

You can find the amendments to the Terms and Conditions of Citibank Credit Cards in the table below.

## Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. (“Terms and Conditions”)

Pursuant to § 28(1) of the Terms and Conditions of Credit Cards the Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) an amendment to or introduction of new laws and regulations applicable to the banking and/or financial sector or an amendment to any recommendations, guidelines or good practices by any institution supervising or linked to the banking sector relevant to the mutual rights and obligations of the parties to the Agreement.

**Factual basis for the revision:** Update of the provisions regarding the submission and handling of complaints in connection with the amendment to the Act of 5 August 2015 on the handling of complaints by financial market entities, on the Financial Ombudsman and on the Financial Education Fund (Journal of Laws of 2015, item 1348, as amended; the “Amendment”).

The change covers the method used by the Bank to respond to a submitted complaint – once the amended Terms and Conditions enter into force, the Bank will provide responses to all types of complaints via the channel through which the Customer submitted the complaint, unless the Customer requests otherwise. Until now, by default, the Bank has responded in writing (paper form). Regardless of the channel used to submit the complaint, the Customer may specify whether they wish to receive the Bank’s response at their Primary E-mail Address or to their current correspondence address.

Editorial changes (removal of typographical errors, alignment with the terminology introduced by the Amendment) and some other organizational changes (renumbering of editorial units, update of the Journal of Laws reference number) have also been introduced in line with the legal basis for the revision.

Wording before revision	Wording after revision
<p>§ 13(14) The Bank shall accept complaints from Customers:</p> <ul style="list-style-type: none"> <li>a) in written form – on a document submitted personally at a Bank Branch during the working hours of the Branch or sent to the following address: Citi Handlowy, Biuro Obsługi Reklamacji i Zapytań Klientów [Customer Complaint and Inquiry Office], ul. Golezowska 6, 01-260 Warszawa 42, or sent to the Bank’s Electronic Delivery Address AE: PL-51087-16873-WFBWS-31</li> <li>b) in oral form – made by phone or personally for the record during the Customer’s visit at a Bank Branch;</li> <li>c) in electronic form – via the Citibank Online Service after logging in to the webpage under the “Contact the Bank” tab or through an email message to the Bank’s email address: listybh@citi.com.</li> </ul> <p>The up-to-date contact details for submitting complaints are available on the Bank’s website (<a href="http://www.online.citibank.pl">www.online.citibank.pl</a>).</p>	<p>§ 13(14) The Bank shall accept complaints from Customers:</p> <ul style="list-style-type: none"> <li>a) in written form: <ul style="list-style-type: none"> <li>– at a Branch of the Bank during its business hours or in a letter sent to the following address: Citi Handlowy, Biuro Obsługi Reklamacji i Zapytań Klientów [Customer Complaint and Inquiry Office], ul. Golezowska 6, 01-260 Warszawa 42;</li> <li>– via Citibank Online after logging and going to the “Contact” tab or sending a message to the Bank’s email address listybh@citi.com or to the Electronic Delivery Address of the Bank: AE: PL-51087-16873-WFBWS-31;</li> </ul> </li> <li>b) in oral form – made by phone or personally for the record during the Customer’s visit at a Bank Branch;</li> </ul> <p>The up-to-date contact details for submitting complaints are available on the Bank’s website (<a href="http://www.citibank.pl">www.citibank.pl</a>).</p>
<p>§ 13(21) In particularly complicated cases which make it impossible to examine the complaint and respond to it within the periods referred to in Clause 20 above, the Bank shall send information to the Customer, in which it will:</p> <ul style="list-style-type: none"> <li>a) explain the reasons for the delay;</li> <li>b) indicate the circumstances that need to be determined to examine the case;</li> <li>c) specify the expected time for examining and responding to the complaint, which may not exceed 60 days from the date of receiving a complaint not related to payment services provided by the Bank or 35 business days from the date of receiving a complaint related to the rights and obligations arising under the Payment Services Act of 19 August 2011.</li> </ul> <p>In order for the deadlines referred to in Clauses 20 and 21(c) above to be kept, it is enough for the Bank to send a response before they elapse, and in the case of responses to complaints regarding the rights and obligations arising under the Payment Services Act of 19 August 2011 given in writing, it is enough for the Bank to mail the response at a post office of the designated postal operator within the meaning of Article 3 point 13 of the Postal Law of 23 November 2012 (Journal of Laws 2017, item 1481, and Journal of Laws 2018, items 106, 138 and 650).</p>	<p>§ 13(21) In particularly complicated cases which make it impossible to examine the complaint and respond to it within the periods referred to in Clause 20 above, the Bank shall send information to the Customer, in which it will:</p> <ul style="list-style-type: none"> <li>a) explain the reasons for the delay;</li> <li>b) indicate the circumstances that need to be determined to examine the case;</li> <li>c) specify the expected time for examining and responding to the complaint, which may not exceed 60 days from the date of receiving a complaint not related to payment services provided by the Bank or 35 business days from the date of receiving a complaint related to the rights and obligations arising under the Payment Services Act of 19 August 2011.</li> </ul> <p>In order for the deadlines referred to in Clauses 20 and 21(c) above to be kept, it is enough for the Bank to send a response before they elapse, and in the case of responses to complaints regarding the rights and obligations arising under the Payment Services Act of 19 August 2011 given to mailing address – to mail the response at a post office of the designated postal operator within the meaning of Article 3 point 13 of the Postal Law of 23 November 2012 (Journal of Laws 2025, item 366).</p>

