Appendix to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A.

Appendix no. 1 to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. - Transaction Limits Table

Effective as of 22 November 2021

Types of cards	Citibank Silver Citibank-BP PAYBACK Silver Citi Simplicity, Citibank-BP Motokarta, Citibank-AliExpress	Citibank Gold, Citibank-BP PAYBACK Gold, Citibank Platinum, Citibank World MasterCard, Citibank PremierMiles MasterCard World Signia Citibank World Elite MasterCard Ultime
Daily limit for ATM withdrawals	PLN 5000	PLN 10,000 for Gold, Citibank PremierMiles and Citibank World MasterCard Cards PLN 15,000 for Platinum and Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime Cards
Daily limit for the number of ATM withdrawals	6	8
Daily limit for the number of transactions made with a Contactless Medium	20	20
Maximum daily aggregate limit for BLIK Payments and BLIK Cash Withdrawals, jointly for the Personal Account and the Credit Card	PLN 20,000	PLN 20,000
Maximum daily aggregate limit for BLIK Phone transfers, jointly for the Personal Account and the Credit Card	PLN 20,000	PLN 20,000
Minimum amount of a BLIK Phone Transfer	PLN 1	PLN 1
Limit on the amount of a single BLIK Phone Transfer	PLN 500	PLN 500
Value limit for a single Contactless Transaction carried out in the territory of Poland without the need to use PIN or the Customer's signature, determined by payment organizations	PLN 100	PLN 100
Aggregate maximum limit on contactless transactions without PIN verification, initiated in an EEA country (each Transaction authorized with a PIN code renews the limit)	EUR 100	EUR 100
Daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone), the same for the Account and the Credit Card	PLN 200,000[1]	PLN 200,000[1]

[1] If you also have a Personal Account, the limit is combined for the Personal Account and the Credit Card and its amount is described in the „Table of Fees and Commissions: Accounts and Credit Line overdraft for Private Customers".

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Appendix to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A.

Appendix no. 2 to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. - Table of Fees and Commissions for Citibank Credit Cards

Effective as of 30 September 2022

Types of cards	Citibank BP - Motokarta	Citi Simplicity, Citibank- AliExpress	Citibank World MasterCard, Citibank Premier Miles	Citibank Silver Citibank-BP PAYBACK Silver	Citibank Gold, Citibank-BP PAYBACK Gold	Citibank Platinum	Citibank MasterCard World Signia Ultime/ Citibank World Elite MasterCard Ultime
Annual fee for the issuing of a Primary Payment Card and for servicing of a Primary Credit Card (for cards issued from 21/05/2020)	Free of charge	PLN 12/month (PLN 144/year)[1,5]	PLN 18/month (PLN 216/year)[2]	PLN 18/month (PLN 216/year)	PLN 18/month (PLN 216/year)	PLN 18/month (PLN 216/year)	PLN 1200[3]
Annual fee for the issuing of a Primary Payment Card and for servicing of a Primary Credit Card (for cards issued until 20/05/2020)	Free of charge	Free of charge	PLN 18/month (PLN 216/year)	PLN 18/month (PLN 216/year)	PLN 18/month (PLN 216/year)	PLN 18/month (PLN 216/year)	PLN 1200
Annual fee for the issuing of a Supplementary Payment Card and for servicing of a Supplementary Credit Card (for cards issued from 21/05/2020)	PLN 6/month (PLN 72/year)	PLN 6/month (PLN 72/year)[1,5]	PLN 9/month (PLN 108/year)[2]	PLN 9/month (PLN 108/year)	PLN 9/month (PLN 108/year)	PLN 9/month (PLN 108/year)	PLN 350[3]
Annual fee for the issuing of a Supplementary Payment Card and for servicing of a Supplementary Credit Card for card issued until 20/05/2020 (exclusive of cards issued between 1/02/2014 and 28/02/2018)	PLN 6/month (PLN 72/year)	PLN 6/month (PLN 72/year)	PLN 9/month (PLN 108/year)	PLN 9/month (PLN 108/year)	PLN 9/month (PLN 108/year)	PLN 9/month (PLN 108/year)	PLN 350
Annual fee for the issuing of a Supplementary Payment Card and for servicing of a Supplementary Credit Card (for cards issued between 1/02/2014 and 28/02/2018)	Not applicable	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	PLN 350
Fee for reissuing a payment card (Card) instead of a lost Card or issuing a duplicate Card	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	Free of charge
Fee for a change of the Primary Card type on the Customer's request	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	Free of charge
Monthly fee for servicing of a credit card being a Contactless Medium (for each Contactless Medium) for cards issued between 18/12/2011 and 9/08/2012	Not applicable	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Monthly fee for servicing of a credit card being a Contactless Medium (for each Contactless Medium) (except for cards issued between 18/12/2011 and 9/08/2012)	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month
Fee for the Contactless Transaction functionality	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Commission for a Non-Cash Transaction	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Commission for a Cash Transaction or a Special Transaction:	10% of the Transaction amount, not less than PLN 20	10% of the Transaction amount, not less than PLN 20	10% of the Transaction amount, not less than PLN 20	10% of the Transaction amount, not less than PLN 20	10% of the Transaction amount, not less than PLN 20	10% of the Transaction amount, not less than PLN 20	10% of the Transaction amount, not less than PLN 20
Commission for currency conversion of Transactions executed in a currency other than PLN	6.8% of Transaction value	6.8% of Transaction value	6.8% of Transaction value	6.8% of Transaction value	6.8% of Transaction value	6.8% of Transaction value	Free of charge
Fee for repayment of the Card's Outstanding Balance at a Branch	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	Free of charge
Fee for repayment of the Card's Outstanding Balance via ATM	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	Free of charge
Monthly fee for handling overpayments in the Credit Card account charged in the case the account shows in the settlement cycle a positive balance of or exceeding PLN 200	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
Fee for activating Citibank Online	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Fee for the use of the CitiPhone Telephone Banking Service by the Customer	PLN 9/month	PLN 9/month	PLN 9/month	PLN 9/month	PLN 9/month	PLN 9/month	Free of charge
Fee for assigning a new or changing an Identification Code	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge

Fee for the CitiAlerts Standard service, including SMS Notifications	Free of charge	Free of charge	PLN 6/month (1st month free of charge)	PLN 6/month (1st month free of charge)	PLN 6/month (1st month free of charge)	PLN 6/month (1st month free of charge)	Free of charge
Fee for the CitiAlerts Premium service, including SMS Notifications	Free of charge	Free of charge	PLN 10/month (1st month free of charge)	PLN 10/month (1st month free of charge)	PLN 10/month (1st month free of charge)	PLN 10/month (1st month free of charge)	Free of charge
Fee for a paper Statement (applies to Credit Cards issued after 01/10/2011)	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month	PLN 5/month	Free of charge
Fee for making a summary of payment transactions being a copy of a paper Statement older than 1 month	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	Free of charge
Fee for making a summary of payment transactions being a copy of a pdf Statement older than 1 month	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	Free of charge
Fee for a copy of a Transaction confirmation obtained from the service provider	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	Free of charge
Fee for a transfer confirmation	PLN 7	PLN 7	PLN 7	PLN 7	PLN 7	PLN 7	Free of charge
Fee for a certificate on outstanding balance or Card Account	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	Free of charge
Fee for the CreditShield insurance (applies to the insured who joined the insurance up to 31/03/2015)	Not applicable	Not applicable	0.36% of the outstanding balance	0.36% of the outstanding balance	0.36% of the outstanding balance	0.36% of the outstanding balance	0.36% of the outstanding balance
Fee for the CreditShield iPlus nsurance (applies to the insured who joined the insurance up to 31/03/2015)	Not applicable	Not applicable	0.79% of the outstanding balance	0.79% of the outstanding balance	0.79% of the outstanding balance	0.79% of the outstanding balance	0.79% of the outstanding balance
Commission for activating the 'Comfort' Installment Payment Plan (for Plans activated until 14/07/2020)	determined individually (not more than 20% of the amount being spread)	determined individually (not more than 20% of the amount being spread)	determined individually (not more than 20% of the amount being spread)	determined individually (not more than 20% of the amount being spread)	determined individually (not more than 20% of the amount being spread)	determined individually (not more than 20% of the amount being spread)	determined individually (not more than 20% of the amount being spread)
Commission for activating the 'Comfort' Installment Payment Plan (for Plans activated as of 15/07/2020)	determined individually (not more than 30% of the amount being spread)	determined individually (not more than 30% of the amount being spread)	determined individually (not more than 30% of the amount being spread)	determined individually (not more than 30% of the amount being spread)	determined individually (not more than 30% of the amount being spread)	determined individually (not more than 30% of the amount being spread)	determined individually (not more than 30% of the amount being spread)
Administrative fee for handling the 'Comfort' Installment Payment Plan for the Loan to Card, Quick Cash and Balance in Installments (for Plans activated from 01/03/2018 until 14/07/2020)	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month
Administrative fee for handling the 'Comfort' Installment Payment Plan for the Loan to Card, Quick Cash and Balance in Installments (for Plans activated as of 15/07/2020)	PLN 40/month	PLN 40/month	PLN 40/month	PLN 40/month	PLN 40/month	PLN 40/month	PLN 40/month
Administrative fee for handling the 'Comfort' Installment Payment Plan for the Additional Credit Limit (for Plans activated between 1/01/2015 and 28/02/2018)	Not applicable	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month
Administrative fee for handling the 'Comfort' Installment Payment Plan for the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN under the Credit Limit (for Plans activated between 1/01/2015 and 28/02/2018)	Not applicable	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month
Administrative fee for handling the 'Comfort' Installment Payment Plan for Paylite (for Plans activated between 01/03/2018 and 14/07/2020)	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month
Administrative fee for handling the 'Comfort' Installment Payment Plan for Paylite (for Plans activated up to 15/07/2020)	PLN 10/month	PLN 10/month	PLN 10/month	PLN 10/month	PLN 10/month	PLN 10/month	PLN 10/month
Priority Pass – VIP lounge entry fee – for Primary Card holders	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	Unlimited VIP lounge entries for Primary Card holders in calendar year – one-time entry for accompanying person free of charge – USD 30[4]
Fee for exceeding the Credit Limit	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge

