

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 § 28 (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 definitions and functionalities of CitiAlerts

Prior to revision	After revision
§ 1 5) CitiAlerts - a service of sending short text messages (SMS) as part of the paid SMS notification service and/or email messages to the Clients referring to selected products offered by the Bank together with such a service.	§ 15) CitiAlerts - a service of sending short text messages (SMS) as part of the paid SMS notification service and/or email messages or push notifications to the Clients referring to selected products offered by the Bank together with such a service.
§ 21 1) The Client may use the CitiAlerts service. The CitiAlerts service consists in sending SMS as part of the SMS notification service and/or electronic messages (emails) to the Client to the Primary Mobile Phone Number and/or Primary Email Address containing the information specified by the Client during activation or confirmation of modification of CitiAlerts settings, such as, for instance: a) balance on the Card Account; or b) details of repayments of the Outstanding Balance.	§ 21 1) The Client may use the CitiAlerts service. The CitiAlerts service consists in sending SMS as part of the SMS notification service to the Client to the Primary Mobile Phone Number and/or electronic messages (emails) to the Primary Email Address or as push notifications, containing the information specified by the Client during activation or confirmation of modification of CitiAlerts settings, such as, for instance: a) balance on the Card Account; or b) details of repayments of the Outstanding Balance.

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Factual basis for the revision: The following revisions of the Terms and Conditions of Credit Cards arise from the clarification of provisions related to the use of a Credit Card and the implementation of changes in the process of authorization of online transactions.

Prior to revision	After revision
§ 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.	Provision deleted.

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Factual basis for the revision: The following revisions of the Terms and Conditions of Credit Cards arise from the clarification of the process used for issuance of Virtual Cards for new Clients.

Prior to revision	After revision
§ 3 5) Promptly upon signing the Card Agreement, the Bank shall issue a Card at a Branch or send it to the correspondence address specified by the Client.	§ 3 5) Promptly upon signing the Card Agreement, the Bank shall issue a physical Card at a Branch or send it to the correspondence address specified by the Client. A Virtual Card is issued pursuant to § 9 below.
§ 9 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.	§ 9 1) The Virtual Card is issued to Clients who have active access to the Citi Mobile application: <ul style="list-style-type: none"> a) when the existing Card is replaced upon renewal, in accordance with § 4 (4) (a), or upon being disabled, b) if a new Card is issued in physical form, provided that such Virtual Card will not be issued if the new Card is issued in physical form at a Branch.

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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 of the Terms and Conditions of Credit Cards arise from the adaptation of provisions to definitions used in the Terms and Conditions.

Prior to revision	After revision
§ 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.	§ 3 8) The Card's expiry date is specified on the Card or in Citi Mobile, 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 Block the Card.

<p>§ 15 1)</p> <p>d) for Citi Mobile, after three unsuccessful attempts to use the Payment Instrument using an authentication code. Such blockade is temporary and will last until the next time the Client signs on to Citi Mobile, or</p> <p>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</p> <p>f) for CitiPhone services, after three unsuccessful attempts to use the Payment Instrument using an authentication code. The blockade is temporary and continues until a new Identification Code for CitiPhone banking service is assigned or</p> <p>g) for Citibank Online, after three unsuccessful attempts to use the Payment Instrument using an authentication code. Such blockade is temporary and continues until the next time the Client signs on to Citibank Online, or</p>	<p>§ 15 1)</p> <p>d) for Citi Mobile, after three unsuccessful attempts to use the Payment Instrument using an Authorization Code. Such blockade is temporary and will last until the next time the Client signs on to Citi Mobile, or</p> <p>e) in the case of a Card, excluding a Virtual Card, after three unsuccessful attempts to use the Card using an Authorization 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</p> <p>f) for CitiPhone services, after three unsuccessful attempts to use the Payment Instrument using an Authorization Code. The blockade is temporary and continues until a new Identification Code for CitiPhone banking service is assigned or</p> <p>g) for Citibank Online, after three unsuccessful attempts to use the Payment Instrument using an Authorization Code. Such blockade is temporary and continues until the next time the Client signs on to Citibank Online, or</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 of the Terms and Conditions of Credit Cards arise from the clarification of the rules of refund for overpayments on a Credit Card.

Prior to revision	After revision
<p>§ 8 2) In the case of an overpayment on a Card, the Bank must refund it and the Client must promptly specify how such refund is to be made. As a method of overpayment refund, the Client may select a refund at a Branch, via CitiPhone telephone banking Service, via Citibank Online in the Contact tab or in writing by mail. If an instruction to refund an overpayment is submitted via CitiPhone, it will not be subject to any fee. If an instruction to refund an overpayment is submitted via Citibank Online, it may require authentication, including strong authentication, in accordance with these Terms and Conditions.</p>	<p>§ 8 2) In the case of an overpayment on a Card, the Bank must refund it and the Client must promptly specify how such refund is to be made. As a method of overpayment refund, the Client may select a refund at a Branch, via CitiPhone telephone banking Service, via Citibank Online in the Contact tab or in writing by mail. If an instruction to refund an overpayment is submitted via CitiPhone, it will not be subject to any fee for CitiPhone Services. If an instruction to refund an overpayment is submitted via Citibank Online, it may require Authentication, including Strong Authentication, in accordance with these Terms and Conditions.</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>	<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.</p>

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- 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 of the Terms and Conditions of Credit Cards that are related to a change to the method of authentication of transactions without the physical use of a Card via the Internet arise from guidelines received by the Bank from the Polish Financial Supervision Authority.

