

List of Changes to the Table of Fees and Charges and to the Terms and Conditions of Bank Accounts

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List of Changes for Customers - holders of CitiKonto account

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
2.1. Citicard - monthly fee for each Debit Card	PLN 6	2.1. Citicard - monthly fee for each Debit Card	PLN 8	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 points b) and c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests;</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement (detailed information is provided under the list of changes to the TFC) and the implementation of the following:</p> <ul style="list-style-type: none"> - new functions for notifying the Customer of transaction made with the Debit Card under the Citi Mobile service, - system changes which increase the safety of the Customer's Debit Card.
3.1.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch	PLN 10	3.1.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch	PLN 20	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement (detailed information is provided under the list of changes to the TFC).</p>
3.2.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1, through a CitiPhone consultant and at a Bank Branch	PLN 10	3.2.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1, through a CitiPhone consultant and at a Bank Branch	PLN 20	<p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement (detailed information is provided under the list of changes to the TFC).</p>

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
3.2.3. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)	XX	3.2.3.1. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET) via Citibank Online (excluding Citi Mobile).	PLN 20	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)</p> <p>Reason for change</p> <p>Implementing the possibility to order transfers executed using SORBNET via Citibank Online.</p>
No fee	XX	3.3.1. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Execution of the Express Elixir instant transfer order via Citibank Online and the Citiphone automatic banker service	PLN 15	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point a)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases:</p> <p>a) introduction of new services, to the extent ensuring proper performance of the Agreement, not prejudicial to the Customer interests and not leading to greater financial charges if the new service is not purchased; (...)</p>
No fee	XX	3.3.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Execution of the Express Elixir instant transfer order through a CitiPhone consultant and at a Bank Branch.	PLN 30	<p>Reason for change</p> <p>Introduction of the Express Elixir service into the Bank's offer.</p>

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
4.2.2. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland. Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch	PLN 10	4.1.2. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland. Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch	PLN 20	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement (detailed information is provided under the list of changes to the TFC).</p>
No fee	XX	4.2.1.3. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland. Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 4.1 as well as outside the Republic of Poland through Citibank Online additional fee on top of the fee referred to in point 4.2.1.2 for other urgent fund transfers (excluding Citi Mobile)	PLN 30	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)</p> <p>Reason for change</p> <p>Introduction of the opportunity to order selected fund transfers as urgent transfers into the Bank's offer.</p>
6.3. Cash withdrawals at ATMs other than the Bank's ATMs in Poland and through the Merchants (except for the Cash Back service)	PLN 5	6.3. Cash withdrawals at ATMs other than the Bank's ATMs in Poland and through the Merchants (except for the Cash Back service)	PLN 7	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement (detailed information is provided under the list of changes to the TFC).</p>

Other changes to the Table of Fees and Charges are of editorial and organizational nature.

Table of transaction limits

Bank Account Terms and Conditions, para. 35 Miscellaneous Provisions

18. The Bank has the right to amend the Agreement, including Terms and Conditions, unilaterally for important reasons only, in the following cases: (...)

b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests; (...).

Reason for change

- change of the transaction limit level under the Cash Back service and for payments executed via the CitiPhone automated banking service,
- introduction of limits for transfers under the Express Elixir service,
- changes of editorial and organizational nature.

Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement results from:

- development and implementation of the Bank's new online service;
- implementation of new functions under the Citi Mobile service;
- implementation of an additional channel for ordering transfers and the form for their execution;
- implementation of system changes which increase the safety of Customer's data;
- implementation of Recommendation of the KNF regarding safety of payment transactions executed in the Internet by banks, domestic payment institutions, domestic electronic money institutions and the cooperative credit institutions;
- costs resulting from negative interest rates.

List of Changes for Customers - holders of Citi Priority account

Changes applicable to Customers whose accounts were opened on July 16th, 2010 and before

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
1.1. Account Monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 18	1.1. Account Monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 30	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services (detailed information is provided under the list of changes to the TFC).</p>
2.1. Citicard - monthly fee for each Debit Card	PLN 5	2.1. Citicard - monthly fee for each Debit Card	PLN 8	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests;</p> <p>c) increase of the actual costs incurred by the Bank: (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement (detailed information is provided under the list of changes to the TFC) and the implementation of the following:</p> <ul style="list-style-type: none"> - new functions for notifying the Customer of transaction made with the Debit Card under the Citi Mobile service, - system changes which increase the safety of the Customer's Debit Card.

Changes applicable to Customers whose accounts were opened from July 17th, 2010 or whose account type was changed to Citi Priority from July 17th, 2010

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
1.1. Account Monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 25	1.1. Account Monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 30	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services (detailed information is provided under the list of changes to the TFC).</p>

Changes applicable to all Customers - holders of Citi Priority accounts

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
3.1.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch	PLN 4	3.1.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch	PLN 12	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services (detailed information is provided under the list of changes to the TFC).</p>
3.2.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1, through a CitiPhone consultant and at a Bank Branch	PLN 8	3.2.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1, through a CitiPhone consultant and at a Bank Branch	PLN 16	<p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services (detailed information is provided under the list of changes to the TFC).</p>

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
3.2.3. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)	XX	3.2.3.1. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET) through Citibank Online (excluding Citi Mobile).	PLN 20	Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b) 12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...) b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests: (...) Reason for change Implementing the possibility to order transfers executed using SORBNET via Citibank Online.
No fee	XX	3.3.1. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Execution of the Express Elixir instant transfer order via Citibank Online and the CitiPhone automatic banker service.	PLN 10	Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point a) 12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: a) introduction of new services, to the extent ensuring proper performance of the Agreement, not prejudicial to the Customer interests and not leading to greater financial charges if the new service is not purchased; (...)
No fee	XX	3.3.2. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Execution of the Express Elixir instant transfer order through a CitiPhone consultant and at a Bank Branch.	PLN 20	Reason for change Introduction of the Express Elixir service into the Bank's offer.