<p>§ 13(22) In the event of a complaint not relating to the rights and obligations arising under the Payment Services Act of 19 August 2011, the Bank may respond to a complaint:</p> <ul style="list-style-type: none"> <li>a) in paper form to the current mailing address of the Customer;</li> <li>b) upon the Customer's request – by email to the Customer's Primary E-mail Address communicated to the Bank;</li> <li>c) via Citibank Online – as a copy of a message sent in parallel to as per points (a) or (b).</li> </ul>	<p>§ 13(22) The Bank shall respond to a submitted complaint:</p> <ul style="list-style-type: none"> <li>a) to the Customer's current mailing address – if the complaint was submitted in writing at a Branch, sent by post, or if the Customer has requested a response in this form;</li> <li>b) to the Customer's Primary E-mail Address – if the complaint was sent to the Bank's e-mail address, or if the Customer has requested a response in this form;</li> <li>c) via Citibank Online (as a copy of the response sent to the Customer's Primary E-mail Address) – if the complaint was sent via Citibank Online;</li> <li>d) to the Customer's Electronic Delivery Address – if the complaint was sent to the Customer's Electronic Delivery Address.</li> </ul>
<p>§ 13(23) In the case of a complaint regarding the rights and obligations arising under the Payment Services Act of 19 August 2011, the Bank shall respond to a complaint in paper form or, after agreement with the Customer, by e-mail to the Customer's Primary E-mail Address communicated to the Bank, via Citibank Online – as a copy of a message sent in parallel in paper form or by e-mail.</p>	<p>Removal and replacement of the content with the new wording of § 13(22) indicated above</p>
<p>§ 13(24) The Bank informs the Customer that:</p> <ul style="list-style-type: none"> <li>a) the Bank's operations are regulated by the Polish Financial Supervision Authority;</li> <li>b) The Customer has the right to request the Financial Ombudsman for help;</li> <li>c) the competent authority in charge of consumer protection is the President of the Office of Competition and Consumer Protection.</li> </ul>	<p>§ 13(23) The Bank informs the Customer that:</p> <ul style="list-style-type: none"> <li>a) the Bank's operations are regulated by the Polish Financial Supervision Authority;</li> <li>b) The Customer has the right to request the Financial Ombudsman for help;</li> <li>c) the competent authority in charge of consumer protection is the President of the Office of Competition and Consumer Protection.</li> </ul>
<p>§ 13(25) If claims resulting from a complaint are not granted, the Customer may object against the position communicated in the response by writing to the Customer Relations Team (Zespół ds. Współpracy z Klientami) at Bank Handlowy w Warszawie S.A. at the following address: Citi Handlowy Zespół ds. Współpracy z Klientami ul. Golezowska 6 01-260 Warszawa 42 and request the Financial Ombudsman to review the case.</p>	<p>§ 13(24) If claims resulting from a complaint are not granted, the Customer may object against the position communicated in the response by writing to the Customer Relations Team (Zespół ds. Współpracy z Klientami) at Bank Handlowy w Warszawie S.A. at the following address: Citi Handlowy Zespół ds. Współpracy z Klientami ul. Golezowska 6 01-260 Warszawa 42 and request the Financial Ombudsman to review the case.</p>
