

You will find revisions to particular documents in the table below.

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards arise from adoption of a new instant payment method in Citi Mobile, a mobile banking service - BLIK Transactions.

Prior to revision	After revision
No definition.	§ 1 (4) BLIK Links Database - database of BLIK Telephone transfer recipients, maintained by Polski Standard Płatności Sp. z o.o. with its registered office in Warsaw.
No definition.	§ 1(29) BLIK Code - a sequence of numbers generated via Citi Mobile and used for BLIK Transactions.
No definition.	§ 1 (31) Personal Account - a bank account maintained in PLN (with an option to open a Foreign Currency Sub-Account) in accordance with applicable law, opened in the name and on behalf of the Client by the Bank on the basis of the "Citibank Personal Account" Bank Account Agreement or the Deposit Product Agreement.
No definition.	§ 1 (71) BLIK Account - Card or Personal Account designated to be debited with a BLIK Transaction amount or to be credited with a BLIK Telephone Transfer amount.
No definition.	§ 1 (80) BLIK System (BLIK) - a mobile payments system managed by Polski Standard Płatności Sp. z o.o. with its registered office in Warsaw, which enables BLIK Transactions.
<p>§ 1 (72) Transaction - Cash withdrawal, Internal PLN transfer, Domestic PLN transfer or payment for goods and services purchased using a Card, Contactless Medium or Mobile Device, including:</p> <p>a) Contactless Transaction - A Non-Cash or Cash Transaction performed with the use of a Card, Contactless Medium or a Mobile Device equipped with a Contactless Module, at points of sale, ATMs or other terminals equipped with a Contactless Reader and enabling this type of Transactions.</p> <p>b) a Non-Cash Transaction - any payment for purchased goods and services made at sales or service points, as well as any payment made without the physical usage of a Card, in particular orders placed by post, telephone, electronic means or via Citibank Online.</p> <p>c) Cash Transaction - Cash withdrawal at ATMs, banks or other financial institutions.</p> <p>d) Special Transaction - a Transaction subject to repayment, interest and fees or commissions charged on the terms set forth in the Terms and Conditions and the Table of Fees and Commissions for Cash Transactions, i.e. .:</p> <ul style="list-style-type: none"> - cash disbursement against a credit Limit for any consumer purpose in the form of an Internal PLN Transfer or A Domestic PLN Transfer, - a Transaction with entities providing games of chance and gambling services in accordance with the Act on Gambling of 19 November 2009, - a Transaction with entities providing services in the scope of currency exchange, virtual currencies and means of payment, as well as exchange intermediaries. 	<p>§ 7 (81) Transaction - Cash withdrawal, Internal PLN Transfer, Domestic PLN Transfer or payment for goods and services purchased using a Card, Contactless Medium or Mobile Device, including:</p> <p>a) Contactless Transaction - A Non-Cash or Cash Transaction performed with the use of a Card, Contactless Medium or a Mobile Device equipped with a Contactless Module, at points of sale, ATMs or other terminals equipped with a Contactless Reader and enabling this type of Transactions.</p> <p>b) a Non-Cash Transaction - any payment for purchased goods and services made at sales or service points, as well as any payment made without the physical usage of a Card, in particular orders placed by post, telephone, electronic means or via Citibank Online.</p> <p>c) BLIK Transaction - a Transaction in the BLIK System performed on the terms and within the scope specified in these Terms and Conditions:</p> <ul style="list-style-type: none"> • BLIK Payment - a Non-Cash Transaction carried out in the BLIK System, requiring the entry of a BLIK Code. • BLIK Telephone Transfer - a Domestic PLN Transfer or an Internal PLN Transfer executed in the BLIK System on the basis of an instruction submitted to Citi Mobile, whereby funds are transferred to the account of the Recipient registered in the BLIK Links Database and executed in real time on the date of the instruction. A BLIK Telephone Transfer is a Special Transaction.