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
<p>4.2.2. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland.</p> <p>Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch</p>	<p>PLN 4</p>	<p>4.1.2. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland.</p> <p>Bank transfer order execution to Recipients' accounts at the Bank (including own accounts) through a CitiPhone consultant and at a Bank Branch</p>	<p>PLN 12</p>	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged; (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services (detailed information is provided under the list of changes to the TFC).</p>
<p>No fee</p>	<p>XX</p>	<p>4.2.1.3. Transfer order in foreign currencies and transfer order in PLN outside the territory of the Republic of Poland.</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 4.1 as well as outside the Republic of Poland</p> <p>through Citibank Online additional fee on top of the fee referred to in point 4.2.1.2 for other urgent fund transfers (excluding Citi Mobile)</p>	<p>PLN 30</p>	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)</p> <p>Reason for change</p> <p>Introduction of the opportunity to order selected fund transfers as urgent transfers into the Bank's offer.</p>

Other changes to the Table of Fees and Charges are of editorial and organizational nature.

Table of transaction limits

Bank Account Terms and Conditions, para. 35 Miscellaneous Provisions

18. The Bank has the right to amend the Agreement, including Terms and Conditions, unilaterally for important reasons only, in the following cases: (...)

b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests; (...).

Reason for change

- change of the transaction limit level under the Cash Back service and for payments executed via the CitiPhone automated banking service,
- introduction of limits for transfers under the Express Elixir service,
- changes of editorial and organizational nature.

Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement results from:

- development and implementation of the Bank's new online service;
- implementation of new functions under the Citi Mobile service;
- implementation of an additional channel for ordering transfers and the form for their execution;
- implementation of system changes which increase the safety of Customer's data;
- implementation of Recommendation of the KNF regarding safety of payment transactions executed in the Internet by banks, domestic payment institutions, domestic electronic money institutions and the cooperative credit institutions;
- costs resulting from negative interest rates.

List of Changes for Customers - holders of Citigold accounts

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
1.1. Account Monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 150	1.1. Account Monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 220	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point c)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>c) increase of the actual costs incurred by the Bank, i.e. (...)</p> <p>(iii) the actual costs incurred by the Bank in connection with the provision of services under the Agreement or higher labor-intensity of such services for which the Fee is charged: (...)</p> <p>Reason for change</p> <p>Increase of the actual costs incurred by the Bank in connection with the provision of services (detailed information is provided under the list of changes to the TFC).</p>
3.2.3. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)	XX	3.2.3.1. Domestic transfer orders in PLN Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1. Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET) through Citibank Online (excluding Citi Mobile).	PLN 10	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)</p> <p>Reason for change</p> <p>Implementing the possibility to order transfers executed using SORBNET via Citibank Online.</p>

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
No fee	XX	<p>3.3.1. Domestic transfer orders in PLN</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1.</p> <p>Execution of the Express Elixir instant transfer order via Citibank Online and the Citiphone automatic banker service.</p>	PLN 5	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point a)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases:</p> <p>a) introduction of new services, to the extent ensuring proper performance of the Agreement, not prejudicial to the Customer interests and not leading to greater financial charges if the new service is not purchased; (...)</p> <p>Reason for change</p> <p>Introduction of the Express Elixir service into the Bank's offer.</p>
No fee	XX	<p>3.3.2. Domestic transfer orders in PLN</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1.</p> <p>Execution of the Express Elixir instant transfer order through a CitiPhone consultant and at a Bank Branch.</p>	PLN 10	
No fee	XX	<p>4.2.1.3. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland.</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 4.1 as well as outside the Republic of Poland via Citibank Online additional fee on top of the fee referred to in point 4.2.1.2 for other urgent fund transfers (excluding Citi Mobile)</p>	PLN 0	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)</p> <p>Reason for change</p> <p>Introduction of the opportunity to order selected fund transfers as urgent transfers into the Bank's offer.</p>
No fee	XX	<p>4.2.2.3. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland.</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 4.1 as well as outside the Republic of Poland via Citibank Online and at a Bank branch additional fee on top of the fee referred to in point 4.2.2.2 for other urgent fund transfers</p>	PLN 0	

Other changes to the Table of Fees and Charges are of editorial and organizational nature.

Table of transaction limits

Bank Account Terms and Conditions, para. 35 Miscellaneous Provisions

18. The Bank has the right to amend the Agreement, including Terms and Conditions, unilaterally for important reasons only, in the following cases: (...)

b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests; (...).

Reason for change

- change of the transaction limit level under the Cash Back service and for payments executed via the CitiPhone automated banking service,
- introduction of limits for transfers under the Express Elixir service,
- changes of editorial and organizational nature.

Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement results from:

- development and implementation of the Bank's new online service;
- implementation of new functions under the Citi Mobile service;
- implementation of an additional channel for ordering transfers and the form for their execution;
- implementation of system changes which increase the safety of Customer's data;
- implementation of Recommendation of the KNF regarding safety of payment transactions executed in the Internet by banks, domestic payment institutions, domestic electronic money institutions and the cooperative credit institutions;
- costs resulting from negative interest rates.

List of Changes for Customers - holders of Citigold Private Customer accounts

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
<p>3.2.3. Domestic transfer orders in PLN</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1.</p> <p>Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)</p>	XX	<p>3.2.3.1. Domestic transfer orders in PLN</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1.</p> <p>Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET) through Citibank Online (excluding Citi Mobile).</p>	PLN 0	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...)</p> <p>b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)</p> <p>Reason for change</p> <p>Implementing the possibility to order transfers executed using SORBNET via Citibank Online.</p>
No fee	XX	<p>3.3.1. Domestic transfer orders in PLN</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1.</p> <p>Execution of the Express Elixir instant transfer order via Citibank Online and the Automated Banker in i.a. CitiPhone</p>	PLN 0	<p>Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point a)</p> <p>12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases:</p> <p>a) introduction of new services, to the extent ensuring proper performance of the Agreement, not prejudicial to the Customer interests and not leading to greater financial charges if the new service is not purchased; (...)</p>
No fee	XX	<p>3.3.2. Domestic transfer orders in PLN</p> <p>Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 3.1.</p> <p>Execution of the Express Elixir instant transfer order through a CitiPhone consultant and at a Bank Branch.</p>	PLN 0	<p>Reason for change</p> <p>Introduction of the Express Elixir service into the Bank's offer.</p>

