

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:

- 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 arise from the need to adapt the document to changes resulting from Regulation (EU) 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No. 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges.

**Prior to revision**

**After revision**

§ 1 (74) DCC (Dynamic Currency Conversion) Transaction - a Transaction in which the original currency is a currency other than the currency of the Card Account and which has been converted into the currency of the Card Account at the Recipient's exchange rate at the time it is ordered.

Provision deleted.

§ 7 (8) The Transactions for which the Client has the ability to choose the transaction currency and decides on the Polish zloty (PLN), i.e. Transaction currency conversion by the Recipient, are DCC Transactions subject to a fee charged according to the Table of Fees and Commissions.

Provision deleted.

§ 7 (12) If the Transaction is initiated by or through the Recipient, and the exact Transaction amount is unknown at the time when the Client/User agrees to Transaction execution, the Bank may lock funds on the payer's Card Account only if the payer has consented to locking of a specific amount. The Bank shall lift the lock on the funds locked on the Card Account in accordance with the previous sentence immediately after receiving the Payment order and information on the specific payment transaction amount. The amount of the Transaction posted in the Card Account is different from the amount initially blocked to the extent to which it does not include the commission referred to in § 7 (8) above.

§ 7 (11). If the Transaction is initiated by or through the Recipient, and the exact Transaction amount is unknown at the time when the Client/User agrees to Transaction execution, the Bank may lock funds on the payer's Card Account only if the payer has consented to locking of a specific amount. The Bank shall lift the lock on the funds locked on the Card Account in accordance with the previous sentence immediately after receiving the Payment order and information on the specific payment transaction amount.

§ 7 (13) 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 Payment Organization that settles such Transactions along with the rules of their use:

- for Transactions made with Cards bearing MasterCard logo <https://www.mastercard.com/global/currencyconversion/index.html>,
- for Transactions made with Cards bearing VISA logo <https://www.visaeurope.com/making-payments/exchange-rates>.

§ 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 Transaction execution, 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 order 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:

- 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 arise from the need to adapt the document to changes in authentication methods in the Interactive Voice Responder arising from:

1. the Act amending the payment services act and certain other acts of 10 May 2018 implementing Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No. 1093/2010, and repealing Directive 2007/64/EC,
2. Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication.

Prior to revision	After revision
§ 1 (1) Interactive Voice Responder - a free-of-charge function of the CitiPhone telephone banking Service that enables the user to receive information and to execute, without a Relationship Manager's involvement, part of Card operations with the use of Card number along with CitiPhone PIN or with the use of CitiPhone PIN only if the Client has an active Incoming Call Identification Service.	§ 1 (1) Interactive Voice Responder - a free-of-charge function of the CitiPhone telephone banking Service that enables the user to receive information and to execute, without a Relationship Manager's involvement, part of Card operations with the use of Card number along with CitiPhone PIN and Authorization Code or with the use of CitiPhone PIN only if the Client has an active Incoming Call Identification Service, or with the use of Mobile authentication.
§ 1 (26) Authorization Code - a one-time code generated by the Bank for the purpose of authentication, including strong authentication, of a Transaction or an activity performed by the Client/User in Citibank Online, Citi Mobile or at a Branch.	§ 1 (26) Authorization Code - a one-time code generated by the Bank for the purpose of authentication, including strong authentication, of a Transaction or an activity performed by the Client/User in Citibank Online, Citi Mobile, CitiPhone telephone banking or at a Branch.
§ 1 (27) Identification Code - confidential identification codes: PIN, CitiPhone PIN, PIN Citi Mobile Token or other identifiers and password(s) which, together with Card details or the Client's personal data, are used for authentication, including strong authentication, for verification or logging in to Citibank Online, Citi Mobile, Citi Mobile Token and for Client identification and authentication at a Branch or in CitiPhone telephone banking.	§ 1 (27) Identification Code - confidential identification codes: PIN, CitiPhone PIN, PIN Citi Mobile Token or other identifiers and password(s) which, together with other data are used for authentication, including strong authentication, for verification or logging in and for Client identification.