	<ul style="list-style-type: none"> • BLIK Cash Withdrawal - a Cash Transaction performed without the use of the Card, executed in the BLIK System, requiring the entry of a BLIK Code, whereby cash is withdrawn from an ATM. <p>d) Cash Transaction - Cash withdrawal at ATMs, banks or other financial institutions.</p> <p>e) Special Transaction - a Transaction subject to repayment, interest and fees or commissions charged on the terms set forth in the Terms and Conditions and the Table of Fees and Commissions for Cash Transactions, i.e.:</p> <ul style="list-style-type: none"> - cash disbursement against a credit Limit for any consumer purpose in the form of an Internal PLN Transfer or a Domestic PLN Transfer, BLIK Telephone Transfer - a Transaction with entities providing games of chance and gambling services in accordance with the Act on Gambling of 19 November 2009, - a Transaction with entities providing services in the scope of currency exchange, virtual currencies and means of payment, as well as exchange intermediaries.
<p>§ 2 (1) Cards are used to make payments for goods and services, within the Credit Limit, and to Withdraw cash in the territory of the Republic of Poland and abroad. A Card Transaction is equivalent to the utilization of the Credit Limit by the Client, in full or in part, respectively, and results in debiting the Card Account with the amount corresponding to the amount of the Transaction plus the related commissions, fees and interest due to the Bank.</p>	<p>§ 2 (1) Cards are used to make payments for goods and services, within the Credit Limit, and to Withdraw cash in the territory of the Republic of Poland and abroad. A Transaction is equivalent to the utilization of the Credit Limit by the Client, in full or in part, respectively, and results in debiting the Card Account with the amount corresponding to the amount of the Transaction plus the related due and payable commissions, fees and interest.</p>
<p>§ 6 (5) The Bank shall introduce limits and restrictions, indicated in the Transaction Limits Table, for Card Transactions and Transactions made via Citibank Online.</p>	<p>§ 6 (6) The Bank shall introduce limits and restrictions, indicated in the Transaction Limits Table, for Card Transactions, BLIK Transactions and Transactions made via Citibank Online.</p>
<p>§ 6 (6) The Bank shall be authorized to change any limits of Transactions if it is reasonable due to the security of the Card or Citibank Online and in the event of a change of or introduction of new legal regulations or guidelines issued by supervisory authorities applicable to the performance of the Agreement in respect of limits of Transactions. The Bank notifies the Clients of any change in the Transaction Limits Table using the procedure set forth in §25 (2) of these Terms and Conditions.</p>	<p>§ 6 (7) The Bank is authorized to change any limits of Transactions if it is reasonable due to the security of the payment instrument and in the event of a change of or introduction of new services or new legal regulations or guidelines issued by supervisory authorities regarding performance of the Agreement in respect of limits of Transactions. The Bank notifies the Clients of any change in the Transaction Limits Table using the procedure set forth in §28 (2) of these Terms and Conditions.</p>
<p>No provision.</p>	<p>§ 7 (23) A BLIK Cash Withdrawal instruction is deemed authorized by the Client/User if the Client/User has consented to its execution by logging in to Citi Mobile, generating a BLIK Code, entering the generated BLIK Code at an ATM and confirming the Payment Instruction in Citi Mobile by selecting the appropriate function key to forward the Payment Instruction to the Bank and by performing Mobile Authentication - if the Bank requires strong authentication.</p>
<p>No provision.</p>	<p>§ 7 (24) A BLIK Telephone Transfer instruction is deemed authorized by the Client/User if the Client/User has consented to its execution by logging in to Citi Mobile and confirming the Payment Instruction in Citi Mobile by selecting the appropriate function key to forward the Payment Instruction to the Bank and by performing Mobile Authentication - if the Bank requires strong authentication.</p>
<p>No provision.</p>	<p>§ 7 (25) A BLIK Payment instruction is deemed authorized by the Client/User if the Client/User has consented to its execution by logging in to Citi Mobile, generating a BLIK Code, entering the generated BLIK Code at a point-of-sale (POS) terminal or via an Online Payments Operator selected by the Client/User, confirming the Payment Instruction in Citi Mobile by selecting the appropriate function key to forward the Payment Instruction to the Bank and by performing Mobile Authentication - if the Bank requires strong authentication.</p>

