

Changes introduced in respective documents are presented in the table below.

## Terms and Conditions of Citibank Credit Cards

### Legal grounds for the changes:

Pursuant to § 25.1. The Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) an 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 financial supervision authority of or an institution connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement.

### Factual grounds for the changes:

The following amendments to the Terms and Conditions of Credit Cards have been made in order to adjust the documents to amendments arising from:

- 1) Act amending the Act on Payment Services and some other laws of 10 May 2018, implementing Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No. 1093/2010, and repealing Directive 2007/64/EC,
- 2) Commission Delegated Regulation (EU) No. 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open communication standards.

Pre-amendment wording	Post-amendment wording
1) <b>Interactive Voice Responder</b> - a free-of-charge function in the CitiPhone Telephone Banking Service that enables the user to obtain information and to execute, without a consultant's involvement, a part of operations with the use of Card number or PESEL number along with CitiPhone PIN or with the use of CitiPhone PIN only if the Client has an active Incoming Call Identification Service.	1) <b>Interactive Voice Responder</b> - a free-of-charge function in the CitiPhone Telephone Banking Service that enables the user to obtain information and to execute, without a consultant's involvement, a part of operations with the use of Card number along with CitiPhone PIN or with the use of CitiPhone PIN only if the Customer has an active Incoming Call Identification Service.
2) <b>Transaction Authorization</b> - consent by the Customer/User to execute a Transaction in the form and under the procedure provided for in these Terms and Conditions.	2) <b>Transaction Authorization</b> - consent by the Customer/User to execute a Transaction in the form and under the procedure provided for in these Terms and Conditions, preceded by authentication or strong authentication.
No entry	7) <b>Citi Mobile Token</b> - a service available in Citi Mobile enabling authentication of transactions or other activities.
7) <b>CitiPhone PIN</b> - a Customer's/User's identification code used for the verification of their identity via the CitiPhone Telephone Banking Service, assigned independently by the Customer/User and known only to the Customer/User.	8) <b>CitiPhone PIN</b> - a Customer's/User's identification code used for the verification of their identity via the CitiPhone Telephone Banking Service and for executing banking cash settlements using the CitiPhone Telephone Banking Service, assigned independently by the Customer/User and known only to the Customer/User.
No definition	14) <b>Third Party Provider</b> - a provider of payment services, other than the Bank, that provides one or more of the following services in accordance with the Payment Services Act: <ul style="list-style-type: none"> <li>- initiation of a payment transaction, consisting in initiation by such provider of a Payment Instruction from the Card Account on request of the Customer/User;</li> <li>- access to account information, consisting in online delivery by such provider of consolidated information on the Card Account or Card Accounts maintained by the Bank or payment accounts maintained by providers other than the Bank; or</li> <li>- issue of payment card based payment instruments, consisting in issuing payment card based payment instruments by such provider to enable the user to make payment transactions</li> </ul>
26) <b>Authorization Code</b> - a one-time code used to authorize Transactions or operations carried out by the Customer/User in Citibank Online (excluding Citi Mobile).	26) <b>Authorization Code</b> - a one-time code generated by the Bank, used for authentication, including strong authentication, of Transactions or operations carried out by the Customer/User in Citibank Online, Citi Mobile or at a Branch.
27) <b>Identification Code</b> - confidential identification codes: PIN, Contactless Medium PIN, CitiPhone PIN or other identifiers and password(s) used together with the Card's data or the Customer's personal data for verification and logging into Citibank Online.	27) <b>Identification Code</b> - confidential identification codes: PIN, CitiPhone PIN, Citi Mobile Token PIN or other identifiers and password(s) used together with the Card's data or the Customer's personal data for authentication, including strong authentication, verification and logging into Citibank Online, Citi Mobile, Citi Mobile Token and for Customer identification and verification at a Branch or in the CitiPhone Telephone Banking Service.

Pre-amendment wording	Post-amendment wording
29) <b>Contactless Transaction Value Limit</b> - the amount above which the execution of a Transaction may be subject to confirmation with the Customer's/User's PIN or signature.	29) <b>Contactless Transaction Value Limit</b> - the amount above which the execution of a Transaction may be subject to strong authentication.
33) <b>User Name</b> - a name assigned by the Customer/User which defines them as a user in the Citibank Online service and is used for the purpose of logging into that service.	33) <b>User Name</b> - a name assigned by the Customer/User which defines them as a user in the Citibank Online service, in Citi Mobile, and is used for the purpose of logging into that service.
No definition	39) <b>Online Payments Operator</b> - a payment institution enabling online execution of Transactions between entities holding an account or a credit card or an e-mail account.
No definition	41) <b>Pay by Link</b> (Płacę z Citi Handlowy) - an automated online payment made from a Card Account based on an internal transfer order in PLN or a domestic transfer order in PLN via an Online Payments Operator selected by the Customer/User. Pay by Link (Płacę z Citi Handlowy) is not a payment executed by a Third Party Provider.
No definition	44) <b>Citi Mobile Token PIN</b> - a confidential six-digit Customer/User identification number used for authentication, including strong authentication, with the use of Citi Mobile Token.
41) <b>Contactless Medium PIN</b> - a personal confidential Identification Code of the Customer/User enabling the execution of Contactless Transactions while using the Contactless Medium.	No definition
No definition	68) <b>Silne uwierzytelnianie</b> - uwierzytelnianie zapewniające ochronę poufności danych w oparciu o zastosowanie co najmniej dwóch elementów należących do kategorii: <ul style="list-style-type: none"> <li>- wiedza o czymś, o czym wie wyłącznie użytkownik;</li> <li>- posiadanie czegoś, co posiada wyłącznie użytkownik;</li> <li>- cechy charakterystyczne użytkownika (coś, czym jest użytkownik);</li> </ul> będących integralną częścią tego uwierzytelnienia oraz niezależnych w taki sposób, że naruszenie jednego z tych elementów nie osłabia wiarygodności pozostałych.
No definition	86) <b>Uwierzytelnianie</b> - procedura umożliwiająca Bankowi weryfikację tożsamości Klienta/Użytkownika lub ważności stosowania konkretnego instrumentu płatniczego, łącznie ze stosowaniem indywidualnych danych uwierzytelniających.
No definition	87) <b>Uwierzytelnienie mobilne</b> - uwierzytelnienie Zlecenia płatniczego lub innej czynności za pomocą usługi Citi Mobile Token.
§ 5.5. On the Customer's application, the Bank may provide the Customer/User with a Contactless Medium to the Card enabling the execution of the Contactless Transactions. Promptly upon receiving the Contactless Medium, the Customer/User will be obliged to assign their Contactless Medium PIN and to activate the Contactless Medium. The Supplementary Card User may activate the Contactless Medium and define the PIN via Citibank Online or Interactive Voice Responder.	§ 5.5. On the Customer's application, the Bank may provide the Customer/User with a Contactless Medium to the Card enabling the execution of the Contactless Transactions. Promptly upon receiving the Contactless Medium, the Customer/User will be obliged to assign their PIN and to activate the Contactless Medium. The Supplementary Card User may activate the Contactless Medium and define the PIN via Citibank Online or Interactive Voice Responder.
Chapter IV Terms of Card Use, § 6 7. The levels of the limits applicable to the Contactless Transactions not requiring PIN or the Customer's/User's signature are determined by Payment Organizations.	Chapter IV Terms of Card Use, § 6 7. The levels of the limits applicable to the Contactless Transactions not requiring strong authentication result from provisions of law. Lower limits on Contactless Transactions may be set by Payment Organizations.
§ 6.9. The level of the value limit applicable to Contactless Transactions concluded in Poland without PIN or the Customer's/User's signature, determined by the Payment Organizations, is specified in the Transaction Limits Table.	§ 6.9. The level of the value limit applicable to Contactless Transactions concluded in Poland without strong authentication requirement is specified in the Transaction Limits Table.