Fee under the Table of Fees and Charges in effect until February 28, 2017		Fee under the Table of Fees and Charges in effect from March 1, 2017		Legal and factual basis
No fee	XX	4.2.1.3. Transfer order in foreign currencies and transfer order in PLN outside the Republic of Poland. Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 4.1 as well as outside the Republic of Poland via Citibank Online additional fee on top of the fee referred to in point 4.2.1.2 for other urgent fund transfers (excluding Citi Mobile).	PLN 0	Bank Account Terms and Conditions, para. 29 Fees and Commissions (Fees), subpara. 12 point b) 12. The Bank shall be entitled to amend the TFC, increasing the Fees or introducing new ones, in the following cases: (...) b) change in the scope or form of services provided so far under the Agreement, to the extent ensuring proper performance of the Agreement and not prejudicial to the Customer's interests; (...)
No fee	XX	4.2.2.3. Transfer order in foreign currencies and transfer order in PLN outside the territory of the Republic of Poland. Bank transfer order execution to Recipients' accounts held at banks operating in the Republic of Poland, other than listed in point 4.1 as well as outside the Republic of Poland via Citibank Online and at a Bank branch additional fee on top of the fee referred to in point 4.2.2.2 for other urgent fund transfers.	PLN 0	Reason for change Introduction of the opportunity to order selected fund transfers as urgent transfers into the Bank's offer.

Other changes to the Table of Fees and Charges are of editorial and organizational nature.

Table of transaction limits

Bank Account Terms and Conditions, para. 35 Miscellaneous Provisions

18. The Bank has the right to amend the Agreement, including Terms and Conditions, unilaterally for important reasons only, in the following cases: (...)

b) where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests; (...).

Reason for change

- change of the transaction limit level under the Cash Back service and for payments executed via the CitiPhone automated banking service,
- introduction of limits for transfers under the Express Elixir service,
- changes of editorial and organizational nature.

Increase of the actual costs incurred by the Bank in connection with the provision of services under the Agreement results from:

- development and implementation of the Bank's new online service;
- implementation of new functions under the Citi Mobile service;
- implementation of an additional channel for ordering transfers and the form for their execution;
- implementation of system changes which increase the safety of Customer's data;
- implementation of Recommendation of the KNF regarding safety of payment transactions executed in the Internet by banks, domestic payment institutions, domestic electronic money institutions and the cooperative credit institutions;
- costs resulting from negative interest rates.

Changes to the Terms and Conditions of Bank Accounts at Bank Handlowy w Warszawie S.A.

What the change refers to	Introducing the Express Elixir service into the offer
Before	There was no such clause before.
After	Adding § 1 Definitions clause 14 Express Elixir - enables to submit Payment Instructions to transfer the funds in PLN to a named bank account of the Payee maintained with an institution that offers such service; for the current list of the institutions offering Express Elixir transfers, please go to www.citihandlowy.pl , visit the Branches, call CitiPhone or go to the website of the service operator (National Clearing Chamber) - www.expresselixir.pl ;
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...). Offering a new service - Express Elixir.
What the change refers to	Transfer of the provisions concerning World Elite Debit MasterCard from the Table of Fees and Charges
Before	There was no such clause before.
After	Adding § 1 Definitions clause 21 World Elite Debit MasterCard - payment card issued by the Bank exclusively to the Citigold Private Client Personal Account holders who maintain an average monthly balance across all their accounts of a minimum of PLN 300,000.00;
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...). Introducing of World Elite Debit MasterCard into the offer.
What the change refers to	Withdrawal of the Identification Card from the offer
Before	§ 1 Definitions clause 20 Identification Card - a card used to identify a customer who does not have a Debit Card at CitiPhone and Citibank Online as well as when submitting instructions via remote access channels (CitiPhone, Citibank Online) and at Branches. An Identification Card is not a payment instrument (or a payment card) within the meaning of the commonly applicable laws and cannot be used in ATMs, at retail and service outlets or with the intermediation of the Merchants;
After	Deleted
Before	§ 1 Definitions clause 23 Identification Code - confidential identification codes: Identification Card PIN , Debit Card PIN, CitiPhone PIN, Contactless Medium PIn or other identifiers and passwords used for verifying identity and logging into Citibank Online or CitiPhone - used herein to denote all of them collectively, some of them or one of them;
After	Identification Code - confidential identification codes: Debit Card PIN, CitiPhone PIN, Contactless Medium PIn or other identifiers and passwords used for verifying identity and logging into Citibank Online or CitiPhone - used herein to denote all of them collectively, some of them or one of them; (in the updated Terms and Conditions this provision has been stated in § 1 Definitions clause 24)
Before	§ 1 Definitions clause 44 Identification Card PIn - a confidential four-digit Customer identification number used to verify the identity of a Customer who uses an Identification Card at the Bank's Branches;
After	Deleted

Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point e) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>e) Upon the Bank's decision to discontinue offering a given product or service. Withdrawal of the Identification Card from the offer.</p>
What the change refers to	Introducing the Express Elixir service into the offer
Before	There was no such clause before.
After	Express Elixir Transfer - domestic transfer in PLN executed as part of the Express Elixir service; (in the updated Terms and Conditions the provision is stated in § 1 clause 51)
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...).</p> <p>Offering a new service - Express Elixir.</p>
What the change refers to	Introducing the telephone confirmations of the Payment Instructions submitted through all the channels
Before	<p>§ 11 General Provisions clause 6</p> <p>In order to ensure safety of the funds accumulated in the Account, the Bank may introduce security procedures with respect to each form in which the Payment Instructions are submitted by the customers. In particular, the Bank may require telephone confirmation of the Payment Instructions submitted by the customer via CitiPhone, provided that the customer was informed of that requirement at the time of submission of the Payment Instruction. In order to obtain the confirmation, the Bank forthwith contacts the customer at the phone number indicated for contact by the customer. The Payment Instruction is deemed received by the Bank upon receipt of the above described confirmation by the customer.</p>
After	<p>In order to ensure safety of the funds accumulated in the Account, the Bank may introduce security procedures with respect to each form in which the Payment Instructions are submitted by the customers. In particular, the Bank may require telephone confirmation of the Payment Instructions submitted by the customer, provided that the customer was informed of that requirement at the time of submission of the Payment Instruction. In order to obtain the confirmation, the Bank forthwith contacts the customer at the phone number indicated for contact by the customer. The Payment Instruction is deemed received by the Bank upon receipt of the above described confirmation by the customer.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...).</p> <p>Providing more specified information in view of introducing the possibility to submit Payment Instructions for payments above the Citibank Limit.</p>
What the change refers to	Providing more specified information in the clause regarding the cash deposits made at the Bank's branches
Before	<p>§ 12 Deposits clause 1</p> <p>Deposits in the Personal Account can be made:</p> <p>a) In the form of bank transfers (internal or external);</p> <p>b) In cash at the Branches designated by the Bank (the list of the Branches together with their location and information about the currencies in which cash services are provided is available at the Branches, via CitiPhone and on the Bank's website (www.citihandlowy.pl)); or</p> <p>c) In the Bank's ATMs with deposit functionality, the Bank's cash deposit machines or cash deposit machines of the independent operators selected by the Bank. The Bank shall make available to the Customers the list of cash deposit machines of independent operators together with their locations at Branches, on the Bank's website (www.citihandlowy.pl) and via CitiPhone.</p>