No provision.	§ 7 (26) By authorizing a BLIK Transaction, the Client/User approves debiting of the selected BLIK Account with the amount of such a BLIK Transaction plus the fees and commissions as per the Table of Fees and Commissions.
<p>§ 7 (28) The Client may order the Bank to execute an Internal PLN Transfer or a Domestic PLN Transfer from the Card Account as follows:</p> <ul style="list-style-type: none"> a) via the CitiPhone telephone banking service, b) via Citibank Online; c) via Citi Mobile. 	<p>§ 7 (37) The Client may order the Bank to execute an Internal PLN Transfer or a Domestic PLN Transfer from the Card Account as follows:</p> <ul style="list-style-type: none"> a) via the CitiPhone telephone banking service, b) via Citibank Online; c) via Citi Mobile, d) via a BLIK Telephone Transfer.
<p>§ 7 (29) The Bank shall execute a Payment Instruction if the Credit Limit on the Card Account is sufficient to execute the Transaction and, the Payment Instruction is not connected with any countries or entities covered by international sanctions or embargos, in particular those imposed by the EU, USA or UN and, additionally, an internal PLN transfer order or a domestic PLN transfer order from the Card Account, provided that:</p> <ul style="list-style-type: none"> a) The Client/User has provided or confirmed (including for a Pay by Link Transaction) to the Bank the correct NRB number of the Recipient's existing account necessary to initiate or execute an Internal PLN Transfer or a Domestic PLN Transfer, and b) The Client/User has provided (or confirmed, including for a Pay by Link Transaction) to the Bank all the required information necessary to initiate or execute an Internal PLN Transfer or a Domestic PLN Transfer, i.e. currency, Transaction amount, name of the Recipient and reason for the transfer. 	<p>§ 7 (38) The Bank shall execute a Payment Instruction if the Credit Limit on the Card Account is sufficient to execute the Transaction and, the Payment Instruction is not connected with any countries or entities covered by international sanctions or embargos, in particular those imposed by the EU, USA or UN and, additionally, an internal PLN transfer order or a domestic PLN transfer order from the Card Account, provided that:</p> <ul style="list-style-type: none"> a) The Client/User has provided or confirmed (including for a Pay by Link Transaction) to the Bank the correct NRB number of the Recipient's existing account, and in the case of a BLIK Telephone Transfer, the recipient's telephone number registered in the BLIK Links Database, necessary to initiate or execute an Internal PLN Transfer or a Domestic PLN Transfer, and b) The Client/User has provided (or confirmed, including for a Pay by Link Transaction) to the Bank all the required information necessary to initiate or execute an Internal PLN Transfer or a Domestic PLN Transfer, i.e. currency, Transaction amount, name of the Recipient and reason for the transfer.
<p>§ 7 (40) If a Payment Instruction is received by the Bank on a day that is not a Business Day for the Bank or on a Business Day, but after cut-off hours specified by the Bank in the Cut-Off Hours List, such a Payment Instruction will be deemed received by the Bank on the first Business Day after such a day.</p>	<p>§ 7 (49) If a Payment Instruction is received by the Bank on a day which is not a Business Day for the Bank or on a Business Day, but after the cut-off hours specified by the Bank in the List of Cut-Off Hours, the Payment Instruction shall be considered received by the Bank on the first Business Day following that day, however, BLIK Telephone Transfers shall be executed immediately, and the Recipient's account shall be credited with the transfer amount upon submission of the Payment Instruction which includes such a transfer request. If the authorization covers successive payment transactions, revocation shall apply to all non-executed payment transactions, unless otherwise stipulated by the Client.</p>
<p>§ 7 (47) The Client may repay the Outstanding Balance or its part by means of a Payment Instruction, Transfer Instruction, Internal Transfer, SEPA Transfer or Foreign Currency Transfer, by means of a Cash Deposit, at the Branches or ATMs indicated by the Bank. Repayment of outstanding balance at an ATM or a Bank Branch shall be subject to fees and commissions charged in accordance with the Table of Fees and Commissions. The instruction to repay will be executed by the Bank, provided that one Business Day prior to the designated repayment day of the Outstanding Balance sufficient funds are available in the account from which the Instruction is to be made.</p>	<p>§ 7 (55) The Client may repay the Outstanding Balance or its part by means of a Payment Instruction, Transfer Instruction, Internal Transfer, SEPA Transfer or Foreign Currency Transfer, BLIK Telephone Transfer, by means of a Cash Deposit, at the Branches or ATMs indicated by the Bank. Repayment of outstanding balance at an ATM or a Bank Branch shall be subject to fees and commissions charged in accordance with the Table of Fees and Commissions. The instruction to repay will be executed by the Bank, provided that one Business Day prior to the designated repayment day of the Outstanding Balance sufficient funds are available in the account from which the Instruction is to be made.</p>
<p>§ 13 (3) The Card, the User Name and the Identification Code must not be made available to any third parties, and, in particular, they must not be made available for the purpose of effecting a Transaction or submitting a Payment Instruction via the CitiPhone telephone banking service, Citibank Online or at a branch.</p>	<p>§ 14 (3) The Card, the User Name, the Identification Code and the BLIK Code must not be made available to any third parties, and, in particular, they must not be made available for the purpose of effecting a Transaction or submitting a Payment Instruction via the CitiPhone telephone banking service, Citibank Online or at a branch.</p>