Pre-amendment wording	Post-amendment wording
<p>§ 6.10. Regardless of the amount of a Contactless Transaction, the need may arise to conclude a given Transaction with the use of the PIN even if all conditions have been fulfilled for concluding a Contactless Transaction.</p>	<p>§ 6.10. Regardless of the amount of a Contactless Transaction, the need may arise to conclude a given Transaction with the use of strong authentication.</p>
<p>§ 7.6. The Bank is entitled to refuse to execute a Transaction if the Credit Limit is exceeded or if there is a suspicion that the Transaction is being carried out by an unauthorized person.</p>	<p>§ 7.6. The Bank is entitled to refuse to execute a Transaction if the Credit Limit is exceeded or if there is a suspicion that the Transaction is being carried out by an unauthorized person, including a suspicion that the entity submitting the Payment Instruction is not authorized to do so or that access to the Card Account is illegal. If the Bank denies access to the Card Account to a Third Party Provider, where such access is unauthorized or illegal, the Bank shall inform the Customer about such denial with SMS to the Customer's Primary Mobile Telephone Number provided to the Bank or via Citibank Online. The Bank shall inform the Customer about the denial before the access is denied. If it is not possible to inform the Customer before the access is denied, the Bank shall inform the Customer immediately thereafter but no later than on the next business day after such denial. The Bank shall not inform the Customer about the denial if such information compromises objectively justified security reasons or is against separate regulations.</p>
<p>§ 7.17. Save for Transactions made in the manner specified in § 7.23, § 7.26 and § 7.35 below, a Transaction made with a Card will be deemed authorized by the Customer/User if it has been confirmed by using the PIN or affixing the signature of the Customer/User on the debit document in accordance with the signature affixed on the Card or the Specimen Signature. By authorizing a Transaction, the Customer/User approves debiting of the Card Account with the amount of such a Transaction plus the fees and commissions as per the Table of Fees and Commissions.</p>	<p>§ 7.17. Save for Transactions made in the manner specified in § 7.23, § 7.24, § 7.25 and § 7.37 below or a Transaction made as result of concluding an Understanding, as described in § 20.9 and in § 20.10 below, a Transaction made with a Card will be deemed authorized by the Customer/User if it has been confirmed by using the PIN or affixing the signature of the Customer/User on the debit document in accordance with the signature affixed on the Card or the Specimen Signature - in case where no strong authentication is required. By authorizing a Transaction, the Customer/User approves debiting of the Card Account with the amount of such a Transaction plus the fees and commissions as per the Table of Fees and Commissions.</p>
<p>§ 7.23. In the case of a Contactless Transaction:</p> <ul style="list-style-type: none"> <li>a) in excess of the Contactless Transaction Value Limit - the Transaction will be deemed authorized if it has been confirmed by entering PIN or Contactless Medium PIN;</li> <li>b) below the Contactless Transaction Value Limit - the Transaction will be deemed authorized upon delivery of the details of the Card or Contactless Medium saved in the Contactless Module that are required to execute the Transaction, by putting the Card or Contactless Medium in the proximity of the device that enables reading the data saved in the Contactless Module.</li> </ul>	<p>§ 7.23. In the case of a Contactless Transaction:</p> <ul style="list-style-type: none"> <li>a) equal to or in excess of the Contactless Transaction Value Limit, or in the cases stipulated in § 7.57 below, the Transaction will be deemed authorized if it has been confirmed by entering the PIN. Besides, where strong authentication is not required by the Bank, the Transaction is deemed authorized if confirmed with the Customer's/User's signature on the debit note matching the signature on the Card;</li> <li>b) below the Contactless Transaction Value Limit - the Transaction will be deemed authorized upon delivery of the details of the Card or Contactless Medium saved in the Contactless Module that are required to execute the Transaction, by putting the Card or Contactless Medium in the proximity of the device that enables reading the data saved in the Contactless Module. In the cases set forth in § 7.57 below, the Transaction is deemed authorized if confirmed with the PIN;</li> <li>c) in Contactless Transactions other than specified in a) and b) above, where the Bank is not obligated to apply strong authentication under applicable provisions of law, the Transaction will be deemed authorized upon delivery of the details of the Card or Contactless Medium saved in the Contactless Module that are required to execute the Transaction, by putting the Card or Contactless Medium in the proximity of the device that enables reading the data saved in the Contactless Module.</li> </ul>
<p>§ 7.24. Contactless Transactions executed with the use of Contactless Media may require authorization with the Contactless Medium PIN, in particular Contactless Transactions whose value exceeds the Contactless Transaction Value Limit.</p>	<p>No entry</p>
<p>§ 7.25. In the case of a device that accepts Cards only by placing a Card in the device, the Transaction is authorized by placing the Card physically in the device by the Customer/User.</p>	<p>§ 7.24. In the case of a device where transactions are initiated through confirmation of holding a Card, the Transaction is authorized by the physical presentation of the Card by the Customer/User in the device and PIN confirmation. In cases where strong authentication is not required under applicable laws, the Transaction is authorized through physical presentation of the Card in the device.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 7.26. In the case of Transactions effected through remote means, without physical submission of a Card (effected by telephone, in writing or via the Internet), a Transaction will be deemed authorized through the provision of the Card details or the details of the Customer/User, depending on the requirements of the Recipient, including the first and last name, the Identification Code, the number and expiry date of the Card or the CVV2/CVC2 code, visible on the Card reverse side.</p>	<p>§ 7.25. For Transactions executed remotely without physical presentation of the Card (executed over the phone, in writing or via the Internet), the Transaction shall be authorized through provision of the details of the Card or the Customer/User, depending on the Recipient's requirements, including the name and surname, the Identification Code, the number and expiry date of the Card or CVV2/CVC2 code, and confirmation of the Transaction (if required by the Bank) with an Authorization Code or through Mobile Authentication.</p>
<p>§ 7.27. The use of the Card's number or the PESEL number and the CitiPhone PIN, or the CitiPhone PIN only if the Customer/User has an active Incoming Call Identification Service, while placing telephone Payment Instructions constitutes the Customer's/User's consent for the execution of such Payment Instructions, including debiting the Card Account, by the Bank.</p>	<p>§ 7.26. The use of the Card's number and the CitiPhone PIN, or the CitiPhone PIN only if the Customer/User has an active Incoming Call Identification Service, while placing telephone Payment Instructions constitutes the Customer's/User's consent for the execution of such Payment Instructions, including debiting the Card Account, by the Bank.</p>
<p>§ 7.28. The Bank will enable Customers to secure online Transactions in the form of 3D Secure Service. In the case where the Recipient of the Transaction placed via the Internet requires additional verification through a 3D Secure Password, it may be necessary to enter a 3D Secure Password to execute it. The decision about protecting a transaction with a 3D Secure Password is made by the Recipient for whose benefit the Transaction is executed.</p>	<p>§ 7.27. The Bank will enable Customers to secure online Transactions in the form of 3D Secure Service or through Mobile Authentication. In the case where the Recipient of the Transaction placed via the Internet requires additional verification, it may be necessary to enter a 3D Secure Password or confirm the Transaction through Mobile Authentication to execute it.</p>
<p>§ 7.30. The Customer may instruct the Bank to execute an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account as follows:</p> <ol style="list-style-type: none"> <li>via the CitiPhone Telephone Banking Service,</li> <li>via Citibank Online.</li> <li>through a text message, subject to § 15.2 and § 15.3.</li> </ol>	<p>§ 7.29. The Customer may instruct the Bank to execute an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account as follows:</p> <ol style="list-style-type: none"> <li>via the CitiPhone Telephone Banking Service,</li> <li>via Citibank Online,</li> <li>via Citi Mobile.</li> </ol>
<p>§ 7.31. The Bank will execute a Payment Instruction if the Credit Limit on the Card Account is sufficient to execute the Transaction, the Payment Instruction is not connected with any countries or entities covered by international sanctions or embargoes, in particular those imposed by the EU, US or UN and, additionally, with respect to an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, provided that:</p> <ol style="list-style-type: none"> <li>the Customer/User has provided the Bank with the correct NRB of a valid Recipient's account, required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN; and</li> <li>the Customer/User has provided the Bank with all information required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN, i.e. the currency, amount of the Transaction, name of the Recipient and name of the transfer, except for an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account whereby the transfer order is placed through text messages if it is sufficient when the premise set forth in letter a of this Section is fulfilled and the currency and the amount of the Transaction is specified by the Customer.</li> </ol>	<p>§ 7.30. The Bank will execute a Payment Instruction if the Credit Limit on the Card Account is sufficient to execute the Transaction, the Payment Instruction is not connected with any countries or entities covered by international sanctions or embargoes, in particular those imposed by the EU, US or UN and, additionally, with respect to an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, provided that:</p> <ol style="list-style-type: none"> <li>the Customer/User has provided the Bank with or has confirmed to the Bank (in the case of Pay by Link Transactions) the correct NRB of a valid Recipient's account, required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN; and</li> <li>the Customer/User has provided the Bank with or has confirmed to the Bank (in the case of Pay by Link Transactions) all information required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN, i.e. the currency, amount of the Transaction, name of the Recipient and name of the transfer.</li> </ol>
<p>No entry</p>	<p>§ 7.31. In the case of Payment Instructions submitted through a Third Party Provider, the NRB and information required to initiate or execute the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN are provided by the Third Party Provider.</p>
<p>§ 7.34. Payment Instructions authorized by the Customer/User and delivered to the Bank will be deemed to be confirmed by the Customer/User and instructed to the Bank for execution in a valid and effective manner. The Customer/User must not cancel or modify any Payment Instruction after it is received by the Bank.</p>	<p>§ 7.34. Subject to Sections 35 and 36 below, Payment Instructions authorized by the Customer/User and delivered to the Bank will be deemed to be confirmed by the Customer/User and instructed to the Bank for execution in a valid and effective manner. The Customer/User must not cancel or modify any Payment Instruction after it is received by the Bank.</p>

Pre-amendment wording	Post-amendment wording
No entry	§ 7.35. In cases where a payment transaction is initiated by an authorized Third Party Provider or by the Recipient or through the same, a Payment Instruction regarding payment transactions cannot be recalled or modified after consent has been given to such Third Party Provider to initiate the payment transaction through the same or after consent has been given to the Recipient to execute the payment transaction.
No entry	§ 7.36. After expiry of the time limits set forth in Sections 33, 34 35 above, the Payment Instruction can be recalled or modified only upon agreement between the Customer/User and the relevant provider (Bank or Third Party Provider). For a payment transaction initiated by the Recipient or through the same, any recall or modification of a Payment Instruction after expiry of the time limits set forth in this Section 36 above must also be approved by the Recipient.
<p>§ 7.35. A Payment Instruction submitted via:</p> <ul style="list-style-type: none"> <li>a) Citibank Online or Citi Mobile will be deemed authorized by the Customer/User if the Customer/User has given their consent to execute it by way of signing in to Citibank Online or Citi Mobile, entering the details of the Payment Instruction and confirming the execution of the Payment Instruction by selecting the relevant function button used to submit the Payment Instruction to the Bank and by entering the relevant Authorization Code - if the Bank requires the relevant Authorization Code for authorization purposes;</li> <li>b) the CitiPhone Telephone Banking Service will be deemed authorized by the Customer/User if the Customer/User has given their consent to execute it, after having entered the Card number or the PESEL number and having confirmed it with the CitiPhone PIN, or after having it confirmed only with the CitiPhone PIN in a situation where the Customer has activated the Incoming Call Identification Service;</li> <li>c) a Branch will be deemed authorized by the Customer/User after the identity of the Customer/User is verified against the document that confirms their identity and, then, by confirming the Payment Instruction with a signature;</li> <li>d) a text message will be deemed authorized if the Customer sent back a text message containing data required in the text messages sent by the Bank as per § 15.2 and § 15.3 below from their Primary Mobile Phone Number.</li> </ul>	<p>§ 7.37. A Payment Instruction submitted via:</p> <ul style="list-style-type: none"> <li>a) Citibank Online (including a Payment Instruction for a Pay by Link Transaction) or Citi Mobile will be deemed authorized by the Customer/User if the Customer/User has given their consent to execute it by way of logging in to Citibank Online or Citi Mobile, entering (or confirming - in the case of Pay by Link Transactions) the details of the Payment Instruction and confirming the execution of the Payment Instruction by selecting the relevant function button used to submit the Payment Instruction to the Bank and by entering the relevant Authorization Code or performing a Mobile Authentication (including based on an Authorization Code) - if the Bank requires strong authentication,</li> <li>b) the CitiPhone Telephone Banking Service will be deemed authorized by the Customer/User if the Customer/User has given their consent to execute it, after having entered the Card number and having confirmed it with the CitiPhone PIN, or after having it confirmed only with the CitiPhone PIN in a situation where the Customer has activated the Incoming Call Identification Service,</li> <li>c) a Branch will be deemed authorized by the Customer/User after the identity of the Customer/User is verified against the document that confirms their identity, or by entering PIN, and, then, by confirming the Payment Instruction with a signature or PIN.</li> </ul>
§ 7.36. Consent for a payment transaction may also be given through the Recipient or via the Recipient's service provider.	§ 7.38. Consent for a payment transaction may also be given through the Recipient or the Recipient's service provider and through the authorized Third Party Provider.
No entry	§ 7.57. Where the Customer uses an online device operating online for the purpose of authentication or strong authentication, the Bank may use a method based on testing a specified set of features and properties of such device, which makes it probable that the Customer has earlier used the device to submit a Payment Instruction or to perform any other action - provided that the device is used only by the Customer. If the Bank uses the method described in this Section 57 as part of strong authentication, the Bank shall treat the verified device as one of the elements of strong authentication.
No entry	§ 7.58. The Bank shall require strong authentication in cases provided under applicable laws.
§ 8.2. In the case of an overpayment on the Card the Bank will be obliged to return it, and the Customer will indicate the method of returning it without delay. The Customer may indicate the method of returning the overpayment at a Branch, via the CitiPhone Telephone Banking Service, via Citibank Online using the tab 'Contact' or in writing by mail. An overpayment return instruction placed via the CitiPhone Telephone Banking Service is free of charge.	§ 8.2. In the case of an overpayment on the Card the Bank will be obliged to return it, and the Customer will indicate the method of returning it without delay. The Customer may indicate the method of returning the overpayment at a Branch, via the CitiPhone Telephone Banking Service, via Citibank Online using the tab 'Contact' or in writing by mail. An overpayment return instruction placed via the CitiPhone Telephone Banking Service is free of charge. The submission of an overpayment return instruction via Citibank Online may require authentication, including strong authentication, as set forth in these Terms and Conditions.