<p>§ 13(26) Any disputes between the Customer and the Bank may be resolved:</p> <ul style="list-style-type: none"> <li>a) at the request of the Customer – by the Banking Ombudsman of the Polish Bank Association, in accordance with the Rules of Procedure of the Banking Ombudsman Service (Regulamin Bankowego Arbitrażu Konsumenckiego) (website: <a href="https://zbp.pl/dla-klientow/arbitrer-bankowy">https://zbp.pl/dla-klientow/arbitrer-bankowy</a>). The Banking Ombudsman may only hear disputes between consumers and banks – members of the Polish Bank Association or non-members of the Polish Bank Association, which have filed a declaration of submission to decisions of the Banking Ombudsman and to enforcement of the Ombudsman's judgments, in the case of which the value in dispute is not higher than PLN 12,000. The proceedings are initiated at the consumer's request (including attachments, if necessary), made in writing or electronically. A request to initiate proceedings should contain the consumer's data, including contact details, the name of the bank, the exact description of the request, the underlying reasons and supporting documents, the value in dispute, and the consumer's signature. A request may be filed at the Banking Ombudsman's Office or sent by mail or electronically to the Banking Ombudsman's address. When submitting a request, the consumer must pay a fee of PLN 50 by transfer to the Banking Ombudsman's account. If the value in dispute is less than PLN 50, the fee is PLN 20.</li> </ul>	<p>§ 13(25) Any disputes between the Customer and the Bank may be resolved:</p> <ul style="list-style-type: none"> <li>a) at the request of the Customer – by the Banking Ombudsman of the Polish Bank Association, in accordance with the Rules of Procedure of the Banking Ombudsman Service (Regulamin Bankowego Arbitrażu Konsumenckiego) (website: <a href="https://zbp.pl/dla-klientow/arbitrer-bankowy">https://zbp.pl/dla-klientow/arbitrer-bankowy</a>). The Banking Ombudsman may only hear disputes between consumers and banks – members of the Polish Bank Association or non-members of the Polish Bank Association, which have filed a declaration of submission to decisions of the Banking Ombudsman and to enforcement of the Ombudsman's judgments, in the case of which the value in dispute is not higher than PLN 12,000. The proceedings are initiated at the consumer's request (including attachments, if necessary), made in writing or electronically. A request to initiate proceedings should contain the consumer's data, including contact details, the name of the bank, the exact description of the request, the underlying reasons and supporting documents, the value in dispute, and the consumer's signature. A request may be filed at the Banking Ombudsman's Office or sent by mail or electronically to the Banking Ombudsman's address. When submitting a request, the consumer must pay a fee of PLN 50 by transfer to the Banking Ombudsman's account. If the value in dispute is less than PLN 50, the fee is PLN 20.</li> </ul>