<p>§ 13 (16) The Client shall be liable for any unauthorized payment Transactions in their full amounts if the Client caused such Transactions deliberately or as a result of willful or grossly negligent breach of the rules governing the Card, CitiPhone or Citibank Online service as specified in the Agreement, or by failing to notify the Bank immediately about a loss, theft, appropriation of the payment Instrument or unauthorized use or access to the payment Instrument, Identification Code or the device by means of which the Client receives Authorization Codes or performs Mobile Authentication or Citibank Online Authentication.</p>	<p>§ 14 (16) The Client shall be liable for any unauthorized payment Transactions in their full amounts if the Client caused such Transactions deliberately or as a result of willful or grossly negligent breach of the rules governing the Card, BLIK Code, CitiPhone or Citibank Online service as specified in the Agreement, or by failing to notify the Bank immediately about a loss, theft, appropriation of the payment Instrument or unauthorized use or access to the payment Instrument, Identification Code, BLIK Code or the device by means of which the Client receives Authorization Codes, BLIK Codes or performs Mobile Authentication or Citibank Online Authentication.</p>
<p>No provision.</p>	<p>§ 15 (2) If a Card is locked or Disabled no BLIK Transactions may be performed.</p>
<p>§ 16 (24) Neither the Bank nor its employees ask the Client for entering:</p> <ul style="list-style-type: none"> a) Identification Codes; b) CVC2 number placed on the Credit Card; c) Authorization Codes. 	<p>§ 17 (24) Neither the Bank nor its employees ask the Client for entering:</p> <ul style="list-style-type: none"> a) Identification Codes; b) CVC2 number placed on the Credit Card; c) Authorization Codes; d) BLIK Codes.
<p>No provision.</p>	<p style="text-align: center;">Chapter XII BLIK § 19</p> <ol style="list-style-type: none"> 1. The Bank allows Clients/Users to perform BLIK Transactions in Citi Mobile. 2. Funds in a BLIK Telephone Transfer may be received without Card activation. No BLIK Transaction may be performed with a Card that has not been activated. 3. Before making a BLIK Transaction, the Bank will automatically select the Personal Account with a higher available balance or, in the absence of a Personal Account, the Client's Card Account with the highest amount of available funds. The Client may change the account selected by the Bank and choose another account available at the Bank, including the Card Account, as the account to be charged with the Transaction amount. 4. A BLIK payment may be made provided that BLIK Payments are supported by a point of sale (POS) terminal or by the Online Payments Operator selected by the Client/User. BLIK cash withdrawals may be made provided that BLIK Withdrawals are supported by the ATM. A Telephone Transfer may be made provided that BLIK Telephone Transfers are supported by the recipient. 5. The BLIK Code is generated in Citi Mobile. The BLIK Code is valid for 120 seconds after it is generated. There may be only one valid BLIK Code at any time for a given Client/User. The BLIK Code expires upon expiration of the BLIK Code or upon Authorization of the BLIK Transaction for which the BLIK Code was generated. After expiration of a given BLIK Code, the Client has the option to generate a new Code. The BLIK Code will be generated if the Client has an active Citi Mobile Token service. 6. All BLIK Transactions are executed and cleared by the Bank only in zlotys (PLN) and may only be performed within the territory of the Republic of Poland.

No provision.	<p style="text-align: center;">§ 20</p> <ol style="list-style-type: none"> 1. Before making the first BLIK Telephone Transfer, the Client/User consents to Citi Mobile having access to the Mobile Device address book. If the Client does not consent to Citi Mobile having access to the address book, the Client manually provides the mobile phone number of the BLIK Telephone Transfer recipient. 2. To execute a BLIK Telephone Transfer, the Client/User has to log in to Citi Mobile, provide the Recipient's mobile phone number, the amount of the Domestic PLN Transfer or the Internal PLN Transfer, as well as the first name and surname of the recipient. A BLIK Telephone Transfer may be executed provided that the Recipient's bank account is linked in the BLIK System with the Recipient's mobile phone number provided by the Client/User. 3. A BLIK Telephone Transfer is a Special Transaction subject to repayment, interest and fees or commissions charged on the terms set forth in the Terms and Conditions and the Table of Fees and Commissions for Cash Transactions. 4. The Recipient's mobile phone number may be linked to only one BLIK account number, which is identified using that telephone number. 5. If execution of a BLIK Telephone Transfer is refused, the Bank shall notify the Client/User of the refusal via Citi Mobile or by sending an SMS to the Primary Mobile Phone Number. 6. The Client may register the Card Account as selected to be credited with the amounts of BLIK Telephone Transfers ordered by third parties. To this end, the Client/User must register via Citi Mobile in the BLIK Links Database and indicate the Card Account to receive funds. 7. The Client/User may disable the functionality of receiving BLIK Telephone Transfers or change the account selected for that service. To this end, the Client/User should submit an instruction to be de-registered from the BLIK Links Database in Citi Mobile. To be able to again receive BLIK Telephone Transfers the Client must re-register in the BLIK Links Database.
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Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards arise from introduction of a Virtual Card in the Bank's product offer.

Prior to revision	After revision
These Citibank Terms and Conditions of Credit Cards of Bank Handlowy w Warszawie S.A. define the terms of issuance of payment cards - Credit Cards by Bank Handlowy w Warszawie S.A. Citibank and the terms of card use, including execution of card Transactions.	These Citibank Terms and Conditions of Credit Cards of Bank Handlowy w Warszawie S.A. define the terms of issuance of payment cards - Credit Cards by Bank Handlowy w Warszawie S.A. Citibank and the terms of use of the Cards and Card Accounts, including execution of Transactions.
§ 1 (10) CVV2/CVC2 - a three-digit number placed on the Card, used to authorize Transactions when making Card payments without physically using the Card.	§ 1 (11) CVV2/CVC2 - a three-digit number placed on the Card, or in the case of a Virtual Card, found in Citi Mobile, used to authorize Transactions when making Card payments without physically using the Card.
No definition.	§ 1 (26) Virtual Card - a payment card linked to a given physical Card, issued by the Bank in a virtual format by making it available in Citi Mobile, which enables only Transactions that do not require the use of a PIN code.

