

Important information for Citi Handlowy Clients

For the English version of the attached documents, please visit www.citibank.pl/en/ and go to the Documents section.

Dear Sir/Madam,

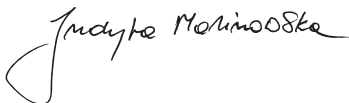
Please be informed that the Terms and Conditions of Grating Credit Products to Business Clients ("Terms and Conditions") as well as the Table of Fees and Commissions: Credit Products for Business Clients ("TFC") shall be amended with effect from 1 August 2022.

Please find enclosed the amended Terms and Conditions and TFC. For your convenience, the major amendments are marked in green in the wording of the documents.

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.

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

Best regards,

A handwritten signature in black ink, appearing to read "Judyta Malinowska".

Judyta Malinowska

Head of Deposit Products

and Retail Unsecured Bureau