para. 6(6) The consent is tantamount to the authentication of all subsequent Payment Instructions executed under the direct debit service, until the withdrawal of said consent by the Customer or until the expiry of its validity date if it was granted for a defined period.

Para. 6(6) The consent is tantamount to the authentication of all subsequent Payment Instructions executed under the direct debit service, until the withdrawal of said consent by the Customer or until the expiry of its validity date if it was granted for a defined period. If the consent has been withdrawn or its validity has expired, no further Payment Instructions shall be executed within the framework of the Direct Debit.

Legal and actual grounds for the change

Legal grounds
Organizational change.
Reason for the change
Clarification of provisions.

until 15 June 2021

as of 16 June 2021

Para. 16(7) The rules concerning the manner and form of granting consent shall apply to its withdrawal.

Para. 16(7) The rules concerning the manner and form of granting consent shall apply to its withdrawal, and thus consent given to the Recipient's service provider or to the Recipient should be withdrawn vis-à-vis the Recipient's service provider or vis-à-vis the Recipient.

Legal grounds
Organizational change.
Reason for the change
Clarification of provisions.

until 15 June 2021

as of 16 June 2021

Para. 18(2) The Customer may submit a foreign currency instruction at the Branch, via the FX market specialist recorded hotline or via CitiPhone on business days from 9:00 a.m. till 4:30 p.m.

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.

Legal and actual grounds for the change

Legal grounds
Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19
The Bank shall be authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of:
[...]
(b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; [...]
Reason for the change
Changes in the process of handling foreign currency instructions and addition of provisions concerning foreign currency instructions in new currencies.

until 15 June 2021	as of 16 June 2021
<p>Para. 18(3) A contingent foreign currency instruction shall mean 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.</p> <p>A contingent foreign currency instruction can be submitted for a defined or unspecified time period. 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 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.</p>	<p>Para. 18(3) A contingent foreign currency instruction shall mean 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 can 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 shall expire after 1 year, whereas an instruction submitted via Citibank Online or Citi Mobile shall expire 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 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.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes in the process of handling foreign currency instructions and addition of provisions concerning foreign currency instructions in new currencies.

until 15 June 2021	as of 16 June 2021
<p>Para. 18(4) A foreign currency instruction and a contingent foreign currency instruction may involve the following currencies: PLN, EUR, USD, GBP, CHF.</p>	<p>Para. 18(4) A foreign currency instruction and a contingent foreign currency instruction may involve the following currencies: PLN, EUR, USD, GBP, CHF, AUD, CAD, CZK, DKK, HRK, HUF, NOK, SEK, RUB, ZAR.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes in the process of handling foreign currency instructions and addition of provisions concerning foreign currency instructions in new currencies.

until 15 June 2021	as of 16 June 2021
<p>Para. 18(5) The Customer may submit, amend or cancel a contingent foreign currency instruction at the Branch, via the FX market specialist recorded hotline or via CitiPhone on business days from 9:00 a.m. till 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.</p>	<p>Para. 18(5) The Customer may submit, amend or cancel a contingent foreign currency instruction via Citibank Online and via Citi Mobile from 11:00 p.m. on a Sunday to 11:00 p.m. on a Friday, and at the Branch, via the FX market specialist recorded hotline or via CitiPhone on business days from 9:00 a.m. till 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.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes in the process of handling foreign currency instructions and addition of provisions concerning foreign currency instructions in new currencies.

until 15 June 2021	as of 16 June 2021
<p>Para. 18(9) The Customer may submit the following contingent foreign currency instructions:</p> <ul style="list-style-type: none"> a) standard orders executed at the exchange rate stated in the instruction; b) if done (ID) - a combination of two contingent foreign currency instructions whereby instruction II is considered submitted by the Customer if instruction I has been executed beforehand; c) one cancels the other (OCO) - a combination of two contingent foreign currency instructions, whereby if one of 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>Para. 18(9) The Customer may submit the following contingent foreign currency instructions:</p> <ul style="list-style-type: none"> a) Limit order - the transaction shall be concluded 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 shall be concluded 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).