<p>§ 1 (87) User - a Supplementary Card user authorized by the Client to make Transactions in the Client's name and for the Client's benefit using that Supplementary Card, whose identification particulars are provided on the said Card.</p>	<p>§ 1 (95) User - a Supplementary Card user authorized by the Client to make Transactions in the Client's name and for the Client's benefit using that Supplementary Card.</p>
<p>§ 2 (2) Cards permit execution of Contactless Transactions, this functionality is enabled when the Card is activated, provided that the first Transaction after the contactless functionality is enabled or cancelled shall not be a Contactless Transaction.</p>	<p>§ 2 (2) Cards permit execution of Contactless Transactions, this functionality is enabled when the Card is activated, provided that the first Transaction after the contactless functionality is enabled or cancelled shall not be a Contactless Transaction. In the case of a Virtual Card, Contactless Transactions may be executed via Google Pay or Apple Pay after the Virtual Card is activated and added to Google Pay or Apple Pay.</p>
<p>§ 3 (8) The Card's expiry date is specified on the Card, provided that the validity period of the Supplementary Cards expires upon the expiry of the Primary Card. The Card is valid through the last day of the month specified as the end of the Card's validity period. If the Agreement expires or is terminated before the Card's expiry date, the Bank may Disable the Card.</p>	<p>§ 3 (8) The Card's expiry date is specified on the Card or in the mobile application, provided that the validity period of the Supplementary Cards expires upon the expiry of the Primary Card. The Card is valid through the last day of the month specified as the end of the Card's validity period. If the Agreement expires or is terminated before the Card's expiry date, the Bank may Disable the Card.</p>
<p>§ 4 (1) Promptly upon receiving the Primary Card, the Client shall be obliged to sign it permanently, to activate the Card and to define its PIN. The Client may activate the Primary Card and define its PIN via Citibank Online, Interactive Voice Responder or via CitiPhone telephone banking service.</p>	<p>§ 4 (1) Promptly upon receiving the Primary Card in a physical form, the Client shall be obliged to sign it permanently, to activate the Card and to define its PIN. The Client may activate the Primary Card and define its PIN via Citibank Online, Interactive Voice Responder or via CitiPhone telephone banking service.</p>
<p>§ 4 (2) The Card shall constitute the property of the Bank.</p>	<p>§ 4 (2) The physical card is the property of the Bank.</p>
<p>§ 5 (2) Promptly upon receiving the Supplementary Card, the User shall be obliged to sign it permanently, to activate the Card and to define its PIN. The Client may activate the Supplementary Card and define its PIN via Citibank Online or Interactive Voice Responder.</p>	<p>§ 5 (2) Promptly upon receiving the Supplementary Card in a physical form, the User shall be obliged to sign it permanently, to activate the Card and to define its PIN. The Client may activate the Supplementary Card and define its PIN via Citibank Online or Interactive Voice Responder.</p>
<p>Chapter IV Terms of Card Use</p>	<p>Chapter IV Terms of Card Account Use</p>
<p>No provision.</p>	<p>§ 6 (3) A Virtual Card becomes invalid if the corresponding physical Card is activated.</p>
<p>§ 6 (4) Under the circumstances described in section 2, the Card should be promptly destroyed so that its further use is prevented: cutting through the chip and the magnetic strip and by cutting through the CVV2/CVC2 code, or returned to the Bank.</p>	<p>§ 6 (5) In the situations described in section 2 the physical Card should be immediately destroyed in the manner preventing its further use: by cutting through the chip and the magnetic strip, and by cutting through the CVV2/CVC2 code, or returned to the Bank.</p>
<p>No provision.</p>	<p style="text-align: center;">Chapter V Virtual Card § 9</p> <ol style="list-style-type: none"> 1. The Virtual Card is issued to Clients who have active access to the Citi Mobile application when the existing Card is replaced upon renewal, in accordance with § 4 (4) (a) or upon being disabled. The Virtual Card is issued as an addition to the physical Card with the same number and expiration date. 2. From the moment the Bank issues the Virtual Card until its expiration, it is only available in Citi Mobile. 3. The Virtual Card must be activated prior to its use. Activation of the Virtual Card may only be done in Citi Mobile during not more than 30 days from the date of issuance. The Virtual Card is valid from the moment of activation until the corresponding physical Card issued, but not longer than 90 days from the date of issuance. After expiration of the Virtual Card, the Bank shall replace its data with the data of the issued corresponding physical card. 4. No PIN Code or a specimen signature can be established for the Virtual Card, hence, no Transaction requiring authentication based on those elements can be performed. 5. The Virtual Card can be used to perform the following transactions:

