

# Important information for Citi Handlowy Clients

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

Dear Sir/Madam,

The General Terms and Conditions of Cooperation with Business Clients ("Terms and Conditions") will be amended as of 31 August 2022. Please find enclosed the amended Terms and Conditions.

The provisions regarding Citibank Global Transfers have been removed from the Terms and Conditions due to their withdrawal from the Bank's offer, and the provisions on the complaint handling process have been clarified. For your convenience, the new provisions are marked in green in the wording of the document.

We would like to remind you that you can refuse to agree to the new terms and conditions by terminating your agreement following the outlined procedures within the timeframe set out in the Terms and Conditions.

Please be informed that, effective 5 May 2022, we raised interest rates on the Interest-Bearing Business Account. The implemented changes are presented below:

Interest-Bearing Business Account	
Until 04 May 2022	As of 5 May 2022
up to PLN 20,000 - 0.05%	1.25%
above PLN 20,000 - 0.01%	

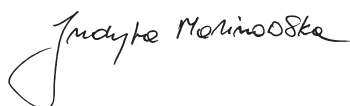
Please find enclosed the amended Table of Interest Rates on Accounts.

Moreover, on 29 April 2022 we raised interest rates on Deposits in PLN. For more details go to the Documents section on the bank's website.

Please be also informed that the Bank has implemented an automatic process for execution of transfers to KRUS from the VAT account - payments to KRUS are first made from the VAT account, and then from the current account.

Thank you for being with us and for using the services of Citi Handlowy.

Best regards,



Judyta Malinowska

Head of Deposit Products

and Retail Unsecured Bureau