

Terms and Conditions of the Promotion

“Recommend Citigold Private Client and Experience Priceless Moments” (“Terms and Conditions”)

Organizer

1. The Organizer of the promotion “Recommend Citigold Private Client and Experience Priceless Moments” (“**Promotion**”) is Albedo Marketing sp. z o.o. with its registered office in Poznań, ul. Górska 3, 60-623 Poznań, registered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for Poznań – Nowe Miasto i Wilda in Poznań, 8th Commercial Division of the National Court Register under no. KRS 0000125373, share capital of PLN 100,000.00, NIP (Tax Identification Number): 7792183071, REGON (Business Registry Number): 634370884 (“**Organizer**”).

Term of the Promotion

2. The Promotion shall be valid from 17/10/2019 to 17/12/2019 (“**Term of the Promotion**”).
3. The Promotion shall be carried out in the territory of the Republic of Poland as part of an online campaign organized by Bank Handlowy w Warszawie S.A. with registered office in Warsaw, at ul. Senatorska 16, 00–923 (“**Bank**”) via the following website of the Bank: www.citihandlowy.pl/disneyland.
4. The Offer shall be valid until the available pool of 8 Prizes is exhausted. Prizes shall be won by the first eight Participants who will meet all the conditions described in the Terms and Conditions.

Conditions of the Promotion

5. A Participant in the Promotion (“**Recommending Person**” or “**Participant**”) may be a natural person having full legal capacity and being a consumer within the meaning of Article 22¹ of the Civil Code who, during the term of the Promotion, has a Citigold or Citigold Private Client personal account at the Bank.
6. The “**Recommended Person**” may be a natural person who holds full legal capacity and, under the Promotion, performs acts as a consumer in the meaning of Article 22¹ of the Civil Code, recommended for the Promotion by the Recommending Person during the Term of the Promotion in compliance with Clause 7 below.
7. To register for the Promotion, the registration form available on the website of the Bank www.citihandlowy.pl/disneyland must be filled in. To this end: (i) the Recommending Person must provide the personal data of the Recommended Person (first and last name, e-mail address and telephone number) and the personal data of the Recommending Person; and (ii) the Recommending Person must submit a statement that he or she has read the Terms and Conditions (“**Recommendation**”).
8. The Bank will deliver to the Organizer weekly reports on registrations for the Promotion by providing: numbers of registrations, dates and times of registration and whether a registration meets the conditions set out in the Terms and Conditions (i.e. if all the required data have been provided and the required statements have been submitted). Information on registrations for the Promotion shall be provided to the Organizer in anonymized form – so that no Participant can be identified and no data covered by bank secrecy are disclosed.

9. The Recommending Person shall be entitled to the Prize if all of the following conditions are met:
 - a) during the term of the Promotion the Recommending Person have submitted two Recommendations for conclusion by a Recommended Person of an agreement for a Citigold Private Client account;
 - b) during the Term of the Promotion two Recommended Persons have concluded with the Bank a Deposit Product Agreement under which a Citigold Private Client will be opened ("**Account**");
 - c) each of such two Recommended Persons will have received, in the Account, an incoming payment equal to or higher than PLN 4,000,000.00 (say: four million zloty) ("**Deposit**") not later than by 17 February 2020;
 - d) each of such two Recommended Persons must have, on both 17 February 2020 and 17 March 2020, in the accounts maintained by the Bank for individual clients, a daily balance equal to or higher than PLN 4,000,000 (say: four million zloty);
 - e) each of such two Recommended Persons must activate a Mastercard World Elite debit card issued to the Account ("**Card**") and will make at least one transaction using that Card by 17 March 2020;
 - f) during the Term of the Promotion, each of two Recommended Persons has agreed to the disclosure of bank secrets to the Recommending Person to enable the Recommending Person's receipt of a prize, by signing the statement provided in Appendix no. 1 hereto.
10. Funds referred to in Clause 9(c) hereof may not originate from accounts maintained by the Bank for individual clients.
11. The balance mentioned in Clause 9(d) hereof shall be calculated on the basis of the sum of funds on all the accounts of the Recommended Person that are maintained by the Bank for which the Recommended Person is the main holder, subject to Clause 12 below.
12. When calculating the balance referred to in Clause 9(d) hereof, funds originating from accounts maintained by the Bank for individual clients other than the Recommended Person or funds originating from the accounts in respect of which the Recommended Person is the secondary or a subsequent joint holder, shall not be considered.
13. The following persons are excluded from participation in the Promotion:
 - a) Recommended Persons who after 01 January 2018 were Holders/Joint Holders of or Attorneys for a Personal Account or a Savings Account with the Bank,
 - b) employees of the Bank or of the subsidiaries of the Bank,
 - c) individuals cooperating with the Bank under civil law agreements,
 - d) employees of Citibank Europe plc (public company) Polish Branch or Dom Maklerski Banku Handlowego S.A. (the Brokerage House of Bank Handlowy S.A.),
 - e) senior management of the Bank,
 - f) individuals directly involved in preparing the Promotion – employees of the Organizer and the Bank and of other entities cooperating on the Promotion, as well as their parents, siblings or spouses,
 - g) individuals with a foreign exchange status as a non-resident pursuant to the Act of 27 July 2002 – Foreign Exchange Law,
 - h) citizens or residents for tax purposes of the United States of America, i.e. individuals with their permanent residence address in the territory of the United States of America or holding a "work permit" in the United States of America (the so-called Green Card),