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**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:

- a) modification of the provisions regarding transaction authentication for Apple Pay and Google Pay services,
- b) new provisions regarding security considerations when using a mobile device to make transactions for Apple Pay and Google Pay services.

Prior to revision	After revision
No definition.	§ 1 (32) Biometric Method - the process of verifying the identity of a Mobile Device user by scanning characteristic points - a fingerprint, iris or a face map with a reader built into the Mobile Device.

No definition.	§ 1 (33) Screen Unlock Method - a method of unlocking the screen of a Mobile Device based on User's knowledge.
No definition.	§ 1 (84) Mobile device - a device with Internet access, iOS or Android operating system.
§ 7 (17) Save for Transactions made in the manner specified in § 7 (23), (24), (25) and (37) below or a Transaction made as a result of concluding the Understanding referred to in § 20 (9) and (10) below, a Transaction made with a Card is deemed authorized by the Client/User if it has been confirmed by using the PIN number or affixing the signature of the Client/User on the debit document in accordance with the signature affixed on the Card or the Specimen Signature, in case strong authentication is not required. By authorizing a Transaction, the Client/User approves debiting of the Card Account with the amount of such a Transaction plus the fees and commissions as per the Table of Fees and Commissions.	§ 7 (16) Save for Transactions made in the manner specified in § 7 (22) to (24), and (36) below or a Transaction made as a result of concluding the Understanding referred to in § 20 (9) to (11) below, a Transaction made with a Card is deemed authorized by the Client/User if it has been confirmed by using the PIN number, Screen Unlock Method or Biometric Method, or affixing the signature of the Client/User on the debit document in accordance with the signature affixed on the Card or the Specimen Signature, in case strong authentication is not required. By authorizing a Transaction, the Client/User approves debiting of the Card Account with the amount of such a Transaction plus the fees and commissions as per the Table of Fees and Commissions.
§ 7 (19) A cash withdrawal from an ATM by means of a Card shall be deemed authorized if it is confirmed by the PIN. A cash withdrawal from an ATM by means of a Card in Poland or abroad is subject to restrictions provided by applicable laws.	§ 7 (18) An ATM cash withdrawal using a Card is considered authorized if it has been confirmed with a PIN or the Screen Unlock Method or the Biometric Method. A cash withdrawal from an ATM by means of a Card in Poland or abroad is subject to restrictions provided by applicable laws.
§ 7 (23) In the case of a contactless Transaction: a) equal to or above the Contactless Transactions Value Limit or in the cases specified in §7 (57) below, a Transaction is considered authorized if it has been confirmed with a PIN. Moreover, in cases where the Bank does not require strong authentication, the Transaction is deemed authorized by the Client/User signing a debit note consistently with the signature on the Card; b) below the Contactless Transaction Value Limit - the Transaction shall be deemed authorized upon delivery of the details of the Card or Contactless Medium saved in the Contactless Module that are required to execute the Transaction, by putting the Card or Contactless Medium in the proximity of the device that enables reading the data saved in the Contactless Module. In the cases specified in §7 (57) below, a Transaction is considered authorized if confirmed with a PIN; c) in the cases of a contactless Transaction other than those specified in clause a) and b) above, where the Bank, under the applicable law, is not obliged to use strong authentication, the Transaction is deemed authorized upon transfer of the data of the Card or the Contactless Medium that are saved in the Contactless Module and are required to execute a Transaction, by putting the Card or the Contactless Medium close to the device enabling the readout of data saved in the Contactless Module.	§ 7 (22) In the case of a contactless Transaction: a) equal to or above the Contactless Transactions Value Limit or in the cases specified in §7 (56) below, a Transaction is considered authorized if it has been confirmed with a PIN or the Screen Unlock Method or the Biometric Method. Moreover, in cases where the Bank does not require strong authentication, the Transaction is deemed authorized by the Client/User signing a debit note consistently with the signature on the Card; b) below the Contactless Transaction Value Limit - the Transaction shall be deemed authorized upon delivery of the details of the Card or Contactless Medium saved in the Contactless Module that are required to execute the Transaction, by putting the Card or Contactless Medium in the proximity of the device that enables reading the data saved in the Contactless Module. In the cases specified in §7 (56) below, a Transaction is considered authorized if confirmed with a PIN or the Screen Unlock Method or the Biometric Method; c) in the cases of a contactless Transaction other than those specified in clause a) and b) above, where the Bank, under the applicable law, is not obliged to use strong authentication, the Transaction is deemed authorized upon transfer of the data of the Card or the Contactless Medium that are saved in the Contactless Module and are required to execute a Transaction, by putting the Card or the Contactless Medium close to the device enabling the readout of data saved in the Contactless Module.
§ 7 (25) In the case of Transactions effected through remote means, without physical submission of a Card (effected by telephone, in writing or via the Internet), a Transaction shall be deemed authorized through the provision of the Card details or the details of the Client/User, depending on the requirements of the Recipient, including the first and last name, the Identification Code, the number and expiry date of the Card or the CVV2/CVC2 code and authorization of the Transaction (if so required by the Bank) with an Authorization Code or using Mobile Authentication	§ 7 (24) In the case of Transactions made remotely, without physical presentation of a Card (effected by telephone, in writing or via the Internet), a Transaction shall be deemed authorized through the provision of data of the Card or the Client/User, depending on the requirements of the Recipient, including the first and last name, the Identification Code, the number and expiry date of the Card or the CVV2/CVC2 code and authorization of the Transaction (if so required by the Bank) with an Authorization Code or using Mobile Authentication, Screen Unlock Method or Biometric Method.
No provision.	§ 13 (4) The Client/User shall not allow the Mobile Device used to perform Transactions to be used by third parties. The Client/User shall not allow third parties to save their biometric features on the Mobile Device used to perform Transactions by the Biometric Method.

