

## Terms and Conditions of the Special Offer “Citi Priority Welcome Award!” at Bank Handlowy w Warszawie S.A.

### Article 1 Preliminary Provisions

1. These Terms and Conditions (“Terms and Conditions”) set forth the rules for participation in the “Citi Priority Welcome Award!” special offer (“Offer”).
2. The Offer is provided by Bank Handlowy w Warszawie S.A. with its registered office in Warsaw at ul. Senatorska 16, 00-923 Warszawa, entered in the Register of Entrepreneurs of the National Court Register kept by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Department of the National Court Register, under KRS No. 000 000 1538; NIP (tax identification number): 526-030-02-91; share capital: PLN 522,638,400, fully paid-up (“Bank”).

### Article 2 Validity Term of the Offer

The Offer is valid from 25 October 2016 until 30 December 2016.

### Article 3 Participants

1. Individuals who meet all of the following conditions (“Participants”) may take advantage of the Offer:
  - a. are at least 18 years of age;
  - b. had no Personal Account or Savings Account with the Bank (this shall also apply to all Joint Account Holders) and were not authorized to access the account as an Account Holder Representative after 30 June 2016 until the date of signing the Terms and Conditions;
  - c. are residents of Poland within the meaning of Article 2(1)(1)(a) of the Foreign Exchange Act of 27 July 2002;
  - d. are not U.S. persons, i.e. are not citizens or residents of the United States of America or Green Card holders;
  - e. sign these Terms and Conditions.
2. Participation in the Offer is voluntary.
3. In the case of Joint Accounts, the first Joint Account Holder may participate in the Offer.
4. The following persons shall be excluded from participation in the Offer: employees of the Bank and of Citigroup companies (Bank Handlowy w Warszawie S.A., Citibank Europe plc (Public Limited Company) Oddział w Polsce [Branch in Poland]), persons collaborating with the Bank under civil-law contracts and employees of sales agencies that collaborate with the Bank.
5. The Offer is limited to 1000 (say: one thousand) Participants who will be the first to sign these Terms and Conditions.

### Article 4 Terms and Conditions of the Offer

1. The Offer consists in the award of monthly financial payments (“Bonus”) to the Participants who meet all of the following conditions jointly:
  - a. sign these Terms and Conditions by the end of the second calendar month following the month of opening the Account at the latest;
  - b. sign an agreement with the Bank to open a Citi Priority Personal Account (“Account”) within the validity term of the Offer;
  - c. meet one of the following conditions by the last day of the 5th (say: fifth) month following the month when the Account was opened:
    - i. achieve and maintain an average monthly balance of at least PLN 30,000 (say: thirty thousand zloty) in the accounts with the Bank, or
    - ii. pay their remuneration into the account in the total amount of at least PLN 5,000 (say: five thousand zloty) and also, in the same month, have one of the following loan products active at the Bank: main credit card, cash loan, mortgage loan, account overdraft facility,
  - d. have at least 2 (say: two) Citicard cashless transactions posted for the total amount of at least PLN 300 (say: three hundred zloty) in the calendar months for which the Bonus is paid.
2. The average monthly balance shall be calculated on the basis of the sum of funds in all of the Offer Participant’s accounts with the Bank on subsequent days of the month divided by the number of days in that calendar month.
3. The funds referred to in paragraph 1(c) above may not come from other bank accounts for individuals kept by the Bank.

4. The Offer consists in:
  - a. the award to the Participant of monthly Bonuses of:
    - i. PLN 75 (say: seventy-five zloty) for each calendar month in which the conditions referred to in paragraph 1(c)(i) are met, or
    - ii. PLN 50 (say: fifty zloty) for each calendar month in which the conditions referred to in paragraph 1(c)(ii) are met.
5. In addition, the Bank will provide a Participant who transfers at least PLN 30,000 (say: thirty thousand zloty) to the Account with a fixed-term deposit ("Deposit") on the following terms:
  - interest rate on the Deposit - 2% per annum;
  - duration of the Deposit - 3 (say: three) months;
  - maximum amount of the Deposit - PLN 30,000 (say: thirty thousand zloty).The Deposit may be opened by the end of the first month following the month of opening the Account at the latest.
6. The maximum number of monthly Bonuses which may be paid to the Participant is 4 (say: four), and the last month for which the Bonus will be paid is the 5th (say: fifth) month following the month when the Account was opened.
7. The Bank will pay the Bonus to the Customer by bank transfer to the Account not later than by the end of the month following the month in which the Bonus award criteria have been met.
8. By failing to meet the conditions necessary to receive the Bonus in one of the four full consecutive calendar months in the Bonus payment period, the Participant will forsake their right to receive any further Bonuses.
9. If the Account is closed before the Bonus payment date, the Bonus will not be paid.
10. Where the Customer orders a change of account type before the payment of the Bonus, this will be deemed tantamount to opting out of the Offer on the terms set out herein.