	<ul style="list-style-type: none"> a. contactless transactions made via Google Pay or Apple Pay, and use of the card on the terms set out in the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Google Pay or the Terms and Conditions of Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay, after the card has been added to Google Pay or Apple Pay. b. remote transactions without the physical use of the Card, including Subscriptions. <p>6. The Virtual Card expiration date, number and CVV2/CVC2 code are available to the Client in Citi Mobile after logging in and activating the Virtual Card.</p> <p>7. The CVV2/CVC2 code of the Virtual Card is different than for the physical Card with which the Virtual Card is associated.</p> <p>8. Disabling of the Virtual Card results in disabling of the corresponding physical Card. In matters not covered in this chapter, the remaining provisions of the Terms and Conditions shall apply to the Virtual Card</p>
§ 13 (7) The Client/User shall be obliged to promptly report that the Card has been lost or damaged via Citibank Online, CitiPhone telephone banking service or at a Branch. The notification referred to in the previous sentence shall be made for the Client free of charge.	§ 14 (7) The Client/User shall be obliged to promptly report that the Card or the mobile device used to execute the Transaction has been lost or damaged via Citibank Online, CitiPhone telephone banking service or at a Branch. The notification referred to in the previous sentence shall be made for the Client free of charge.
§ 13 (8) The following persons are authorized to report that the Card has been lost or damaged or to report the notification referred to in section 7 above: a) Client - as regards the Primary Card and Supplementary Cards as well as the Identification Codes assigned by themselves; and b) User - as regards the Supplementary Card and the Identification Codes assigned by themselves.	§ 14 (8) The notification referred to in section 7 may be made by: a) Client - as regards the Primary Card and Supplementary Cards as well as the Identification Codes assigned by themselves; and b) User - as regards the Supplementary Card and the Identification Codes assigned by themselves.
§ 13 (10) Once the Card has been Disabled, the Bank shall issue a new Card unless the person having the Card disabled instructs the Bank otherwise.	§ 14 (10) Once the Card has been Disabled, the Bank shall issue a new Card together with a Virtual Card unless the person having the Card disabled instructs the Bank otherwise, subject to § 9 (1) of the Terms and Conditions.
§ 13 (11) Should the previously disabled Card be recovered, the Client/User shall be obliged to destroy the Card immediately. The Card should be destroyed so that any further use of it is prevented.	§ 14 (11) Should the previously disabled Card in a physical form be recovered, the Client/User shall be obliged to destroy the Card immediately. The Card should be destroyed so that any further use of it is prevented.
§ 14 (1) (e) in the case of a Card, after three unsuccessful attempts to use the Card using an authentication code. The blockade shall be temporary and will last until the Card is unblocked by the Client. In such a case, Payment Instructions which do not require the Identification Code may still be executed, or	§ 15 (1) (e) in the case of a Card, excluding a Virtual Card, after three unsuccessful attempts to use the Card using an authentication code. The blockade shall be temporary and will last until the Card is unblocked by the Client. In such a case, Payment Instructions which do not require the Identification Code may still be executed, or

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- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from clarification of the information on overpayments settlement after expiration of the Credit Card Agreement.

Prior to revision	After revision
<p>§ 8 (3) In the event of Agreement expiration, the Bank shall settle accounts with the Client within 14 days. Any overpayment shall be transferred by the Bank to the Client's account at the Bank or the account indicated by the Client in the manner specified in section 2 above or shall be made available to the Client for cash withdrawal at a Branch.</p>	<p>§ 8 (3) In the event of Agreement expiration, the Bank shall settle accounts with the Client within 14 days. Any overpayment shall be transferred by the Bank to the account indicated by the Client in the manner defined in section 2 above. In the absence of the instruction referred to in the preceding sentence, to another account of the Client, and in the absence of such an account, to the Client account from which payments have been made. If none of the above-mentioned methods of refunding overpayment is available, the Bank shall send a note to the Client, asking to indicate the account for the refund or the Branch where payment is to be made in the form of a cash withdrawal.</p>

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:
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 overseeing or associated with the banking sector, if such an amendment affects mutual rights and obligations of the parties to the Agreement.

Factual basis for the revision: The following amendments to the Terms and Conditions of Credit Cards result from specification of the provisions relating to the manner in which the Bank shares information on the exchange rate used in a payment transaction, if the transaction involves currency conversion, in accordance with decisions issued by the President of the Office of Competition and Consumer Protection with regard to contractual clauses concerning currency conversions in transactions.