## 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 method of entering into credit card agreements, including for the "Comfort" Installment Payment Plan.

Prior to revision	After revision
<p>§ 20 (9) The Client may agree with the Bank to use the Plan by entering into an Understanding by telephone, Citibank Online or Citi Mobile, or by accepting the Bank's offer sent in an SMS or email message to the Client's Primary Mobile Phone Number or Primary Email Address. Acceptance of the offer received via SMS or email is made by confirming offer acceptance on the Bank's dedicated website the address of which / the link to which is sent in the SMS or email message, provided that if the Plan is to cover a Card Loan, the confirmation will require a password sent by the Bank to the Client's Primary Mobile Phone Number or Mobile Authentication, as required by the Bank.</p>	<p>§ 20 (9) The Client may agree with the Bank to use the Plan by entering into an Understanding by telephone or in writing or through Citibank Online or Citi Mobile, or by accepting the Bank's offer sent in an SMS or email message to the Client's Primary Mobile Phone Number or Primary Email Address. Acceptance of the offer received via SMS or email is made by confirming offer acceptance on the Bank's dedicated website the address of which / the link to which is sent in the SMS or email message, provided that if the Plan is to cover a Card Loan, the confirmation will require a password sent by the Bank to the Client's Primary Mobile Phone Number or Mobile Authentication, as required by the Bank.</p>
<p>§ 25 (5) Any Understanding connected with the Agreement must be in writing, otherwise being null and void, provided that 'in writing' also means any forms considered by law as equivalent to 'in writing', especially the electronic form as set forth in Article 7 of the Banking Law Act of 29 August 1997. If any amendments are introduced by means of communications via the CitiPhone Telephone Banking Service, the Client shall have the right to hear telephone calls implementing such amendments and to receive copies of such recordings.</p>	<p>§ 25 (5) Any Understanding connected with the Agreement must be in writing, provided that 'in writing' also means any forms considered by law as equivalent to 'in writing', especially the electronic form as set forth in Article 7 of the Banking Law Act of 29 August 1997. If any amendments are introduced by means of communications via the CitiPhone Telephone Banking Service, the Client shall have the right to hear telephone calls implementing such amendments and to receive copies of such recordings.</p>

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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 changes in the links to websites and clarification of the information on exchange rates presentation.