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes in the process of handling foreign currency instructions and addition of provisions concerning foreign currency instructions in new currencies.

until 15 June 2021	as of 16 June 2021
none	<p>Para. 19(2f) in the case of a Citicard - after five failed attempts to use the Citicard using 3D Secure. The blockade shall be temporary, shall only apply to transactions using 3D Secure and shall last until the Customer unblocks payments using 3D Secure. In this case, it shall still be possible to execute Payment Instructions using the Citicard which do not require the use of 3D Secure; or</p>

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021	as of 16 June 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 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 and not to make the Payment Instrument, Mobile Device or Identification Codes available to unauthorized persons.</p>

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021	as of 16 June 2021
<p>Para. 19(7) The Customer shall be obliged to promptly notify the Bank of a loss, theft, appropriation, unauthorized use of or unauthorized access to the Payment Instrument, login details or the device which the Customer uses to receive the Authorization Codes or for Mobile 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 shall not charge any fee for making the report referred to in this subpara. 7.</p>	<p>Para. 19(7) The Customer shall be obliged to promptly notify the Bank of a loss, theft, appropriation, unauthorized use of or unauthorized access to the Payment Instrument, his or her 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 shall not charge any fee for making the report referred to in this subpara. 7.</p>

Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 20(2) A payment card that is a Debit Card or a payment card that is a Contactless Medium shall be issued under the Citicard Agreement with the proviso that the Contactless Medium may only be issued to a Customer who owns a Debit Card.	Para. 20(2) A payment card that is a Debit Card shall be issued under the Citicard Agreement.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 20(7a) by making Contactless Transactions through Merchants bearing the MasterCard PayPass logo - in the case of a Citicard equipped with a Contactless Module.	Para. 20(7a) 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.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 20(8) A Debit Card provides access to the Customer's Personal Account through: 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; the ability to execute online transactions - in the case of cards with such functionality;	Para. 20(8) A Debit Card provides access to the Customer's Personal Account through: 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	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 20(9) The Customer shall have 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: a) at Branches; b) via CitiPhone, by providing his or her CitiPhone PIN; c) using ATMs, by providing his or her Debit Card PIN; 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 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 a Debit Card with such functionality has been issued and this functionality has been activated.	Para. 20(9) The Customer shall have 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: a) at Branches; b) via CitiPhone, by providing his or her CitiPhone PIN; c) using ATMs, by providing his or her 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.

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021

Para. 20(11) The Account associated with a Citicard shall be the Personal Account in PLN, unless the Customer indicated otherwise by assigning a Debit Card to the Foreign Currency Sub-account in USD, GBP, EUR.

as of 16 June 2021

Para. 20(11) The Account associated with a Citicard shall be the Personal Account in PLN, unless the Customer indicated otherwise by assigning a Debit Card to the Foreign Currency Sub-account.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes to Debit Card functionality in connection with the introduction of new Currency Sub-accounts.

until 15 June 2021

Para. 20(12b) For the remaining transactions, transaction amounts shall be converted from the settlement currency, i.e. the US dollar (USD) or pound sterling (GBP) 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.

as of 16 June 2021

Para. 20(12b) For the remaining transactions, transaction amounts shall be converted from the settlement currency, i.e. the US dollar (USD) or 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.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes to Debit Card functionality in connection with the introduction of new Currency Sub-accounts.

until 15 June 2021

Para. 20(13) Transactions executed using a Citicard shall be posted in the Account that is associated with that Citicard at the time of executing the transaction. Cash, non-cash as well as domestic or international Cash Back transactions executed with a Citicard can be made from the account maintained in Polish zlotys (PLN), euros (EUR), US dollars (USD) or pounds sterling (GBP) if such account is associated with that Citicard at the time of executing the transaction. The provisions of this subpara. shall not apply to the posting of transactions in Citi Global Wallet.

as of 16 June 2021

Para. 20(13) Transactions executed using a Citicard shall be posted in the Account that is associated with that Citicard at the time of executing the transaction. The provisions of this subpara. shall not apply to the posting of transactions in Citibank Global Wallet.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

[...]