Prior to revision	After revision
No definition.	§ 1 (32) Online Exchange Rate - exchange rates at the Bank, updated on an ongoing basis, published at https://www.online.citibank.pl/kursy-walut/index.html .
No definition.	§ 1 (33) Table Exchange Rates - exchange rates at the Bank, applicable to the transactions of Card Account Deposits with currency conversion.
§ 1 (73) Currency Rates Table - a current list of buy and sell rates for foreign currencies published on the Bank's website: https://www.citihandlowy.pl .	Definition removed.
§ 7 (8) For Payments deposited in the Card Account in a different currency than the currency of the Card Account, translations into Polish zlotys (PLN) are made at the buy rate for currencies that is specified in the Currency Rates Table applicable when the Bank receives the funds. The Bank will notify of the currency rates applied in the description of Transactions available in the Statement. The Currency Rates Table is available on https://www.citibank.pl/poland/homepage/polish/kursy-walut.htm .	§ 7 (8) For Payments deposited in the Card Account in a different currency than the currency of the Card Account, translations into Polish zlotys (PLN) are made at the buy rate for currencies that is specified in the Currency Rates Table applicable when the Bank receives the funds.
No provision.	§ 7 (9) Current exchange rates applicable at the Bank are shown in the table of Table Exchange Rates made available to Bank Clients via the Citibank Online e-banking service, via the CitiPhone telephone banking service and on the Bank's website (https://www.online.citibank.pl/kursy-walut/index.html). The Bank will notify of the FX rates applied in the description of the transaction provided in the Statement.
No provision.	§ 7 (10) Table Exchange Rates are published twice daily, at 9:00 a.m. and 4:30 p.m. on the days when the average exchange rate is published by the National Bank of Poland and apply to Card Account Deposits from Card transactions involving currency conversions.

No provision.	§ 7 (11) On the days when the Bank does not publish Table Exchange Rates, the transactions referred to in section 10 are executed on the basis of the last applicable table of Table Exchange Rates from the last preceding business day.
No provision.	§ 7 (12) Table Exchange Rates are determined on the basis of the average Online Exchange Rates for a given time, available on the Bank's website. The source of Online Exchange Rates are the current buying and selling rates of currencies provided by the Thomson Reuters agency, adjusted for the Bank's margin of 5% (the margin is added to the Bank's selling rate and subtracted from the Bank's buying rate). Through individual arrangements with the Client, the Bank is entitled to apply a more favorable margin for the Client.
§ 7 (12) Exchange rates applied by the Payment Organization for translations of amounts of Transactions executed with a Citibank Credit Card into PLN are available on the website of the Bank https://www.citibank.pl/poland/homepage/polish/kursy-walut.htm along with the rules of their use. In the case of Card Transactions in currencies of the European Economic Area other than PLN, if payment service providers of the payer and the payee are located in the European Economic Area, the Bank shall, immediately after the Bank receives the Payment Instruction, provide the Client or the User with an email or text message stating total currency conversion charges as a percentage margin on the most recent euro reference exchange rate published by the European Central Bank. The information referred to in the preceding sentence shall also be sent by the Bank to the Client or the User via Citibank Online or by email once during the month in which the Bank received the payment instruction denominated in the currency referred to in the preceding sentence.	§ 7 (16) Exchange rates applied by the Payment Organization for translations of amounts of Transactions executed with a Citibank Credit Card into PLN are available on the website of the Bank https://www.citibank.pl/kursy-walut/ along with the rules of their use. In the case of Card Transactions in currencies of the European Economic Area other than PLN, if payment service providers of the payer and the payee are located in the European Economic Area, the Bank shall, immediately after the Bank receives the Payment Instruction, provide the Client or the User with an email or text message stating total currency conversion charges as a percentage margin on the most recent euro reference exchange rate published by the European Central Bank. The information referred to in the preceding sentence shall also be sent by the Bank to the Client or the User via Citibank Online or by email once during the month in which the Bank received the payment instruction denominated in the currency referred to in the preceding sentence.

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from the introduction of a new Credit Card subscription service in MasterCard.

Prior to revision	After revision
No definition.	§ 1 (79) Subscription - a series of Recurring Transactions for the same Recipient.
No provision.	§ 7 (33) In the case of Subscriptions authorized with the Card issued in the Mastercard system, transactions within a given Subscription shall also continue after the Card is replaced due to expiration of the previous Card. Cancellation of the Subscription must be reported to the Recipient

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from clarification of the information on the outstanding balance shown in the statement.

Prior to revision	After revision
§ 1 (68) Outstanding Balance shown in the Statement - the Outstanding Balance as at the date of issuance of the Card Account Statement, less the outstanding principal under the Plan.	§ 1 (75) Outstanding Balance shown in the Statement - the Outstanding Balance as at the date of issuance of the Card Account Statement, excluding the outstanding principal under the Plan.