Prior to revision	After revision
<p>§ 1 (67) Concierge Service - an 'arrange &amp; book' service whose scope is specified in the Terms &amp; Conditions of the Concierge Services (that document is available at the Bank's website <a href="http://www.online.citibank.pl">www.online.citibank.pl</a>), available to holders of the Primary Citibank Platinum Credit Card or MasterCard Credit Card, with a special World graphic mark.</p>	<p>§ 1 (69) Concierge Service - an 'arrange &amp; book' service whose scope is specified in the Terms &amp; Conditions of the Concierge Services (that document is available at the Bank's website <a href="http://www.citibank.pl">www.citibank.pl</a>), available to holders of the Primary Citibank Platinum Credit Card or MasterCard Credit Card, with a special World graphic mark.</p>

<p>§ 7 (9) 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. The Currency Rates Table is available on <a href="https://www.citihandlowy.pl/">https://www.citihandlowy.pl/</a>.</p>	<p>§ 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 <a href="https://www.citibank.pl/poland/homepage/polish/kursy-walut.htm">https://www.citibank.pl/poland/homepage/polish/kursy-walut.htm</a>.</p>
<p>§ 7 (53) In the case of Cards issued in co-operation with external partners, the Bank may translate the amounts of selected Non-Cash Transactions into additional benefits in the form of bonus points or miles under the loyalty programs of the external partners specific to the particular Card types. The amounts of the Transactions are translated at least once a month by dividing the amount of the Transaction by the ratio set by the Bank and published on the Bank's website at <a href="http://www.online.citibank.pl">www.online.citibank.pl</a>, in the relevant terms and conditions of loyalty programs and in promotional materials available at Branches.</p>	<p>§ 7 (52) In the case of Cards issued in co-operation with external partners, the Bank may translate the amounts of selected Non-Cash Transactions into additional benefits in the form of bonus points or miles under the loyalty programs of the external partners specific to the particular Card types. The amounts of the Transactions are translated at least once a month by dividing the amount of the Transaction by the ratio set by the Bank and published on the Bank's website at <a href="http://www.citibank.pl">www.citibank.pl</a>, in the relevant terms and conditions of loyalty programs and in promotional materials available at Branches.</p>
<p>§ 7 (54) The specific rules of granting benefits referred to in Clause 53 above and other rights of the Client holding a Card issued in co-operation with external partners, in particular discounts under the loyalty programs of the external partners, are described in the relevant terms and conditions of loyalty programs, on the Bank's website at <a href="http://www.citibank.pl">www.citibank.pl</a> or <a href="http://www.online.citibank.pl">www.online.citibank.pl</a>, and in promotional materials available at Branches.</p>	<p>§ 7 (53) The specific rules of granting benefits referred to in Clause 51 above and other rights of the Client holding a Card issued in co-operation with external partners, in particular discounts under the loyalty programs of the external partners, are described in the relevant terms and conditions of loyalty programs, on the Bank's website at <a href="http://www.citibank.pl">www.citibank.pl</a> and in promotional materials available at Branches.</p>
<p>§ 12 (23) The Bank informs the Client that he may opt for out-of-court procedures to settle disputes: a) before the Banking Arbitrator at the Polish Banks Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website <a href="http://www.zbp.pl/pl-pl/dla-klientow/arbiter-bankowy">www.zbp.pl/pl-pl/dla-klientow/arbiter-bankowy</a>, where the amount in dispute does not exceed PLN 12,000, based on a written or electronic application of the Client with one of the following enclosures: a document confirming that the claim proceeding at the Bank has been closed or the Client's statement that he has not received any reply to his claim from the Bank within 30 days of its submission;</p>	<p>§ 12 (25) The Bank informs the Client that he may opt for out-of-court procedures to settle disputes: a) before the Banking Arbitrator at the Polish Banks Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website <a href="https://zbp.pl/dla-klientow/arbiter-bankowy">https://zbp.pl/dla-klientow/arbiter-bankowy</a>, where the amount in dispute does not exceed PLN 12,000, based on a written or electronic application of the Client with one of the following enclosures: a document confirming that the claim proceeding at the Bank has been closed or the Client's statement that he has not received any reply to his claim from the Bank within 30 days of its submission;</p>
<p>§ 16 (18) In case of any doubts if information about the correct and secure use of online payments is authentic or reliable, the Client should confirm its authenticity and reliability on the basis of information available on the website of the Bank (<a href="https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm">https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm</a>) or contact the Bank via CitiPhone Telephone Banking Service.</p>	<p>§ 16 (18) In case of any doubts if information about the correct and secure use of online payments is authentic or reliable, the Client should confirm its authenticity and reliability on the basis of information available on the website of the Bank (<a href="https://www.citibank.pl/polish/services/Bezpieczenstwo.htm">https://www.citibank.pl/polish/services/Bezpieczenstwo.htm</a>) or contact the Bank via CitiPhone Telephone Banking Service.</p>
<p>§ 16 (36) The Bank shall inform the Client, on an ongoing basis, of security procedures affecting the Client within the scope of provision of payment services by the Bank. Information on security procedures is available on: <a href="https://www.online.citibank.pl/Bezpieczenstwo.htm">https://www.online.citibank.pl/Bezpieczenstwo.htm</a></p>	<p>§ 16 (36) The Bank shall inform the Client, on an ongoing basis, of security procedures affecting the Client within the scope of provision of payment services by the Bank. Information on security procedures is available on: <a href="https://www.citibank.pl/Bezpieczenstwo.htm">https://www.citibank.pl/Bezpieczenstwo.htm</a></p>

