

List of Changes to the Terms and Conditions of Investment Products effective from February 13, 2026

Notes:

Before the revision – the provisions of the Terms and Conditions before changes. “Crossed out” text means that the text is deleted.

After the revision – presentation of the provisions of the Terms and Conditions after changes. “Underlined” text refers to the provisions which replaced the “crossed-out” text.

The legal and factual basis for the following changes – indicate the basis on which changes can be introduced on the part of the Bank and the Bank’s actual clarification referring to a particular change.

Legal and factual basis of the following changes	<p>Legal basis:</p> <p>Article 21 of the Terms and Conditions of Investment Products:</p> <ol style="list-style-type: none"> 1. The Bank reserves the right to implement amendments to the Terms and Conditions in the following cases: <ol style="list-style-type: none"> 1) change of legal regulations affecting the provisions of the Terms and Conditions; <p>Explanation (actual basis):</p> <p>The following changes result from the Bank’s obligation to comply with amendments to the Act on Complaint Handling by Financial Market Entities, the Financial Ombudsman, and the Financial Education Fund. The Act comes into force on February 13, 2026.</p>
Before the revision:	<p>Article 19 clause 1 of the Terms and Conditions – RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT</p> <p>The Bank receives complaints and claims from Clients:</p> <ol style="list-style-type: none"> a) in writing – when submitted in person at a branch of the Bank during the Branch’s business hours, or sent to the following address: Biuro Obsługi Reklamacji i Zapytań Klientów (the Complaint and Customers’ Enquiries Service Unit) Bank Handlowy w Warszawie S.A. ul. Goleszowska 6 01-249 Warszawa, 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 via CitiPhone or in person for the record during the Client’s visit at the Bank’s branch c) electronically – to the Bank’s email address HYPERLINK or via Citibank Online after logging in the “Contact” tab and on the website HYPERLINK <p>Current contact details for submitting complaints and claims are available on the Bank’s website (www.citibank.pl)</p>
After the revision:	<p>Article 19 clause 1 of the Terms and Conditions – RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT</p> <p>The bank accepts customer complaints submitted:</p> <ol style="list-style-type: none"> 1) <u>in writing</u>: <ol style="list-style-type: none"> a) at a bank branch during bank business hours, or by mail to the following address: Biuro Obsługi Reklamacji i Zapytań Klientów Bank Handlowy w Warszawie S.A. ul. Goleszowska 6 01-260 Warszawa 42, or b) via Citibank Online after logging in, in the “Contact” section, or to the Bank’s email address listybh@citi.com, or to the Bank’s electronic delivery address: AE:PL-51087-16873-WFBWS-31 2) orally – by telephone or in person for the record during the Client’s visit at the Bank’s branch. <p>Current contact details for submitting complaints are available on the Bank’s website (www.citibank.pl)</p>
Before the revision:	<p>Article 19 clause 2 of the Terms and Conditions – RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT</p> <p>Upon Client’s request, the Bank will confirm that it has received a complaint or claim. Such confirmation will be drawn up in writing or otherwise as agreed with the Client.</p>

After the revision:	Article 19 clause 2 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT Upon Client's request, the Bank will confirm that it has received a complaint. Such confirmation will be drawn up in writing or otherwise as agreed with the Client.
Before the revision:	Article 19 clause 3 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The Client may file a complaint or claim by a representative authorized under a power of attorney granted in writing and with signature authenticated by a notary public or granted under a notarial deed, or granted by the Client at the Bank's Branch in writing in the presence of the Bank's employee.
After the revision:	Article 19 clause 3 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The Client may file a complaint by a representative authorized under a power of attorney granted in writing and with signature authenticated by a notary public or granted under a notarial deed, or granted by the Client at the Bank's Branch in writing in the presence of the Bank's employee.
Before the revision:	Article 19 clause 4 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The Bank's proceedings to accurately handle a complaint or claim shall be expedited if the Client files such complaint or claim promptly after formulating the reservations, unless such circumstance has no impact on how the complaint or claim is to be proceeded.
After the revision:	Article 19 clause 4 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The Bank's proceedings to accurately handle a complaint shall be expedited if the Client files such complaint promptly after formulating the reservations, unless such circumstance has no impact on how the complaint is to be proceeded.
Before the revision:	Article 19 clause 5 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The Bank may request the Client to provide any additional information and documents required to handle a complaint or claim.
After the revision:	Article 19 clause 5 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The Bank may request the Client to provide any additional information and documents required to handle a complaint.
Before the revision:	Article 19 clause 6 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT In order to effectively and swiftly handle a complaint or claim, it will be advisable to include in the complaint/ claim: first name and last name, PESEL number or ID document number, a description of the event in question, an indication of the subject irregularity, the name of the employee who served the Client (or circumstances enabling their identification), and in case of a loss – an explicit determination of the Client's claim with respect to the irregularities that occurred, a signature in accordance with a signature specimen card kept by the Bank.
After the revision:	Article 19 clause 6 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT In order effectively and swiftly handle a complaint it will be advisable to include in the complaint: first name and last name, PESEL number or ID document number, a description of the event in question, an indication of the subject irregularity, the name of the employee who served the Client (or circumstances enabling their identification), and in case of a loss – an explicit determination of the Client's claim with respect to the irregularities that occurred, a signature in accordance with a signature specimen card kept by the Bank.
Before the revision:	Article 19 clause 7 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The outcome of the complaint or claim handling proceedings will be notified to the Client without delay, provided, however, that not later than within 30 days of receipt of the complaint by the Bank.
After the revision:	Article 19 clause 7 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT The outcome of the complaint handling proceedings will be notified to the Client without delay, provided, however, that not later than within 30 days of receipt of the complaint by the Bank.
Before the revision:	Article 19 clause 8 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT In especially complex cases, which make it impossible to handle a complaint or claim and to provide a reply within the time limit set out in item 7 above, the Bank, in the information provided to the Client, will: a) explain the reason behind such delay, b) specify the circumstances which need to be established for the purpose of handling the complaint, c) determine the expected complaint or claim handling and reply date, which, however, must not be longer than 60 days of the date of receipt of the complaint or claim.

