**Reporting AML Regulatory Violations**

Citi Handlowy provides employees and other individuals performing activities related to Anti-Money Laundering and Counter-Terrorist Financing (AML) with a mechanism for reporting real or potential violations of applicable regulations.

Employees are required to submit reports through the bank's internal reporting channels.

The procedure set out below governs the anonymous reporting of AML regulatory violations and is independent of the procedures described under the "Whistleblower Protection" section.

**Who May Submit a Report**

Reports may be submitted by individuals who are not employed by the bank but who perform for the bank AML-related activities.

**Subject Matter of Reports**

Reports may relate to any act or omission constituting a violation of AML regulations.

**How to Submit a Report**

Reports shall be submitted in writing and addressed to:

Director of the Independent Compliance Control Department
Bank Handlowy w Warszawie S.A., Compliance Division
ul. Traugutta 7/9, 00-067 Warsaw
Please mark the envelope or correspondence: *"AML Violation Report"*

Where a report concerns a member of the bank's Management Board, it must be directed to the Supervisory Board of the bank at the following address:

Supervisory Board of Bank Handlowy w Warszawie S.A.
ul. Traugutta 7/9
00-067 Warsaw

**Reporting to the General Inspector of Financial Information**

Violations of AML regulations may also be reported directly to the General Inspector of Financial Information (GIFI) at: sygnalisci.GIIF@mf.gov.pl. All such reports are received and handled in accordance with the procedures established by the GIFI.

**Protection of the Reporting Person**

The bank is committed to ensuring the confidentiality of all information provided in connection with a report. No retaliatory measures will be taken against any reporting person. In particular, the bank prohibits any repressive, discriminatory, or otherwise unjustifiably unfavourable treatment of individuals who submit reports.

**Legal Basis**

Act of 1 March 2018 on Counteracting Money Laundering and the Financing of Terrorism (Journal of Laws 2018, item 723, as amended).