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**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:

- 1) new functionalities being added in the Citi Mobile application,
- 2) clarification of the security provisions with regard to client's obligation to report loss, theft, misappropriation or unauthorized use or access to the device.

Prior to revision	After revision
§ 1 (63) Card Account - a technical PLN-denominated account of the Bank in which the Transactions made and fees, commissions and interest due to the Bank under the Agreement as well as the Outstanding Balance payments are posted. A Card Account is directly allocated to a specified Card. The Bank opens the Card Account upon issuing a payment card - Primary Card, or upon issuing a payment card - Supplementary Card. The Card Account may be changed if the Card is replaced in situations described in § 4(4) and § 4(5).The Card Account assigned to the Primary Card is shown on each Statement and available in Citibank Online.	§ 1 (65) Card Account - a technical PLN-denominated account of the Bank in which the Transactions made and fees, commissions and interest due to the Bank under the Agreement as well as the Outstanding Balance payments are posted. A Card Account is directly allocated to a specified Card. The Bank opens the Card Account upon issuing a payment card - Primary Card, or upon issuing a payment card - Supplementary Card. The Card Account may be changed if the Card is replaced in situations described in § 4(4) and § 4(5). The Card Account assigned to the Primary Card is shown on each Statement and available in Citibank Online or Citi Mobile.
§ 12 (1) The Bank shall make Statement available every month in electronic format in Citibank Online or - at the Client's request - additionally in paper format. In the case of delivery of Statements in paper format, the Bank shall charge fees as determined in the Table of Fees and Commissions.	§ 12 (1) The Bank shall make Statement available every month in electronic format in the Citibank Online or Citi Mobile or - at the Client's request - additionally in paper format. In the case of delivery of Statements in paper format, the Bank shall charge fees as determined in the Table of Fees and Commissions.
§ 16 (27) In the event of loss, theft, appropriation or unauthorized use of or access to the device used by a Client for access to Citibank Online (e.g. a computer, tablet, telephone or a similar device, including a device used for Mobile Authentication), if the circumstances justify a suspicion that the security of a Payment Instrument has been compromised, the Client should immediately notify such situation to the Bank via CitiPhone telephone banking service (by calling (+48) 22 692 24 84) or at the Bank's Branch to block that Payment Instrument. Notifications referred to in this Clause 27 shall be made for the Client free of charge.	§ 16 (27) In the event of loss, theft, appropriation or unauthorized use of or access to the device used by a Client for access to Citibank Online or Citi Mobile (e.g. a computer, tablet, telephone or a similar device used for Mobile Authentication), if the circumstances justify a suspicion that the security of a Payment Instrument has been compromised, the Client should immediately notify such situation to the Bank via CitiPhone telephone banking service (by calling (+48) 22 692 24 84) or at the Bank's Branch to block that Payment Instrument. Notifications referred to in this Clause 27 shall be made for the Client free of charge.

