

# News and Changes

---

Dear Client,

Thank you for your trust in and using the services of Citi Handlowy. We want the fast-growing banking market to be as friendly as possible to our Clients, and our services to support the development of businesses.

In response to our Clients' expectations, we have recently introduced the possibility of submitting remotely an application for an Overdraft Facility up to PLN 150,000 for sole proprietorship businesses.

**To introduce the new services, we must amend the provisions of the Terms and Conditions of Granting Loan Products to Corporate Clients ("the Terms and Conditions"), which will become effective on 1 July 2019. The Table of Fees and Commissions: Loan Products for Corporate Clients ("TF&C") will also change on the same day.**

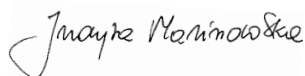
Please find attached the amended Terms and Conditions and TF&C. For your convenience, the most important amendments have been marked green in the documents and, in addition, below we present the information about amendments to the TF&C:

Previous item in the TF&C	Present item in the TF&C	Previous fee in the TF&C	Present fee in the TF&C
6. Fee for monitoring and debt collection activities: - fee for a reminder phone call	N/A, the item has been deleted	35	N/A, the item has been deleted
6. Fee for monitoring and debt collection activities: - fee for a dunning letter	6. Fee for monitoring and debt collection activities: - fee for a dunning letter (including a dunning letter concerning the failure to pay the required amount into the account or default payments)	PLN 25	PLN 50
12. Notice to pay	N/A, the item has been deleted	30	N/A, the item has been deleted
13. Notice to supplement missing documents	6. Fee for monitoring and debt collection activities: - fee for a dunning letter in the case of the failure to meet additional contractual obligations	PLN 50	PLN 75

Please be informed that the **remaining** amendments to the TF&C **do not apply** to Overdraft Facilities extended prior to 1 July 2019. They apply only to the new Overdraft Facility offer for applications submitted on the Bank's website.

We also would like to remind you that you have the right to refuse to accept the new terms by terminating your agreement according to the procedure and within the deadlines set forth in the Terms and Conditions.

Yours faithfully,



Judyta Malinowska  
Director of the Deposit Products  
and Unsecured Credit Line Office