or meeting the substantial presence test in the territory of the United States of America, which substantially verifies the length of stay in the territory of the United States of America in the last 3 years.

14. The Organizer reserves that the submission of a Recommendation by the Recommending Person to the Bank shall not bind the Bank to conclude an Account agreement with the Recommended Person.

Prizes

15. A total of 8 (say: eight) Prizes are intended to be issued in the Promotion. A single Prize shall consist of a travel package for four person to visit the Euro Disneyland amusement park near Paris, having a total value of PLN 22,050,00 (say: twenty two thousand and fifty zloty) ("**Prize**"). As part of the travel package, a Participant will receive:
 - a) flight for 4 persons by any airline;
 - b) 1 night for 4 persons at Disney's Newport Bay Club hotel;
 - c) admission tickets for 4 persons to Euro Disneyland;
 - d) VIP access without taking the queue;
 - e) benefits offered holders of World Elite Mastercard Debit cards, including premium seats in Disney shows in the park, after prior booking.

The terms and conditions of use of amusements offered by Euro Disneyland and hotels are described on <https://www.disneylandparis.com/en-int/>.

16. The Participant may use the travel package at any time, provided, however, that not later than by 30 June 2020.
17. One Participant shall be eligible to receive one Prize only in the Promotion, irrespective of the number of effective Recommendations he or she has made.
18. The order of allocation of the Prizes will be determined on the basis of the following factors:
 - a) first, which of the Participants registered sooner for the Promotion (on the basis of the registration date and time);
 - b) second, in case of two Participants with the same registration date and time - for which of the persons recommended by those Participants as their respective second Recommended Person the amount set out in Clause 9(c) of the Terms and Conditions was credited sooner to the Account.
19. By 31 March 2020 the Bank will sum up and verify all the registrations sent for the Promotion and inform the winning Participants that they have won a Prize - this information will be provided by telephone by a Citigold or Citigold Private Client Manager. The Citigold or Citigold Private Client Manager, during a recorded telephone conversation, will ask the winning Participants to give their consent to disclose, by the Bank to the Organizer and, subsequently, by the Organizer to Mastercard Europe S.A. with registered office in Chaussee de Tervuren, 198A, 1410 Waterloo (hereinafter referred to as "**Mastercard**"), the information, covered by bank secrecy, related directly to participation of a given Participant in the Promotion in order to enable the Organizer and Mastercard to deliver the Prizes to the Participants. If the Participant gives the above consent, the Bank will provide his or her data to the Organizer and, subsequently, the Organizer will pass the above data to Mastercard. The above consent is required to deliver the Prize.
20. By 7 April 2020, as requested by the Organizer, the Mastercard Concierge service will contact Participants whose data have been provided to it by the Organizer under Clause

19 of the Terms and Conditions in order to agree how and when to deliver Prizes to particular Participants. On the basis of agreements with Participants who have won Prizes, the Concierge service operated by Mastercard jointly with the Organizer will make the necessary bookings of flights, transfers and accommodation for those Participants and the other persons named by the Participants to enjoy the travel package.

21. A Prize will be delivered if the Participant who has won it provides the Organizer with the data necessary to make correct tax settlements (to prepare and issue the tax return PIT-11), including, in particular, residence address, PESEL identification number and the relevant Tax Office. By 9 April 2020 the Organizer will send a dedicated form to the email address indicated by the Participant. The Participant must print out, fill in and sign that form and send it back to the Organizer as a legible photograph or scan.
22. Participants shall have no right to exchange the Prize for another prize or a cash equivalent.

Tax

23. A Participant should settle his or her income tax on the Prize in the tax return for 2020, in which the Prize received in the Promotion should be shown as income from other sources (Article 20(1) of the Personal Income Tax Act). Simultaneously, the Organizer will grant every Participant who has won the Prize an additional money amount to cover the costs connected with payment by the Participant of tax on the Prize received in the Promotion. This additional money will be granted in an amount necessary to cover income tax, assuming that the 32% PIT tax rate would apply, and this additional amount must be shown together with the Prize as income from other sources. The additional amount of money will be paid to the Participant by bank transfer to the bank account indicated by the Participant by 10 February 2021.