## Terms and Conditions of Citibank Credit Cards

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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 modified method of communicating interest rate changes.

Prior to revision	After revision
§ 11 (5) The Bank shall inform the Client about a change in the interest rate, by publishing such information in the Statement and on the Bank's website.	§ 11 (5) Information on the current relevant interest rate is available on the Bank's website. The Bank shall inform the Client about interest rate changes on a durable medium, and also by publishing information on the Bank's website.

## Terms and Conditions of Citibank Credit Cards

**Factual and legal basis:** - editorial revisions in: provisions on interest rates.

Prior to revision	After revision
<p>§ 10 (4) The Bank shall accrue interest on amounts of all Transactions at the rate specified in the Interest Rates Table for each day, beginning from the date of posting the Transaction in Card Account until the total repayment of the Outstanding Balance. Interest on Non-Cash Transactions is not levied if the Outstanding Balance is repaid before the lapse of the time limit specified in the Statement, which cannot be shorter than 26 days from the issuance of the Statement by the Bank. If the Minimum Amount Due is not repaid in the aforesaid time, the Bank may commence a debt collection procedure. Interest on Cash Transactions is accrued regardless of full repayment of the Outstanding Balance disclosed in the Statement prior to the lapse of the time limit specified in the Statement.</p>	<p>§ 10 (4) The Bank shall accrue interest on amounts of all Transactions at the rates calculated in accordance with the rules specified in § 11 of the Terms and Conditions for each day, beginning from the date of posting the Transaction in Card Account until the total repayment of the Outstanding Balance. Interest on Non-Cash Transactions is not levied if the Outstanding Balance is repaid before the lapse of the time limit specified in the Statement, which cannot be shorter than 26 days from the issuance of the Statement by the Bank. If the Minimum Amount Due is not repaid in the aforesaid time, the Bank may commence a debt collection procedure. Interest on Cash Transactions is accrued regardless of full repayment of the Outstanding Balance disclosed in the Statement prior to the lapse of the time limit specified in the Statement.</p>
<p>§ 11 (1) Interest accrued on the credit extended on the basis of the Agreement, subject to Clause 3, shall be determined using a variable interest rate. The interest rate on the credit granted under an Agreement made on or after 1 December 2018 shall be equivalent to the maximum interest rate set in accordance with applicable regulations, which is 10% as at the effective date of the Terms and Conditions. The interest rate on a loan granted under an Agreement made on or before 30 November 2018 equals fourfold Lombard rate of the National Bank of Poland, set by the Monetary Policy Council, published by the National Bank of Poland. In the case of the Citibank World Elite MasterCard Ultime Credit Card, the credit interest rate shall not exceed 20% per annum, subject to (5).</p>	<p>§ 11 (1) Interest accrued on the credit extended on the basis of the Agreement, subject to Clause 3, shall be determined using a variable interest rate. The interest rate on the credit granted under an Agreement made on or after 1 December 2018 shall be equivalent to the maximum interest rate set in accordance with applicable regulations. The interest rate on a loan granted under an Agreement made on or before 30 November 2018 equals fourfold Lombard rate of the National Bank of Poland, set by the Monetary Policy Council, published by the National Bank of Poland. In the case of the Citibank World Elite MasterCard Ultime Credit Card, the credit interest rate shall not exceed 20% per annum, subject to (6).</p>