After	<p>Deposits in the Personal Account can be made:</p> <p>a) In the form of bank transfers (internal or external);</p> <p>b) In cash at the Branches designated by the Bank (the list of the Branches together with their location and information about the currencies <u>and banknote amounts</u> in which cash services are provided is available at the Branches, via CitiPhone and on the Bank's website (www.citihandlowy.pl);</p> <p>c) In the Bank's ATMs with deposit functionality, the Bank's cash deposit machines or cash deposit machines of the independent operators selected by the Bank. The Bank shall make available to the Customers the list of cash deposit machines of independent operators together with their locations at Branches, on the Bank's website (www.citihandlowy.pl) and via CitiPhone.</p>
Before	<p>§ 12 Deposits clause 5</p> <p>The Bank shall have the right to:</p> <p>a) Withhold crediting of the funds to the account and retain banknotes for verification where there are reasonable suspicions concerning authenticity of the banknotes deposited;</p> <p>b) Adjust the posting made and debit the Customer's account with the amount of the funds deposited and credited to the account if a banknote is later identified as counterfeit or there are suspicions concerning its authenticity;</p> <p>c) Refuse acceptance of damaged banknotes and coins in the currencies other than PLN; or</p> <p>d) Refuse acceptance of a deposit in the Account in the case of a cash deposit linked to the Customer's business or professional activity.</p>
After	<p>The Bank shall have the right to:</p> <p>a) Withhold crediting of the funds to the account and retain banknotes for verification where there are reasonable suspicions concerning authenticity of the banknotes deposited;</p> <p>b) Adjust the posting made and debit the Customer's account with the amount of the funds deposited and credited to the account if a banknote is later identified as counterfeit or there are suspicions concerning its authenticity;</p> <p>c) Refuse acceptance of damaged banknotes and coins in the currencies other than PLN; or</p> <p>d) Refuse acceptance of a deposit in the Account in the case of a cash deposit linked to the Customer's business or professional activity;</p> <p>e) <u>Refuse acceptance of a deposit in the account subject to debt collection seizure after 06:00 PM, on Saturday and Sundays and on public holidays.</u></p>
Before	<p>§ 12 Deposits clause 8</p> <p>The Bank reserves the right to receive deposits at the indicated Branches in the foreign currencies in which cash services are provided at a given Branch. The list of Branches together with their location and information about the currencies in which cash services are provided is available at the Branches, on the Bank's website (www.citihandlowy.pl) and via CitiPhone.</p>
After	<p>The Bank reserves the right to receive deposits at the indicated Branches in the foreign currencies <u>and banknote amounts</u> in which cash services are provided at a given Branch. The list of Branches together with their location and information about the currencies <u>and banknote amounts</u> in which cash services are provided is available at the Branches, on the Bank's website (www.citihandlowy.pl) and via CitiPhone.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b)</p> <p>The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...).</p> <p>Providing more specified information.</p>
What the change refers to	Withdrawal of the Identification Card from the offer
Before	<p>§ 13 Cash Withdrawals clause 6</p> <p>A payment transaction of cash withdrawal covered by a Payment Instruction is deemed authorized if it has been confirmed with Citicard Pln or Identification Card Pln or the Customer's signature.</p>

After	A payment transaction of cash withdrawal covered by a Payment Instruction is deemed authorized if it has been confirmed with Citicard PIN or the Customer's signature.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point e) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) e) Upon the Bank's decision to discontinue offering a given product or service. Withdrawal of the Identification Card from the offer.
What the change refers to	Providing more specified provisions on the transaction limits
Before	There was no such provision before.
After	§ 13 Cash Withdrawals clause 7 For the limit of the ATM withdrawals made through the Accepting Parties and the Cash Back service, please read the Table of Fees and Charges.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...). Providing more specified provisions on the transaction limits.
What the change refers to	Providing the possibility to commission to the Bank execution of transfers in SORBNET in Citibank Online
Before	§ 14 Transfer Instruction clause 1 Subject to subpara. 5 below, the Customer shall have the right to commission to the Bank execution of a transfer in the following manner: a) Via Citibank Online (except for the transfers executed in SORBNET system); b) Via Citi Mobile (except for the transfers of social security contributions (ZUS) and tax dues (Urząd Skarbowy) executed in SORBNET system); d) Via CitiPhone; e) At the Branches indicated by the Bank on the Bank's website (www.citihandlowy.pl); or f) In multi-function ATMs indicated by the Bank (except for future-dated transfers; transfers executed in ATMs may only be executed when the Recipient has previously been defined in CitiPhone or at a Branch).
After	Subject to subpara. 5 below, the Customer shall have the right to commission to the Bank execution of a transfer in the following manner: a) Via Citibank Online; b) Via Citi Mobile (except for the transfers of social security contributions (ZUS) and tax dues (Urząd Skarbowy) executed in SORBNET system); d) Via CitiPhone; e) At the Branches indicated by the Bank on the Bank's website (www.citihandlowy.pl); f) In multi-function ATMs indicated by the Bank (except for future-dated transfers; transfers executed in ATMs may only be executed when the Recipient has previously been defined in CitiPhone or at a Branch).
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...). Providing the possibility to commission to the Bank execution of transfers in the SORBNET system in Citibank. Online.