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

Reason for the change

Changes to Debit Card functionality in connection with the introduction of new Currency Sub-accounts.

until 15 June 2021	as of 16 June 2021
none	<p>Para. 20(15) For Transactions executed using a Citicard in the currencies of the European Economic Area that involve currency conversion, if the payment service providers of the payer and of the payee are located in the European Economic Area, the Bank shall send to the Customer, immediately after the receipt of the Payment Instruction, an e-mail or text message with information on the total amount of currency conversion fees expressed as a margin percentage in relation to the most current euro reference exchange rate published by the European Central Bank. The Bank shall also send the information referred to in the preceding sentence to the Customer via Citibank Online or by e-mail once during the month in which the Bank received the payment instruction denominated in the currency referred to in the preceding sentence.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

- (a) adjusting to new or amended legal provisions governing the Bank's operations or to changes in the interpretation of such provisions by competent authorities to the extent that they apply to the Agreement; [...]

Reason for the change

Alignment with the provisions of Directive (EU) 2015/2366 of 25 November 2015 on payment services in the internal market.

until 15 June 2021	as of 16 June 2021
<p>Para. 20(20) A non-cash transaction executed with a Citicard, covered by a Payment Instruction or Cash Back, shall be deemed authorized if it was confirmed with the Citicard PIN, in the cases set forth in Para. 19(16), or if confirmed with the Customer's signature on the debit note matching the signature on the Debit Card. By authorizing a Transaction, the User consents to the Account being debited with the amount of such a transaction plus the fees and commissions as per the TFC. In the case of a device where transactions are initiated with a card, the transaction shall be authorized by the physical presentation of the Debit Card in the machine and confirmation with the Debit Card PIN. Unless strong user authentication is required under applicable laws, the transaction shall be authorized by the physical presentation of the Debit Card in the machine.</p>	<p>Para. 20(21) A non-cash transaction executed with a Citicard, covered by a Payment Instruction or Cash Back, shall be deemed authorized if it was confirmed with the Citicard PIN or using Mobile Device Authentication or using Citibank Online Authentication or using Mobile Authentication, in the cases set forth in Para. 19(16), or if confirmed with the Customer's signature on the debit note matching the signature on the Debit Card. By authorizing a Transaction, the User consents to the Account being debited with the amount of such a transaction plus the fees and commissions as per the TFC. In the case of a device where transactions are initiated with a card, the transaction shall be authorized by the physical presentation of the Debit Card in the machine and confirmation with the Debit Card PIN. Unless strong user authentication is required under applicable laws, the transaction shall be authorized by the physical presentation of the Debit Card in the machine.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

- (a) adjusting to new or amended legal provisions governing the Bank's operations or to changes in the interpretation of such provisions by competent authorities to the extent that they apply to the Agreement; [...]

Reason for the change

Aligning provisions with the new manner of authenticating transactions.