<p>§ 11 (3) The Bank may agree, under an Understanding with the Client, individual terms of interest applicable to "Comfort" Installment Payment Plans, under which a fixed or variable interest rate may apply. For "Comfort" Installment Payment Plans opened on or after 1 December 2018, the variable interest rate shall be equivalent to the maximum interest rate set in accordance with applicable regulations, which is 10% as at the effective date of the Terms and Conditions. For "Comfort" Installment Payment Plans opened on or before 30 November 2018, the variable interest rate shall be equivalent to a multiple of the Lombard rate of the National Bank of Poland</p>	<p>§ 11 (3) For "Comfort" Installment Payment Plans opened on or after 1 December 2018, the variable interest rate shall be equivalent to the maximum interest rate set in accordance with applicable regulations. For "Comfort" Installment Payment Plans opened on or before 30 November 2018, the variable interest rate shall be equivalent to four times the Lombard rate of the National Bank of Poland. The Bank may agree, under an Understanding with the Client, individual terms of interest applicable to "Comfort" Installment Payment Plans, under which a fixed or variable interest rate may apply.</p>
<p>§ 11 (4) The Bank shall raise or lower the interest rate on the "Comfort" Installment Payment Plan after an increase or decrease, as appropriate, in the interest rate relevant to the "Comfort" Installment Payment Plan: maximum interest rate for "Comfort" Installment Payment Plans opened on or after 1 December 2018 or Lombard rate of the National Bank of Poland for "Comfort" Installment Payment Plans opened on or before 30 November 2018, on the first day of the new interest rate being effective, provided that for interest rates based on the Lombard rate of the National Bank of Poland, the interest rate shall be raised or lowered by a multiple of the Lombard rate change in accordance with the signed Understanding.</p>	<p>§ 11 (4) The Bank shall raise or lower the interest rate on the "Comfort" Installment Payment Plan after an increase or decrease, as appropriate, in the interest rate relevant to the "Comfort" Installment Payment Plan: maximum interest rate for "Comfort" Installment Payment Plans opened on or after 1 December 2018 or Lombard rate of the National Bank of Poland for "Comfort" Installment Payment Plans opened on or before 30 November 2018. The Bank shall raise or lower, as appropriate, the interest rate by the equivalent of the increase or decrease, as appropriate, of the maximum interest rate or the four-times increase or decrease of the Lombard rate of the National Bank of Poland on the first day of the new interest rate being effective.</p>
<p>§ 21 (5) In the case of termination or non-renewal of the Agreement, the Client shall repay the Outstanding Balance in full on the day following the lapse of the period of notice, at the latest. If the Client fails to repay the Outstanding Balance in full within the set time limit, the Bank shall be entitled to contractual interest charged on the principal amount for the period until the full repayment of the principal, at the rate specified in the Interest Rates Table in the item entitled "Interest rate charged on Non-Cash Card Transactions in the case of default on timely and full repayment of the Outstanding Balance as well as the interest rate charged on the Cash Transactions and Fund Transfers from the Card" in force on the day following the lapse of the period of notice applicable to the Agreement.</p>	<p>§ 21 (5) In the case of termination or non-renewal of the Agreement, the Client shall repay the Outstanding Balance in full on the day following the lapse of the period of notice, at the latest. If the Client does not make the repayment within the set date, the Bank is entitled to statutory interest calculated on the principal amount for the period until the full repayment of the principal, in the amount valid on the day following the end of the Agreement notice period.</p>