Pre-amendment wording	Post-amendment wording
No entry	§ 12.11. On request of an authorized Third Party Provider issuing card-based payment instruments, acting in accordance with the Act on Payment Services, the Bank shall immediately confirm that the amount necessary to execute the card-based payment transaction is available in the Card Account, provided that the Customer gave consent to the Bank to respond to such Third Party Service Provider's requests to confirm that the amount equal to the amount of the specific card-based payment transaction is available in the Card Account. The aforesaid confirmation is a "yes" or "no" answer and shall not cover Card Account balance information.
No entry	§ 12.12. The Customer can give the consent referred to in Section 11 by way of strong authentication initiated by the Bank. The Customer may revoke his consent at any time. The Customer may request the Bank to provide identification particulars of the Third Party Provider referred to in Section 11 and information about the response given to such Third Party Provider.
No entry	§ 12.24. If, after learning of or revealing an unauthorized payment transaction, the Bank credited the Card Account with a specific amount or restored the debited Card Account to a balance that would have existed if the unauthorized transaction had not taken place, and then, in the course of further explanatory proceedings, the Bank confirms that the transaction had been authorized, the Bank shall again debit the Card Account with the amount previously credited or with an appropriate part thereof.
No entry	§ 12.25 In cases other than stipulated in Section 24 above, if, as result of a complaint, the Bank credits the Card Account with a specific amount, and then the acceptor of the Card or another entity makes a direct refund of the funds to the Card Account, in part or in full, the Bank shall debit the Card Account with the previously credited amount or with an appropriate part thereof so as to avoid double crediting of the Card Account with the amount due to the Customer in connection with the complaint.
§ 13.12. In addition to the coverage afforded under generally applicable laws, the Card will be subject to free coverage under Transactions comprising: a) extended liability of the Bank as defined in Section 15 below; b) early warning system (protecting the Customer/User against unauthorized use of the Card).	§ 13.12. In addition to the coverage afforded under generally applicable laws, the Card will be subject to free coverage under Transactions comprising early warning system (protecting the Customer/User against unauthorized use of the Card).
§ 13.15. The Customer will be liable for any unauthorized payment Transactions in their full amounts if the Customer deliberately caused such Transactions to happen or was in breach of the rules of use of the Card, CitiPhone Telephone Banking Service, or Citibank Online as set forth in this Agreement, due to their willful misconduct or gross negligence, or failed to promptly notify the Bank of any case where the Card, CitiPhone Telephone Banking Service, or Citibank Online was lost, stolen, appropriated or used without authorization or where unauthorized access to the Card or Identification Code, CitiPhone Telephone Banking Service, or Citibank Online occurred.	§ 13.15. The Customer will be liable for any unauthorized payment Transactions in their full amounts if the Customer deliberately caused such Transactions to happen or was in breach of the rules of use of the Card, CitiPhone Telephone Banking Service, or Citibank Online as set forth in this Agreement, due to their willful misconduct or gross negligence, or failed to promptly notify the Bank of any case where the Card, CitiPhone Telephone Banking Service, or Citibank Online, the device that the Customer uses to receive the Authorization Codes or for Mobile Authentication was lost, stolen, appropriated or used without authorization or where unauthorized access to the Card or Identification Code, CitiPhone Telephone Banking Service, or Citibank Online, or the device that the Customer uses to receive the Authorization Codes or for Mobile Authentication occurred.
No entry	§ 13.16. In the case of an unauthorized payment transaction, the Bank shall refund the amount of such unauthorized payment transaction to the Customer immediately, but no later than by the end of the business day following the day of detecting the unauthorized transaction charged to the Card Account or following the day of receiving a relevant report, except where the Bank has justified and duly documented reasons to suspect a fraud, and the Bank shall notify law enforcement authorities of the same in writing. The Bank shall restore the debited Card Account to the balance that would have existed if the unauthorized transaction had not been made. Unless the Customer reports unauthorized transactions to the Bank within 13 months of the date of debiting the Card Account, the Customer's claims against the Bank due to unauthorized payment transactions shall expire.
No entry	§ 13.17. After making the report under Section 15 above and § 16.27 of the Terms and Conditions, the Customer shall not be held liable for unauthorized payment transactions, unless the Customer caused the unauthorized transaction intentionally.
No entry	§ 13.18. Where a Third Party Provider is responsible for unauthorized payment transactions, the rules for mutual settlements between the Bank and the Third Party Provider, including the Third Party Provider's liability towards the Bank, are set forth in the Act on Payment Services. Claims that the Bank may have against the Third Party Provider, in accordance with the previous sentence, shall not exclude the Customer's claims against the Bank under the Terms and Conditions.

Pre-amendment wording	Post-amendment wording
No entry	§ 13.19. Where strong authentication is not required by the Bank, the Customer shall not be liable for unauthorized payment transactions, unless the Customer acted intentionally.
<p>§ 14.1. The Bank reserves the right to block a Card and access to Citibank Online or Citi Mobile:</p> <ul style="list-style-type: none"> <li>a) in justified cases relating to the security of the Card or Citibank Online;</li> <li>b) in connection with the suspicion of unauthorized use of the Card or an intentional action aimed at causing the execution of an unauthorized Transaction; or</li> <li>c) if there is increased risk that the Customer may lose their creditworthiness required for a given Card (only the possibility of making transactions will be blocked).</li> </ul>	<p>§ 14.1. The Bank has the right to block a Payment Instrument:</p> <ul style="list-style-type: none"> <li>a) for objectively justified reasons linked to safety of the Payment Instrument; or</li> <li>b) in connection with suspected unauthorized use of the Payment Instrument or intent to cause execution of an unauthorized payment transaction; or</li> <li>c) if there is increased risk that the Customer may lose their creditworthiness required for a given Payment Instrument (only the possibility of making transactions will be blocked); or</li> <li>d) in the case of Citi Mobile - after three failed attempts to use the Payment Instrument by providing an authentication code. The blockade is temporary and in effect until the Customer re-registers with Citi Mobile; or</li> <li>e) in the case of a Card - after three failed attempts to use the Card by providing an authentication code. The blockade is temporary and in effect until the Card is unblocked by the Customer. In such case, it is still possible to execute Payment Instructions that do not require providing an Identification Code; or</li> <li>f) in the case of the CitiPhone Telephone Banking Service - after three failed attempts to use the Payment Instrument by providing an authentication code. The blockade is temporary and in effect until a new Identification Code to the CitiPhone Telephone Banking Service is provided; or</li> <li>g) in the case of Citibank Online - after three failed attempts to use the Payment Instrument by providing an authentication code. The blockade is temporary and in effect until the Customer re-registers with the Citibank Online Electronic Banking Service.</li> </ul>
<p>Chapter IX Communication with the Customer, § 15.2 In the case where Understandings are made through SMS messages, the making of an Understanding will be effected through the exchange of SMS messages, initiated by the Bank through sending an SMS message to the Primary Mobile Phone Number of the Customer, containing the following:</p> <ul style="list-style-type: none"> <li>a) Bank's offer that lays down terms and conditions on which the Customer may use services offered by the Bank, in particular services set forth in § 9 and § 20 of the Terms and Conditions;</li> <li>b) Customer's acceptance of the terms and conditions of the services sent by the Bank.</li> </ul>	No entry
<p>§ 15.3. The Customer will confirm the acceptance referred to in Section 2(b) above by sending back a return SMS message from the Primary Mobile Phone Number, containing data required in an SMS messages sent by the Bank, as per Section 2(a) above.</p>	No entry
<p>§ 15.4. The Customer/User will assume the obligation to secure the access to the mobile phone or the electronic mail (e-mail) provided to the Bank for correspondence.</p>	<p>§ 15.2. The Customer/User will assume the obligation to secure the access to the mobile phone or the electronic mail (e-mail) provided to the Bank for correspondence. The Primary Electronic Mail Address or Primary Mobile Phone Number registered with the Bank should be used solely by the Customer or User, as appropriate.</p>
<p>§ 15.6. The User and the Customer will be obliged to notify the Bank forthwith each time of any changes in the Personal Data of the User, and in particular of a change of phone numbers.</p>	<p>§ 15.4. The User and the Customer will be obliged to notify the Bank forthwith each time of any changes in the Personal Data of the User and the Primary Electronic Mail Address, Primary Mobile Phone Number and other phone numbers provided to the Bank.</p>
<p>§ 15.7. In the case of undue performance or non-performance by the Customer of their obligation under the Agreement to notify the Bank forthwith of any changes in their Personal Data, the Bank may take steps aimed at causing the said Data to be updated.</p>	<p>§ 15.5. In the case of undue performance or non-performance by the Customer of their obligation under the Agreement to notify the Bank forthwith of any changes specified in Section 4 above, the Bank may take steps aimed at causing the said Data to be updated.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 16.16. The Customer undertakes to use CitiPhone Telephone Banking Service and Citibank Online in accordance with applicable laws, including these Terms and Conditions. Any use of CitiPhone and Citibank Online in breach of law may serve as the basis for termination of the Agreement, in accordance with § 21.2 below.</p>	<p>§ 16.16. The Customer undertakes to use CitiPhone Telephone Banking Service and Citibank Online in accordance with applicable laws, including these Terms and Conditions. Any use of CitiPhone and Citibank Online in breach of law may serve as the basis for termination of the Agreement, in accordance with § 21.2 below. For security reasons, the Bank reserves the right to terminate the connection with the Customer after the lapse of the period specified by the Bank from the date of performance of the last act by the Customer. The maximum Customer session idle timeout is five minutes. The Customer gets connected with the Citibank Online Electronic Banking Service or Citi Mobile after re-authentication or strong authentication.</p>
<p>§ 16.26. If the device (e.g. computer, tablet, telephone or similar device) used by the Customer for Citibank Online is lost, stolen, appropriated or used or accessed by an unauthorized person and if the circumstances justify a suspicion that the security of the Payment Instrument has been infringed, the Customer should report that promptly in order to block the Payment Instrument in the CitiPhone Telephone Banking Service at (+48) 22 692 24 84 or at a Branch. The report referred to in this Section 26 is free of charge for the Customer.</p>	<p>§ 16.27. If the device (e.g. computer, tablet, telephone or similar device, including device used for Mobile Authentication) used by the Customer for Citibank Online is lost, stolen, appropriated or used or accessed by an unauthorized person and if the circumstances justify a suspicion that the security of the Payment Instrument has been infringed, the Customer should report that promptly in order to block the Payment Instrument in the CitiPhone Telephone Banking Service at (+48) 22 22 692 24 84 or at a Branch. The report referred to in this Section 27 is free of charge for the Customer.</p>
<p>No entry</p>	<p>§ 16.28. If a security incident must be reported, the Customer should contact the Bank immediately via Citibank Online or via the CitiPhone Telephone Banking Service or submit a report at a Branch. The report referred to in this Section is free of charge for the Customer.</p>
<p>§ 17.5. If a Payment Instruction or another activity carried out by the Customer within Citibank Online requires a confirmation with an Authorization Code, the Customer should verify the data sent in the text message containing the Authorization Code against the data entered in Citibank Online or Citi Mobile.</p>	<p>§ 17.5. If a Payment Instruction or another activity carried out by the Customer using Citibank Online requires strong authentication, the Customer should verify the data sent in the text message containing the Authorization Code against the data entered in Citibank Online or Citi Mobile, or verify the Payment Instruction as part of the Mobile Authentication (including based on an Authorization Code).</p>
<p>§ 20.9 The Customer may agree with the Bank on the use of the Plan by making an Understanding by telephone or via Citibank Online or by accepting the Bank's offer, sent as a text message or an e-mail to the Primary Mobile Phone Number or the Primary Electronic Mail Address of the Customer. An offer sent via a text message or e-mail is accepted in the following manner:</p> <ol style="list-style-type: none"> <li>a) sending back information required in the text message/e-mail message sent by the Bank regarding the offer, or</li> <li>b) confirming its acceptance on a dedicated website of the Bank, whose address / link is sent via a text message or an e-mail message; however, if the Plan requires an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, the acceptance has to be confirmed by a password sent by the Bank to the Primary Mobile Phone Number of the Customer.</li> </ol>	<p>§ 20.9 The Customer may agree with the Bank on the use of the Plan by making an Understanding by telephone or via Citibank Online, or Citi Mobile or by accepting the Bank's offer, sent as a text message or an e-mail to the Primary Mobile Phone Number or the Primary Electronic Mail Address of the Customer. An offer sent via a text message or e-mail is accepted by confirming its acceptance on a dedicated website of the Bank, whose address / link is sent via an SMS message or an e-mail message; however, if the Plan should cover Quick Cash, the acceptance has to be confirmed by a password sent by the Bank to the Primary Mobile Phone Number of the Customer or by Mobile Authentication, as required by the Bank.</p>
<p>No entry</p>	<p>§ 24.3. If the Payment Instruction is submitted by the Customer/User to a Third Party Provider, the Bank will reimburse the Customer for the amount of the non-executed or unduly executed payment transaction or, if necessary, it will restore the debited Card Account to the balance that would have existed if such undue execution had not occurred.</p>
<p>§ 26 These Terms and Conditions take effect on and are binding from 8 August 2018.</p>	<p>§ 26 These Terms and Conditions take effect on and are binding from 14 September 2019.</p>

