

List of Changes in the Table of
Fees and
Commissions, Terms and
Conditions of Bank Accounts
and in the Account Interest
Rate Table

Table of Contents

List of changes in the Table of Fees and Commissions for the CitiKonto Personal Account – for accounts opened from 01/09/2020 or changed to CitiKonto from 01/09/2020.....	2
List of changes in the Table of Fees and Commissions for the Citigold Personal Account.....	4
List of Changes in the Table of Fees and Commissions for the Citigold Private Client Personal Account.....	6
List of Changes in the Table of Fees and Commissions for the CitiKonto Personal Account – for accounts opened until 19/08/2020. The product withdrawn from the offer from 20/08/2020.....	8
List of Changes in the Table of Fees and Commissions for the Citi Priority Personal Account – for accounts opened until 15/06/2021. The product withdrawn from the offer from 16/06/2021.....	10
List of changes in the Table of Fees and Commissions for Savings Accounts.....	12
List of changes in the Terms and Conditions of Bank Accounts.....	14
List of changes in the List of Cut-Off Hours.....	22
List of changes in the Rules for Submitting Payment Orders.....	24
List of changes in the Table of Interest Rates for the Personal Account.....	27

List of changes in the Table of Fees and Commissions for the CitiKonto Personal Account – for accounts opened from 01/09/2020 or changed to CitiKonto from 01/09/2020

to 29/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF

PLN 0

from 30/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF

PLN 0

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

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

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

1.2.2. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in a foreign currency: EUR

if and when, in a given month, the average balance on the Foreign Currency Subaccount kept in EUR is:

below EUR 10,000	PLN 0
from EUR 10,001 to EUR 20,000	PLN 18
from EUR 20,001 to EUR 50,000	PLN 36
from EUR 50,001 to EUR 100,000	PLN 90
above EUR 100,000	PLN 180

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

6.7. Cash withdrawal at a Citibank branch abroad (the service "Emergency Cash")

The fee corresponds to Citibank's fee in the foreign country, where the service is provided (detailed information is available at www.citibank.pl, from a Consultant in the CitiPhone telephone banking service and at a Bank Branch).

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the “Emergency Cash” service from the Bank's offer.

to 29/01/2023

11.4. Table of transaction limits
Daily maximum Debit Card or Contactless Medium limit
maximum single withdrawal under the Pay with a Card and
Withdraw service

PLN 500

from 30/01/2023

11.4. Table of transaction limits
Daily maximum Debit Card or Contactless Medium limit
maximum single withdrawal under the Pay with a Card and
Withdraw service

PLN 1,000

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Raising the maximum single withdrawal limit under the Pay with a Card and Withdraw service

to 29/01/2023

11.10. Table of transaction limits
maximum monthly cash withdrawal limit within the
Emergency Cash service

equivalent of USD 1,000 in the currency of the country in which the
service is provided

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the “Emergency Cash” service from the Bank's offer.

Other changes in the Table of Fees and Commissions are of an editorial and ordering nature.

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

to 29/01/2023

1.2.1. Account
monthly fee for operating a Foreign Currency Subaccount
(payment account)
in foreign currencies USD, GBP, CHF, AUD, CAD, RUB,
ZAR, SEK, NOK, DKK, CZK, HRK, HUF

PLN 0

from 30/01/2023

1.2.1. Account
monthly fee for operating a Foreign Currency Subaccount
(payment account)
in foreign currencies EUR, USD, GBP, CHF, AUD, CAD,
ZAR, SEK, NOK, DKK, CZK, HUF

PLN 0

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

1.2.2. Account
monthly fee for operating a Foreign Currency Subaccount
(payment account)
in a foreign currency: EUR

for Foreign Currency Subaccounts opened until 19/08/2020: PLN 0

for Foreign Currency Subaccounts opened on or after 20/08/2020 or
in respect of which the type of Personal Account has been changed to
Citigold since 20/08/2020, when in a given month the average
balance on the Foreign Currency Subaccount kept in EUR is:

below EUR 20,000	PLN 0
from EUR 20,001 to EUR 50,000	PLN 36
from EUR 50,001 to EUR 100,000	PLN 90
above EUR 100,000	PLN 180

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

6.7. Cash withdrawal
at a Citibank branch abroad (the service
"Emergency Cash")

The fee corresponds to Citibank's fee in the foreign country, where the service is provided (detailed information is available at www.citibank.pl, from a Consultant in the CitiPhone telephone banking service and at a Bank Branch).

from 30/01/2023

None in the TFC	None in the TFC
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers Withdrawal of the “Emergency Cash” service from the Bank's offer.</p>	
to 29/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 500
from 30/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 1,000
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests</p> <p>Revision triggers Raising the maximum single withdrawal limit under the Pay with a Card and Withdraw service</p>	
to 29/01/2023	
11.10. Table of transaction limits maximum monthly cash withdrawal limit within the Emergency Cash service	equivalent of USD 1000 in the currency of the country in which the service is provided
from 30/01/2023	
None in the TFC	None in the TFC
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers Withdrawal of the “Emergency Cash” service from the Bank's offer.</p>	

Other changes in the Table of Fees and Commissions are of an editorial and ordering nature.

List of Changes in the Table of Fees and Commissions for the Citigold Private Client Personal Account

to 29/01/2023

1.2.1. Account
monthly fee for operating a Foreign Currency Subaccount
(payment account)
in foreign currencies USD, GBP, CHF, AUD, CAD, RUB, ZAR,
SEK, NOK, DKK, CZK, HRK, HUF

PLN 0

from 30/01/2023

1.2.1. Account
monthly fee for operating a Foreign Currency Subaccount
(payment account)
in foreign currencies EUR, USD, GBP, CHF, AUD, CAD,
ZAR, SEK, NOK, DKK, CZK, HUF

PLN 0

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Russian Ruble (RUB).