## Terms and Conditions of Citibank Credit Cards

### Factual and legal basis - editorial changes with regard to:

- 1) numbering of individual sections and subsections,
- 2) removal of duplicate provisions on the requirements for using Citibank Online and Citi Mobile,
- 3) removal of the date as of which the changes in complaint consideration deadlines arising from the Act on Payment Services entered into effect.

Prior to revision	After revision
§ 3 (9) The Client may withdraw from the Agreement on the conditions specified in § 11 of the Card Agreement. The Client receives the "Statement of Withdrawal from the Agreement" form along with the Card Agreement.	§ 3 (9) The Client may withdraw from the Agreement on the conditions specified in the Card Agreement. The Client receives the "Statement of Withdrawal from the Agreement" form along with the Card Agreement.
§ 12 (18) The outcome of the complaint or claim handling proceedings will be notified to the Client without delay, provided, however, that not later than within 30 days of receipt of the complaint by the Bank. In the case of a complaint about payment services provided by the Bank, as of 15 November 2018, the Bank shall respond to the complaint within 15 business days after its receipt.	§ 12 (20) The outcome of the complaint or claim handling proceedings will be notified to the Client without delay, provided, however, that not later than within 30 days of receipt of the complaint by the Bank. For complaints relating to payment services provided by the Bank, the Bank replies to complaints within 15 business days after such a complaint is received.
§ 12 (19) In especially complex cases, which make it impossible to handle a complaint or claim and to provide a reply within the time limits set out in item 18 above, the Bank, in the information provided to the Client, will: <ol style="list-style-type: none"> <li>a) explain the reason behind such delay;</li> <li>b) specify the circumstances to be found for the purpose of handling the complaint;</li> <li>c) determine the expected complaint or claim handling and reply date, which, however, must not be longer than 60 days of the date of receipt of the complaint or claim not related to payment services provided by the Bank or, starting on 15 November 2018, 35 business days of the date of receipt of the complaint for complaints related to payment services provided by the Bank.</li> </ol>	§ 12 (21) In especially complex cases, which make it impossible to handle a complaint or claim and to provide a reply within the time limits set out in item 18 above, the Bank, in the information provided to the Client, will: <ol style="list-style-type: none"> <li>a) explain the reason behind such delay;</li> <li>b) specify the circumstances to be found for the purpose of handling the complaint;</li> <li>c) determine the expected complaint or claim handling and reply date, which, however, must not be longer than 60 days of the date of receipt of the complaint or claim not related to payment services provided by the Bank or 35 business days of the date of receipt of the complaint for complaints related to payment services provided by the Bank.</li> </ol>
§ 17 (4) In order to use Citibank Online and Citi Mobile, the Client is required to use appropriate hardware and software, including: <ol style="list-style-type: none"> <li>a) access to a computer or another device with an operating system supporting popular web browsers, like Internet Explorer, Google Chrome, Mozilla Firefox;</li> <li>b) allowing Cookies and javascript (device configuration instruction on <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</li> <li>c) enabled protocol TLS 1.0 and 1.2;</li> <li>d) installed Adobe Acrobat Reader version 9.0 or higher for PDF files;</li> <li>e) connection with the Internet with the data flow speed for a single station of 128 kb/s or higher;</li> <li>f) open ports http (80) and https (443).</li> </ol>	Provision deleted.

## Appendix No. 3 to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. Interest Rate Table

### Factual and legal basis - editorial changes in interest rate provisions.

No provision	Interest rates shall be revised as provided for in § 11 of the Terms and Conditions.
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Numbering and references in the Terms and Conditions of Credit Cards have been adjusted.