## Terms and Conditions of Citibank Credit Cards

### Legal grounds for the changes:

Pursuant to § 25.1. The Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) an 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 financial supervision authority of or an institution connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement. (...)

**Factual grounds for the changes:** The following amendments to the Terms and Conditions of Credit Cards have been made in order to adjust the documents to amendments arising from 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 (General Data Protection Regulation).

Pre-amendment wording	Post-amendment wording
§ 1.11) <b>Personal data</b> - any information allowing for identification of the Customer/ User, processed by the Bank in IT systems or on paper media.	§ 1.12) <b>Personal data</b> - personal data within the meaning of 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 (General Data Protection Regulation), relating to the Customer/User.
§ 7.54. Following the issuance of the first Card of a given type, the Bank transmits to the external partner, arranger of the loyalty program, the Customer's Personal Data in compliance with the Customer's information and consent contained in the Application for the issuance of the payment card - Citibank Credit Card that are required for participation in such a loyalty program. According to the terms and conditions of a given loyalty program, the Customer will notify all changes in their personal data directly to the arranger of such a loyalty program in the manner specified by such arranger.	No entry
§ 22.2. The Bank is the personal data controller. The data is processed for the purpose of and to the extent necessary to provide services offered by the Bank and to ensure compliance of the Bank's operation with applicable laws and regulations. Submission of data is voluntary.	No entry
§ 22.3. The Bank wishes to advise that it may use data included in its internal databases as well as those acquired from generally accessible sources of information to the extent permissible under law in order to prepare an individual bank product offer and to manage its relationships with customers. Data subjects have the right to access and amend their data and to object to the processing of their data for marketing purposes as well as to withdraw consents granted to the Bank for data processing pursuant to the Personal Data Protection Act.	§ 22.2. The Bank wishes to advise that it may use data included in its internal databases as well as those acquired from generally accessible sources of information to the extent permissible under law in order to prepare an individual bank product offer and to manage its relationships with customers.
§ 22.4. The Bank may outsource the processing of personal data to entities to which it outsources activities required in order to conclude and perform a card agreement and which are fully controlled by the Bank to the extent required to protect personal data and bank secrecy. Personal data may be processed in foreign data processing centers of Citigroup (also, upon the consent of Inspector General for Personal Data Protection, in Singapore, Hong Kong and China - full names and addresses of such entities are available on <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a> ), of which the Bank is a member, for the purpose of performance of the agreement made by the Bank. The Bank ensures protection of any data entrusted to those entities as regards personal data protection and bank secrecy protection.	§ 22.3. The Bank may outsource the processing of personal data to entities to which it outsources activities required in order to conclude and perform a card agreement and which are fully controlled by the Bank to the extent required to protect personal data and bank secrecy. Personal data may be processed in foreign data processing centers of Citigroup - full names and addresses of such entities are available on <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a> , of which the Bank is a member, for the purpose of performance of the agreement made by the Bank. The Bank ensures protection of any data entrusted to those entities as regards personal data protection and bank secrecy protection.

## Terms and Conditions of Citibank Credit Cards

**Legal grounds for the changes:**

Pursuant to § 25.1. The Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) an 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 financial supervision authority of or an institution connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement. (...)

**Factual grounds for the changes:** The following amendments to the Terms and Conditions of Credit Cards and the Table of Fees and Commissions have been made in order to adjust the provisions of the Terms and Conditions to amendments arising from: the Act amending the Polish Civil Code of 6 December 2018.

Pre-amendment wording	Post-amendment wording
§ 20.20. From the day of renouncement from the Plan or the day following the expiry of the notice period referred to in § 21.1 and § 21.2 of these Terms and Conditions, the Outstanding Balance under the Plan will bear interest in accordance with the principles set forth in § 11.1 to § 11.6.	§ 20.21. From the day of renouncement from the Plan or the day following the expiry of the notice period referred to in § 21.1 and § 21.2 of these Terms and Conditions, the principal under the Plan will bear interest in accordance with the principles set forth in § 11.1 to § 11.6.
§ 20.21. In the case of the Customer's default, by the due dates specified in the Statement, on full repayment of the Minimum Amounts Due for a minimum of 4 settlement periods, the Plan will be closed, subject to Section 22 below. From the day of closure, the Outstanding Balance under the Plan will be subject to interest charged in accordance with principles set forth in § 11.1 to § 11.6. The above will not be to the detriment of the Bank's right set forth in § 21.5 hereof.	§ 20.22. In the case of the Customer's default, by the due dates specified in the Statement, on full repayment of the Minimum Amounts Due for a minimum of 4 settlement periods, the Plan will be closed and the principal under the Plan will be settled in accordance with Section 23 below. The above will not be to the detriment of the Bank's right set forth in § 21.5 hereof.
§ 20.22. In the case of termination of the Agreement referred to in § 21.1 and § 21.2 of these Terms and Conditions on the day following the period of notice applicable to the Agreement, subject to the provisions of § 21.9 of the Terms and Conditions, the Plan will be closed. From the Plan closure date, the Outstanding Balance under the Plan will be subject to interest as per the effective Interest Rate Table.	§ 20.23. In the case of termination of the Agreement referred to in § 21.1 and § 21.2 of these Terms and Conditions on the day following the period of notice applicable to the Agreement, subject to the provisions of § 21.9 of the Terms and Conditions, the Plan will be closed. Starting from the day of closing the Plan, the principal amount outstanding under the Plan will be charged up against the card balance and subject to the interest rate applicable to the credit card in accordance with principles set forth in § 11.1 to § 11.6.
§ 21.5. In the case of termination or non-renewal of the Agreement, the Customer will repay the Outstanding Balance in full on the day following the lapse of the period of notice, at the latest. If the Customer fails to repay the Outstanding Balance in full within the set time limit, the Bank will be entitled to contractual interest charged on the full amount of Outstanding Balance for the period until the full repayment of the Outstanding Balance, at the rate specified in the Interest Rate Table in the item entitled "Interest rate charged on Non-Cash Card Transactions in the case of default on timely and full repayment of the Outstanding Balance as well as the interest rate charged on the Cash Transactions and Fund Transfers from the Card" in force on the day following the lapse of the period of notice applicable to the Agreement.	§ 21.5. In the case of termination or non-renewal of the Agreement, the Customer will repay the Outstanding Balance in full on the day following the lapse of the period of notice, at the latest. If the Customer fails to repay the Outstanding Balance in full within the set time limit, the Bank will be entitled to contractual interest charged on the principal amount for the period until the full repayment of the principal, at the rate specified in the Interest Rate Table in the item entitled "Interest rate charged on Non-Cash Card Transactions in the case of default on timely and full repayment of the Outstanding Balance as well as the interest rate charged on the Cash Transactions and Fund Transfers from the Card" in force on the day following the lapse of the period of notice applicable to the Agreement.

## Terms and Conditions of Citibank Credit Cards

### Legal grounds for the changes:

Pursuant to § 25.1. The Bank will be authorized to unilaterally amend the Agreement, including these Terms and Conditions, exclusively due to important reasons, in the case of:

- a) an 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 financial supervision authority of or an institution connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement. (...)

