

### Depositor Information Sheet:

Deposits with Bank Handlowy w Warszawie S.A. are guaranteed by:	The Bank Guarantee Fund <sup>1</sup>
Scope of coverage:	the PLN equivalent of EUR 100,000 in relation to each depositor in one entity included in the guarantee scheme <sup>2</sup> Bank Handlowy w Warszawie S.A. uses the following trademarks: Citi Handlowy
If the depositor has more deposits with the same entity included in the guarantee scheme:	all deposits with the same entity included in the guarantee scheme are added up; the sum is subject to a limit of the PLN equivalent of EUR 100,000 <sup>3</sup>
If the depositor has a joint account with another individual / other individuals:	the limit of the PLN equivalent of EUR 100,000 applies to each depositor separately <sup>4</sup>
The payment period in the case of insolvency of the entity included in the guarantee scheme:	7 business days <sup>5</sup>
Payment currency:	PLN
Contact:	The Bank Guarantee Fund ul. ks. Ignacego Jana Skorupki 4 00-546 Warsaw Phone: 800 569 341, Faks: 22 58 30 589 E-mail: kancelaria@bfg.pl
Additional information:	<a href="https://www.bfg.pl/">https://www.bfg.pl/</a>
Confirmation of receipt by the depositor: <sup>6</sup>	Acknowledgement of receipt of the Depositor Information Sheet is in point 6.3 of the Universal Onboarding Form.

<sup>1</sup> The Minister of Finance is in charge of the government administration department – financial institutions, pursuant to § 1 paragraph 2 item 3 of the Regulation of the Prime Minister of 17 November 2015 on detailed scope of operation of the Minister of Finance (Journal of Laws item 1900).

<sup>2</sup> This Regulation, within the scope of its control, implements Directive of the European Parliament and of the Council 2014/49/EU of 16 April 2014 on deposit guarantee schemes (OJ EU L 173, 12.06.2014, p. 149; OJ EU L 212, 18.07.2014, p. 47; OJ EU L 309, 30.10.2014, p. 37).

Additional information:

**<sup>1</sup> System responsible for deposit protection.**

The Bank Guarantee Fund is responsible for deposit protection.

**<sup>2,3</sup> Overall scope of coverage.**

If the deposit is unavailable because the entity included in the guarantee scheme is incapable of fulfilling its financial obligations, payments to depositors are made by the Bank Guarantee Fund. The payment amount is up to the PLN equivalent of EUR 100,000 in relation to each depositor in one entity included in the guarantee scheme. This means that to determine the amount covered by the guarantee all deposits placed with the same entity included in the guarantee scheme are added up. For example, if the depositor has the PLN equivalent of EUR 90,000 on a savings account and the PLN equivalent of EUR 20,000 on a current account with the same entity included in the guarantee scheme, only the amount of PLN equivalent of EUR 100,000 will be paid. This method is also applied when the entity included in the guarantee scheme conducts business activity under different trademarks. Bank Handlowy w Warszawie S.A. also operates under the name of Citi Handlowy. This means that the sum of all deposits placed with one or many of these trademarks is guaranteed jointly up to the amount of PLN equivalent of EUR 100,000. The PLN equivalent of EUR is calculated on the basis of an average exchange rate published by the National Bank of Poland on the date of fulfilment of the guarantee condition, within the meaning of Article 2 item 10 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring (Journal of Laws item 996), with respect to a given entity included in the deposit guarantee scheme.

**<sup>4</sup> Joint account coverage limit.**

In the case of joint accounts, the limit of the PLN equivalent of EUR 100,000 applies to each depositor. However, the deposits on the account to which two or more individuals are entitled as members of a partnership, association or an organizational unit without legal personality but awarded legal capacity by means of a separate Act, are, for the purpose of calculating the upper limit of the PLN equivalent of EUR 100,000, added up and treated as a deposit of a single depositor.