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

1.2.2. Account
monthly fee for operating a Foreign Currency Subaccount
(payment account)
in a foreign currency: EUR

for Foreign Currency Subaccounts opened until 19/08/2020: PLN 0

for Foreign Currency Subaccounts opened on or after 20/08/2020 or in respect of which the type of Personal Account has been changed to Citigold Private Client since 20/08/2020, when in a given month the average balance on the Foreign Currency Subaccount kept in EUR is:

below EUR 50,000	PLN 0
from EUR 50,001 to EUR 100,000	PLN 90
above EUR 100,000	PLN 180

from 30/01/2023

1.2.2. Account
monthly fee for operating a Foreign Currency Subaccount
payment account in a foreign currency: EUR

PLN 0

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

6.7. Cash withdrawal
at a Citibank branch abroad (the service
"Emergency Cash")

The fee corresponds to Citibank's fee in the foreign country, where the service is provided (detailed information is available at www.citibank.pl, from a Consultant in the CitiPhone telephone banking service and at a Bank Branch).

from 30/01/2023

None in the TFC	None in the TFC
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers Withdrawal of the “Emergency Cash” service from the Bank's offer.</p>	
to 29/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 500
from 30/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 1,000
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests</p> <p>Revision triggers Raising the maximum single withdrawal limit under the Pay with a Card and Withdraw service</p>	
to 29/01/2023	
11.10. Table of transaction limits maximum monthly cash withdrawal limit within the Emergency Cash service	equivalent of USD 1,000 in the currency of the country in which the service is provided
from 30/01/2023	
None in the TFC	None in the TFC
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers Withdrawal of the “Emergency Cash” service from the Bank's offer.</p>	

Other changes in the Table of Fees and Commissions are of an editorial and ordering nature.

List of Changes in the Table of Fees and Commissions for the CitiKonto Personal Account – for accounts opened until 19/08/2020. The product withdrawn from the offer from 20/08/2020

Product withdrawn effective 20/08/2020.

The CitiKonto Personal Account may be used in full on the terms indicated in the Agreement, however new Agreements are not concluded, and the type of Personal Account cannot be changed to CitiKonto either.

to 29/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF

PLN 3 for Foreign Currency Subaccounts in USD, GBP, CHF; PLN 0 in all other cases

from 30/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF

PLN 3 for Foreign Currency Subaccounts in USD, GBP, CHF; PLN 3, for Foreign Currency Subaccounts in EUR opened until 19/08/2020; PLN 0 in all other cases

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

1.2.2. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in a foreign currency: EUR

for Foreign Currency Subaccounts opened until 19/08/2020: PLN 3

for Foreign Currency Subaccounts opened from 20/08/2020, if and when, in a given month, the average balance on the Foreign Currency Subaccount kept in EUR is:

below EUR 10,000	PLN 0
from EUR 10,001 to EUR 20,000	PLN 18
from EUR 20,001 to EUR 50,000	PLN 36
from EUR 50,001 to EUR 100,000	PLN 90
above EUR 100,000	PLN 180

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

6.7. Cash withdrawal

The fee corresponds to Citibank's fee in the foreign country, where the

at a Citibank branch abroad (the service “Emergency Cash”)	service is provided (detailed information is available at www.citibank.pl , from a Consultant in the CitiPhone telephone banking service and at a Bank Branch).
from 30/01/2023	
None in the TFC	None in the TFC
Legal and factual basis for the revision	
TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS	
20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.	
Revision triggers Withdrawal of the “Emergency Cash” service from the Bank's offer.	
to 29/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 500
from 30/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 1,000
Legal and factual basis for the revision	
TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS	
20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests	
Revision triggers Raising the maximum single withdrawal limit under the Pay with a Card and Withdraw service	
to 29/01/2023	
11.10. Table of transaction limits maximum monthly cash withdrawal limit within the Emergency Cash service	equivalent of USD 1000 in the currency of the country in which the service is provided
from 30/01/2023	
None in the TFC	None in the TFC
Legal and factual basis for the revision	
TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS	
20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.	
Revision triggers Withdrawal of the “Emergency Cash” service from the Bank's offer.	

Other changes in the Table of Fees and Commissions are of an editorial and ordering nature.

List of Changes in the Table of Fees and Commissions for the Citi Priority Personal Account – for accounts opened until 15/06/2021. The product withdrawn from the offer from 16/06/2021

Product withdrawn effective 16/06/2021.