[1] Holders of the Citi Simplicity Credit Card issued under the Citibank Credit Card Agreement concluded from 21/05/2020 will be reimbursed by the Bank for the monthly amount of Annual Fee for issuing a payment card that is a Primary Card and for servicing a credit card that is a Primary Card, as well as for the monthly amount of Annual Fee for issuing a payment card that is a Secondary Card and for servicing a credit card that is a Secondary Card, when the value of Non-Cash Transactions made in a given billing period amounts to a minimum of PLN 1000. The fee will be reimbursed in the next settlement period.

[2] Holders of the Citibank World MasterCard lub Citibank PremierMiles concluded from 21/05/2020 will be reimbursed by the Bank for the monthly amount of Annual Fee for issuing a payment card that is a Primary Card and for servicing a credit card that is a Primary Card, as well as for the monthly amount of Annual Fee for issuing a payment card that is a Secondary Card and for servicing a credit card that is a Secondary Card, when the value of Non-Cash Transactions made in a given billing period amounts to a minimum of PLN 1500. The fee will be reimbursed in the next settlement period.

[3] Holders of the Citibank World Elite MasterCard Ultime Credit Card issued to the Citibank Credit Card Agreement concluded from 21/05/2020 will be reimbursed by the Bank for the accrued Annual Fee for issuing a payment card that is the Primary Card and for servicing a credit card that is the Primary Card, as well as for the accrued Annual Fee for issuing a payment card that is the Secondary Card and for servicing a credit card that is the Secondary Card, when the value of Non-Cash Transactions made during the 12-month period counted from the conclusion of the Citibank Credit Card Agreement and in consecutive 12-month periods amounts to a minimum of PLN 180,000. The fee will be reimbursed in the next settlement period.

[4] For Priority Pass, the fee for entering the VIP lounge is charged as equivalent of USD 30 converted into PLN at the Bank's exchange rate applicable on the day of posting the fee in the Card Account.

[5] Holders of Citibank-AliExpress Credit Card will be reimbursed by the Bank for the monthly amount of Annual Fee for issuing a payment card that is the Primary Card and for servicing a credit card that is the Primary Card, as well as for the monthly Annual Fee for issuing a payment card that is the Secondary Card and for servicing a credit card that is the Secondary Card, when the value of Non-Cash Transactions made in a given billing period amounts to a minimum of PLN 1,000. The fee will be reimbursed in the next settlement period.

The annual fees quoted in the Table of Fees and Commissions apply to the standard offer and not to promotional offers. The services specified in the Table of Fees and Commissions are voluntary. Citigold or Citigold Private Client account holders, excluding holders of Citibank MasterCard World Signia Ultime/Citibank World Elite MasterCard Ultime Credit Card, are exempt from:

1) the monthly amount of the Annual Fee for the issuing of the Primary Payment Card and for servicing of the Primary Credit Card,
2) the monthly fee for the use of CitiPhone Telephone Banking Service,

subject to meeting the conditions for free Account maintenance in accordance with the applicable 'Table of Fees and Commissions: Accounts and Overdrafts – Overdraft Facility for Private Customers'.

