

# Important Information for Citi Handlowy Customers

For the English version of the attached documents, please visit [www.citibank.pl](http://www.citibank.pl) and go to the Documents section.

Dear Sir/ Madam,

as of January 30, 2023, the General Terms and Conditions for Cooperation with Corporate Clients ("Terms and Conditions") will change.

The amended content of the document is attached.

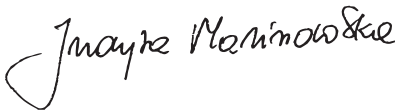
In Terms and Conditions document we have introduced changes regarding the method of authorizing online transactions. Instead of an SMS message with a link to authorize the transaction, an individual ePIN code will be used. Setting up the ePIN Code will be possible in Citibank Online.

The amended provisions are marked in green in the body of the document.

We would like to remind you that you have the right to refuse to accept the new conditions by terminating the contract in the manner and on the dates specified in the Regulations.

Thank you for being with us and using Citi Handlowy's services.

Best regards,

A handwritten signature in black ink that reads "Judyta Malinowska".

Judyta Malinowska  
Deposit Products and Credit Line  
Products Bureau Head