

## Information about the possibility to file a complaint

Please be advised you may file a complaint as follows:

- a) in writing – when submitted in person at a Branch during the Branch's business hours, or sent to the following address: Citi Handlowy, Biuro Obsługi Reklamacji i Zapytań Klientów (Client Complaints and Enquiries Unit), ul. Golezowska 6, 01-249 Warsaw, or sent to the electronic delivery service address of the Bank: AE:PL-51087-16873-WFBWS-31, entered in the electronic address base,
- b) orally – by telephone or in person for the record during the Client's visit to a Branch of the Bank,
- c) in electronic format – to the electronic mail address of the Bank, via the Citibank Online Electronic Banking Service after logging in in the 'Contact' tab.

Valid contact details for submitting complaints are available on the Bank's website.

Should the claims included in the complaint be rejected, you may:

- a) submit a request for consideration of the matter to the Financial Ombudsman in accordance with the rules stipulated in the Act on dealing with complaints by financial market entities, on the Financial Ombudsman, and on Financial Education Fund of 5 August 2015 to the following address: ul. Nowogrodzka 47A, 00-695 Warszawa (Warsaw), through ePUAP: /RzecznikFinansowy/domyslna or to the electronic delivery service address: AE:PL-82898-28814-BHBGA-15,
- b) bring your claims before the court,
- c) resolve the dispute under an out-of-court procedure by filing a request with:
  - a Banking Arbitrator at the Polish Bank Association, in accordance with the Consumer Banking Arbitration Rules, where the amount in dispute does not exceed PLN 12,000,
  - the Arbitration Court operating at the Polish Financial Supervision Authority, in accordance with its rules.