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards 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) 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 in charge of supervision of or connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement;

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from amendment of the Act of 5 August 2015 on Examining Complaints by Entities of the Financial Market and on the Financial Ombudsman.

Prior to revision	After revision
<p>§ 12 (22) In the case of a complaint not related to payment services provided by the Bank, the Bank may reply to a submitted complaint or claim:</p> <ul style="list-style-type: none"> a) in a letter sent to the Client's current mailing address; b) using any other permanent data carrier, i.e. a text message to the telephone number provided by the Client; c) by email, at the Client's request, to the Client's email address provided to the Bank; d) via Citibank Online - as a cc of a message sent concurrently as provided for in (a), (b) or (c). 	<p>§ 13 (22) The Bank may reply to a complaint or claim:</p> <ul style="list-style-type: none"> a) in a letter sent to the Client's current mailing address; b) by email, at the Client's request, to the Client's email address provided to the Bank; c) via Citibank Online - as a cc of a message sent concurrently as provided for in (a) or (b).

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from clarification of the information on authentication in Citibank Online

Prior to revision	After revision
§ 1 (86) Citibank Online Authentication - authentication of Special Transactions or Non-Cash Transactions made without physical use of the Card via the Internet, including electronic Client/ User identification in Citibank Online by entering the User Name and the Identification Code and the Authorization Code from a text message received.	§ 1 (94) Citibank Online Authentication - authentication of Special Transactions or Non-Cash Transactions made without physical use of the Card via the Internet, including electronic Client/ User identification in Citibank Online by entering the User Name and the Identification Code.

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from clarification of the information on unauthorized transactions.

Prior to revision	After revision
No provision.	§ 14 (21) If, after receiving a notification of an unauthorized payment transaction or finding an unauthorized payment transaction, the Bank credited the Card Account with a specified amount or restored the debited Card Account to the state that would have existed if the unauthorized payment transaction had not taken place, and then, as a result of further investigation, the Bank confirmed that the transaction had been authorized, the Bank shall again charge the Card Account with the amount previously credited by the Bank or its appropriate portion.
No provision.	§ 14 (22) In situations other than those described in section 21 above, if, as a result of a complaint, the Bank credited the Card Account with a specified amount, and then the Card merchant or other entity directly refunded the amount, in full or in part, to the Card Account, then the Bank shall debit the Card Account with the amount previously credited by the Bank or its appropriate portion in order to avoid double crediting of the Card Account with the amount payable to the Client in connection with the complaint under consideration.

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Terms and Conditions of Credit Cards result from clarification of the information on technically locking credit products for reasons related to money laundering or terrorism financing.

Prior to revision	After revision
No provision.	§ 15 (1) The Bank has the right to block a Payment Instrument: <ul style="list-style-type: none"> i) in the situations provided for by law, in the manner and on the terms specified in the Act on Counteracting Money Laundering and Terrorism Financing of 1 March 2018

Appendix No. 1. Table of Transaction Limits

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Table of Transaction Limits arise from adoption of a new instant payment method in Citi Mobile, a mobile banking service - BLIK Transactions.

Prior to revision	After revision		
No provision.	Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, common for the Personal Account and the Credit Card	PLN 20,000	PLN 20,000
	Maximum daily aggregate limit for BLIK Telephone Transfers, common for the Personal Account and the Credit Card	PLN 20,000	PLN 20,000
	Minimum amount of BLIK Telephone Transfer	PLN 1	PLN 1
	Amount limit for a single BLIK Telephone Transfer	PLN 500	PLN 500

Appendix No. 4. List of cut-off times for Domestic PLN Transfers, Internal PLN Transfers, and for Domestic PLN Transfers or Internal PLN Transfers executed in the BLIK System

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following revisions to the Table of Transaction Limits arise from adoption of a new instant payment method in Citi Mobile, a mobile banking service - BLIK Transactions.

Prior to revision	After revision	
No provision.	Domestic PLN Transfer or Internal PLN Transfer executed in the BLIK System (BLIK Telephone Transfer)	10:30 p.m., available 24 hours, 7 days a week

Appendix No. 1. Table of Transaction Limits

Reason for revision (legal basis):

Pursuant to § 25 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: The following changes to the Table of Transaction Limits result from clarification of the provisions regarding transfer limits in Citibank Online

Prior to revision	After revision		
No provision.	Maximum daily transaction amount limit for aggregate Payment Instructions placed in Citibank Online and Citi Mobile e-banking service (not applicable to any Payment Instructions across own accounts or Instructions which must be confirmed by phone) shared for the Personal Account and Credit Card	PLN 200,000 ¹	PLN 200,000 ¹
¹ If there is also a Personal Account, the limit is cumulative for the Personal Account and the Credit Card, and its amount is stated in the „Table of Fees and Commissions: Accounts and loan in the payment account Credit Line for Individual Clients“.			

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