**Factual grounds for the changes:** The following amendments to the Terms and Conditions of Credit Cards and the Table of Fees and Commissions have been made in order to adjust the documents to amendments arising from: the Act of 13 April 2018 amending the Polish Civil Code and certain other acts.

Pre-amendment wording	Post-amendment wording
<p>§ 22.1. In the cases provided for in the Banking Law Act and in the Act on Disclosure of Business Information and Exchange of Business Data of 9 April 2010, the Bank passes the Customers' personal data to:</p> <ul style="list-style-type: none"> <li>a) the Banking Register System kept by the Polish Bank Association with its registered office in Warsaw and to Biuro Informacji Kredytowej S.A. (Credit Information Bureau) having its registered office in Warsaw and, through their intermediation, to the financial institutions being subsidiaries of banks, in connection with liabilities arising under this Agreement. The said data may be processed by the aforesaid entities for up to 5 years after the expiry of the liability if the payment arrears under the Agreement exceed 60 days and after the occurrence of such circumstances at least 30 days have lapsed from the date when the Bank informed the Customer about its intention to disclose such data;</li> <li>b) business intelligence bureaus - with regard to liabilities arising under agreements concluded with the Bank:               <ul style="list-style-type: none"> <li>- if their total value exceeds PLN 200, they are due for at least 30 days and at least one month has lapsed from a call to pay being issued to the Customer;</li> <li>- where 10 years have not lapsed from the due date of the liability or 10 years have not lapsed from determination of the claim for claims determined by a final and absolute decision of a court or other authority designated to resolve particular types of cases or a decision of an arbitration court, or for claims determined under a court settlement or under an arbitration court settlement or under a settlement facilitated by a mediator and approved by the court;</li> </ul> </li> <li>c) entities referred to in Article 6a-6d of the Banking Law Act, including the ones to whom the Bank has commissioned the collection of its receivables.</li> </ul>	<p>§ 22.1. In the cases provided for in the Banking Law Act and in the Act on Disclosure of Business Information and Exchange of Business Data of 9 April 2010, the Bank passes the Customers' personal data to:</p> <ul style="list-style-type: none"> <li>a) the Banking Register System kept by the Polish Bank Association with its registered office in Warsaw and to Biuro Informacji Kredytowej S.A. (Credit Information Bureau) having its registered office in Warsaw and, through their intermediation, to the financial institutions being subsidiaries of banks, in connection with liabilities arising under this Agreement. The said data may be processed by the aforesaid entities for up to 5 years after the expiry of the liability if the payment arrears under the Agreement exceed 60 days and after the occurrence of such circumstances at least 30 days have lapsed from the date when the Bank informed the Customer about its intention to disclose such data;</li> <li>b) business intelligence bureaus - with regard to liabilities arising under agreements concluded with the Bank:               <ul style="list-style-type: none"> <li>- if their total value exceeds PLN 200, they are due for at least 30 days and at least one month has lapsed from a call to pay being issued to the Customer;</li> <li>- where 6 years have not lapsed from the liability due date or where 6 years have not lapsed from the claim determination date for claims determined by the final and absolute decision of a court or other authority designated to resolve particular types of cases or by a decision of an arbitration court, or for claims determined under a court settlement or under an arbitration court settlement or under a settlement facilitated by a mediator and approved by the court;</li> </ul> </li> <li>c) entities referred to in Article 6a-6d of the Banking Law Act, including the ones to whom the Bank has commissioned the collection of its receivables.</li> </ul>

## Terms and Conditions of Citibank Credit Cards

### Legal grounds for the changes:

Pursuant to § 25.1. The Bank will 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 a manner of rendering services, to which the provisions of these Terms and Conditions apply, by introducing new products or withdrawing existing services or changing their character, provided that the change does not infringe the Customer's interests.

### Factual grounds for the changes: Change in the scope or manner of the rendered services:

- a) change in provisions on the layout of data on a Credit Card,
- b) introduction of new names and definitions of 'Comfort' Installment Payment Plan products to the Terms and Conditions,
- c) withdrawal of the FotoKasa service from the offer,
- d) change in the method of calculating the Minimum Amount Due,
- e) deleting Transaction at a post office from the definition of Special Transaction,
- f) change in the method of authenticating transactions and other activities at a Branch,
- g) clarification of provisions on Card blocking for security reasons,
- h) updating the TLS protocol type,
- i) adding requirements concerning download of the Citi Mobile app,
- j) change to the scope of accounts to which a Domestic Transfer Order in PLN or Internal Transfer Order in PLN may be made under the 'Comfort' Installment Payment Plan,
- k) clarification of security principles concerning push messages,
- l) change in the period of notice in the case of agreement termination by the Bank.

Pre-amendment wording	Post-amendment wording
§ 1.9) <b>CVV2/CVC2</b> - a three-digit number placed on the Card, used to authorize Transactions when making a payment without the Card's physical use.	§ 1.10) <b>CVV2/CVC2</b> - a three-digit number placed on the Card, used to authorize Transactions when making a payment without the Card's physical use.
§ 1.12) <b>Additional Credit Limit</b> - a one-off increase in the Credit Limit, made available in Polish zlotys (PLN) in the form of a Domestic Transfer Order in PLN or an Internal Transfer Order in PLN, and split into installments under the 'Comfort' Installment Payment Plan, repaid in accordance with § 9.4 of the Terms and Conditions, agreed by the Bank with the Customer on a case by case basis by way of an Understanding	No definition
§ 1.16) <b>FotoKasa</b> - a tool available in the application in Citi Mobile; it allows for reading information from a special two-dimensional code (QR code) with a mobile phone camera and, on that basis, for executing Domestic Transfer Orders in PLN or Internal Transfer Orders in PLN with the use of the application.	No definition
§ 1.31) <b>Minimum Amount Due</b> - the minimum amount indicated in the Statement which the Customer is obliged to pay to the Bank at the latest on the day provided for in such Statement. The Minimum Amount Due is not less than PLN 30 and is calculated as the equivalent of: <ul style="list-style-type: none"> <li>- amount of monthly principal and interest installments under the 'Comfort' Installment Payment Plan;</li> <li>- amount of the interest charged for a given billing period;</li> <li>- amount of the overrun of the Credit Limit at the time of issuance of a given Statement;</li> <li>- outstanding Minimum Amounts Due but not repaid in the previous periods;</li> <li>- 3.42% on the Outstanding Balance shown in the Statement less the components listed above.</li> </ul>	§ 1.31) <b>Minimum Amount Due</b> - the minimum amount indicated in the Statement which the Customer is obliged to pay to the Bank at the latest on the day provided for in such Statement. The Minimum Amount Due is not less than PLN 30 and is calculated as the equivalent of: <ul style="list-style-type: none"> <li>- amount of monthly principal and interest installments under the 'Comfort' Installment Payment Plan;</li> <li>- amount of the interest charged for a given billing period;</li> <li>- amount of the overrun of the Credit Limit at the time of issuance of a given Statement;</li> <li>- outstanding Minimum Amounts Due but not repaid in the previous periods;</li> <li>- a percentage (no more than 5%), shown in the Statement, of the Outstanding Balance shown in the Statement less the components listed above.</li> </ul>

Pre-amendment wording	Post-amendment wording
§ 1.42) <b>'Comfort' Installment Payment Plan/Plan</b> - splitting the Transaction or the Basic Balance into installments in keeping with the rules set forth in the Terms and Conditions and in the Understanding, particularly in Chapter XIII of the Terms and Conditions.	§ 1.45) <b>'Comfort' Installment Payment Plan/Plan</b> - splitting the Transaction or a specific amount up to the Balance in Installments into installments in keeping with the rules set forth in the Terms and Conditions and in the Understanding, particularly in Chapter XIII of the Terms and Conditions.
§ 1.54) <b>Understanding</b> - an arrangement between the Bank and the Customer concerning amendment to Agreement terms, including with respect to the interest rate, Additional Credit Limit, Temporary Credit Limit Increase or Credit Limit increase, 'Comfort' Installment Payment Plans, made in writing, including in electronic form, in accordance with Article 7 of the Banking Law.	§ 1.57) <b>Understanding</b> - an arrangement between the Bank and the Customer concerning amendment to Agreement terms, including with respect to the interest rate, Additional Credit Limit/Loan to Card, Temporary Credit Limit Increase or Credit Limit increase, 'Comfort' Installment Payment Plans, made in writing, including in electronic form, in accordance with Article 7 of the Banking Law.
No definition	§ 1.59) <b>Loan to Card (Additional Credit Limit/Loan to Card)</b> - a one-off increase in the Credit Limit, made available in Polish zlotys (PLN) in the form of a Domestic Transfer Order in PLN or an Internal Transfer Order in PLN, and split into installments under the 'Comfort' Installment Payment Plan, repaid in accordance with § 9.4 of the Terms and Conditions, agreed by the Bank with the Customer on a case by case basis by way of an Understanding.
No definition	§ 1.60) <b>Quick Cash</b> - a cash disbursement from the Credit Limit for any consumer purpose, in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN, split into installments under the 'Comfort' Installment Payment Plan in keeping with the rules set forth in the Terms and Conditions and in the Understanding, particularly in Chapter XIII of the Terms and Conditions.
No definition	§ 1.62) <b>Paylite</b> - splitting the Transaction into installments under the 'Comfort' Installment Payment Plan in keeping with the rules set forth in the Terms and Conditions, particularly in Chapter XIII of the Terms and Conditions.
No definition	§ 1.65) <b>Balance in Installments</b> - splitting a specific amount of the Outstanding Balance shown in the Statement less the Minimum Amount Due from the last Statement and payments made, or a part of the Outstanding Balance less the amount of the currently outstanding principal under the 'Comfort' Installment Payment Plan and the Minimum Amount Due from the last Statement, into installments. The amount split into installments under the Balance in Installments does not include interest.
§ 1.59) <b>Basic Balance</b> - part of the Outstanding Balance that the Customer may split into installments under the Plan less the amount of the currently outstanding principal under the Plan and the Minimum Amount Due from the last Statement. The Basic Balance does not include interest.	No definition
<p>§ 1 pkt 65) <b>Transakcja szczególna</b> - Transakcja podlegająca spłacie, oprocentowaniu oraz naliczeniu opłat lub prowizji na zasadach wskazanych w Regulaminie oraz Tabeli Opłat i Prowizji dla Transakcji gotówkowych, tj.:</p> <ul style="list-style-type: none"> <li>- Cash withdrawal from the Credit Limit for any consumer purpose, in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN;</li> <li>- Transaction made at entities that provide gaming and gambling services in accordance with the Gambling Law of 19 November 2009;</li> <li>- Transaction at a post office;</li> <li>- Transaction made at entities that provide foreign currency, virtual currency and means of payment exchange services, and entities that intermediate in such exchange..</li> </ul>	<p>§ 1 pkt 75) <b>Transakcja szczególna</b> - Transakcja podlegająca spłacie, oprocentowaniu oraz naliczeniu opłat lub prowizji na zasadach wskazanych w Regulaminie oraz Tabeli Opłat i Prowizji dla Transakcji gotówkowych, tj.:</p> <ul style="list-style-type: none"> <li>- Cash withdrawal from the Credit Limit for any consumer purpose, in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN;</li> <li>- Transaction made at entities that provide gaming and gambling services in accordance with the Gambling Law of 19 November 2009;</li> <li>- Transaction made at entities that provide foreign currency, virtual currency and means of payment exchange services, and entities that intermediate in such exchange.</li> </ul>
Chapter II Making the Agreement and Issuing a Payment Card (Card), § 3 6. Upon the Customer's request, the Bank may grant to the Customer an Additional Credit Limit pursuant to § 9.4 below.	Chapter II Making the Agreement and Issuing a Payment Card (Card), § 3 6. Upon the Customer's request, the Bank may grant to the Customer a Loan to Card pursuant to § 9.4 below.

