

Citi Trade Portal – Trade Finance ¹

Forms an integral part of the agreement whereby the Bank provides the Client with access to a system of electronic data processing and transmission (the "Network") and, together with the aforementioned agreement and the agreement/agreements specified in Section II hereinbelow it specifies the method and the effects of submission of declarations of will, including those related to performance of banking operations in electronic form, along with the types of declarations of will and the authorized representatives.

1. Account Holder's Data

Account Holder's Name	_____
Number of the Current Account	_____
Address for correspondence	_____
Contact person ²	_____
Telephone number	_____ E-mail ³ _____

2. Authorization scheme

No.	Agreement No.	By sending / Up to the amount of	1 – one level / Limit	2 – two levels / Limit
1		/	/	/
2		/	/	/

The Client's representation method has been specified in Section II hereinabove. A detailed description of the terms of use and operation of the Network, along with clarification of the Authorization scheme, as referred to in Section II hereinbelow, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").

The authorization scheme determines the method of the Client's representation and stands for:

1) one person representation – in case of selecting the "By sending" or "1 – one level" Authorization option with consideration to the fact that:

Authorization "By sending" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) and is entitled to Create / Send the Forms.

Authorization "1 – one level" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

2) two persons representation – in case of selecting the "2 - two levels" Authorization option.

Authorization "2 – two level" means that the User is entitled to make statements on behalf of the Client (perform Authorization step of the Forms) in cooperation with another User with same entitlements, with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization step for this Form.

With regard to the above, it is recommended for the Client to configure the authorization in such a way that actions must be performed by at least two Users.

The Client hereby represents that it has read the User's Manual available on the Bank's website: www.citidirect.pl or www.citidirecteb.pl in the Manuals section, accepted its content and that it shall ensure that the provisions set forth in the User's Manual have been presented to the Users. Any changes to the User's Manual shall be published by the Bank on the aforementioned website of the Bank, of which the Client shall be notified by the Bank posting a message in the Network or sending it to the e-mail address specified in Section I hereinabove.

3. User entitlements ⁴

Full name	SafeWord Card Type ⁷		Agreement No. ⁵	Add entitlements	Remove entitlements	Remove User from the System	Create / Send	Authorization 1	Authorization 2	Reports	Early repayment ⁸
	*Hardware token	Mobile app MobilePASS									
Adres e-mail (required) / Mobile phone number (optional)											
*In case of creating new User and choosing "Hardware Token" please enter "New"											
1	/										
2	/										
3	/										
4	/										
5	/										
6	/										
7	/										



Signature(s) of authorized persons, in accordance with the Account Holder's representation / power of attorney ⁶

4. Instructions

¹ The Form is submitted separately in each of the below situations by:

- a) the Seller (the assignor) in case of the supplier financing program (Supplier Finance), in which the Seller (the assignor) DOES NOT grant the Buyer (the debtor) the power of attorney to act on its behalf. The Users acting on behalf of the Seller (the assignor) are entitled to make statements, including submission of the payment instruction / discount request forms or to access the Reports.
- b) the Buyer (the debtor) in case of the supplier financing program (Supplier Finance) in which the Seller (the assignor) DOES NOT grant the Buyer (the debtor) the power of attorney to act on its behalf. In such case the Users:
 - acting on behalf of the Buyer (the debtor), make statements in regard to the specified item of receivables in order to confirm the receipt of goods or services and the existence of the item of receivables, renunciation of claims that it is entitled to on the basis of art. 513 of the Civil Code in regard to the item of receivables, confirmation of the fact of granting the permission to transfer to the Bank the items of receivables specified on the discount request form submitted by the Seller (the assignor) or the Users have access to the Reports according to the entitlement granted to them by the Seller (the assignor) in the provisions of the agreement concluded with the Bank. In case of the Users having access only to the Reports (without being entitled to make statements) only the agreement number should be entered under the Section II Authorization Scheme of the hereby form, while under the Section III the Seller (the assignor) should select only the Reports column, however in case of selecting different than above specified elements under Sections II and III of this form, the provisions of the agreement mentioned under Section II of the hereby configuration form shall prevail.
- c) the Seller (the assignor) in case of the supplier financing program (Supplier Finance) in which the Seller (the assignor) grants the power of attorney to make statements on its behalf to the Buyer (the debtor) and DOES NOT personally submit discount request forms to the Bank but wishes to have access to the Reports. In such case only the agreement number should be entered under the Section II Authorization Scheme of the hereby form, while under the Section III the Seller (the assignor) should select only the Reports column, however in case of selecting different than above specified elements under Sections II and III of this form, the provisions of the agreement mentioned under the Section of the hereby configuration form shall prevail.
- d) the Buyer (the debtor) who is a party in the agreement concluded with the Bank in case of the Reverse Factoring (subrogation). The Users acting on behalf of the Buyer (the debtor) are entitled to make statements, including submitting repayment forms.
- e) the Seller (the assignor) in case of factoring, provided that the Seller (the assignor) DOES NOT grant the power of attorney to act on its behalf to the Buyer (the debtor). The Users acting on behalf of the Seller (the assignor) are entitled to make statements, including submission of the payment instruction / discount request forms.
- f) the Client (the buyer) in case of the Paylink supplier financing program, in which the client (the buyer) grants the power of attorney to act on its behalf to the Seller and DOES NOT personally submit financing request forms to the Bank but wishes to have access to the Reports. In such case only the agreement number should be entered under the Section II Authorization Scheme of the hereby form, while under the Section III the Client (the buyer) should select only the Reports column, however in case of selecting different than above specified elements under the Sections II and III of this form, the provisions of the agreement mentioned under Section II of the hereby configuration form shall prevail.

² Contact person who the Bank will contact, also via telephone, in case of doubts regarding the correctness of the completion of the hereby form. The Account holder grants the above-mentioned person the power of attorney to introduce essential changes necessary for its implementation, provided that the changes in question do not alter its content in a significant way.

³ The main e-mail address for contact with the Bank in regard to the execution of the provisions of the agreements concluded with the Bank with the means of electronic banking.

⁴ The individuals with assigned Authorization entitlements shall complete the "Personal data of persons making transactions / statements of will in the name of the Account Holder" and deliver it to the Bank. In case of the Authorization "By sending" the above-mentioned document must be completed by the Users entitled to Create / Send.

⁵ Please specify the Agreement by entering the corresponding number of line from Section 2 of the hereby Form (e.g. 1, 2, etc.)

⁶ If the form has not been printed on both sides of the sheet of paper or is longer than two pages, the Client signs each page.

⁷ SafeWord Card Type – version of the tool autentykacyjnego protected by a PIN code, generating one-time passwords used to log on to the electronic banking system CitiDirect and to generate the password required to complete the transaction authorization by clients with additional authorization transaction using one-time passwords service. User may have entitlements to log on using a hardware token and the MobilePASS application at the same time and use them interchangeably.

⁸ Early repayment - applies to Reverse Factoring and Trade Loan in case when Client wants to pre-pay its financial obligation to the Bank

5. Cancellation of previous configuration:

	This request cancels any and all entitlements granted before to individuals specified and not specified in the request with respect to the products referred to in Section 2 hereinabove, managed through the Network.
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Account Holder's Signature(s) ⁶



Date, stamp

Signature(s) of authorized persons, in accordance with the Account Holer's representation / power of attorney ⁶