

# Important information for Citi Handlowy Clients

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Dear Sir/Madam,

Please note that effective from 22 November 2021 certain changes to the General Terms and Conditions for Cooperation with Corporate Clients ("Terms and Conditions") will come into force.

The full version of the modified Terms and Conditions, with the changes marked in green, are attached to this letter and available on the Bank's website <https://www.online.citibank.pl/dokumenty.html> in the Corporate Clients section.

## **The most important amendments to the Terms and Conditions:**

- We will provide **automatic updates of the Debit Card data** in the case of Subscriptions. Individual payment transactions under a given **Subscription** will be executed also after replacing the Card with a new one after its expiry, without the need to submit a new Payment Instruction. This service will be launched at a later date (but no earlier than on 22/11/2021), which will be announced by the Bank on its website or in a separate communication,
- **Citibank Online Authentication** - we are streamlining the authorization process of online cashless transactions made without the physical use of a Debit Card by abandoning SMS text messages with the Authorization Code,
- We have also clarified the provisions related to the exchange rates applied to individual transactions.

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We are working to improve many services. The following valid details are required to use them:

- **Primary E-Mail Address,**
- **Głównego Telefonu Komórkowego,**
- **Dokumentu tożsamości.**

You may submit an instruction to update your details in Citibank® Online in the section:

Contact > My documents > Send a document, transaction type Change the Representative's details.

Please remember that in accordance with section 23.2 of the General Terms and Conditions for Cooperation with Corporate Clients:

**"The Account Holder shall promptly notify the Bank of any change of persons authorized to use the funds in the Account, any change of its addresses and other data sent to the Bank in connection with the Agreement."**

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Please remember that you have the right to refuse to accept the new terms by terminating your Agreement following the procedure and within the time frame set out in the General Terms and Conditions for Cooperation with Corporate Client.

Simultaneously, under the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring, in order to comply with its disclosure obligation, we hereby provide you with an Information sheet for depositors covered by the mandatory deposit guarantee scheme.

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Thank you for being with us.

Yours faithfully,



Judyta Malinowska  
Head of Deposit Products  
and Retail Unsecured Products Office

Kind regards,  
Citi Handlowy