Pre-amendment wording	Post-amendment wording
<p>§ 7.18. An instruction for Cash Payment into the Card Account:</p> <ul style="list-style-type: none"> <li>a) in the case of a cash payment made via an ATM - will be deemed authorized if it is confirmed by the PIN;</li> <li>b) at a Branch - will be deemed authorized if it is confirmed by the signature of the Customer.</li> </ul>	<p>§ 7.18. An instruction for Cash Payment into the Card Account:</p> <ul style="list-style-type: none"> <li>a) in the case of a cash payment made via an ATM - will be deemed authorized if it is confirmed by the PIN;</li> <li>b) at a Branch - will be deemed authorized if it is confirmed by the PIN or signature of the Customer.</li> </ul>
<p>§ 7.20. For security reasons, when executing Transactions using the PIN or the Contactless Medium PIN, triple entry of a wrong PIN will automatically block the PIN, which means that the Customer/User will not be able to make any Transactions using, respectively, the Card or Contactless Medium until its unblocking is agreed on with the Bank.</p>	<p>§ 7.20. For security reasons, when executing Transactions using the PIN, triple entry of a wrong PIN will automatically block the PIN, which means that the Customer/User will not be able to make any PIN-based Transactions using, respectively, the Card or Contactless Medium until its unblocking is agreed on with the Bank.</p>
<p>§ 16.12. In order to use Citibank Online and Citi Mobile, the Customer needs appropriate devices, hardware and software, including:</p> <ul style="list-style-type: none"> <li>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</li> <li>b) enabled cookies and javascript (the device configuration manual is available on the website <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</li> <li>c) enabled TLS 1.0 and 1.1;</li> <li>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</li> <li>e) Internet connection with the data transfer speed of at least 128 kb/s for a single workstation;</li> <li>f) http (80) and https (443) ports open.</li> </ul>	<p>§ 16.12. In order to use Citibank Online and Citi Mobile, the Customer needs appropriate devices, hardware and software, including:</p> <ul style="list-style-type: none"> <li>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</li> <li>b) enabled cookies and javascript (the device configuration manual is available on the website <a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>);</li> <li>c) enabled TLS 1.0 and 1.2;</li> <li>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</li> <li>e) Internet connection with the data transfer speed of at least 128 kb/s for a single workstation;</li> <li>f) http (80) and https (443) ports open.</li> </ul>
<p>§ 9.1 The Bank will have the right to reduce the Credit Limit or Additional Credit Limit if the Customer fails to meet the conditions on which the credit has been granted or if the Bank, on the basis of assessment of objective information, establishes that the Customer has lost their creditworthiness required for repayment of the credit in the amount of the Credit Limit. The Bank will notify the Customer promptly in a letter about its decision to reduce the Credit Limit.</p>	<p>§ 9.1 The Bank will have the right to reduce the Credit Limit or Loan to Card if the Customer fails to meet the conditions on which the credit has been granted or if the Bank, on the basis of assessment of objective information, establishes that the Customer has lost their creditworthiness required for repayment of the credit in the amount of the Credit Limit. The Bank will notify the Customer promptly in a letter about its decision to reduce the Credit Limit.</p>
<p>§ 9.4 The Bank may grant to the Customer, under an Understanding, a non-revolving Additional Credit Limit, which can be granted only in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, which may be used for any consumer purpose. The provisions of these Terms and Conditions that apply to the Credit Limit will accordingly apply to the Additional Credit Limit, for which the repayment, the accrual of fees, commissions and interest takes place under the 'Comfort' Installment Payment Plan, as set forth in Chapter XIII of these Terms and Conditions.</p>	<p>§ 9.4 The Bank may grant to the Customer, under an Understanding, a non-revolving Additional Credit Limit, which can be granted only in the form of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN from the Card Account, which may be used for any consumer purpose. The provisions of these Terms and Conditions that apply to the Credit Limit will accordingly apply to the Loan to card (Additional Credit Limit), for which the repayment, the accrual of fees, commissions and interest takes place under the 'Comfort' Installment Payment Plan, as set forth in Chapter XIII of these Terms and Conditions.</p>
<p>No entry</p>	<p>§ 16.21. The Citi Mobile Application should be downloaded only from authorized stores with Google Play and AppStore applications.</p>
<p>§ 16.22. The Customer should not open suspicious links or attachments of unknown origin received in e-mail, SMS and MMS messages.</p>	<p>§ 16.23. The Customer should not open suspicious links or attachments of unknown origin received in e-mail, SMS, MMS, and push messages.</p>
<p>§ 16.23. Neither the Bank nor its employees ask Customers to provide:</p> <ul style="list-style-type: none"> <li>a) Identification Codes;</li> <li>b) the CVC2 number placed on the Credit Card's reverse;</li> <li>c) Authorization Codes.</li> </ul>	<p>§ 16.24. Neither the Bank nor its employees ask Customers to provide:</p> <ul style="list-style-type: none"> <li>a) Identification Codes;</li> <li>b) the CVC2 number placed on the Credit Card;</li> <li>c) Authorization Codes.</li> </ul>

Pre-amendment wording	Post-amendment wording
<p>§ 17.4. In order to use Citibank Online and Citi Mobile, the Customer needs appropriate devices, hardware and software, including:</p> <ul style="list-style-type: none"> <li>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</li> <li>b) enabled cookies and javascript (the device configuration manual is available on the website www.citihandlowy.pl);</li> <li>c) enabled TSL 1.0 and 1.1;</li> <li>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</li> <li>e) Internet connection with the data transfer speed of at least 128 kb/s for a single workstation;</li> <li>f) http (80) and https (443) ports open.</li> </ul>	<p>§ 17.4. In order to use Citibank Online and Citi Mobile, the Customer needs appropriate devices, hardware and software, including:</p> <ul style="list-style-type: none"> <li>a) access to a computer or another device with an operating system supporting popular web browsers, e.g. Internet Explorer, Google Chrome, Mozilla Firefox;</li> <li>b) enabled cookies and javascript (the device configuration manual is available on the website www.citihandlowy.pl);</li> <li>c) enabled TLS 1.0 and 1.2;</li> <li>d) Adobe Acrobat Reader version 9.0 or newer installed to handle PDF files;</li> <li>e) Internet connection with the data transfer speed of at least 128 kb/s for a single workstation;</li> <li>f) http (80) and https (443) ports open.</li> </ul>
<p>Chapter XIII 'Comfort' Installment Payment Plan, § 20.1. The Bank may offer the Customer or the Customer may apply for the 'Comfort' Installment Payment Plan.</p>	<p>Chapter XIII 'Comfort' Installment Payment Plan, § 20.1. The Bank may offer the Customer or the Customer may apply for the 'Comfort' Installment Payment Plan under Quick Cash, Loan to Card, Paylite and Balance in Installments.</p>
<p>§ 20.2. If the Customer is allowed to use the Plan, the repayment of the Transaction covered by the Plan or the indicated amount up to the Basic Balance amount may be split into as many installments as agreed between the Bank and the Customer, which are payable at the payment date of the Minimum Amount Due.</p>	<p>§ 20.2. If the Customer is allowed to use the Plan, the repayment of the Transaction covered by the Plan or the indicated amount up to the Balance in Installments may be split into as many installments as agreed between the Bank and the Customer, which are payable at the payment date of the Minimum Amount Due.</p>
<p>§ 20.5. The Customer will indicate a specific Transaction or an amount up to the Basic Balance amount that is to be covered by the Plan (before the payment deadline for the settlement of such a Transaction or Basic Balance).</p>	<p>§ 20.5. The Customer will indicate a specific Transaction(s) or an amount under the Balance in Installments that is to be covered by the Plan (before the payment deadline for the settlement of such a Transaction or Outstanding Balance shown in the Statement).</p>
<p>§ 20.10. The text message/email message will contain the following information, depending on the type of the offer:</p> <ul style="list-style-type: none"> <li>a) 4 last digits of the number of the Card on which the service is to be performed;</li> <li>b) amount that the Customer may transfer to the 'Comfort' Installment Payment Plan;</li> <li>c) number of installments;</li> <li>d) interest rate, with an indication whether it is variable or fixed;</li> <li>e) commission amount;</li> <li>f) administrative fee amount;</li> <li>g) monthly installment amount;</li> <li>h) account number to which the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN is to be effected.</li> </ul>	<p>§ 20.10. The text message/email message will contain the following information, depending on the type of the offer:</p> <ul style="list-style-type: none"> <li>a) 4 last digits of the number of the Card on which the service is to be performed;</li> <li>b) amount that the Customer may transfer to the 'Comfort' Installment Payment Plan;</li> <li>c) number of installments;</li> <li>d) interest rate, with an indication whether it is variable or fixed;</li> <li>e) commission amount;</li> <li>f) administrative fee amount;</li> <li>g) monthly installment amount;</li> <li>h) account number to which the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN is to be effected, subject to Section 11 below.</li> </ul>
<p>No entry</p>	<p>§ 20.11. For the offer referred to in Section 9, the Customer can additionally:</p> <ul style="list-style-type: none"> <li>a) enter by themselves the account number to which the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN is to be effected.</li> <li>b) select from the list the account number from which the Credit Card will be repaid, to which the Internal Transfer Order in PLN or the Domestic Transfer Order in PLN is to be effected.</li> </ul>
<p>§ 20.14. Interest on the first Plan installment will be accrued from the Plan opening date to the forthcoming Statement date. The Plan's opening takes place by means of:</p> <ul style="list-style-type: none"> <li>a) Customer's instruction to split the Transaction or a specific amount up to the Basic Balance amount into installments;</li> <li>b) effecting of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN as part of the Additional Credit Limit or Credit Limit;</li> </ul>	<p>§ 20.15. Interest on the first Plan installment will be accrued from the Plan opening date to the forthcoming Statement date. The Plan's opening takes place by means of:</p> <ul style="list-style-type: none"> <li>a) Customer's instruction to split the Transaction or a specific amount up to the Balance in Installments into installments;</li> <li>b) effecting of an Internal Transfer Order in PLN or a Domestic Transfer Order in PLN as part of the Loan to Card or Quick Cash;</li> </ul>