### **Article 5 Taxes**

The payments received as part of the Offer by the Customer are exempt from personal income tax up to the amount set out in Article 21(1)(68a) of the Personal Income Tax Act of 26 July 1991 (Journal of Laws of 2010 No. 51, item 307, as amended).

### **Article 6 Complaints**

1. The Bank shall accept complaints about the Offer from the Customers:
  - a. in writing - submitted in person to the Bank's Branch during Branch office hours or sent to the following address: Citi Handlowy, Departament Obsługi Reklamacji i Zapytań Klientów, ul. Golezowska 6, 01-249 Warszawa, with the note: "Nagroda dla Ciebie z kontem Citi Priority!" [Citi Priority Account Bonus for You!];
  - b. verbally - by phone or in person for the record during the Customer's visit to the Bank's Branch;
  - c. electronically - to the Bank's e-mail address, through Citibank Online after logging in via the "Contact with the bank" tab and on the [www.citibank.pl](http://www.citibank.pl) website using the complaint form.
2. The current contact details enabling the lodging of complaints are available on the Bank's website ([www.citibank.pl](http://www.citibank.pl)).
3. At the Customer's request, the Bank shall confirm the receipt of the complaint in writing or in another manner agreed upon with the Customer.
4. The Customer may file a complaint via an attorney who holds a power of attorney granted in writing and notarized, granted in the presence of a notary public or granted by the Customer at the Bank's Branch in writing in the presence of the Bank's employee.
5. Submitting a complaint immediately after the incident that gives rise to the Customer's objections will facilitate and speed up its thorough examination by the Bank unless the time of submission does not affect the handling of the complaint.
6. The Bank may require the Customer to present the supplementary information and documents as long as their presentation is necessary for processing of the complaint.
7. In order to facilitate quick and effective complaint handling, the complaint should contain a description of the incident concerned, indicate the alleged deficiencies and specify the name of the employee who provided service to the Customer (or the circumstances that permit their identification), and where damage has been suffered, it should clearly state the Customer's claims related to the irregularities.
8. The Customer shall be informed about the outcome of the processing of the complaint without undue delay, however not later than within 30 days of the date of receipt of the complaint by the Bank.
9. In particularly complex cases that prevent the handling of the complaint and providing a reply within the time limit referred to in clause 8 above, the Bank shall provide the following information to the Customer:
  - a. an explanation of the reason for the delay;
  - b. a description of the circumstances that must be established in order to handle the complaint;
  - c. the expected date for the handling of the complaint and for the reply, which shall not exceed 60 days from the receipt of the complaint.
10. The Bank may respond to the lodged complaint:
  - a. in hard copy to the Customer's mailing address indicated in the Agreement;
  - b. using any other durable medium, i.e. a text message sent to the phone number of the Customer;
  - c. at the Customer's request by e-mail to the Customer's indicated e-mail address.

11. The Bank informs any and all interested parties that its activities are supervised by the Polish Financial Supervision Authority.
12. Any disputes between the Customer and the Bank may be settled out of court at the Customer's request pursuant to the regulations of the Banking Consumer Arbitration procedure by the Banking Ombudsman affiliated with the Polish Bank Association by the Financial Ombudsman on the terms set forth in the Act of 5 August 2015 on the Handling of Complaints by Financial Market Participants and on the Financial Ombudsman.

#### Article 7 Final Provisions

1. The Account is also available separately as part of the Bank's standard product range.
2. The Offer may be repeated in future.
3. The Bank reserves the right to amend the Terms and Conditions of the Offer during its term, to change its dates and to discontinue the Offer where the Customer attempts to circumvent these Terms and Conditions. In the event of any amendment of the Terms and Conditions or in the event of early discontinuation of the Offer, the Participant shall retain the rights they acquired before the Terms and Conditions were amended or before the Offer was discontinued. Notification of any amendment of the Terms and Conditions or of the discontinuation of the Offer will be posted on: [www.citihandlowy.pl](http://www.citihandlowy.pl).
4. The Offer cannot be combined with other special offers concerning the Account.
5. The Bank is the administrator of the personal data processed as part of the Offer. Provision of the data is voluntary but required to participate in the Offer. Offer Participants may view their data and edit it. The data shall be processed to the extent and for the purposes of participation in the Offer.
6. These Terms and Conditions are available from Bank Branches, via CitiPhone and on [www.citihandlowy.pl/Citi Priority](http://www.citihandlowy.pl/Citi Priority).
7. Terms and Conditions of Bank Accounts of Bank Handlowy w Warszawie S.A. shall apply to matters not regulated in these Terms and Conditions.

I hereby register for the Offer and I agree to its terms as set out in the Terms and Conditions.

\_\_\_\_\_  
Place, date

\_\_\_\_\_  
Full name of the Participant

\_\_\_\_\_  
Signature of the Participant