After the revision:	<p>Article 19 clause 8 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT:</p> <p>In especially complex cases, which make it impossible to handle a complaint and to provide a reply within the time limit set out in item 7 above, the Bank, in the information provided to the Client, will:</p> <ol style="list-style-type: none"> a) explain the reason behind such delay, b) specify the circumstances which need to be established for the purpose of handling the complaint, c) determine the expected complaint handling and reply date, which, however, must not be longer than 60 days of the date of receipt of the complaint. <p><u>To meet the deadlines referred to in paragraphs 7 and 8(c) above, it is sufficient for the Bank to send its response before the deadlines expire.</u></p>
Before the revision:	<p>Article 19 clause 9 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT:</p> <p><u>The Bank may reply to a complaint or claim:</u></p> <ol style="list-style-type: none"> a) <u>in a letter sent to the Client's current mailing address;</u> b) <u>by e-mail, at the Client's request, to the Client's e-mail address provided to the Bank.</u>
After the revision:	<p>Article 19 clause 9 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT:</p> <p>The Bank will provide a response to the submitted complaint:</p> <ol style="list-style-type: none"> a) <u>to the Client's correspondence address – if the complaint was submitted in writing at a Bank branch, sent by mail, or if the Client requested a response in this form;</u> b) <u>to the Client's Primary Email Address – if the complaint was sent to the Bank's email address or if the Client requested a response in this form;</u> c) <u>via Citibank Online (as a copy of the response sent to the Client's Primary Email Address) – if the complaint was submitted through Citibank Online</u> d) <u>to the Client's electronic delivery address – if the complaint was sent to the electronic delivery address.</u>
Legal and factual basis of the following changes	<p>Legal basis:</p> <p>Article 21 of the Terms and Conditions of Investment Products:</p> <ol style="list-style-type: none"> 1. The Bank reserves the right to implement amendments to the Terms and Conditions in the following cases: <ol style="list-style-type: none"> 1) change of legal regulations affecting the provisions of the Terms and Conditions; <p>Explanation (actual basis):</p> <p>The following changes result from the Bank's obligation to comply with amendments to the Act of July 4, 2019, amending the Code of Civil Procedure and certain other acts (Journal of Laws, item 1469, as amended) in connection with the Act of August 16, 2023, amending certain acts in connection with ensuring the development of the financial market and the protection of investors in that market (Journal of Laws, item 1723).</p>
Before the revision:	<p>Article 19 clause 13 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT:</p> <p><u>The Client has the right to bring an action against the Bank to a common court competent for the Bank's registered office. Proprietary claims against the Bank may be brought to the court of the district in which the main office of the Bank or its department are located if given claim is associated with the activity of this office or department.</u></p>
After the revision:	<p>Article 19 clause 13 of the Terms and Conditions - RULES OF SUBMITTING COMPLAINTS AND COMPLAINT HANDLING PROCEDURE. COMPETENT COURT:</p> <p><u>The client has the right to file a lawsuit against the Bank in a general court with appropriate subject matter and territorial jurisdiction, in accordance with the provisions of the code of civil procedure.</u></p>