What the change refers to	Introducing the Express Elixir service
Before	<p>§ 14 Transfer Instruction clause 4</p> <p>The CGTs are executed instantly, and the Recipient's account is credited with the amount of the transferred funds at the time of submission of the Payment Instruction covering the CGT transfer instruction. The possibility of execution of a CGT depends on the technical readiness of the Recipient's bank to accept a transfer within the scope of that service. The Bank informs the Customer of the possibility to execute a CGT before accepting a Payment Instruction covering the CGT transfer instruction.</p>
After	<p>The CGTs <u>and Express Elixir</u> transfers are executed instantly, and the Recipient's account is credited with the amount of the transferred funds at the time of submission of the Payment Instruction covering <u>the transfer instruction</u>. The possibility of execution of a CGT <u>or Express Elixir</u> Transfer depends on the technical readiness of the Recipient's bank to accept a transfer within the scope of that service. The Bank informs the Customer of the possibility to execute a CGT <u>or Express Elixir</u> transfer before accepting a Payment Instruction covering the CGT or <u>Express Elixir</u> transfer instruction.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...)</p> <p>Offering a new service - Express Elixir.</p>
What the change refers to	Providing the possibility to commission to the Bank urgent execution of selected transfers
Before	There was no such clause before.
After	<p>§ 14 Transfer Instruction clause 5</p> <p>Payment Instruction for execution of external transfer in a foreign currency or PLN outside of the territory of the Republic of Poland may be commissioned to be executed in standard time with the execution deadline referred to in § 11 clause 19 or urgently, which means that the account of the Payee's service provider will be credited on the same business day provided that the transfer instruction is submitted before the cut-off time referred to in the Cut-Off Hours. Additional fee shall apply for urgent Payment Instructions according to the Table of Banking Fees and Charges. Urgent transfers are not available for transfers in EUR made in the territory of the European Economic Area.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...)</p> <p>Providing the possibility to commission to the Bank urgent execution of selected transfers.</p>
What the change refers to	Withdrawal of the Identification Card from the offer
Before	<p>§ 14 Transfer Instruction clause 8</p> <p>The Bank deems the Customer has authorized execution of a Payment Instruction of a transfer order, including a transfer with a future date or a direct debit, consistently with the submitted Payment Instruction if that Payment Instruction was submitted by the Customer:</p> <p>a) In person at the Branch, following verification of the Customer's identity by means of a Debit Card or Identification Card and respectively the Debit Card PIN or the Identification Card PIN or an identification document and, subsequently, confirmed with the Customer's signature;</p> <p>b) In an ATM following prior confirmation of the Customer's identity by means of a Debit Card PIN;</p> <p>c) Via CitiPhone according to the rules of authorization of the Payment Instructions submitted using that Payment Instrument;</p> <p>d) Via Citibank Online consistently with the rules of authorization of the Payment Instructions submitted using that Payment Instrument.</p>

After	<p>The Bank deems the Customer has authorized execution of a Payment Instruction of a transfer order, including a transfer with a future date or a direct debit, consistently with the submitted Payment Instruction if that Payment Instruction was submitted by the Customer:</p> <p>a) In person at the Branch, following verification of the Customer's identity by means of a Debit Card and the Debit Card Pln or an identification document and, subsequently, confirmed with the Customer's signature;</p> <p>b) In an ATM following prior confirmation of the Customer's identity by means of a Debit Card PIN;</p> <p>c) Via CitiPhone according to the rules of authorization of the Payment Instructions submitted using that Payment Instrument;</p> <p>d) Via Citibank Online consistently with the rules of authorization of the Payment Instructions submitted using that Payment Instrument.</p>
Before	Chapter V PAYMENTS INSTRUMENTS AND IDENTIFICATION CARD
After	PAYMENT INSTRUMENTS
Before	<p>§ 18 General Rules clause 2</p> <p>The Bank has the right to block a Payment Instrument or Identification Card:</p> <p>a) For objectively justified reasons linked to safety of the Payment Instrument or Identification Card; or</p> <p>b) In connection with suspected unauthorized use of the Payment Instrument or Identification Card or intent to cause execution of an unauthorized payment transaction; or</p> <p>c) In the case of a Payment Instrument or Identification Card linked to use of the Customer's credit - due to the increased risk of loss of the Customer's creditworthiness required for a given Payment Instrument or Identification Card if their use is linked to the Customer's use of credit.</p>
After	<p>The Bank has the right to block a Payment Instrument:</p> <p>a) For objectively justified reasons linked to safety of the Payment Instrument or</p> <p>b) In connection with suspected unauthorized use of the Payment Instrument or intent to cause execution of an unauthorized payment transaction; or</p> <p>c) In the case of a Payment Instrument linked to use of the Customer's credit - due to the increased risk of loss of the Customer's creditworthiness required for a given Payment Instrument if its use is linked to the Customer's use of credit.</p>
Before	<p>§ 18 General Rules clause 5</p> <p>The Customer shall be obliged to store the Payment Instrument and Identification Card with due diligence, keep the Identification Codes strictly confidential, not to keep the Identification Code together with the Payment Instrument and Identification Card and not to make the Payment Instrument, Identification Card or Identification Code available to unauthorized persons.</p>
After	<p>The Customer shall be obliged to store the Payment Instrument with due diligence, keep the Identification Codes strictly confidential, not to keep the Identification Code together with the Payment Instrument and not to make the Payment Instrument or Identification Code available to unauthorized persons.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point e)</p> <p>The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>e) Upon the Bank's decision to discontinue offering a given product or service.</p>
What the change refers to	Withdrawal of the Identification Card from the offer and implementation of the Polish Financial Supervision Authority's Recommendation
Before	<p>§ 18 General Rules clause 7</p> <p>The Customer shall be obliged to promptly notify the Bank of a loss, theft, appropriation, unauthorized use of or unauthorized access to the Payment Instrument or the Identification Card. The Customer shall immediately report such circumstance via CitiPhone or at a Bank Branch to have the Payment Instrument blocked or the Citicard or Identification Card cancelled.</p>
After	<p>The Customer shall be obliged to promptly notify the Bank of a loss, theft, appropriation, unauthorized use of or unauthorized access to the Payment Instrument <u>the login details or the device which the Customer uses to receive the Authorization Codes</u>. Customer shall immediately report such circumstance via <u>Citibank Online (excluding Citi Mobile)</u>, CitiPhone: <u>(+48) 22 692 20 90</u> or at a Bank Branch to have the Payment Instrument blocked or the Citicard cancelled.</p>

Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point d) and e) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>d) When adapting to the directives, recommendations or decisions issued by bank regulators or competent authorities with regard to protection of consumer rights to the extent applicable to the Agreement; or</p> <p>e) Upon the Bank's decision to discontinue offering a given product or service.</p> <p>Withdrawal of the Identification Card from the offer, providing more specified provisions to reflect the Recommendation of the Polish Financial Supervision Authority regarding the safety of payment transactions made online.</p>
What the change refers to	Withdrawal of the Identification Card from the offer
Before	<p>§ 18 General Rules clause 9</p> <p>The Customer shall be liable for unauthorized payment transactions up to the equivalent of EUR 150.00 and for the Contactless Transactions up to the equivalent of EUR 50.00, to be calculated at the average exchange rate published by the National Bank of Poland (NBP) on the day of execution of the transaction if the unauthorized transaction is the result of:</p> <p>a) Use of a Payment Instrument or Identification Card lost by the Customer or stolen from the Customer; or</p> <p>b) Appropriation of the Payment Instrument or Identification Card or their unauthorized use as a consequence of the Customer's breach of the obligation referred to in para. 18 subpara. 7 of the Terms and Conditions.</p>
After	<p>The Customer shall be liable for unauthorized payment transactions up to the equivalent of EUR 150.00 and for the Contactless Transactions up to the equivalent of EUR 50.00, to be calculated at the average exchange rate published by the National Bank of Poland (NBP) on the day of execution of the transaction if the unauthorized transaction is the result of:</p> <p>a) Use of a Payment Instrument lost by the Customer or stolen from the Customer; or</p> <p>b) Appropriation of the Payment Instrument or <u>its</u> unauthorized use as a consequence of the Customer's breach of the obligation referred to in para. 18 subpara. 7 of the Terms and Conditions.</p>
Before	<p>§ 19 CITICARD AND IDENTIFICATION CARD</p>
After	CITICARD
Before	<p>§ 19 Citicard clause 1 A Customer shall be obliged to hold a Debit Card or Identification Card.</p>
After	Deleted
Before	<p>§ 19 Citicard clause 3 The Bank shall issue an Identification Card to a Customer who has not been issued a Debit Card. The Bank shall not issue an Identification Card to an Account Attorney.</p>
After	Deleted
Before	<p>§ 19 Citicard clause 4 A Customer may not have both a Debit Card and an Identification Card at the same time. Where the Customer has a Personal Account and a Savings Account at the same time, the Debit Card's functionality for the Savings Account shall be limited solely to the identification purposes at Branches, via CitiPhone and Citibank Online.</p>
After	Deleted
Before	<p>§ 19 Citicard clause 9 Where the declaration concerning non-extension of the Citicard Agreement referred to in subpara. 6 above is made, the Bank shall issue an Identification Card and send it to the Customer.</p>

After	Deleted
Before	<p>§ 19 Citicard clause 10</p> <p>Immediately after receiving a Citicard or Identification Card, the Customer shall be obliged to activate it and, in the case of an Identification Card or Debit Card, sign it in a permanent manner. Citicard or Identification Card may be activated and given a Pin code via Citibank Online, Citi Mobile, CitiPhone or at a Branch.</p>
After	<p>Immediately after receiving a Citicard, the Customer shall be obliged to activate it and, in the case of a Debit Card, sign it in a permanent manner. Citicard may be activated and given a Pin code via Citibank Online, Citi Mobile, CitiPhone or at a Branch.</p> <p>(in the updated Terms and Conditions this provision is stated in § 19 clause 6)</p>
Before	<p>§ 19 Citicard clause 14</p> <p>The Customer shall have the right to use an Identification Card throughout its term of validity stated on the card which expires on the last day of the month indicated on the card, only in the manner stipulated in subpara. 13 items a) and b).</p>
After	Deleted
Before	<p>§ 19 Citicard clause 15</p> <p>The Customer may set and change Citicard or Identification Card Pin via Citibank Online (except for Citi Mobile), CitiPhone or at the Bank's Branches, and may also change the Debit Card's Pin in the Bank's ATMs and in the selected ATMs of the other operators that provide such functionality. The list of the Bank's ATMs together with their location is available at the Branches, on the Bank's website (www.citihandlowy.pl) and via Citibank Online, Citi Mobile and CitiPhone.</p>
After	<p>The Customer may set and change Citicard Pin via Citibank Online (except for Citi Mobile), CitiPhone or at the Bank's Branches, and may also change the Debit Card's Pin in the Bank's ATMs and in the selected ATMs of the other operators that provide such functionality. The list of the Bank's ATMs together with their location is available at the Branches, on the Bank's website (www.citihandlowy.pl) and via Citibank Online, Citi Mobile and CitiPhone.</p> <p>(in the updated Terms and Conditions, the provision is stated in § 19 clause. 10)</p>
Before	<p>§ 19 Citicard clause 32</p> <p>The Bank shall confirm acceptance of the notification concerning cancellation of the Citicard or Identification Card in writing if the notification has been made at a Branch or verbally if the notification has been made via CitiPhone.</p>
After	<p>The Bank shall confirm acceptance of the notification concerning cancellation of the Citicard in writing if the notification has been made at a Branch or verbally if the notification has been made via CitiPhone.</p> <p>(in the updated Terms and Conditions the provision is stated in § 9 clause 27)</p>
Before	<p>§ 19 Citicard clause 33</p> <p>Once cancelled, a Citicard or Identification Card cannot be used to dispose of the funds in the Account or execute cash and non-cash transactions.</p>
After	<p>Once cancelled, a Citicard cannot be used to dispose of the funds in the Account or execute cash and non-cash transactions. (in the updated Terms and Conditions, the provision is stated in § 19 clause 28)</p>
Before	<p>§ 19 Citicard clause 34</p> <p>Where a Citicard or Identification Card has been lost, stolen, renewed or replaced, the Bank may send a newly issued Citicard or Identification Card to the Customer to the last correspondence address indicated by the Customer.</p>
After	<p>Where a Citicard has been lost, stolen, renewed or replaced, the Bank may send a newly issued Citicard to the Customer to the last correspondence address indicated by the Customer.</p> <p>(in the updated Terms and Conditions the provision is stated in § 19 clause 29)</p>
Before	<p>§ 19 Citicard clause 39</p> <p>In order to use an Identification Card, the Identification Card Pin shall be required.</p>
After	Deleted

Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point e) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>e) Upon the Bank's decision to discontinue offering a given product or service. Withdrawal of the Identification Card from the offer.</p>
What the change refers to	Debit Card or Identification Card no longer required to register for Citibank Online
Before	<p>§ 20 Citibank Online Banking Platform (Citibank Online) clause 1</p> <p>Within the scope of handling of the Account, the Customer may use Citibank Online, including Citi Mobile, that enable access to a simplified version of Citibank Online using a mobile phone, tablet or other devices with a similar functionality. Citibank Online shall be activated when the Customer is issued with a Debit Card/Identification Card. In order to use the services provided via email, the Customer must have an electronic device connected to the Internet that enables the user to read electronic mail. Citi Mobile application shall be available from AppStore and Google Play web services.</p>
After	<p>Within the scope of handling of the Account, the Customer may use Citibank Online, including Citi Mobile, that enable access to a simplified version of Citibank Online using a mobile phone, tablet or other devices with a similar functionality. In order to use the services provided via email, the Customer must have an electronic device connected to the Internet that enables the user to read electronic mail. Citi Mobile application shall be available from AppStore and Google Play web services.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point c) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>c) When adapting to the modifications made to the Bank's IT systems if such modifications affect the provision of services or products offered by the Bank and do not prejudice Customer's interests; (...).</p> <p>Debit Card/Identification Card no longer required to register for Citibank Online.</p>
What the change refers to	Providing more specified information
Before	<p>§ 21 CitiPhone Banking Service (CitiPhone) clause 2</p> <p>All phone conversations with the Bank's representatives may be recorded using electromagnetic media and may be used as evidence.</p>
After	<p>All phone conversations with the Bank's representatives may be recorded and may be used as evidence.</p>
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...).</p> <p>Providing more specified information.</p>
What the change refers to	Withdrawal of the Identification Card
Before	<p>§ 21 CitiPhone Banking Service (CitiPhone) clause 4</p> <p>A Payment Instruction submitted via CitiPhone is deemed authorized by the Customer if the Customer gave his approval for its execution by providing the number of the Debit Card or Identification Card or PESEL number and by confirming it with the CitiPhone PIN, or merely with the CitiPhone Pln in a situation where the Customer has activated the Caller Identification Service.</p>

After	A Payment Instruction submitted via CitiPhone is deemed authorized by the Customer if the Customer gave his approval for its execution by providing the number of the Debit Card or PESEL number and by confirming it with the CitiPhone PIN, or merely with the CitiPhone Pin in a situation where the Customer has activated the Caller Identification Service.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point e) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) e) Upon the Bank's decision to discontinue offering a given product or service. Withdrawal of the Identification Card from the offer.
What the change refers to	Change to the CitiAlerts service
Before	§ 22 CitiAlerts Service clause 2 The CitiAlerts service may be activated and its settings may be modified after logging into Citibank Online (except for Citi Mobile and Citi Handlowy for iPad), via CitiPhone or at the Bank's Branches..
After	The CitiAlerts service may be activated after logging into Citibank Online (except for Citi Mobile), via CitiPhone or at the Bank's Branches, and the Citi Alerts settings may be modified in Citi Mobile.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...). Change to the CitiAlerts service.
What the change refers to	Implementation of the Polish Financial Supervision Authority's Recommendation
Before	There was no such clause before.
After	§ 24 Safety clause10 In the event of loss, theft, appropriation or unauthorized use of or access to the device (e.g. computer, tablet, phone or other similar device) which the Customer uses to bank via Citibank Online, if there is justified suspicion that the safety of the Payment Instrument has been violated, the Customer should immediately contact us via CitiPhone (+48) 22692 20 90 or at the branch to have the Payment Instrument locked.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point d) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) d) When adapting to the directives, recommendations or decisions issued by bank regulators or competent authorities with regard to protection of consumer rights to the extent applicable to the Agreement; (...). Providing more specified information to reflect the provisions stated in the Recommendation of the Polish Financial Supervision Authority regarding the safety of payments made online.
What the change refers to	Withdrawal of the Identification Card from the offer
Before	§ 28 Agreement Termination clause 9 Where the Customer holds a Personal Account as well as a Savings Account, termination of the Personal Account Agreement or deactivation of the Personal Account pursuant to the Deposit Product Agreement shall be tantamount to termination of the Citicard Agreement. In such a case, the Bank shall issue an Identification Card to the Customer pursuant to subpara. 3.
After	Where the Customer holds a Personal Account as well as a Savings Account, termination of the Personal Account Agreement or deactivation of the Personal Account pursuant to the Deposit Product Agreement shall be tantamount to termination of the Citicard Agreement.
Before	§ 28 Agreement Termination clause 10 Where the Agreement is dissolved, the Customer shall be obliged to destroy the Citicard/ Identification Card permanently in a manner preventing its use or return it. If any funds are accumulated in the Account, the Customer shall submit the instruction to transfer such funds and provide the necessary information as per the Payment Order Submission Instructions. The funds accumulated in the Account may also be withdrawn by the Customer at the Bank's Branch.