until 15 June 2021	as of 16 June 2021
<p>Para. 20(21) In the case of a Contactless Transaction:</p> <ul style="list-style-type: none"> a) above the value limit or in the cases stipulated in Para. 19(16), the transaction shall be deemed authorized when confirmed with the Citicard PIN. Moreover, where strong authentication is not required by the Bank, the transaction shall be deemed authorized if confirmed with the Customer's signature on the debit note matching the signature on the Debit Card; b) up to or equal to the value limit, the transaction shall be deemed authorized at the time of provision of the Citicard data recorded in the Contactless Module required for execution of the transaction, by bringing the Citicard in proximity with the device to enable reading of the data stored in the Contactless Module. In the cases set forth in Para. 19(16), the transaction shall be deemed authorized if confirmed with the Citicard PIN; c) in Contactless Transactions other than set forth in (a) and (b) above, where the Bank is not obliged to use strong authentication under applicable laws, the transaction shall be deemed authorized at the time of provision of the Citicard data recorded in the Contactless Module required for execution of the transaction, by bringing the Citicard in proximity with the device to enable reading of the data stored in the Contactless Module. 	<p>Para. 20(22) In the case of a Contactless Transaction:</p> <ul style="list-style-type: none"> a) above the value limit or in the cases set forth in Para. 19(16), the transaction shall be deemed authorized if confirmed with the Citicard PIN or using Mobile Device Authentication. Moreover, where strong authentication is not required by the Bank, the transaction shall be deemed authorized if confirmed with the Customer's signature on the debit note matching the signature on the Debit Card; b) up to the value limit or at an amount equal to the value limit, a transaction shall be deemed authorized upon delivery of the details of the Citicard saved in the Contactless Module that are required to execute the transaction, by putting the Citicard in the proximity of the device that enables reading the data saved in the Contactless Module. In the cases set forth in Para. 19(16), the transaction shall be deemed authorized if confirmed with the Citicard PIN or using Mobile Device Authentication; c) in Contactless Transactions other than specified in (a) and (b) above, where the Bank is not obliged to apply strong authentication under applicable provisions of law, the transaction shall be deemed authorized upon delivery of the details of the Citicard saved in the Contactless Module that are required to execute the transaction, by putting the Citicard in the proximity of the device that enables reading the data saved in the Contactless Module.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

- (a) adjusting to new or amended legal provisions governing the Bank's operations or to changes in the interpretation of such provisions by competent authorities to the extent that they apply to the Agreement; [...]

Reason for the change

Aligning provisions with the new manner of authenticating transactions.

until 15 June 2021	as of 16 June 2021
<p>Para. 20(25) For transactions executed remotely without physical presentation of the Debit Card (executed over the phone, in writing or via the Internet), the transaction shall be authorized through provision of the details of the Debit Card or the Customer, depending on the Recipient's requirements, including the name and surname, the Identification Code, the number and expiry date of the Debit Card or CVC2 code, and confirmation of the transaction (if required by the Bank) with an Authorization Code or through Mobile Authentication.</p>	<p>Para. 20(26) For transactions executed remotely without physical presentation of the Debit Card (executed over the phone, in writing or via the Internet), the transaction shall be authorized through provision of the details of the Debit Card or the Customer, depending on the Recipient's requirements, including the name and surname, the Identification Code, the number and expiry date of the Debit Card or CVC2 code, and confirmation of the transaction (if required by the Bank) with an Authorization Code, through Mobile Authentication, Citibank Online Authentication or Mobile Device Authentication.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

- (a) adjusting to new or amended legal provisions governing the Bank's operations or to changes in the interpretation of such provisions by competent authorities to the extent that they apply to the Agreement; [...]

Reason for the change

Aligning provisions with the new manner of authenticating transactions.

until 15 June 2021	as of 16 June 2021
<p>Para. 20(26) The Bank shall make available to Customers the means of securing the transactions executed without the physical use of the Debit Card via the Internet in the form of 3D Secure or through Mobile Authentication. The Recipient of a transaction executed without the physical use of the Debit Card via the Internet may require that it be additionally confirmed with the 3D Secure Password or through Mobile Authentication.</p>	<p>Para. 20(27) The Bank shall make available to Customers the means of securing the transactions executed without the physical use of the Debit Card via the Internet in the form of 3D Secure, through Mobile Authentication or Citibank Online Authentication. The Recipient of a transaction executed without the physical use of the Debit Card via the Internet may require that it be additionally confirmed with the 3D Secure Password, through Mobile Authentication or Citibank Online Authentication.</p>

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

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

- (a) adjusting to new or amended legal provisions governing the Bank's operations or to changes in the interpretation of such provisions by competent authorities to the extent that they apply to the Agreement; [...]