Prior to revision	After revision
No definition.	§ 118) ePIN - a personal, confidential Customer/User Identification Code used in the 3D Secure Authentication procedure enabling a Transaction to be made without physical use of a Card via the Internet. Until the Customer/User individually sets his/her ePIN, the ePIN is the same as the Card PIN, however no longer than until 09/05/2023 or until the fifth use of the Card PIN in the 3D Secure Authentication procedure, whichever comes first.
§ 1 21) 3D-Secure Password - a one-time password sent in the form of an SMS message to the Primary Mobile Phone Number designated by the Client/User used for identifying the Client or User and for accepting their instructions within the scope of confirmation of the Transactions made via the Internet using 3D-Secure Service.	§ 1 22) 3D-Secure Password - a one-time password sent in the form of an SMS message to the Primary Mobile Phone Number designated by the Client/User used for identifying the Client/ User and for accepting their instructions within the scope of confirmation of the Transactions made via the Internet using 3D-Secure Authentication.
§ 1 30) 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.	§ 1 31) Identification Code - confidential identification codes: PIN, ePIN, 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.
§ 1 51) PIN - a personal confidential identification code of the Client/User enabling the execution of Transactions combined with physical use of a Card.	§ 1 52) PIN - a personal confidential identification code of the Client/User enabling the execution of Transactions.
§ 1 107) 3D Secure Service/3D Secure - a method of confirmation of Transactions made without the physical use of the Card via the Internet, consisting in the Client/User entering the 3D Secure Password (Visa - under the name 'Verified by Visa', MasterCard - under the name 'MasterCard SecureCode') received to the Primary Mobile Phone Number.	§ 1 94) 3D Secure Authentication/3D Secure - a method of authentication of Transactions made without the physical use of the Card via the Internet, consisting in the Client/User entering the 3D Secure Password (Visa - under the name 'Verified by Visa', MasterCard - under the name 'MasterCard SecureCode') received to the Primary Mobile Phone Number and ePIN.
§ 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.	§ 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 and ePIN. The Client may activate the Primary Card and define its PIN via Citibank Online, Citi Mobile, Interactive Voice Responder or via CitiPhone telephone banking service. The Customer may assign the ePIN via Citibank Online or Citi Mobile.
§ 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.	§ 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 and ePIN. The Client may activate the Supplementary Card and define its PIN via Citibank Online or Interactive Voice Responder. The User may assign the ePIN via Citibank Online or Citi Mobile.

<p>§ 7 32) In the case of Transactions made remotely, without physical presentation of a Card (effected by telephone, in writing or via the Internet), a Transaction is authorized by way of provision of Card or Client/User details, depending on the Recipient's requirements, including the first and last name, the Identification Code, the Card number and expiry date or the CVV2/CVC2 code, and authorization of the Transaction (if so required by the Bank) with an Authorization Code or Citibank Online Authentication or Mobile Authentication, or by the Screen Unlock Method or the Biometric Method.</p>	<p>§ 7 32) In the case of Transactions made remotely, without physical presentation of a Card (effected by telephone, in writing or via the Internet), a Transaction is considered authorized by the Customer/User by way of provision of Card or Client/User details, depending on the Recipient's requirements, including the first and last name, the Identification Code, the Card number and expiry date or the CVV2/CVC2 code, and authorization (if so required by the Bank) with 3D Secure Authentication, Mobile Authentication, Citibank Online Authentication, by the Screen Unlock Method or the Biometric Method.</p>
<p>§ 7 35) The Bank allows Clients to secure online Transactions with 3D Secure or Mobile Authentication or Citibank Online Authentication. In the event where the Recipient of the Transaction made via the Internet requires additional verification, a 3D Secure Password may have to be entered or the Transaction may have to be confirmed through Mobile Authentication or Citibank Online Authentication in order to be executed.</p>	<p>Provision deleted.</p>
<p>§ 15 1) h) for a 3D Secure Password, after five unsuccessful attempts to use the Payment Instrument using that password. The blockade is temporary and continues until 3D Secure is unlocked. In such a case, Payment Orders which do not require the 3D Secure Password may still be executed, or</p>	<p>§ 15 1) h) for 3D Secure Authentication after five unsuccessful attempts to Authenticate the Transaction. The blockade is temporary, applies only to Transactions made via the Internet using 3D Secure Authentication and continues until the Customer/User re-sets the ePIN. In such a case, Payment Orders may still be made if they do not require the 3D Secure Authentication; or</p>

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