Pre-amendment wording	Post-amendment wording
<p>§ 21.2. The Bank may terminate the Agreement at any time upon 2-month notice, provided on a durable medium. If the termination is caused by:</p> <p>a) the Customer's failure to meet any of their obligations concerning the terms on which the credit was granted, as set forth in the Agreement;</p> <p>b) negative assessment of the Customer's creditworthiness;</p> <p>the Bank shall indicate the relevant reason in the notice of termination.</p>	<p>§ 21.2. Unless the Agreement provides otherwise, the Bank may terminate the Agreement at any time upon 2-month notice effective as at the end of a calendar month, provided on a durable medium. If the termination is caused by:</p> <p>a) the Customer's failure to meet any of their obligations concerning the terms on which the credit was granted, as set forth in the Agreement;</p> <p>b) negative assessment of the Customer's creditworthiness;</p> <p>the Bank shall indicate the relevant reason in the notice of termination.</p>
<p>§ 21.4. The termination or non-renewal of the Card Agreement will trigger the expiration of any additional services upon the lapse of the notice period and results in the closure of the 'Comfort' Installment Payment Plan, including the Additional Credit Limit, if any.</p>	<p>§ 21.4. The termination or non-renewal of the Card Agreement will trigger the expiration of any additional services upon the lapse of the notice period and results in the closure of the 'Comfort' Installment Payment Plan, including the Loan to Card.</p>

## Terms and Conditions of Citibank Credit Cards

**Legal and factual grounds for changes:** Editorial changes or changes resulting from renumbering of individual paragraphs and sections relating to the aforesaid changes and to updating the website addresses.

Pre-amendment wording	Post-amendment wording
<p>§ 1.37) <b>OBranch/Provider's outlet</b> - an organizational unit where the Bank provides services covered by the Agreement to its Customers; the list of these units is available on the website of the Bank.</p>	<p>§ 1.37) <b>Branch/Provider's outlet</b> - an organizational unit where the Bank provides services covered by the Agreement to its Customers; the list of these units is available on the website of the Bank (<a href="http://www.citihandlowy.pl">www.citihandlowy.pl</a>).</p>
<p>§ 1.51) <b>Internal Transfer Order in PLN</b> - Polecenie przelewu wewnętrznego w złotych.</p>	<p>§ 1.54) <b>Internal Transfer Order in PLN</b> - a service initiated by the payer, consisting in enabling to transfer funds between payment accounts in PLN maintained by the same provider;</p>
<p>§ 1.66) <b>Exchange Rates Table</b> - an Internal Transfer Order in PLN.</p>	<p>§ 1.76) <b>Exchange Rates Table</b> - a current list of buy and sell rates for foreign currencies published on the website of the Bank: <a href="https://www.citihandlowy.pl">https://www.citihandlowy.pl</a>.</p>
<p>§ 7.9 For Payments deposited in the Card Account in a different currency than the currency of the Card Account, translations into Polish zlotys (PLN) will be made at the buy rate for currencies that is specified in the Exchange Rates Table applicable upon the receipt of the funds by the Bank. The Bank will include information on the currency rates applied in the description of Transactions.</p>	<p>§ 7.9 For Payments deposited in the Card Account in a different currency than the currency of the Card Account, translations into Polish zlotys (PLN) will be made at the buy rate for currencies that is specified in the Exchange Rates Table applicable upon the receipt of the funds by the Bank. The Bank will include information on the currency rates applied in the description of Transactions. The Exchange Rates Table is available at <a href="https://www.citihandlowy.pl/">https://www.citihandlowy.pl/</a>.</p>
<p>§ 7.38. Subject to Sections 39, 42, 43 and 44 below, the Bank will start executing a Payment Instruction upon receiving it unless the Bank and the Customer/User have agreed that the execution of the Payment Instruction will commence on another day, as specified in the Payment Instruction.</p>	<p>§ 7.40. Subject to Sections 41, 44, 45 and 46 below, the Bank will start executing a Payment Instruction upon receiving it unless the Bank and the Customer/User have agreed that the execution of the Payment Instruction will commence on another day, as specified in the Payment Instruction.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 7.45. After the Statement is issued, the Customer may repay the Outstanding Balance before the date provided in the Statement. Such early repayment, subject to Section 48, will be counted towards the Outstanding Balance. The Customer will not be obliged to pay any interest on the repaid Outstanding Balance after its repayment before the due date provided in the Statement.</p>	<p>§ 7.47. After the Statement is issued, the Customer may repay the Outstanding Balance before the date provided in the Statement. Such early repayment, subject to Section 50, will be counted towards the Outstanding Balance. The Customer will not be obliged to pay any interest on the repaid Outstanding Balance after its repayment before the due date provided in the Statement.</p>
<p>§ 7.46. The Customer may repay the Outstanding Balance or any part thereof by means of a Repayment Order, Transfer Order, Internal Transfer Order, SEPA Transfer Order and a Transfer Order in Foreign Currency, by Cash Payment at Branches or ATMs designated by the Bank. The outstanding balance repayment at an ATM or a Bank Branch is subject to a fee in accordance with the Table of Fees and Commissions. The Repayment Order will be executed by the Bank provided that one Business Day prior to the designated repayment day of the Outstanding Balance sufficient funds are available in the account from which the Repayment Order is to be executed.</p>	<p>§ 7.48. The Customer may repay the Outstanding Balance or any part thereof by means of a Repayment Order, Transfer Order, Internal Transfer Order, SEPA Transfer Order and a Transfer Order in Foreign Currency, by Cash Payment at Branches or ATMs designated by the Bank. The outstanding balance repayment at an ATM or a Bank Branch is subject to a fee in accordance with the Table of Fees and Commissions. The Repayment Order will be executed by the Bank provided that one Business Day prior to the designated repayment day of the Outstanding Balance sufficient funds are available in the account from which the Repayment Order is to be executed.</p>
<p>§ 7.48. Subject to Section 49 below, any amounts paid or obtained by the Bank in connection with the Agreement will be counted towards the Outstanding Balance shown in the Statement, in the following order:</p> <ol style="list-style-type: none"> <li>principal and interest installments under the Plan and interest;</li> <li>fees and commissions;</li> <li>Outstanding Balance under Cash Transactions, subject to Section 50 below;</li> <li>Outstanding Balance under Non-Cash Transactions, subject to Section 50 below.</li> </ol>	<p>§ 7.50. Subject to Section 51 below, any amounts paid or obtained by the Bank in connection with the Agreement will be counted towards the Outstanding Balance shown in the Statement, in the following order:</p> <ol style="list-style-type: none"> <li>principal and interest installments under the Plan and interest;</li> <li>fees and commissions;</li> <li>Outstanding Balance under Cash Transactions, subject to Section 52 below;</li> <li>Outstanding Balance under Non-Cash Transactions, subject to Section 52 below.</li> </ol>
<p>§ 7.52. The specific rules of granting benefits referred to in Section 51 above and other rights of the Customer holding a Card issued in co-operation with external partners, in particular discounts under the loyalty programs of the external partners, are described in the relevant terms and conditions of loyalty programs, on the Bank's website at <a href="http://www.online.citibank.pl">www.online.citibank.pl</a> and in promotional materials available at Branches.</p>	<p>§ 7.54. The specific rules of granting benefits referred to in Section 53 above and other rights of the Customer holding a Card issued in co-operation with external partners, in particular discounts under the loyalty programs of the external partners, are described in the relevant terms and conditions of loyalty programs, on the Bank's website at <a href="http://www.citibank.pl">www.citibank.pl</a> and in promotional materials available at Branches.</p>
<p>§ 7.53. The Bank will announce any changes in the rules of granting benefits referred to in Section 51 above in a manner provided for in the terms and conditions valid for a given loyalty program.</p>	<p>§ 7.55. The Bank will announce any changes in the rules of granting benefits referred to in Section 53 above in a manner provided for in the terms and conditions valid for a given loyalty program.</p>
<p>§ 11.9. The restriction of a change to a cap of 200% in relation to the past value, as referred to in Section 6, will not apply to cases where new positions are added to the Table of Fees and Commissions or where the past fee was PLN 0.</p>	<p>§ 11.9. The restriction of a change to a cap of 200% in relation to the past value, as referred to in Section 8, will not apply to cases where new positions are added to the Table of Fees and Commissions or where the past fee was PLN 0.</p>
<p>Chapter VII Bank Statements, Fee Summary and Complaints, § 12</p> <p>6. The Bank will present the Customer free of charge with a Fee Summary for services linked to the Card Account, charged for the period subject to such summary. The Fee Summary issued by the Bank will include fees charged for services provided in the List of Representative Services.</p>	<p>Chapter VII Bank Statements, Fee Summary and Complaints, § 12</p> <p>6. The Bank will present the Customer free of charge with a Fee Summary for services linked to the Card Account, charged for the period subject to such Summary. The Fee Summary issued by the Bank will include fees charged for services provided in the List of Representative Services.</p>
<p>§ 12.7. The Bank will present the Customer with the Fee Summary at least once a calendar year. If the Agreement is terminated, the Bank will present the Customer, no later than within 2 weeks of the Agreement termination date, with a fee summary for the period for which no fee summary has been prepared until the Agreement termination date.</p>	<p>§ 12.7. The Bank will present the Customer with the Fee Summary at least once a calendar year. If the Agreement is terminated, the Bank will present the Customer, no later than within 2 weeks of the Agreement termination date, with a Fee Summary for the period for which no Fee Summary has been prepared until the Agreement termination date.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 12.12. The Bank shall accept grievances and complaints from Customers in:</p> <ol style="list-style-type: none"> <li>written form - submitted personally at a Bank Branch during the working hours of the Branch or sent to the following address: Citi Handlowy, Departament Obsługi Reklamacji i Zapytań Klientów [Customer Complaint and Inquiry Department], ul. Golezowska 6, 01-249 Warszawa;</li> <li>oral form - made by phone (a complaint submitted via the CitiPhone Telephone Banking Service is free of charge) or personally for the record during the Customer's visit at a Bank Branch;</li> <li>electronic form - sent to the email address of the Bank, via Citibank Online after logging in using the tab "Contact the bank" and on the website <a href="http://www.citibank.pl">www.citibank.pl</a>, using the complaint form. The up-to-date contact details for submitting grievances and complaints are available on the Bank's website (<a href="http://www.citibank.pl">www.citibank.pl</a>).</li> </ol>	<p>§ 12.14. The Bank shall accept grievances and complaints from Customers in:</p> <ol style="list-style-type: none"> <li>written form - submitted personally at a Bank Branch during the working hours of the Branch or sent to the following address: Citi Handlowy, Biuro Obsługi Reklamacji i Zapytań Klientów [Customer Complaint and Inquiry Office], ul. Golezowska 6, 01-249 Warszawa;</li> <li>oral form - made by phone (a complaint submitted via the CitiPhone Telephone Banking Service is free of charge) or personally for the record during the Customer's visit at a Bank Branch;</li> <li>electronic form - sent to the email address of the Bank, via Citibank Online after logging in using the tab "Contact the bank" and on the website <a href="http://www.citibank.pl">www.citibank.pl</a>, using the complaint form. The up-to-date contact details for submitting grievances and complaints are available on the Bank's website (<a href="http://www.citibank.pl">www.citibank.pl</a>).</li> </ol>
<p>§ 12.23. The Bank informs the Customer that they may opt for out-of-court dispute resolution procedures:</p> <ol style="list-style-type: none"> <li>before the Banking Arbitrator at the Polish Banks Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website: <a href="http://www.zbp.pl/arbiter">www.zbp.pl/arbiter</a>, where the amount in dispute does not exceed PLN 12,000, based on a written or electronic application of the Customer with one of the following enclosures: a document confirming that the claim proceeding at the Bank has been closed or the Customer's statement that they have not received any reply to their claim from the Bank within 30 days of its submission;</li> <li>before the Financial Ombudsman, on the terms specified in the Act on Examining Complaints by Entities of the Financial Market and on the Financial Ombudsman of 5 August 2015, upon the Customer's application filed if their claims have not been accepted by the Bank. The Financial Ombudsman's website is available at: <a href="http://rf.gov.pl/">http://rf.gov.pl/</a>;</li> <li>before the Arbitration Court at the Polish Financial Supervision Authority in accordance with the Rules of that Court. For more information about the Arbitration Court visit the website at <a href="http://www.knf.gov.pl/regulacje/Sad_Polubowny/">http://www.knf.gov.pl/regulacje/Sad_Polubowny/</a>.</li> </ol> <p>The aforesaid websites provide the Customer with detailed information about the rules of dispute settlement by those entities. Before making a decision to refer the dispute to the Arbitration Court, the Customer should read the Rules of the Court and the Rate Table.</p>	<p>§ 12.23. The Bank informs the Customer that they may opt for out-of-court dispute resolution procedures:</p> <ol style="list-style-type: none"> <li>before the Banking Arbitrator at the Polish Banks Association, in accordance with the Consumer Arbitration in Banking Rules, which are available as at the Agreement signing date on the following website: <a href="http://www.zbp.pl/pl-pl/dla-klientow/arbiter-bankowy">www.zbp.pl/pl-pl/dla-klientow/arbiter-bankowy</a>, where the amount in dispute does not exceed PLN 12,000, based on a written or electronic application of the Customer with one of the following enclosures: a document confirming that the claim proceeding at the Bank has been closed or the Customer's statement that they have not received any reply to their claim from the Bank within 30 days of its submission;</li> <li>before the Financial Ombudsman, on the terms specified in the Act on Examining Complaints by Entities of the Financial Market and on the Financial Ombudsman of 5 August 2015, upon the Customer's application filed if their claims have not been accepted by the Bank. The Financial Ombudsman's website is available at: <a href="http://rf.gov.pl/">http://rf.gov.pl/</a>;</li> <li>before the Arbitration Court at the Polish Financial Supervision Authority in accordance with the Rules of that Court. For more information about the Arbitration Court visit the website at <a href="https://www.knf.gov.pl/dla_konsumenta/sad_polubowny">https://www.knf.gov.pl/dla_konsumenta/sad_polubowny</a>.</li> </ol> <p>The aforesaid websites provide the Customer with detailed information about the rules of dispute settlement by those entities. Before making a decision to refer the dispute to the Arbitration Court, the Customer should read the Rules of the Court and the Rate Table.</p>
<p>Chapter VIII Protection and Scope of Liability, § 13</p> <p>3 The Card, the User Name and the Identification Code must not be made available to any third parties, and, in particular, they must not be made available for the purpose of effecting a Transaction or effecting a Payment Instruction at the CitiPhone Telephone Banking Service, Citibank Online or at a Branch.</p>	<p>Chapter VIII Protection and Scope of Liability, § 13</p> <p>3. The Card, the User Name and the Identification Code must not be made available to any third parties, and, in particular, they must not be made available for the purpose of effecting a Transaction or submitting a Payment Instruction at the CitiPhone Telephone Banking Service, Citibank Online or at a Branch.</p>