If the funds or accounts receivable of a depositor who is a natural person come from:

1) disposal, against payment, of:

- a) real property developed with a residential single-family building within the meaning of the provisions of the Act of 7 July 1994 – Building Law (Journal of Laws of 2016, item 290, as amended), its part or a share in such real estate,
- b) the right of perpetual usufruct of the land developed with a residential single-family building within the meaning of the provisions of the Act of 7 July 1994 – Building Law or a share in such right,
- c) independent residential premises within the meaning of the provisions of the Act of 24 June 1994 on premises ownership (Journal of Laws of 2015, item 1892), which constitutes separate real property or a share in such premises, land or the right of perpetual usufruct of land or a share in such a right, associated with such premises,
- d) cooperative ownership right to premises for residential purposes or a share in such a right – unless the disposal took place as part of the business conducted,

2) performance, for the depositor, of contractual or court distribution of assets upon cessation of conjugal property,

3) acquisition of inheritance by the depositor, performance of a provision for their benefit or their receipt of a reserved portion,

4) payment of the sum insured under a life insurance agreement in connection with the death of the insured individual or endowment until the designated age,

5) payment of the sum insured under an accident insurance agreement in connection with bodily injury, health disorder or death of the insured individual as a result of an accident,

6) payment of severance pay on the terms and conditions and in the amount specified in separate provisions,

7) payment of retirement or pension gratuity referred to in Article 921 § 1 of the Act of 26 June 1974 – Labour Code (Journal of Laws of 2014, item 1502, as amended) or separate provisions, on the terms and conditions and in the amount specified in these provisions – they are subject to guarantee coverage, within 3 months of the date of transfer of the funds to the account or the date on which the accounts receivable arise, up to the amount constituting the difference between double the limit of the PLN equivalent of EUR 100,000 and the sum of other funds and the depositor's accounts receivables, not exceeding, however, the limit of the PLN equivalent of EUR 100,000.

After this deadline, the depositor's funds and accounts receivable are included in the compulsory deposit guarantee scheme on general terms, i.e. up to the PLN equivalent of EUR 100,000.

If the funds come from payment of compensation for damage caused by a crime or satisfaction for the injury suffered, the compensation or satisfaction referred to in Article 552 of the Act of 6 June 1997 – Code of Criminal Proceedings (Journal of Laws item 555, as amended), they are included in guarantee coverage, within 3 months of the date of transfer of funds to the account or the date on which the accounts receivable arise – in full. After this deadline, these funds and accounts receivable are included in the compulsory deposit guarantee scheme on general terms, i.e. up to the PLN equivalent of EUR 100,000.

For more information, visit: <https://www.bfg.pl>

#### **<sup>5</sup> Payment.**

The entity responsible for payment of the guaranteed funds is the Bank Guarantee Fund (ul. ks. Ignacego Jana Skorupki 4, 00-546 Warszawa, tel. 800 569 341, fax: 22 58 30 589, e-mail: kancelaria@bfg.pl, website: <https://www.bfg.pl>). Payment takes place (in the amount of the PLN equivalent of 100,000 EUR) within 7 business days of the date of fulfilment of the guarantee condition referred to in Article 2 item 10 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring, with respect to a given entity included in the deposit guarantee scheme. In the cases stipulated in Article 36 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring, the 7-day deadline may be extended. If payment of the guaranteed funds has not taken place within these time frames, it is necessary to contact the Bank Guarantee Fund since the deadline for filing claims for their payment may be subject to the statute of limitations. For more information, visit: <https://www.bfg.pl>.

**<sup>6</sup> If the depositor uses online banking, the information sheet may be made available and its receipt may be confirmed using electronic means of communication.**

#### **Other important information.**

In general, deposits of all individual customers and businesses are covered by deposit guarantee schemes. Information about exceptions applicable with respect to specific deposits has been published on the website of the respective deposit guarantee scheme. Information about whether specific products are covered or not is also provided, upon appropriate enquiry, by the entity included in the guarantee scheme. If deposits are guaranteed, the entity included in the guarantee scheme also confirms this in the bank statement.