

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

Terms and Conditions of Citibank Credit Cards

Reason for revision (legal basis):

Pursuant to § 28 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply, by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: Revisions to the Terms and Conditions of Credit Cards result from clarification of the information on the manner the Installment Converted Transfer (Quick cash) service is performed.

Provision prior to revision

§ 1 (69) Installment Converted Transfer (Quick cash) - cash disbursement against a credit Limit for any consumer purpose in the form of an Internal PLN Transfer or a Domestic PLN Transfer converted into installments under the 'Comfort' Installment Payment Plan in accordance with the rules provided for in the Understanding and in the Terms and Conditions, in particular in Chapter XIV of the Terms and Conditions.

Provision after revision

§ 1 (69) Installment Converted Transfer (Quick cash) - cash disbursement against a credit Limit for any consumer purpose in the form of an Internal PLN Transfer or a Domestic PLN Transfer converted into installments under the 'Comfort' Installment Payment Plan in accordance with the rules provided for in the Understanding and in the Terms and Conditions, in particular in Chapter XIV of the Terms and Conditions, the transaction does not require Card activation.

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- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply, by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: Revisions to the Terms and Conditions of Credit Cards result from clarification of the information regarding submitting an instruction to refund an overpayment incurred on a Credit Card.

Provision prior to revision

§ 8 (2) In the case of an overpayment on a Card, the Bank must refund it and the Client must promptly specify how such refund is to be made. As a method of overpayment refund, the Client may select a refund at a Branch, via CitiPhone telephone banking Service, via Citibank Online in the Contact tab or in writing by mail. If an instruction to refund an overpayment is submitted via CitiPhone, it will not be subject to any fee for CitiPhone Services. If an instruction to refund an overpayment is submitted via Citibank Online, it may require Authentication, including Strong Authentication, in accordance with these Terms and Conditions.

Provision after revision

§ 8 (2) In the case of an overpayment on a Card, the Bank must refund it and the Client must promptly specify how such refund is to be made. As a method of overpayment refund, the Client may select a refund at a Branch, via CitiPhone telephone banking Service, via Citibank Online in the Contact tab or in writing by mail. If an instruction to refund an overpayment is submitted as indicated in the preceding sentence, it is not subject to a commission for a special Transaction as defined in the Table of Fees and Commissions. If an instruction to refund an overpayment is submitted via CitiPhone, it will not be subject to any fee for CitiPhone Services. If an instruction to refund an overpayment is submitted via Citibank Online, it may require Authentication, including Strong Authentication, in accordance with these Terms and Conditions.

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Reason for revision (legal basis):

Pursuant to § 28 (1) of the Terms and Conditions of Credit Cards the Bank shall be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) amendment to or introduction of new laws and regulations applicable to the banking and/or financial sector or an amendment to any recommendations, guidelines or good practices by any institution in charge of supervision of or connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement.

Factual basis for the revision: Revisions to the Terms and Conditions of Credit Cards regarding the method of entering into the Understanding of the "Comfort" Installment Payment Plan are a result of the guidelines received by the Bank from the Polish Financial Supervision Authority in moving away from sending active links in SMS and email messages.