The Citi Priority Personal Account may be used in full on the terms indicated in the Agreement, however new Agreements are not concluded, and the type of Personal Account cannot be changed to Citi Priority either.

to 29/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF

PLN 0

from 30/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF

PLN 0

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

1.2.2. Account monthly fee for operating a Foreign Currency Subaccount payment account in a foreign currency: EUR

for Foreign Currency Subaccounts opened until 19/08/2020: PLN 0

for Foreign Currency Subaccounts opened on or after 20/08/2020 or in respect of which the type of Personal Account has been changed to Citi Priority since 20/08/2020, when in a given month the average balance on the Foreign Currency Subaccount kept in EUR is:

below EUR 10,000	PLN 0
from EUR 10,001 to EUR 20,000	PLN 18
from EUR 20,001 to EUR 50,000	PLN 36
from EUR 50,001 to EUR 100,000	PLN 90
above EUR 100,000	PLN 180

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

6.7. Cash withdrawal at a Citibank branch abroad (the service "Emergency Cash")	The fee corresponds to Citibank's fee in the foreign country, where the service is provided (detailed information is available at www.citibank.pl , from a Consultant in the CitiPhone telephone banking service and at a Bank Branch).
from 30/01/2023	
None in the TFC	None in the TFC
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers Withdrawal of the "Emergency Cash" service from the Bank's offer.</p>	
to 29/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 500
from 30/01/2023	
11.4. Table of transaction limits Daily maximum Debit Card or Contactless Medium limit maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 1,000
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests</p> <p>Revision triggers Raising the maximum single withdrawal limit under the Pay with a Card and Withdraw service</p>	
to 29/01/2023	
11.10. Table of transaction limits maximum monthly cash withdrawal limit within the Emergency Cash service	equivalent of USD 1000 in the currency of the country in which the service is provided
from 30/01/2023	
None in the TFC	None in the TFC
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers Withdrawal of the "Emergency Cash" service from the Bank's offer.</p>	

Other changes in the Table of Fees and Commissions are of an editorial and ordering nature.

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

to 29/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	not applicable
--	----------------

from 30/01/2023

1.2.1. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in foreign currencies EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF	not applicable
---	----------------

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Russian Ruble (RUB). Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

1.2.2. Account monthly fee for operating a Foreign Currency Subaccount (payment account) in a foreign currency: EUR	Not applicable
--	----------------

from 30/01/2023

None in the TFC	None in the TFC
-----------------	-----------------

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 33. FEES AND COMMISSIONS ("FEES")

14. (...) The Bank is entitled to lift or reduce the Fees specified in the TFC. (...)

Revision triggers

Lifting of the fee for Foreign Currency Subaccounts kept in the foreign currency EURO (EUR).

to 29/01/2023

6.7. Cash withdrawal at a Citibank branch abroad (the service "Emergency Cash")	The fee corresponds to Citibank's fee in the foreign country, where the service is provided (detailed information is available at www.citibank.pl , from a Consultant in the CitiPhone telephone banking service and at a Bank Branch).
---	--

from 30/01/2023

None in the TFC	None in the TFC
-----------------	-----------------

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the “Emergency Cash” service from the Bank's offer.

to 29/01/2023

11.4. Table of transaction limits
Daily maximum Debit Card or Contactless Medium limit
maximum single withdrawal under the Pay with a Card and
Withdraw service

PLN 500

from 30/01/2023

11.4. Table of transaction limits
Daily maximum Debit Card or Contactless Medium limit
maximum single withdrawal under the Pay with a Card and
Withdraw service

PLN 1,000

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests

Revision triggers

Raising the maximum single withdrawal limit under the Pay with a Card and Withdraw service

to 29/01/2023

11.10. Table of transaction limits
maximum monthly cash withdrawal limit within the
Emergency Cash service

equivalent of USD 1000 in the currency of the country in which the
service is provided

from 30/01/2023

None in the TFC

None in the TFC

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank may change the Table of Fees and Commissions by increasing the amount of Fees or introducing new Fees in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the “Emergency Cash” service from the Bank's offer.

Other changes in the Table of Fees and Commissions are of an editorial and ordering nature.

List of changes in the Terms and Conditions of Bank Accounts

to 29/01/2023	from 30/01/2023
§1(4) "Emergency Cash" – cash withdrawal outside the Republic of Poland in an exceptional situation, on the terms set out in § 17 of the Terms and Conditions;	deleted

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the "Emergency Cash" service from the Bank's offer.

to 29/01/2023	from 30/01/2023
No provision	§1(19) ePIN – a personal, confidential Customer Identification Code used in the 3D Secure Authentication procedure enabling a cashless Transaction to be made without physical use of a Debit Card via the Internet. Until the Customer individually sets his/her ePIN, the ePIN is the same as the Debit Card PIN, however no longer than until 09/05/2023 or until the fifth use of the Debit Card PIN in the 3D Secure Authentication procedure, whichever comes first.

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Introduction of changes to the authorization of online transactions.

to 29/01/2023	from 30/01/2023
§1 (23) 3D-Secure Password – a one-time password sent in an SMS message to the Primary Mobile Telephone Number designated by the Customer used for additional confirmation of transactions made via the Internet using 3D-Secure Service;	§1 (23) 3D-Secure Password – a one-time password sent in an SMS message to the Primary Mobile Telephone Number designated by the Customer used for identifying the Customer and for accepting their instructions within the scope of confirmation of the transactions made via the Internet using 3D-Secure Authentication;

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding the authentication of instructions submitted by the Customer.

to 29/01/2023	from 30/01/2023
§1 (32) Identification Code – confidential identification codes: a Debit Card PIN, a CitiPhone PIN, a Proximity Medium PIN, a Citi Mobile Token or other identifiers and passwords used for authentication, including strong authentication, verification or logging in to the Citibank Online Electronic Banking Service, CitiPhone Telephone Banking Service and Citi Mobile Token – to set all of them together, some or one of them;	§1 (32) Identification Code – confidential identification codes: a Debit Card PIN, a CitiPhone PIN, a Proximity Medium PIN, a Citi Mobile Token, ePIN or other identifiers and passwords used for authentication, including strong authentication, verification or logging in to the Citibank Online Electronic Banking Service, CitiPhone Telephone Banking Service and Citi Mobile Token – to set all of them together, some or one of them;