Reason for the change

Aligning provisions with the new manner of authenticating transactions.

until 15 June 2021	as of 16 June 2021
Para. 22(2) All telephone calls with the Bank's representatives may be recorded and may be used as evidence.	Para. 22(2) All telephone calls with the Bank's representatives shall be recorded and may be used as evidence.

Legal and actual grounds for the change

Legal grounds

Organizational change.

Reason for the change

Clarification of provisions.

until 15 June 2021	as of 16 June 2021
Para. 23(1) As regards the administration of the Personal Account, the Customer may use the CitiAlerts service, which consists in sending text messages as part of the SMS Notification Service, and/or electronic messages (e-mails) to the Primary Mobile Phone Number and/or Primary E-Mail Address, as indicated by the Customer, containing the information specified by the Customer during activation or modification of CitiAlerts settings, such as, for instance: a) balance in the account or accounts; b) funds available in the account or accounts; c) Deposits; d) selected operations on the account or accounts; e) transaction authorizations.	Para. 23(1) As regards the administration of the Personal Account, the Customer may use the CitiAlerts service, which consists in sending text messages as part of the SMS Notification Service, and/or electronic messages (e-mails) to the Primary Mobile Phone Number and/or Primary E-Mail Address, as indicated by the Customer, containing the information specified by the Customer during activation or modification of CitiAlerts settings, such as, for instance: a) balance in the account or accounts; b) funds available in the account or accounts; c) Deposits; d) selected operations on the account or accounts; e) transaction authorizations; f) the materialization of the exchange rate specified by the Customer.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

Introduction of changes to the foreign currency order handling process.

until 15 June 2021	as of 16 June 2021
Para. 25(11) The Bank may additionally inform the Customer about the publication of important information as part of Citibank Online by sending a message to the Customer's Primary E-Mail Address. The Bank shall notify the Customer of a fraud or suspected fraud using the SMS Notification service or by telephone. The Bank shall seek to raise the Customer's awareness by providing support and giving advice on security risks related to payment services, including all irregularities related to security matters. The Customer may request support and advice from the Bank using the communication channels referred to in subpara. 12 below.	Para. 25(11) The Bank shall notify the Customer of a fraud or suspected fraud using the SMS Notification service or by telephone. The Bank shall seek to raise the Customer's awareness by providing support and giving advice on security risks related to payment services, including all irregularities related to security matters. The Customer may request support and advice from the Bank using the communication channels referred to in subpara. 13 below.

Legal and actual grounds for the change

Legal grounds

Editorial change.

Reason for the change

Editorial change.

until 15 June 2021	as of 16 June 2021
none	Para. 25(12) The Customer shall not make the Mobile Device used to execute Transactions available to third parties. The Customer shall not allow third parties to record their biometric characteristics on the Mobile Device used to execute Transactions using the Biometric Method.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: [...]</p> <p>(b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; [...]</p> <p>Reason for the change Addition of provisions on security.</p>	
until 15 June 2021	as of 16 June 2021
Para. 26(2) The Bank shall deliver information about changes of the Account balance and balance reconciliation in the form of a monthly account Statement provided via Citibank Online (with the exception of Citi Mobile).	Para. 26(2) The Bank shall deliver information about changes of the Account balance and balance reconciliation in the form of a monthly account Statement provided via Citibank Online and Citi Mobile.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: [...]</p> <p>(b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; [...]</p> <p>Reason for the change Changes to Citi Mobile functionality.</p>	
until 15 June 2021	as of 16 June 2021
Para. 26(3) The Bank shall provide the Statement in electronic form via Citibank Online (with the exception of Citi Mobile) without notice or upon the Customer's consent with a notice sent to the Primary E-Mail Address.	Para. 26(3) The Bank shall provide the Statement in electronic form via Citibank Online and via Citi Mobile without notice or upon the Customer's consent with a notice sent to the Primary E-Mail Address.
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: [...]</p> <p>(b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect the Customer's interests; [...]</p> <p>Reason for the change Changes to Citi Mobile functionality.</p>	
until 15 June 2021	as of 16 June 2021
Para. 27(23) Termination of the Overdraft Limit Credit Line Agreement shall be tantamount to the termination of the Overdraft Limit Credit Line Agreement. Overdraft Limit Credit Line Agreement	Para. 27(23) Termination of the Agreement shall be tantamount to the termination of the Overdraft Limit Credit Line Agreement. The Overdraft Limit Credit Line Agreement shall be terminated no later than on the day of the Agreement termination or expiry as provided for in the Terms and Conditions.
Legal and actual grounds for the change	
<p>Legal grounds Editorial change. Reason for the change Editorial change.</p>	