After	Where the Agreement is dissolved, the Customer shall be obliged to destroy the Citicard permanently in a manner preventing its use or return it. If any funds are accumulated in the Account, the Customer shall submit the instruction to transfer such funds and provide the necessary information as per the Payment Order Submission Instructions. The funds accumulated in the Account may also be withdrawn by the Customer at the Bank's Branch.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point e) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) e) Upon the Bank's decision to discontinue offering a given product or service. Withdrawal of the Identification Card from the offer.
What the change refers to	Updating of the unit's name
Before	§ 33 Complaints clause 1 All Customer complaints concerning operation of the Account, CitiPhone, Bank's Branches, CitiAlerts and Citibank Online as well as other products and services offered by the Bank shall be accepted: a) in writing - lodged in person at the Bank's Branch during the Branch's office hours or sent to the following address: Citi Handlowy, Departament Obsluga Reklamacji i Zapytań Klientów, ul. Golezowska 6, 01-249 Warszawa b) verbally - by phone or in person for the record during the Customer's visit to the Bank's Branch; c) electronically - to the Bank's e-mail address through Citibank Online after logging in via the "Contact with the bank" tab and on the www.citibank.pl website using the complaint form.
After	All Customer complaints concerning operation of the Account, CitiPhone, Bank's Branches, CitiAlerts and Citibank Online as well as other products and services offered by the Bank shall be accepted: a) in writing - lodged in person at the Bank's Branch during the Branch's office hours or sent to the following address: Citi Handlowy, <u>Biuro</u> Obsluga Reklamacji i Zapytań Klientów, ul. Golezowska 6, 01-249 Warszawa b) verbally - by phone or in person for the record during the Customer's visit to the Bank's Branch; c) electronically - to the Bank's e-mail address through Citibank Online after logging in via the "Contact with the bank" tab and on the www.citibank.pl website using the complaint form.
Legal and factual basis	Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point d) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...) d) When adapting to the directives, recommendations or decisions issued by bank regulators or competent authorities with regard to protection of consumer rights to the extent applicable to the Agreement; (...). Article 4 clause 1 on the Act of August 5, 2015 on handling complaints by the financial market entities and Financial Ombudsman.
What the change refers to	Adapting the content to the provisions of the Act
Before	§ 33 Complaints clause 12 Any disputes between the Customer and the Bank may be settled out of court, at the Customer's request, pursuant to the regulations of the Banking Consumer Arbitration procedure by the Banking Ombudsman affiliated with the Polish Bank Association, and by the Financial Ombudsman on the terms set forth in the Act of 5 August 2015 on the Handling of Complaints by Financial Market Participants and on the Financial Ombudsman, and before the arbitration court by the Polish Financial Supervision Authority, pursuant to its regulations.
After	Any disputes between the Customer and the Bank may be settled out of court, at the Customer's request, pursuant to the regulations of the Banking Consumer Arbitration procedure by the Banking Ombudsman affiliated with the Polish Bank Association, and by the Financial Ombudsman on the terms set forth in the Act of 5 August 2015 on the Handling of Complaints by Financial Market Participants and on the Financial Ombudsman, and before the arbitration court by the Polish Financial Supervision Authority, pursuant to its regulations. <u>For the website of the Financial Ombudsman, please go to www.rf.gov.pl</u>

Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point d) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>d) When adapting to the directives, recommendations or decisions issued by bank regulators or competent authorities with regard to protection of consumer rights to the extent applicable to the Agreement; (...).</p> <p>Article 31 of the Act of November 9, 2016 on solving the consumer disputes out of court.</p>		
What the change refers to	Possibility to unlock the Personal Account and Savings Account via Citibank Online		
Before	<p>§ 35 Miscellaneous Provisions clause 11</p> <p>In order to ensure safety of the funds in the Personal Account or Savings Account, the Bank reserves the right to refuse execution of any of the Customer's instructions where no debit transactions have been recorded in the Account for 360 consecutive days, with the exception of the Bank adding the interest accrued to the amount of the funds in the Account or collecting the fees and commissions. The Bank shall enable access to the Personal Account or Savings Account and the execution of transactions after the Customer's identity has been verified at Branches or via CitiPhone.</p>		
After	<p>In order to ensure safety of the funds in the Personal Account or Savings Account, the Bank reserves the right to refuse execution of any of the Customer's instructions where no debit transactions have been recorded in the Account for 360 consecutive days, with the exception of the Bank adding the interest accrued to the amount of the funds in the Account or collecting the fees and commissions. The Bank shall enable access to the Personal Account or Savings Account and the execution of transactions after the Customer's identity has been verified <u>via Citibank Online (excluding Citi Mobile)</u>, at Branches or via CitiPhone.</p>		
Legal and factual basis	<p>Bank Account Terms and Conditions § 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...).</p> <p>Possibility to unlock the Personal Account and Savings Account via Citibank Online.</p>		
What the change refers to	Introduction of the Express Elixir service and providing the possibility to commission to the Bank execution of selected urgent transfers		
Before	<p>Appendix to Bank Account Terms and Conditions List of Cut-Off Hours</p> <p>External Transfer Order - a Payment Instruction of transfer order into a Recipient's account other than that maintained with the Bank:</p>		
	Currency	Recipient at the Bank:	Cut-off Hour
	PLN	conducting business in the territory of the Republic of Poland	03:30 PM
	Foreign currencies	conducting business in the territory of the Republic of Poland	02:00 PM
	PLN and foreign currencies, except for the transfer orders executed within the scope of CGT service	conducting business in another country - outside the territory of the Republic of Poland	02:00 PM
PLN and foreign currencies in the case of transfer orders executed within the scope of CGT service	conducting business in another country - outside the territory of the Republic of Poland	10:30 PM	

After	Appendix to Bank Account Terms and Conditions List of Cut-Off Hours			
	External Transfer Order - a Payment Instruction of transfer order into a Recipient's account other than that maintained with the Bank:			
		Currency	Cut-off Hour	Date on which the transaction is posted in the account of the Payee's service provider for transfers commissioned before the cut-off time
	Domestic Transfer	PLN	03:30 PM	D
	Express Elixir Transfers	PLN	10:30 PM	D
	SEPA Transfers	EUR	02:00 PM	D+1
	Other - standard time	EUR, USD, GBP, DKK, CHF, SEK, PLN, NOK, AUD, JPY, CAD, CZK, HUF	02:00 PM	D+2
	Other - urgent transfers	EUR, USD	02:00 PM	D
		PLN	01:00 PM	
		GBP, DKK, NOK, CAD, HUF	12:30 PM	
CHF		12:00 PM		
SEK, CZK		10:00 AM		
CGT	PLN and foreign currencies	10:30 PM	D	
D - date of the submission of the Payment Instruction for funds transfer.				
Legal and factual basis	<p>§ Bank Account Terms and Conditions 35 Miscellaneous Provisions, clause 18 point b) The Bank has the right to amend unilaterally the Agreement, including the Terms and Conditions, for valid reasons only, in the following cases: (...)</p> <p>b) Where the scope or form of the services offered to the Customer under the Agreement concluded with the Customer have changed or new services have been introduced, provided that the amendment does not prejudice Customer's interests (...).</p> <p>Introduction of the new service - Express Elixir and providing the possibility to commission to the Bank execution of urgent transfers.</p>			

All content removals have been emphasized by crossing out the content to be removed in the affected provision.

Numbering and references in the documents have been modified accordingly



Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, at 16 Senatorska Street, 00-923 Warsaw, Poland, entered into the Register of Entrepreneurs of the National Court Register by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS No 000 000 1538; Tax Identification Number NIP 526-030-02-91; share capital of PLN 522,638,400, paid-up in full. Citi and Citi Handlowy are registered trademarks of Citigroup Inc. Citigroup Inc. and its subsidiaries also hold rights to certain other trademarks used here.