Legal and factual basis for the revision

Legal basis

Terms and Conditions of Bank Accounts § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Introduction of changes to the authorization of online transactions.

to 29/01/2023

§1 (57) Debit Card PIN – a confidential four-digit identification number of the Customer for the execution of transactions in ATMs, cashless transactions at points of sale, cash transactions made via Merchants with the use of the Debit Card and verification of the Customer's identity at the Bank's Branches;

from 30/01/2023

§1 (57) Debit Card PIN – a confidential identification number of the Customer for the execution of transactions with the use of the Debit Card and verification of the Customer's identity at the Bank's Branches;

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding transactions made using a Debit Card.

to 29/01/2023

§1 (58) Credit Card PIN – a confidential four-digit identification number of the Customer for execution of transactions and verification of the Customer's identity at the Bank's Branches;

from 30/01/2023

§1 (58) Credit Card PIN – a confidential four-digit identification number of the Customer for execution of transactions with the use of the Credit Card and verification of the Customer's identity at the Bank's Branches;

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding transactions made using a Credit Card.

to 29/01/2023

§1 (87) Subscription – a Payment Order that is made with a Debit Card to order the execution of regular payment transactions for a fixed amount to the benefit of the same Recipient;

from 30/01/2023

deleted

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Changes regarding payment orders executed using a Debit Card.

to 29/01/2023

§1 (124) 3D Secure Service/3D Secure – a method of confirming Payment Orders made with the Debit Card but

from 30/01/2023

§1 (124) 3D Secure Authentication/3D Secure – a method of authenticating Payment Orders made with the Debit Card but

<p>without its physical use via the Internet, consisting in the Customer entering the 3D Secure Password (for MasterCard Debit Cards – under the name MasterCard SecureCode) received to the Primary Mobile Telephone Number;</p>	<p>without its physical use via the Internet, consisting in the Customer entering the 3D Secure Password (for MasterCard Debit Cards – under the name MasterCard SecureCode) received to the Primary Mobile Telephone Number and ePIN;</p>
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)</p> <p>Revision triggers Clarification of the provisions regarding the authentication of cashless transactions made remotely without physical use of a Debit Card,</p>	
to 29/01/2023	from 30/01/2023
<p>§6 (5) Subject to the scope of authorization resulting from the power of attorney, the Proxy may submit instructions in person at the Branches or make transactions using a Citicard, excluding the CitiPhone Telephone Banking Service and the Citibank Online Electronic Banking Service, or transactions authorized using Citibank Online Authentication. A legal act performed by the Proxy within his/her authorization entails direct consequences for the Customer.</p>	<p>§6 (5) Subject to the scope of authorization resulting from the power of attorney, the Proxy may submit instructions in person at the Branches or make transactions using a Citicard, excluding the CitiPhone Telephone Banking Service and Citibank Online Electronic Banking Service, or if he or she is not the Customer, he or she may not make transactions using a Citicard authorized using Citibank Online Authentication or 3D Secure Authentication. A legal act performed by the Proxy within his/her authorization entails direct consequences for the Customer..</p>
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)</p> <p>Revision triggers Changes regarding submitting instructions by the Proxy in connection with the introduction of changes in the procedure for verifying the Customer's identity (or the Proxy's identity) or the validity of using a specific payment instrument using an ePIN.</p>	
to 29/01/2023	from 30/01/2023
<p>§12 (1)(d) the cash withdrawal service "Emergency Cash",</p>	<p>deleted</p>
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS 20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) (e) the Bank decides to cease offering a given product or service.</p> <p>Revision triggers: Withdrawal of the "Emergency Cash" service from the Bank's offer.</p>	
to 29/01/2023	from 30/01/2023
<p>§17 (1) The service "Emergency Cash" allows for withdrawing cash from the Account outside the Republic of Poland in an exceptional situation, when the Debit Card issued to the Customer's Account has been stolen or lost and the Customer has no other access to cash. 2) Each Customer may use the "Emergency Cash" service. The service is not available to Account Proxies. 3) Cash withdrawals may be effected at any branch belonging to Citigroup Inc., which offers the "Emergency Cash" service. The current list of countries with Citigroup Inc.'s branches providing the service "Emergency Cash" is available on the Bank's website (www.citibank.pl) at the Branch and in the CitiPhone Telephone Banking Service.</p>	<p>deleted</p>

4) The identity of the Customer who wishes to use the “Emergency Cash” service shall be verified in a preliminary manner on the basis of a valid passport.

5) The cash withdrawal shall be effected on the basis of a written application in which the Customer declares the amount of cash to be withdrawn in US dollars (USD) and indicates the Account to be debited with the withdrawal. The cash withdrawal shall be effected using the indicated Account, provided there are sufficient funds in this Account. Cash can always be withdrawn in the currency of the country in which the service is provided, converted according to a current applicable buying rate at the bank where cash is being withdrawn.

6) A payment transaction made under the Payment Order “Emergency Cash” is considered to be authorized if it has been confirmed by the Customer's signature placed on the application form after prior verification of the Customer's identity during a recorded telephone conversation with the Bank.

7) If the service “Emergency Cash” is used, the Bank debits the Customer's Account with the amount of cash withdrawal and the amount of a commission or fee in US dollars (USD) due to the bank where cash is being withdrawn or with the equivalent of the amount of cash withdrawal and the amount of a commission or fee due to the bank where cash is being withdrawn in US dollars (USD) converted according to a current buying rate at the Bank, if cash is being withdrawn from an Account held in a currency other than the US Dollar (USD).

