

You will find revisions to particular documents in the table below.

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Google Pay

Reason for revision (legal basis):

Pursuant to item 17 of the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Google Pay, the Bank is authorized to unilaterally amend these Terms and Conditions in the case of:

a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Terms and Conditions

Factual basis for the revision: The implementation of the requirements of the Act of 18.11.2020 on Electronic Delivery

Provision prior to revision	Provision after revision
<p>Item 1 These Terms and Conditions are issued by the Bank – Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16, 00-923 Warsaw, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under no KRS 0000001538; Tax Identification Number (NIP) 526-030-02-91; share capital of PLN 522,638,400.00, fully paid up, acting on the basis of consents of and under the supervision of the Polish Financial Supervision Authority, e-mail address: listybh@citi.com, Bank's website: www.citihandlowy.pl.</p>	<p>Item 1 These Terms and Conditions are issued by the Bank – Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16, 00-923 Warsaw, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under no KRS 0000001538; Tax Identification Number (NIP) 526-030-02-91; share capital of PLN 522,638,400, fully paid up, acting on the basis of consents of and under the supervision of the Polish Financial Supervision Authority, e-mail address: listybh@citi.com, Bank's website: www.citihandlowy.pl, address for electronic service of process of the Bank AE:PL-51087-16873-WFBWS-31 (hereinafter: the "Bank").</p>

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Google Pay

Reason for revision (legal basis):

Pursuant to item 17 of the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Google Pay, the Bank is authorized to unilaterally amend these Terms and Conditions in the case of:

a) adjustment to new or amended legal provisions regulating the Bank's activity or to new interpretation of the above-mentioned provisions by the competent authorities in the scope related to the Terms and Conditions

Factual basis for the revision: The following amendments to the Terms and Conditions regarding the change of the manner of adding the Card to Google Pay result from the implementation of the requirements for strong authentication in accordance with Article 32i(1)(3) of the Act of 19.08.2011 on Payment Services

Provision prior to revision	Provision after revision
<p>None</p>	<p>Item 5 A Card can be registered in Google Pay by adding the Card in the Google Pay application and confirming the addition of the Card to the Google Pay application in Citibank Online or Citi Mobile (excluding Debit Cards issued to the Business Account).</p>
<p>Item 5 Registration of the Card shall proceed in accordance with the terms determined by Google and is confirmed by generation of a unique number for the registered Card (Token), which will be displayed in Google Pay. The Token shall be activated upon the User's entering an authentication code sent by text message to the mobile phone number registered in the Bank or – at User's discretion – during a conversation with a Citiphone advisor, in the application. The activation of the Token shall be tantamount to acceptance of the Bank's registering and operating the Card in Google Pay.</p>	<p>Item 6 The Card is registered in Google Pay via the Google Pay application after completing all of the following steps:</p> <ol style="list-style-type: none"> required Card details have been entered in the Google Pay application, the User has read and accepted the Terms and Conditions, the User has entered in the Google Pay application the authentication code received in an SMS text message to the mobile phone number registered with the Bank or – at the User's discretion – during a conversation with a Citiphone advisor,

	d) the addition of the Card to the Google Pay application is confirmed through Citibank Online or Citi Mobile within 3 days from the date of entering the authentication code by the User in the Wallet application, in accordance with the process described in item (c).
None	Item 7 In the case of Cards registered in Google Pay via the Wallet application before May 21, 2024, the User must confirm the addition of the Card to the Wallet application for each Google device separately through Citibank Online or Citi Mobile by June 15, 2024. Tokens for which the registration of the Card has not been confirmed by the required deadline will be deleted on June 16, 2024.
None	Item 8 The registration of the Card in Google Pay is confirmed by generating an individual number for the registered Card (token) (hereinafter: "Token"), which will be displayed in Google Pay. The activation of the Token shall be tantamount to acceptance of the Bank's registering and operating the Card in Google Pay.

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Google Pay

Reason for revision (legal basis): Organizational change.	
Factual basis for the revision: Detailed specification of the provisions.	
Provision prior to revision	Provision after revision
<p>Item 13 The Bank may block the use of Google Pay:</p> <ul style="list-style-type: none"> a) for objectively justified reasons, tied to the safety of Google Pay; or b) in connection with the suspicion of unauthorized use of Google Pay or an intentional action aimed at causing the execution of an unauthorized payment transaction; or c) if the Bank blocks/cancels the Card for reasons mentioned in the Card Terms and Conditions. 	<p>Item 16 The Bank may block the use of Google Pay:</p> <ul style="list-style-type: none"> a) for objectively justified reasons, tied to the safety of Google Pay; or b) in connection with the objectively justified suspicion of unauthorized use of Google Pay or an act with an intention to cause an unauthorized payment transaction; or c) if the Bank blocks/cancels the Card for reasons mentioned in the Card Terms and Conditions.
<p>Item 16 To all matters not regulated herein, the provisions of the Card Terms and Conditions shall be applied accordingly, in particular in the scope of:</p> <ul style="list-style-type: none"> – transaction authorization and scope of protection; – fees for individual types of transactions indicated therein; – complaint procedure. 	<p>Item 19 To all matters not regulated herein, the provisions of the relevant Card Terms and Conditions shall be applied accordingly, in particular in the scope of:</p> <ul style="list-style-type: none"> (a) transaction authorization and scope of protection; (b) fees for individual types of transactions indicated therein; (c) complaint procedure.

Numbering, translation and references in the Terms and Conditions have been adjusted.