<p>b) at the request of an Individual Customer or a natural person who is an entrepreneur – by the Financial Ombudsman as per the Act of 5 August 2015 on the handling of complaints by financial market operators and on the Financial Ombudsman (website of the Financial Ombudsman: <a href="http://rf.gov.pl/">http://rf.gov.pl/</a>). The proceedings shall be initiated at the consumer's request. The request together with supporting documentation should be sent to the address of the Financial Ombudsman's Office or via the ePUAP platform. When filing a request, the consumer will need to pay a fee of PLN 50 by wire transfer to the account of the Financial Ombudsman's Office, or may request an exemption.</p> <p>c) at the request of a Customer – by the Arbitration Court of the Polish Financial Supervision Authority in accordance with the Rules of Procedure of the Court (website: <a href="https://www.knf.gov.pl/dla_rynku/sad_polubowny_przy_KNF">https://www.knf.gov.pl/dla_rynku/sad_polubowny_przy_KNF</a>). The Arbitration Court offers two paths for resolving a dispute: mediation towards a settlement between the parties to the dispute involving a mediator or arbitration proceedings, in which the dispute is resolved through a judgment of the Arbitration Court. In order for mediation to commence both parties to the dispute must agree to it. A consumer will need to pay a fee of PLN 50 for mediation proceedings. As a rule, the Arbitration Court hears cases where the value in dispute is at least PLN 500 and cases involving non-property rights. Simplified arbitration proceedings are conducted in cases where the value in dispute does not exceed PLN 10,000 and all the documents required in such proceedings are delivered electronically. For arbitration proceedings to commence both parties to the dispute must agree to it. A completed agreement form should be sent to the address of the Arbitration Court. If the other party does not consent to arbitration proceedings, such proceedings cannot be conducted. The fee for simplified arbitration proceedings is PLN 150. The arbitration case registration fee is PLN 250 for a value in dispute of up to PLN 50,000, PLN 500 for a value in dispute of up to PLN 100,000, and PLN 1,000 for a value in dispute above PLN 100,000.</p> <p>d) by a Polish common court with substantive and territorial jurisdiction, as determined pursuant to the Code of Civil Procedure</p> <p>e) The Customer may resort to out-of-court settlement of a dispute regarding an agreement concluded via the website or through other electronic means by using the ODR platform, which operates in EU countries and is available at: <a href="http://ec.europa.eu/consumers/odr/">http://ec.europa.eu/consumers/odr/</a>.</p>	<p>b) at the request of an Individual Customer or a natural person who is an entrepreneur – by the Financial Ombudsman as per the Act of 5 August 2015 on the handling of complaints by financial market operators, on the Financial Ombudsman and on Financial Education Fund (website of the Financial Ombudsman: <a href="http://rf.gov.pl/">http://rf.gov.pl/</a>). The proceedings shall be initiated at the consumer's request. The request together with supporting documentation should be sent to the address of the Financial Ombudsman's Office or via the ePUAP platform. When filing a request, the consumer will need to pay a fee of PLN 50 by wire transfer to the account of the Financial Ombudsman's Office, or may request an exemption.</p> <p>c) at the request of a Customer – by the Arbitration Court of the Polish Financial Supervision Authority in accordance with the Rules of Procedure of the Court (website: <a href="https://www.knf.gov.pl/dla_rynku/sad_polubowny_przy_KNF">https://www.knf.gov.pl/dla_rynku/sad_polubowny_przy_KNF</a>). The Arbitration Court offers two paths for resolving a dispute: mediation towards a settlement between the parties to the dispute involving a mediator or arbitration proceedings, in which the dispute is resolved through a judgment of the Arbitration Court. In order for mediation to commence both parties to the dispute must agree to it. A consumer will need to pay a fee of PLN 50 for mediation proceedings. As a rule, the Arbitration Court hears cases where the value in dispute is at least PLN 500 and cases involving non-property rights. Simplified arbitration proceedings are conducted in cases where the value in dispute does not exceed PLN 10,000 and all the documents required in such proceedings are delivered electronically. For arbitration proceedings to commence both parties to the dispute must agree to it. A completed agreement form should be sent to the address of the Arbitration Court. If the other party does not consent to arbitration proceedings, such proceedings cannot be conducted. The fee for simplified arbitration proceedings is PLN 150. The arbitration case registration fee is PLN 250 for a value in dispute of up to PLN 50,000, PLN 500 for a value in dispute of up to PLN 100,000, and PLN 1,000 for a value in dispute above PLN 100,000.</p> <p>d) by a Polish common court with substantive and territorial jurisdiction, as determined pursuant to the Code of Civil Procedure</p> <p>e) The Customer may resort to out-of-court settlement of a dispute regarding an agreement concluded via the website or through other electronic means by using the ODR platform, which operates in EU countries and is available at: <a href="http://ec.europa.eu/consumers/odr/">http://ec.europa.eu/consumers/odr/</a>.</p>
§ 13(27) A Customer benefiting from the Concierge Service acknowledges that in order for his/her complaints as described in the "Terms and Conditions of Concierge Services" to be handled, the Bank needs to provide the personal data necessary to process the Customer's complaint to the external vendor of the Concierge Service.	§ 13(26) A Customer benefiting from the Concierge Service acknowledges that in order for his/her complaints as described in the "Terms and Conditions of Concierge Services" to be handled, the Bank needs to provide the personal data necessary to process the Customer's complaint to the external vendor of the Concierge Service.

## Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. ("Terms and Conditions")

Pursuant to § 28(1) of the Terms and Conditions of Credit Cards the Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) an amendment to or introduction of new laws and regulations applicable to the banking and/or financial sector or an amendment to any recommendations, guidelines or good practices by any institution supervising or linked to the banking sector relevant to the mutual rights and obligations of the parties to the Agreement.

**Factual basis for the revision:** Adjustment to the expectations of the Office of Competition and Consumer Protection and the Polish Financial Supervision Authority regarding unauthorized transactions. The amendment covers the provision concerning debiting the Card Account in cases where the Bank has refunded a payment transaction identified or reported as unauthorized, or restored the debited Card Account to the status that would have existed had such a transaction not taken place. In the new wording of the Terms and Conditions, one of the grounds for debiting the Card Account has been removed.

Additionally, some organizational changes have been introduced in the form of an update to the numbering of editorial units.

Wording before revision	Wording after revision
<p>§ 14(20) If the Bank has made, as per Clause 16 above, the refund of the amount of a Transaction identified or reported as an unauthorized payment transaction or has restored the Card Account balance that would have existed if such a transaction had not taken place, the Bank may debit the Card Account with an amount constituting the equivalent of the amount refunded to the Customer or the relevant portion thereof, if as a result of further enquiry as per § 13.18.- § 13.23 of the Terms and Conditions, the Bank:</p> <ul style="list-style-type: none"> <li>a) confirms that the Customer Authorized the Transaction, or</li> <li>b) the Bank has good and duly documented reasons to suspect a fraud on the Customer's part, and the Bank has notified law enforcement authorities of the same in writing; or</li> <li>c) confirms that the Customer reported the unauthorized payment transaction to the Bank after the lapse of 13 months from the date when the Card Account had been debited, or</li> <li>d) confirms that the Customer is liable for an unauthorized Payment Transaction up to the Polish currency equivalent of EUR 50, in accordance with Clause 13 above, or</li> <li>e) confirms that the Customer caused the unauthorized Payment Transaction intentionally or as a result of willful or grossly negligent violation of at least one of the obligations provided for in § 14.1.-§ 14.4. of the Terms and Conditions, § 17.27. of the Terms and Conditions or point 44 of the "Citi Mobile Application" Rules.</li> </ul> <p>The Bank may debit the Card Account if at least one of the circumstances indicated in points (a)-(e) above applies.</p>	<p>§ 14(20) If the Bank has made, as per Clause 16 above, the refund of the amount of a Transaction identified or reported as an unauthorized payment transaction or has restored the Card Account balance that would have existed if such a transaction had not taken place, the Bank may debit the Card Account with an amount constituting the equivalent of the amount refunded to the Customer or the relevant portion thereof, if as a result of further enquiry as per § 13.18.- § 13.22 of the Terms and Conditions, the Bank:</p> <ul style="list-style-type: none"> <li>a) confirms that the Customer Authorized the Transaction, or</li> <li>b) the Bank has good and duly documented reasons to suspect a fraud on the Customer's part, and the Bank has notified law enforcement authorities of the same in writing; or</li> <li>c) confirms that the Customer reported the unauthorized payment transaction to the Bank after the lapse of 13 months from the date when the Card Account had been debited, or</li> <li>d) confirms that the Customer is liable for an unauthorized Payment Transaction up to the Polish currency equivalent of EUR 50, in accordance with Clause 13 above.</li> </ul> <p>The Bank may debit the Card Account if at least one of the circumstances indicated in points (a)-(d) above applies.</p>
<p>§ 14(21) Having completed an enquiry if at least one of the circumstances indicated in Clause 20(a)-(e) above applies, the Bank, along with giving a negative response to the complaint, will request the Customer to return the amount transferred to the Customer under Clause 16 above, within the time-limit specified in the request, no less than 14 days. If the amount is not returned within the time-limit specified in the request, the Bank may debit the Card Account as per Clause 20 above after the lapse of the time-limit to no effect.</p>	<p>§ 14(21) Having completed an enquiry if at least one of the circumstances indicated in Clause 20(a)-(d) above applies, the Bank, along with giving a negative response to the complaint, will request the Customer to return the amount transferred to the Customer under Clause 16 above, within the time-limit specified in the request, no less than 14 days. If the amount is not returned within the time-limit specified in the request, the Bank may debit the Card Account as per Clause 20 above after the lapse of the time-limit to no effect.</p>

The numbering and references in the Terms and Conditions of Citibank Credit Cards have been adjusted.