Provision prior to revision	Provision after revision
<p>§ 7 (20) Save for Transactions made in the manner specified in § 7 (23) to (25), (30) to (33) and (45) below or a Transaction made as a result of concluding the Understanding referred to in § 23 (9) to (11) below, a Transaction made with a Card is deemed authorized by the Client/User if it has been confirmed by using the PIN number, Mobile Device Unlock Method or Biometric Method, or affixing the signature of the Client/User on the debit document in accordance with the signature affixed on the Card or the Specimen Signature, in case Strong Authentication is not required. By authorizing a Transaction, the Client/User approves debiting of the Card Account with the amount of such Transaction plus the fees and commissions as per the Table of Fees and Commissions.</p>	<p>§ 7 (20) Save for Transactions made in the manner specified in § 7 (23) to (25), (30) to (33) and (45) below or a Transaction made as a result of concluding the Understanding referred to in § 23 (9) below, a Transaction made with a Card is deemed authorized by the Client/User if it has been confirmed by using the PIN number, Mobile Device Unlock Method or Biometric Method, or affixing the signature of the Client/User on the debit document in accordance with the signature affixed on the Card or the Specimen Signature, in case Strong Authentication is not required. By authorizing a Transaction, the Client/User approves debiting of the Card Account with the amount of such Transaction plus the fees and commissions as per the Table of Fees and Commissions.</p>
<p>§ 23 (9) The Client may agree with the Bank to use the Plan by entering into an Understanding by telephone or in writing or through Citibank Online or Citi Mobile, or by accepting the Bank's offer sent in an SMS or email message to the Client's Primary Mobile Phone Number or Primary Email Address. Acceptance of the offer received via SMS or email is made by confirming offer acceptance on the Bank's dedicated website the address of which / the link to which is sent in the SMS or email message, provided that if the Plan is to cover an Installment Converted Transfer, the confirmation will require a password sent by the Bank to the Client's Primary Mobile Phone Number or Mobile Authentication, as required by the Bank.</p>	<p>§ 23 (9) The Client may agree with the Bank to use the Plan by entering into an Understanding:</p> <ul style="list-style-type: none"> a) by telephone, b) in writing, c) via Citibank Online, d) via Citi Mobile, e) by accepting the offer sent in the form of a push notification, a solution available to Clients using Citi Mobile, provided that if the Plan is to cover an Installment Converted Transfer, the confirmation will require a password sent by the Bank to the Client's Primary Mobile Phone Number or Mobile Authentication, as required by the Bank.
<p>§ 23 (10) The SMS text / email message will contain information relevant to the type of offer:</p> <ul style="list-style-type: none"> a) the last 4 digits of the Card number on which the service is to be performed; b) the amount that the Client may transfer to the 'Comfort' Installment Payment Plan; c) the number of installments; d) the interest rate, with fixed-or-variable tag; e) the commission amount/amounts; f) operating fee amount; g) monthly installment amount; h) the account number to which an Internal PLN Transfer or a Domestic PLN Transfer is to be effected, subject to item 11 below. 	<p>Provision deleted.</p>
<p>§ 23 (11) The Client may additionally, in the case of the offer referred to in § 9: a) enter independently the account number to which an Internal PLN Transfer or a Domestic PLN Transfer is to be effected, b) select from the list the account number from which the Credit card repayment was made, to which an Internal PLN Transfer or a Domestic PLN Transfer will be made.</p>	<p>Provision deleted.</p>

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- b) a change in the scope or form of provision of services to which the provisions of these Terms and Conditions apply, by the introduction of new products or withdrawal or change in characteristics of existing services, unless the change infringes on the Client's interests.

Factual basis for the revision: Revisions to the Terms and Conditions of Credit Cards for Credit card agreements concluded on or before 29 June 2023 are related to the implementation of a new way of determining the top limit of interest rates for Credit card agreements concluded on or after 30 June 2023.

Provision prior to revision	Provision after revision
<p>§ 12 (6) The interest rate on a loan cannot be higher than the sum of the WIBOR 6M reference rate and 25 percentage points. If the maximum interest rate determined according to the applicable provisions of law is higher than the sum of the WIBOR 6M reference rate and 25 percentage points, the Bank will apply the lower of the two.</p>	<p>§ 12 (6) The interest rate on a loan granted under an Agreement made on or after 30 June 2023 cannot be higher than the sum of reference rate of the National Bank of Poland and 25 percentage points. If the maximum interest rate determined according to the applicable provisions of law is higher than the sum of the reference rate of the National Bank of Poland and 25 percentage points, the Bank will apply the lower of the two. The interest rate on a loan granted under an Agreement made on or before 30 June 2023 cannot be higher than the sum of WIBOR 6M and 25 percentage points. If the maximum interest rate determined according to the applicable provisions of law is higher than the sum of WIBOR 6M and 25 percentage points, the Bank will apply the lower of the two.</p>

The numbering and references in the Terms and Conditions of Credit Cards have been adjusted.