Complaint procedure

24. The Promotion Participant may submit to the Organizer a complaint directly regarding the Promotion.
25. A complaint directly regarding the Promotion may be submitted in the following manner:
 - a) in writing - to the Organizer's address: Albedo Marketing Sp. z o.o., ul. Górska 3, 60-623 Poznań with a note "Re: Recommend Citigold Private Client and Experience Priceless Moments" or
 - b) electronically - to the Organizer's email address: reklamacje@albedomarketing.pl with a note: "Re: Recommend Citigold Private Client and Experience Priceless Moments".
26. A complaint shall contain: first and last name of the person submitting the complaint on behalf of the Participant, correspondence address to which a reply to the complaint is to be sent as well as a description of the subject matter of the complaint and request for a specific action by the Organizer.
27. Complaints shall be considered within 7 days from the receipt thereof. The decisions regarding the complaints shall be final and binding. The person filing the complaint shall be notified of the decision by registered letter sent to the address indicated in the complaint or to the indicated email address - depending on the manner of submitting the complaint.
28. If provision of information which may constitute bank secret by the Bank to the Organizer is necessary for consideration of the complaint, the Bank shall contact the person who submitted the complaint through telephone via the Citigold or Citigold Private Client Manager. During the phone call which will be recorded the Citigold or Citigold

Private Client Manager will ask the person who submitted the complaint to consent to the disclosure of information subject to bank secret to the Organizer by the Bank as necessary for consideration of the Participant's complaint. If the above mentioned person does not consent to the above, he or she shall obtain the necessary information from the Bank independently and provide it to the Organizer for the purpose of consideration of the complaint.

29. The complaint procedure is voluntary and it shall not exclude the right to seek judicial redress.
30. If the Participant wishes to submit a complaint directly regarding the Account, he or she shall address it to the Bank. The complaints directly regarding the Account may be submitted directly to the Bank in the manner indicated on the Bank's website at: www.citihandlowy.pl, in accordance with the rules described in the Bank Account Terms and Conditions of Bank Handlowy w Warszawie S.A. and in the Deposit Product Agreement.

Personal Data Protection

31. Personal data of the Promotion Participants are processed pursuant to the provisions of the generally applicable law on personal data protection, including, in particular, of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.
32. Personal data of the Promotion Participants and of the Recommended Persons is processed for the purpose of conducting the Promotion and implementation of the provisions of its Terms and Conditions.
33. The data controller for the purpose of performance of legal obligations connected with considering the complaints and issuing prizes (settlement of taxes on prizes) shall be the Organizer - Albedo Marketing sp. z o.o., ul. Górska 3, 60- 623 Poznań. More information on the rules of processing personal data by Albedo Marketing sp. z o.o. is included in Appendix no. 2 to the Terms and Conditions.

Final provisions

34. The Participant may resign from participation in the Promotion at any time, of which fact he/she shall be obliged to inform the Organizer.
35. The Organizer states that the participation in the Promotion does not exclude the Recommending Person's and the Recommended Person's right to withdraw from the concluded Account Agreement, which right results from the applicable laws. The withdrawal from the Account agreement by the Recommended Person shall be tantamount to the withdrawal from further participation in the Promotion by the Participant and the loss of the Recommending Person's right to the Prize.
36. The Promotion is not a game of chance, pool betting, card game or arcade machine game, the result of which depends on a coincidence within the meaning of Article 2 of the Gambling Law.
37. The Promotion constitutes a public promise of the Organizer within the meaning of Articles 919-921 of the Civil Code.
38. In matters not provided for herein, the provisions of the Bank Account Terms and Conditions and commonly applicable provisions of law, in particular the Civil Code, shall apply.
39. Neither the Recommending Person nor the Recommended Person shall have powers or

authorizations to promote the Promotion in the Internet, in audio and visual forms or by distributing printed materials, including by use of trademarks used by the Bank or by use of the Promotion for profit earning.

40. These Terms and Conditions of the Promotion shall come into effect on 17/10/2019.
41. The Promotion may be repeated in the future.
42. The Recommending Person and the Recommended Person shall not be the same person.
43. These Terms and Conditions are available on the Bank's website <https://www.citigold.pl/dokumenty.html> and www.citihandlowy.pl/disneyland.

.....
(City, date)

Name and surname of the Recommended Person

.....

I give my consent to the Bank to provide to the Recommending Person:

.....
(name and surname)

the information which constitutes bank secrets concerning my fulfillment of the conditions of the Offer "Recommend Citigold Private Client and Experience Priceless Moments"), and which is required for awarding the Recommending Person with the Prize.