8) The exchange rate used under the service “Emergency Cash” is set by the bank providing the service “Emergency Cash” and notified to the Customer before the service is delivered.

9) Cash withdrawal limits under the service “Emergency Cash” and the amount of fees and commissions collected for this service are specified in the Table of Fees and Commissions.

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the “Emergency Cash” service from the Bank's offer.

to 29/01/2023

§18 (6) A foreign currency order and a conditional foreign currency order may concern the following currencies: PLN, EUR, USD, GBP, CHF, AUD, CAD, CZK, DKK, HRK, HUF, NOK, SEK, RUB, ZAR.

from 30/01/2023

§18 (6) A foreign currency order and a conditional foreign currency order may concern the following currencies: PLN, EUR, USD, GBP, CHF, AUD, CAD, CZK, DKK, HUF, NOK, SEK, ZAR.

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

to 29/01/2023

§19 (2)(f) in the case of a Citicard, after five unsuccessful attempts to use the Citicard using 3D Secure. Such deactivation (blockade) is temporary and only covers transactions that involve the use of the 3D Secure Service

from 30/01/2023

§19 (2)(f) in the case of a Citicard, after five unsuccessful attempts to use the Citicard using 3D Secure Authentication. The blockade is temporary, applies only to transactions made using 3D Secure Authentication and is kept until the Customer re-sets the ePIN. In

and will last until the Customer unblocks payments using the 3D Secure Service. In such a case, Payment Orders may still be made using the Citicard if they do not require the 3D Secure Service; or	such a case, Payment Orders may still be made using the Citicard if they do not require the 3D Secure Authentication; or
Legal and factual basis for the revision	
TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS	
20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:	
(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)	
Revision triggers	
Clarification of the provisions regarding the use of a Citicard and introduction of changes in the authorization of online transactions.	
to 29/01/2023	from 30/01/2023
§20 (6) Immediately after receiving the Citicard, the Customer must activate it, and in the case of a Debit Card, excluding a Virtual Card, sign it permanently. A Citicard can be activated and a PIN code can be assigned through the Citibank Online Electronic Banking Service, via Citi Mobile, the CitiPhone Telephone Banking Service or at our Branch.	§20 (6) Immediately after receiving the Citicard, the Customer must activate it and assign PIN and ePIN codes, and in the case of a Debit Card, excluding the Virtual Card, sign it permanently. A Citicard can be activated and a PIN code can be assigned through the Citibank Online Electronic Banking Service, via Citi Mobile, the CitiPhone Telephone Banking Service or at our Branch. The Customer may assign the ePIN via Citibank Online or Citi Mobile.
Legal and factual basis for the revision	
TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS	
20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:	
(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)	
Revision triggers	
Clarification of the provisions regarding the use of a Citicard and introduction of changes in the authorization of online transactions.	
to 29/01/2023	from 30/01/2023
§20 (10) If Subscription has been established, individual payment transactions under a given Subscription will also be executed after replacing the Card with a new one after its expiry, without the need to submit a new Payment Order.	deleted
Legal and factual basis for the revision	
TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS	
20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:	
(...) e) the Bank decides to cease offering a given product or service.	
Revision triggers	
Clarification of the provisions regarding the use of a Citicard.	
to 29/01/2023	from 30/01/2023
§20 (22) A cashless transaction made using a Citicard under a Payment Order or Pay with a Card and Withdraw is considered to be authorized if it has been confirmed by using the Citicard PIN or by Authentication on a Mobile Device or by Citibank Online Authentication or through Mobile Authentication, in the cases specified in § 19 (16), or by signing a debit document by the Customer in accordance with the signature placed on the Debit Card. By authorizing the transaction, the Customer gives his/her consent to debiting the Account with the amount of the transaction together with the fees and commissions resulting from the TFC. In the case of a device where transactions are initiated by confirming the fact of possessing the card, authorization is effected by way of physical presentation of the Debit Card on the device and confirmation with the Debit Card PIN. If the legal provisions	§20 (22) A cashless transaction made using a Citicard under a Payment Order or Pay with a Card and Withdraw is considered to be authorized if it has been confirmed by using the Citicard PIN or by Authentication on a Mobile Device or by Citibank Online Authentication or through 3D Secure Authentication or Mobile Authentication, in the cases specified in § 18 (16), or by signing a debit document by the Customer in accordance with the signature placed on the Debit Card. By authorizing the transaction, the Customer gives his/her consent to debiting the Account with the amount of the transaction together with the fees and commissions resulting from the TFC. In the case of a device where transactions are initiated by confirming the fact of possessing the card, authorization is effected by way of physical presentation of the Debit Card on the device and confirmation with the Debit Card PIN. If the legal provisions do not require strong authentication, authorization