Pre-amendment wording	Post-amendment wording
<p>§ 16.25. The Bank will publish current information on the security procedures that affect the Customer in respect to provision of payment services by the Bank, principles of correct and safe use of Citibank Online and Citi Mobile and online payment services, as well as warnings against significant threats related to the use of e-banking or mobile banking services, or security incidents using messages in the Citibank Online service, available after logging in, and on the website indicated in Section 34. The Bank may additionally inform the Customer about the publication of important information at Citibank Online by sending a message to the Customer's Primary Electronic Mail Address. The Bank will notify of a fraud or suspected fraud using the SMS Notification service or by telephone. The Bank seeks to raise the Customer's awareness about security risks related to payment services and for that purpose it supports and gives advice on security risks related to payment services, including all irregularities related to security matters. The Customer may request the Bank for support and advice using communication channels referred to in Section 30 below.</p>	<p>§ 16.26. The Bank will publish current information on the security procedures that affect the Customer in respect to provision of payment services by the Bank, principles of correct and safe use of Citibank Online and Citi Mobile and online payment services, as well as warnings against significant threats related to the use of e-banking or mobile banking services, or security incidents using messages in the Citibank Online service, available after logging in, and on the website indicated in Section 36. The Bank may additionally inform the Customer about the publication of important information at Citibank Online by sending a message to the Customer's Primary Electronic Mail Address. The Bank will notify of a fraud or suspected fraud using the SMS Notification service or by telephone. The Bank seeks to raise the Customer's awareness about security risks related to payment services and for that purpose it supports and gives advice on security risks related to payment services, including all irregularities related to security matters. The Customer may request the Bank for support and advice using communication channels referred to in Section 32 below.</p>
<p>§ 16.34. The Bank will regularly inform the Customer about security procedures that affect the Customer with respect to payment services provided by the Bank. Information about security procedures is available at the following link: <a href="https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm">https://www.online.citibank.pl/polish/services/Bezpieczenstwo.htm</a>.</p>	<p>§ 16.36. The Bank will regularly inform the Customer about security procedures that affect the Customer with respect to payment services provided by the Bank. Information about security procedures is available at the following link: <a href="https://www.online.citibank.pl/Bezpieczenstwo.htm">https://www.online.citibank.pl/Bezpieczenstwo.htm</a>.</p>
<p>§ 20.19. In the case of renouncement from or early repayment of the 'Comfort' Installment Payment Plan, the Customer will pay the interest calculated on the basis of the interest rates applicable to the given Plan, and due for the period from the opening of the Plan until the date of renouncement or early repayment. In the event funds are deposited for the purpose of Plan renouncement or for its early repayment, while the Card still shows Outstanding Balance, the Customer will notify the Bank via Citibank Online or over the phone of the purpose of such repayment and the change in its settlement option as set forth in § 7.48.</p>	<p>§ 20.20. In the case of renouncement from or early repayment of the 'Comfort' Installment Payment Plan, the Customer will pay the interest calculated on the basis of the interest rates applicable to the given Plan, and due for the period from the opening of the Plan until the date of renouncement or early repayment. In the event funds are deposited for the purpose of Plan renouncement or for its early repayment, while the Card still shows Outstanding Balance, the Customer will notify the Bank via Citibank Online or over the phone of the purpose of such repayment and the change in its settlement option as set forth in § 7.49.</p>

## Transaction Limits Table

**Legal grounds for the changes:**

§ 6.6. The Bank is authorized to change any limits of Transactions if it is reasonable due to the security of the Card or Citibank Online and in the event of a change of or introduction of new legal regulations or guidelines issued by supervisory authorities applicable to the performance of the Agreement in respect of limits of Transactions. The Bank will notify the Customers of any change in the Transaction Limits Table using the procedure set forth in § 25.2 of the Terms and Conditions.

§ 25.1 The Bank will be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of: a) an 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 financial supervision authority of or an institution connected with the banking sector affecting mutual rights and obligations of the parties to the Agreement. (...)

**Factual grounds for the changes:** Adjustment to requirements of Commission Delegated Regulation (EU) No. 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication, by: introducing a new aggregate maximum limit on contactless transactions without PIN verification.

Pre-amendment wording	Post-amendment wording
No entry	Aggregate maximum limit on contactless transactions without PIN verification, initiated in an EEA country (each Transaction authorized with a PIN code renews the limit) - EUR 100

## Table of Fees and Commissions for Citibank Credit Cards

**Legal grounds:**

§ 25.1 The Bank will be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or a manner of rendering services, to which the provisions of these Terms and Conditions apply, by introducing new products or withdrawing existing services or changing their character, provided that the change does not infringe the Customer's interests.

**Factual grounds:** withdrawal of the service from the Bank's offer

Pre-amendment wording	Post-amendment wording
Fee for the Card delivery via courier	No entry

## Table of Fees and Commissions for Citibank Credit Cards

**Legal grounds for the changes:**

§ 25.1 The Bank will be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or a manner of rendering services, to which the provisions of these Terms and Conditions apply, by introducing new products or withdrawing existing services or changing their character, provided that the change does not infringe the Customer's interests.

**Factual grounds for the changes:** Change of the names and definitions of 'Comfort' Installment Payment Plan products

Pre-amendment wording	Post-amendment wording
Administrative fee for handling the 'Comfort' Installment Payment Plan for the Additional Credit Limit, Internal Transfer Order in PLN or the Domestic Transfer Order in PLN under the Credit Limit, Cash Transaction, including cash withdrawal, and Basic Balance (for Plans activated as of 1/03/2018)	Administrative fee for handling the 'Comfort' Installment Payment Plan for the Loan to Card, Quick Cash and Balance in Installments (for Plans activated as of 1/03/2018)
Administrative fee for handling the 'Comfort' Installment Payment Plan for Non-Cash Transactions (for Plans activated as of 1/03/2018)	Administrative fee for handling the 'Comfort' Installment Payment Plan for Paylite (for Plans activated as of 1/03/2018)