.....
Signature of the
Recommended Person

Pursuant to the Terms and Conditions of the Promotion "Recommend Citigold Private Client and Experience Priceless Moments" for Individual Customers of Bank Handlowy w Warszawie S.A. recommending the offer of Citigold Private Client, a prize within the Promotion shall be received by eight Recommending Persons who fulfil all of the following conditions as first (the fastest):

- a) during the Term of the Promotion the Recommending Persons file two Recommendations for conclusion of the Citigold Private Client personal account agreement by the Recommended Person;
- b) during the Term of the Promotion two Recommended Persons have concluded with the Bank a Deposit Product Agreement under which a Citigold Private Client will be opened ("**Account**");
- c) each of such two Recommended Persons will have received, in the Account, an incoming payment equal to or higher than PLN 4,000,000.00 (say: four million zloty) ("**Deposit**") not later than by 17 February 2020;
- d) each of such two Recommended Persons must have, on both 17 February 2020 and 17 March 2020, in the accounts maintained by the Bank for individual clients, a daily balance equal to or higher than PLN 4,000,000 (say: four million zloty);
- e) until 17/03/2020 each of the Recommended Persons activates the debit card Mastercard World Elite issued for the Account ("**Card**") and performs at least one transaction with the Card.

APPENDIX NO. 2

PRINCIPLES OF PROCESSING PERSONAL DATA BY ALBEDO MARKETING SP. Z O.O. WHEN PERFORMING THE PROMOTION "RECOMMEND CITIGOLD PRIVATE CLIENT AND EXPERIENCE PRICELESS MOMENTS"

1. We hereby inform you that in connection with your participation in the Promotion in some cases the data controller of your personal data is the Promotion organizer - Albedo Marketing Sp. z o.o., ul. Górska 3, 60-623 Poznań. The above mentioned cases include performance of the legal obligations connected with issuing a prize within the Promotion (settlement of income tax) as well as accepting and considering possible complaints. The Organizer is the data controller of the Participants' data in the described cases because:

- a) the above mentioned legal obligations connected with issuing a prize within the Promotion are imposed on the Organizer;
- b) any possible claims within the complaint procedure are addressed to the Organizer who has a legally justified interest in considering such claims and then satisfy them or defend itself against them.

Contact details of the Promotion organizer: dane@albedomarketing.pl. You can also send us a letter to the following address: „Albedo Marketing”, ul. Górska 3, 60-623 Poznań with a note: “My personal details”.

At Albedo Marketing Sp. z o.o. we have appointed the Data Protection Inspector. The person holding the above function is Robert Stupczyński. The contact address to our Supervisor: iod@albedomarketing.pl.

2. The recipients of your data are the following categories of entities: tax offices of the awarded Participants, suppliers of IT services and entities rendering legal services. The data are disclosed to other entities only if it is necessary for the purpose of consideration of the claims addressed to the Organizer and then satisfaction of the claims or defense against them. Each time when we disclose the data to other entities, we do it in accordance with the applicable provisions. If our service providers process the data on our behalf, they must provide guarantees of implementation of technical and organizational solutions which will protect the personal data and comply with the requirements of the General Data Protection Regulation (GDPR).

3. The period for which we keep the personal data of the Promotion participants depends on the purpose of processing and on the type of legal obligations that we must fulfil. Thus, respectively:

- a) conducting the Promotion - for the period of limitation of the claims resulting

from participation in the Promotion (the period lasts maximum until the end of the year in which 6 years lapse since the date such claims arise; in case of submitting a claim by the Participant, the period of keeping and processing his or her personal data may be prolonged if it is necessary for the purpose of consideration of a claim and possible defense against such a claim);

- b) in each case your data shall be kept for the purposes connected with accountability of their processing, to which the data controller is obliged pursuant to the provisions on personal data protection, however not longer than 5 years since the completion of other data processing activities.

4. The right for personal data protection grants you multiple entitlements which you may exercise at any time. Your rights include:

- a) right to access your personal data;
- b) right to correct data;

- c) right to restrict processing of data;
- d) right to demand removal of data;
- e) right to transfer data to another data controller.

You may exercise the rights mentioned above via email communication to: dane@albedomarketing.pl or iod@albedomarketing.pl or via a letter to "Albedo Marketing", ul. Górska 3, 60- 623 Poznań with a note "My Personal Data".

5. If the rules for processing your personal data are violated, you are entitled to file a complaint with the President of the Personal Data Protection Office (ul. Stawki 2, 00-193 Warszawa). When exercising the above entitlement, you should provide a full description of the existing situation and indicate the action that you deem as violation of your rights or freedoms and what you demand.
6. We would like to inform you additionally that you are also entitled to object to your personal data processing when we process your data on the basis of our justified interest. You may file your objection by contacting the data controller via email at the following address: dane@albedomarketing.pl or iod@albedomarketing.pl or via a letter to "Albedo Marketing", ul. Górska 3, 60- 623 Poznań with a note "My Personal Data".