Holders of the Citigold Private Client Account, who in the month before the annual fee is charged meet the average monthly balance condition in the amount of PLN 3 million are exempt from:

1) Annual fees for the issuance of a payment card that is the Primary Card and for the maintenance of a credit card that is a Primary Card for the Citibank World Elite MasterCard Ultime,
2) Annual fees for the issuance of a payment card that is a the Supplemtary Card and for the maintenance of a credit card that is a Supplementary Card for the Citibank World Elite MasterCard Ultime,
3) the monthly fee for the use of CitiPhone Telephone Banking Service.

Information about the calculation of the average monthly balance on all accounts with the Bank can be found onwww.citibank.pl..

Should the Customer default on their obligations under the Citibank Credit Card Agreement, the Customer may be obligated by the court to cover court costs and enforcement proceedings fees in accordance with the Act of 17 November 1964 – Code of Civil Procedure, the Act on Court Costs in Civil Cases of 28 July 2005, the Act on Enforcement Costs of 28 February 2018, the Regulation of the Minister of Justice of 22 October 2015 on fees for legal advisers and the Regulation of the Minister of Justice of 22 October 2015 on fees for lawyers.

Customers holding a Citibank Platinum Credit Card or MasterCard World Credit Card as the Primary Card, with a special 'World' graphic mark, are covered by the free-of-charge Concierge Service in accordance with the 'Concierge Service Terms and Conditions'.

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11/2021

Appendix no. 3 to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. - Interest Rates Table

Valid from 8 September 2022.

Types of cards	Citibank Silver, Citibank-BP PAYBACK Silver, Citibank World MasterCard, Citi Simplicity,	Citibank Gold, Citibank-BP PAYBACK Gold, Citibank PremierMiles	Citibank - BP Motokarta,	Citibank Platinum	MasterCard Citibank World Signia Ultime/ Citibank World Elite MasterCard Ultime	Citibank-AliExpress
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 Cash Transactions and Special Transactions for agreements concluded on or before 30/11/2018	20.5% p.a.	20.5% p.a.	Not applicable	20.5% p.a.	20% p.a.	Not applicable
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 Cash Transactions and Special Transactions for agreements concluded on or after 01/12/2018	20.5% p.a.	20.5% p.a.	20.5% p.a.	20.5% p.a.	20% p.a.	20.5% p.a.
Interest rate charged on the 'Comfort' Installment Payment Plan opened on or before 30/11/2018	20.5% p.a.	20.5% p.a.	20.5% p.a.	20.5% p.a.	20% p.a.	Not applicable
Interest rate charged on the 'Comfort' Installment Payment Plan opened on or after 01/12/2018	20.5% p.a.	20.5% p.a.	20.5% p.a.	20.5% p.a.	20% p.a.	20.5% p.a.

Interest rates are subject to change in accordance with the procedure set forth in § 12 of the Terms and Conditions.
Interest on Cash Transactions and Non-Cash Transactions executed with a Credit Card is calculated using the following formula: the interest rate provided in the table is divided by 365/366 days (depending on the actual number of calendar days in the year). Based on the daily rate thus calculated, the interest is calculated for each calendar day in which the Customer is using the credit on the Card.
If the Card type is changed, the interest rate applied to transactions made before the date of such a change is the interest rate applicable on the Transaction date to the given Card type used to execute the Transaction.
Interest on the 'Comfort' Installment Payment Plan is calculated using the following formula: for the first installment and installment calculated in the case of early repayment, the interest rate provided in the table is divided by 360 days and, based on the daily rate thus calculated, the interest is calculated for each calendar day in which the Customer is using the Plan.
For other installments, the interest rate provided in the table is divided by 360 days and calculated for 30 days in a month (irrespective of the actual number of days in the given month).

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Appendix no. 4 to the Terms and Conditions of Citibank Credit Cards of Bank Handlowy w Warszawie S.A. - List of cut-off times for Domestic Transfer Orders in PLN, Internal Transfer Orders in PLN and Domestic Transfer Orders in PLN or Internal Transfer Orders in PLN executed within the BLIK System

Effective as of 22 November 2021

Type of transfer from the Card Account	Cut-off Time
External domestic transfers in PLN	3:30 pm
Internal transfers in PLN to corporate customers' accounts in the Bank	5:30 pm
A Domestic Transfer Order in PLN or an Internal Transfer Order in PLN (executed under the BLIK System (BLIK	10:30 p.m. executed on an 24/7 basis,
Phone Transfer	7 days a week

Domestic transfer orders in PLN, except for Internal Transfer Orders in PLN from the Card Account, placed on days other than Business Days are treated as received on the first Business Day following such day.

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