until 15 June 2021	as of 16 June 2021
<p>Para. 29(4) Where the Customer has multiple Foreign Currency Sub-accounts in one currency, the Customer shall choose one Foreign Currency Sub-account in Citi Mobile for each currency for which the Citi Global Wallet service shall be active. The Customer may have one Foreign Currency Sub-account in EUR and/or one Foreign Currency Sub-account in USD and/or one Foreign Currency Sub-account in GBP activated in Citi Global Wallet.</p>	<p>Para. 29(4) Where the Customer has multiple Foreign Currency Sub-accounts in a single currency, the Customer shall select in Citi Mobile one of the Foreign Currency Sub-accounts for each currency for which the Citibank Global Wallet service shall be active. The Customer may have one Currency Sub-account active in the Citibank Global Wallet service in each of the following currencies: EUR, USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.</p>
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be 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 Changes to Citibank Global Wallet functionality in connection with the introduction of new Currency Sub-accounts.</p>	
until 15 June 2021	as of 16 June 2021
<p>Para. 29(5) If the Customer has activated the Citi Global Wallet service and initiates a cross-border payment transaction made with a debit card for non-cash payments or a cross-border payment transaction made with a debit card for cash payments or another transaction made with Citicard:</p> <p>a) in PLN, a cross-border payment transaction made with a debit card for non-cash payments or a cross-border payment transaction made with a debit card for cash payments or another transaction made with Citicard shall be settled in the Personal Account in PLN. If there are insufficient funds in the Personal Account in PLN, the transaction shall be settled in the Account associated with a Citicard;</p> <p>b) in the currency of one of the Customer's Foreign Currency Sub-accounts (EUR, USD, GBP), a cross-border payment transaction made with a debit card for non-cash payments or a cross-border payment transaction made with a debit card for cash payments or another transaction made with Citicard shall be settled in the Foreign Currency Account appropriate for the transaction currency. If there are insufficient funds in the Foreign Currency Sub-account appropriate for the transaction currency, the transaction shall be settled in the Account associated with the Citicard;</p> <p>c) in a currency other than PLN, EUR, USD and GBP, the funds shall be debited from the Account associated with a Citicard.</p>	<p>Para. 29(5) If the Customer has activated the Citibank Global Wallet service and initiates a cross-border payment transaction made with a debit card for non-cash payments or a cross-border payment transaction made with a debit card for cash payments or another transaction made with Citicard:</p> <p>a) in PLN, a cross-border payment transaction made with a debit card for non-cash payments or a cross-border payment transaction made with a debit card for cash payments or another transaction made with Citicard shall be settled in the Personal Account in PLN. If there are insufficient funds in the Personal Account in PLN, the transaction shall be settled in the Account associated with a Citicard;</p> <p>b) in the currency of one of the Customer's Foreign Currency Sub-accounts, a cross-border payment transaction made with a debit card for non-cash payments or a cross-border payment transaction made with a debit card for cash payments or another transaction made with Citicard shall be settled in the Foreign Currency Account appropriate for the transaction currency. If there are insufficient funds in the Foreign Currency Sub-account appropriate for the transaction currency, the transaction shall be settled in the Account associated with the Citicard;</p> <p>c) in a currency other than the Customer's Foreign Currency Sub-account, the funds shall be debited from the Account associated with the Citicard.</p>
Legal and actual grounds for the change	
<p>Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be 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 Changes to Citibank Global Wallet functionality in connection with the introduction of new Currency Sub-accounts.</p>	
until 15 June 2021	as of 16 June 2021
<p>none</p>	<p>Para. 30(14) After the termination or expiration of the Agreement, the funds to which the Customer is entitled may be withdrawn at a Branch or by sending a written transfer instruction to the following address: Bank Handlowy w Warszawie S.A., Zespół Obsługi Transakcyjnej, ul. Pstrowskiego 16, 01-602 Olsztyn.</p>

Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
Para. 31(3) Where the total amount of funds credited to the Account is indicated as the criterion for the exemption from the Fee or a reduction in the fee indicated in the TFC, this shall not include funds credited to the Account from terminated Deposits and under a loan granted by the Bank.	Para. 31(3) Where the total amount of funds credited to the Account is indicated as the criterion for the exemption from the Fee or a reduction in the fee indicated in the TFC, this shall not include funds credited to the Account from terminated Deposits and under a loan granted by the Bank as well as due to returned transactions.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
none	Para. 31(5) The Bank shall verify the criteria for exemption from the Fee or a reduction in the Fee set forth in the TFC as at the end of the month for which the Fee is charged, unless the TFC provides otherwise.
Legal and actual grounds for the change	
Legal grounds Organizational change. Reason for the change Clarification of provisions.	
until 15 June 2021	as of 16 June 2021
None	Para. 31(8) In the case of a monthly fee for the maintenance of a Currency Sub-account payment account that includes a package of 10 currencies, the fee shall be charged from the first full calendar month after the opening of at least one of the Currency Sub-accounts included in the package irrespective of how many Currency Sub-accounts from the package are opened. The list of currencies included in the package is defined in the TFC.
Legal and actual grounds for the change	
Legal grounds Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19 The Bank shall be authorized to unilaterally amend the Agreement, including the General Terms and Conditions, exclusively due to important reasons, in the case of: [...] <ul style="list-style-type: none"> (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 The introduction of new Currency Sub-accounts.	

Other changes to Bank Account Terms and Conditions are editorial and organizational ones. Throughout the document, the name Citi Global Wallet has been changed to Citibank Global Wallet. The numbering and the references in the document have been changed accordingly.

List of amendments to the List of Cut-Off Times

until June 15, 2021

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

	Currency	Cut-off time	The date of posting on 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
As part of Express Elixir	PLN	6:00 p.m.	D
SEPA transfer order	EUR	2:00 p.m.	D+1
Other - standard mode	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF	2:00 p.m.	D+2
Other - express mode	EUR, USD	2:00 p.m.	D
	PLN	1:00 p.m.	
	GBP, DKK, NOK, CAD, HUF	12:30 p.m.	
	CHF	12:00 p.m.	
	SEK, CZK	10:00 a.m.	
As part of CGT	PLN, EUR and other foreign currencies	10:30 p.m.	D

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

as of June 16, 2021

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

	Currency	Cut-off time	The date of posting on 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
as part of the Express Elixir	PLN	00:00 a.m. - 11:59 p.m.	D
SEPA transfer order	EUR	2:00 p.m.	D+1
Other - standard time	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF, HRK, ZAR, RUB	2:00 p.m.	D+2
Other - urgent transfers	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
CGT	PLN and foreign currencies	10:30 p.m.	D

D - date of the submission of the Payment Instruction/transfer instruction.

Legal and actual grounds for the change

Legal grounds

Bank Account Terms and Conditions, Para. 37. MISCELLANEOUS PROVISIONS, subpara. 19

The Bank shall be 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

The introduction of new Currency Sub-accounts.