do not require strong authentication, authorization is carried out by way of physical presentation of the Debit Card on the device.	is carried out by way of physical presentation of the Debit Card on the device.
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS</p> <p>20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)</p> <p>Revision triggers Clarification of the provisions regarding the use of a Citicard and introduction of changes in the authorization of online transactions.</p>	
to 29/01/2023	from 30/01/2023
<p>§20 (27) In the case of transactions made remotely, without physical presentation of a Debit Card (by telephone, in writing or via the Internet), a transaction shall be deemed authorized by providing Debit Card data or Customer data, depending on the requirements of the Recipient, including the first and last name, the Identification Code, the number and expiry date of the Debit Card or the CVC2 code and authorizing the transaction (if so required by the Bank) with the Authorization Code or using Mobile Authentication, or Citibank Online Authentication, or Authentication on a Mobile Device.</p>	<p>§20 (27) In the case of transactions made remotely, without physical presentation of a Debit Card (by telephone, in writing or via the Internet), a transaction shall be deemed authorized by the Customer by providing Debit Card data or Customer data, depending on the requirements of the Recipient, including the first and last name, the Identification Code, the number and expiry date of the Debit Card or the CVC2 code and authorizing the transaction (if so required by the Bank) by 3D Secure Authentication or Mobile Authentication, or Citibank Online Authentication, or Authentication on a Mobile Device.</p>
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS</p> <p>20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)</p> <p>Revision triggers Clarification of the provisions regarding the use of a Citicard and introduction of changes in the authorization of online transactions.</p>	
to 29/01/2023	from 30/01/2023
<p>§20 (28) The Bank shall make available to Customers a feature that secures transactions effected without physical use of the Debit Card on the Internet in the form of a 3D Secure Service or via Mobile Authentication, or via Citibank Online Authentication. The Recipient of a transaction carried out without physical use of the Debit Card through the Internet may require additional confirmation with a 3D Secure Password or through Mobile Authorization, or through Citibank Online Authorization.</p>	<p>§20 (28) The Bank shall make available to Customers a feature that secures transactions effected without physical use of the Debit Card on the Internet in the form of a 3D Secure Authentication or via Mobile Authentication, or Citibank Online Authentication. The Recipient of a transaction carried out without physical use of the Debit Card through the Internet may require additional confirmation with a 3D Secure Password or through Mobile Authorization, or through Citibank Online Authorization.</p>
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS</p> <p>20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that: (...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)</p> <p>Revision triggers Clarification of the provisions regarding the use of a Citicard and introduction of changes in the authorization of online transactions.</p>	
to 29/01/2023	from 30/01/2023
<p>§21 (5) b) remote transactions without the physical use of the Debit Card, including Subscriptions.</p>	<p>§21 (5) b) remote transactions without the physical use of the Debit Card.</p>
Legal and factual basis for the revision	
<p>TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS</p>	

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) e) the Bank decides to cease offering a given product or service.

Revision triggers

Change of the provision regarding transactions made remotely using a Virtual Card.

to 29/01/2023

§23 (2) Citi Mobile is available as an application by downloading and installing the application adapted to iOS 8.0 and higher or Android 4.04 and higher.

from 30/01/2023

§23 (2) Citi Mobile is available as an application by downloading and installing the application adapted to iOS or Android. A detailed description can be found in the terms and conditions of the application in the Rules of Use of "Citi Mobile® Application".

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding operating system requirements for Citi Mobile.

to 29/01/2023

No provision

from 30/01/2023

§27 (5) If it is not possible to access Citibank Online, the Bank may deliver the Statement free of charge in electronic form to the Customer's Primary Email Address or if the Customer's Primary Email Address is unavailable, in paper, free of charge, to the Customer's correspondence address.

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding the delivery of the Statement free of charge.

to 29/01/2023

§31 (4) If the Customer holds multiple Foreign Currency Subaccounts in one currency, the Customer selects in Citi Mobile one of the Foreign Currency Subaccounts for each of the currencies for which the Citibank Global Wallet service will be active. The Customer may have one Foreign Currency Subaccount active in Citibank Global Wallet, in each of the following currencies: EUR, USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF.

from 30/01/2023

§31 (4) If the Customer holds multiple Foreign Currency Subaccounts in one currency, the Customer selects in Citi Mobile one of the Foreign Currency Subaccounts for each of the currencies for which the Citibank Global Wallet service will be active. The Customer may have one Foreign Currency Subaccount active in Citibank Global Wallet, in each of the following currencies: EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF.

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers:

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

to 29/01/2023

from 30/01/2023

<p>§37 (12) In the case of a complaint not related to payment services provided by the Bank, the Bank may reply to a submitted complaint or grievance:</p> <p>a) in a letter sent to the Customer's current mailing address;</p> <p>b) by email, at the Customer's request, to the Customer's Primary Email Address provided to the Bank.</p>	<p>§37 (12) In the case of a complaint not related to payment services provided by the Bank, the Bank may reply to a submitted complaint or grievance:</p> <p>a) in a letter sent to the Customer's current mailing address;</p> <p>b) by email, at the Customer's request, to the Customer's Primary Email Address provided to the Bank,</p> <p>c) via Citibank Online – as a cc of a message sent concurrently as provided for in a) or b).</p>
---	---

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding the response to a submitted complaint.

to 29/01/2023	from 30/01/2023
<p>§37 (12) In the case of a complaint related to payment services provided by the Bank, the Bank shall reply to a submitted complaint or grievance in paper form or, after such form is agreed with the Customer, on any other durable medium.</p>	<p>§37 (12) In the case of a complaint related to payment services provided by the Bank, the Bank will respond to the complaint or grievance in paper form or after agreement with the Customer, by electronic mail sent to the Customer's Primary Email Address provided to the Bank, via Citibank Online – as a cc of a message sent concurrently in paper form or by electronic mail.</p>

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding the response to a submitted complaint.

to 29/01/2023	from 30/01/2023
<p>§39 (4) The Customer shall notify the Bank of any changes to the Personal Data submitted to the Bank. A change in Personal Data should be notified immediately at the Branch or through the CitiPhone Telephone Banking Service or through the Citibank Online Electronic Banking Service to the extent envisaged for these services.</p>	<p>§39 (4) The Customer shall notify the Bank of any changes to the Personal Data submitted to the Bank. A change in Personal Data should be notified immediately at the Branch or through the CitiPhone Telephone Banking Service or through the Citibank Online Electronic Banking Service, or the Citi Mobile Banking Service to the extent envisaged for these services.</p>

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, unless such change infringes on the Customer's interests, (...)

Revision triggers

Clarification of the provisions regarding the notification of the Bank of changes in Personal Data.

Other amendments to the Terms and Conditions of Bank Accounts and their annexes are of an editorial and ordering nature. The numbering and references in the document have been changed accordingly.

List of changes in the List of Cut-Off Hours

to 29/01/2023

Internal transfer order:

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 Hour	Date of posting on the payment service provider's account Recipients for Payment Orders placed before the Cut-Off Hour
Domestic transfer order in PLN	PLN	15:30	D
As part of the service Express Elixir and BLIK phone transfer	PLN	22:30 available 24 hours, 7 days a week	D
SEPA transfer order	EUR	14:00	D+1
Other – Standard mode	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF, HRK, ZAR, RUB	14:00	D+2
Other – Urgent mode	EUR, USD	14:00	D
	PLN	12:30	
	GBP, DKK, NOK, CAD, HUF, ZAR, CHF	11:30	
	HRK	10:30	
	SEK, CZK, RUB	09:30	
	JPY	11:45	D+1
As part of the service CGT	PLN, EUR and other foreign currencies	22:30	D

D – the date of submission of the Payment Order being a transfer order.

from 30/01/2023

Internal transfer order:

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 Hour	Date of posting on the payment service provider's account Recipients for Payment Orders placed before the Cut-Off Hour
Domestic transfer order in PLN	PLN	15:30	D
As part of the service Express Elixir and BLIK phone transfer	PLN	22:30, available 24 hours, 7 days a week	D
SEPA transfer order	EUR	14:00	D+1
In the EEA currencies in the EEA – standard mode	EUR, GBP, DKK, CHF, SEK, PLN, NOK, CZK, HUF	14:00	D+1
Other – Standard mode	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF, ZAR	14:00	D+2
	EUR, USD	14:00	

Other – Urgent mode	PLN	12:30	D
	GBP, DKK, NOK, CAD, HUF, ZAR, CHF	11:30	
	SEK, CZK	09:30	
	JPY	11:45	D+1

D – the date of submission of the Payment Order being a transfer order.

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

- (a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)
- (...) (e) the Bank decides to cease offering a given product or service.

Revision triggers:

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount account kept in the foreign currency Russian Ruble (RUB).

List of changes in the Rules for Submitting Payment Orders

to 29/01/2023

Type of Payment Order	Information required to execute a payment transaction
A transfer order, a SEPA transfer order, a transfer order in a foreign currency, an internal transfer order	<p>An internal transfer order in PLN and a transfer order in PLN to a bank operating in the territory of the Republic of Poland and an internal transfer order in euro and other foreign currencies:</p> <ul style="list-style-type: none"> - account number from which the order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - currency and amount of the payment transaction - Recipient's account number in the NRB format or, in the case of the internal transfer order between Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - Recipient's name (does not apply to internal transfer order between Customer's accounts maintained with the Bank) - transfer title (does not apply to internal transfer order between the Customer's accounts maintained with the Bank, executed via Citibank Online) <p>A cross-border transfer order in PLN, a foreign currency transfer order, a cross-border transfer order in a foreign currency, a SEPA transfer order and a cross-border transfer order in euro:</p> <ul style="list-style-type: none"> - account number from which the order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - currency and amount of the payment transaction - the Recipient's account number in IBAN format for countries whose account number is marked in this format. In the case of other countries – Recipient's account number and, excluding SEPA transfer order, Recipient's bank code (SWIFT or BIC or USA BIC, the so-called FW/ABA or Sort Code; if the Customer does not provide the bank code, they should provide full information, including the address of the Recipient's bank) - Recipient's name - transfer title - Recipient's address in the case of a bank operating in Canada - country in which the Recipient's bank operates
BLIK telephone transfer	<ul style="list-style-type: none"> - The name and surname of the Recipient or indication of the Recipient of the transfer - indication of the Personal Account account in PLN from which the order will be executed - Recipient's mobile telephone number - the amount of the payment transaction in PLN - transfer title
Cash deposit	<ul style="list-style-type: none"> - account number in the NRB format or in the NRB format abbreviated to the last 10 digits (the account's "internal number") or, in the case of cash deposits made by the Customer into the Customer's account, indication of the type and currency of account - currency and amount of the payment transaction - Recipient's name - cash deposit title
Cash withdrawal	<ul style="list-style-type: none"> - account number in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - currency and amount of the payment transaction
Direct debit in PLN	<ul style="list-style-type: none"> - payment identifier (a sequence of up to 20 alphanumeric characters, agreed between the Recipient and the Customer) - data of the Recipient – creditor (name, address, NIP) - data of the Customer – payer (name and surname, address) - number of the Customer – payer account, maintained in PLN, in the NRB format - name of the bank which maintains the payment account of the Customer-payer
SEPA Direct Debit	<ul style="list-style-type: none"> - Recipient identifier - data of the Recipient – creditor (name, address, identifier) - data of the Customer – payer (name and surname, address) - account number of the Customer – payer provided in IBAN format and the SWIFT code of Bank Handlowy w Warszawie – the payer's bank
Standing order	<p>internal (in PLN, in EUR or another foreign currency, but only between accounts maintained in the same currency) between accounts of the same Customer or different Customers of the Bank:</p> <ul style="list-style-type: none"> - account number from which the standing order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - Recipient's name (does not apply to standing orders between accounts of one Customer) - standing order execution day - Recipient's account number in the NRB format or, in the case of a standing order between Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - frequency - date of first execution - expiry date of the standing order

	<ul style="list-style-type: none"> - standing order title - amount and currency of payment <p>external in PLN (such standing order may be set up only for an account in PLN and executed in PLN):</p> <ul style="list-style-type: none"> - account number from which the standing order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type of account - Recipient's name - standing order execution day - Recipient's account number in the NRB format - frequency - date of first execution - expiry date of the standing order - standing order title - amount and currency of payment transaction
"Emergency Cash" Service	<ul style="list-style-type: none"> - passport number - account number from which order shall be executed, in the IBAN format - Debit Card number <p>amount of payment transaction in the currency of the country in which cash withdrawal is made</p>

from 30/01/2023

Type of Payment Order	Information required to execute a payment transaction
A transfer order, a SEPA transfer order, a transfer order in a foreign currency, an internal transfer order	<p>An internal transfer order in PLN and a transfer order in PLN to a bank operating in the territory of the Republic of Poland and an internal transfer order in euro and other foreign currencies:</p> <ul style="list-style-type: none"> - account number from which the order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - currency and amount of the payment transaction - Recipient's account number in the NRB format or, in the case of the internal transfer order between Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - Recipient's name (does not apply to internal transfer order between Customer's accounts maintained with the Bank) - transfer title (does not apply to internal transfer order between the Customer's accounts maintained with the Bank, executed via Citibank Online) <p>A cross-border transfer order in PLN, a foreign currency transfer order, a cross-border transfer order in a foreign currency, a SEPA transfer order and a cross-border transfer order in euro:</p> <ul style="list-style-type: none"> - account number from which the order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - currency and amount of the payment transaction - the Recipient's account number in IBAN format for countries whose account number is marked in this format. In the case of other countries – Recipient's account number and, excluding SEPA transfer order, Recipient's bank code (SWIFT or BIC or USA BIC, the so-called FW/ABA or Sort Code; if the Customer does not provide the bank code, they should provide full information, including the address of the Recipient's bank) - Recipient's name - transfer title - Recipient's address in the case of a bank operating in Canada - country in which the Recipient's bank operates
BLIK telephone transfer	<ul style="list-style-type: none"> - The name and surname of the Recipient or indication of the Recipient of the transfer - indication of the Personal Account account in PLN from which the order will be executed - Recipient's mobile telephone number - the amount of the payment transaction in PLN - transfer title
Cash deposit	<ul style="list-style-type: none"> - account number in the NRB format or in the NRB format abbreviated to the last 10 digits (the account's "internal number") or, in the case of cash deposits made by the Customer into the Customer's account, indication of the type and currency of account - currency and amount of the payment transaction - Recipient's name - cash deposit title
Cash withdrawal	<ul style="list-style-type: none"> - account number in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - currency and amount of the payment transaction
Direct debit in PLN	<ul style="list-style-type: none"> - payment identifier (a sequence of up to 20 alphanumeric characters, agreed between the Recipient and the Customer) - data of the Recipient – creditor (name, address, NIP) - data of the Customer – payer (name and surname, address) - number of the Customer – payer account, maintained in PLN, in the NRB format - name of the bank which maintains the payment account of the Customer-payer

SEPA Direct Debit	<ul style="list-style-type: none"> - Recipient identifier - data of the Recipient – creditor (name, address, identifier) - data of the Customer – payer (name and surname, address) - account number of the Customer – payer provided in IBAN format and the SWIFT code of Bank Handlowy w Warszawie – the payer's bank
Standing order	<p>internal (in PLN, in EUR or another foreign currency, but only between accounts maintained in the same currency) between accounts of the same Customer or different Customers of the Bank:</p> <ul style="list-style-type: none"> - account number from which the standing order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - Recipient's name (does not apply to standing orders between accounts of one Customer) - standing order execution day - Recipient's account number in the NRB format or, in the case of a standing order between Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type and currency of account - frequency - date of first execution - expiry date of the standing order - standing order title - amount and currency of payment <p>external in PLN (such standing order may be set up only for an account in PLN and executed in PLN):</p> <ul style="list-style-type: none"> - account number from which the standing order shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits (the account's "internal number") or indication of the type of account - Recipient's name - standing order execution day - Recipient's account number in the NRB format - frequency - date of first execution - expiry date of the standing order - standing order title - amount and currency of payment transaction

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers

Withdrawal of the "Emergency Cash" service from the Bank's offer.

List of changes in the Table of Interest Rates for the Personal Account

to 29/01/2023

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

from 30/01/2023

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

Legal and factual basis for the revision

TERMS AND CONDITIONS OF BANK ACCOUNTS § 39. MISCELLANEOUS PROVISIONS

20. The Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the event that:

(a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Agreement, (...)

(...) (e) the Bank decides to cease offering a given product or service.

Revision triggers:

Withdrawal from the Bank's offer of the Foreign Currency Subaccount kept in the foreign currency Croatian Kuna (HRK) due to Croatia's accession to the eurozone on the basis of Council Regulation (EU) 2022/1207 of 12 July 2022 amending Regulation (EC) No 974/98 as regards the introduction of the euro in Croatia and the relevant provisions of Croatian law.

Withdrawal from the Bank's offer of the Foreign Currency Subaccount held in the foreign currency Russian Ruble (RUB) on the basis of the Bank's decision.

Other amendments to the Terms and Conditions of Bank Accounts and their annexes are of an editorial and ordering nature. The numbering and references in the document have been changed accordingly.