

Table of Functionalities and Authorizations

in force since December 15, 2023

The Account Holder's rights under the Agreement are exercised:

- in person or through Authorized Representatives
- through Representatives.

The Account Holder may exercise all rights and obligations in person or through Authorized Representatives, whereby those persons may exercise the authorizations indicated in the Table of Functionalities and Authorizations as Representative's authorizations other than those exercised at a Branch only upon prior appointment of the Account Holder or of Authorized Representatives as Representatives by completing or amending the Representative's Card. This means in particular that access to Citibank Online, CitiPhone and the Card shall only be granted to Representatives and cannot be granted to the Account Holder or Authorized Representatives who have not been appointed as Representatives.

The Table of Functionalities and Authorizations prescribes the detailed scope of Representatives' authorizations and the functions made available to Representatives by the Bank in different channels for accessing the Account.

a) applies to Representatives' Cards filed with the Bank from August 1, 2018

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
RACHUNKI						
Viewing the Account balance and available funds	yes	as per the Representative's Card	yes	as per the Representative's Card	yes	as per the Representative's Card
Account history, including the details of each transaction	yes	as per the Representative's Card	yes	as per the Representative's Card	yes	as per the Representative's Card
Details of the account, including without limitation information on the balances and history of Accounts, the interest rates on Accounts and term deposits, foreign exchange rates, fees for banking services, and information on banking products	yes	as per the Representative's Card	yes	as per the Representative's Card	yes	as per the Representative's Card
Opening/closing an Auxiliary Account	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required	yes	no	yes	no
Opening/closing a VAT Account	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required	yes	no	yes	no

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
Opening/closing an Interest Bearing Business Account	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required	yes	no	yes	no
Changing the Package	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required	yes	no	yes	no
Combining a personal account with a Business Account - only for sole proprietorships	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required	yes	no	yes	no
E-statement	yes	as per the Representative's Card	-	-	-	-
Granting access to an electronic statement in Citibank Online, changes: frequency of statement generation, day of statement issuance, change of statement language, form of statement issuance	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required	yes	no	yes	no
DEPOSITS						
Viewing term deposits (details concerning the term deposit, including without limitation the rolling over, interest rate, opening and closing dates, term, amount and balance)	yes	Yes, when the term deposit was set up from an Account to which the Representative has access pursuant to the Representative's Card	yes	Yes, when the term deposit was set up from an Account to which the Representative has access pursuant to the Representative's Card	yes	no
Opening, rolling over the term deposit	yes	no	yes	no	yes	no
Breaking and closing the term deposit	no	no	yes	no	yes	no
CARDS						
Details on the Card issued for the Representative	yes	yes	yes	yes	yes	yes
Details on the Cards issued for the Account Holder	-	-	yes	no	yes	no
Card activation and assigning the PIN code	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself
ePIN assigning and change	yes, for himself/ herself	yes, for himself/ herself	-	-	-	-
Change of PIN code for the Card.	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself
Changing the Account used for settlement of Debit Card transactions	-	-	yes, for himself/ herself and for Additional Representatives	yes, for himself/ herself provided that the Representative is authorized to act on that account	yes, for himself/ herself and for Additional Representatives	yes, for himself/ herself provided that the Representative is authorized to act on that Account

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
Blocking the Card	yes, for himself/ herself	yes, for himself/ herself	yes, for himself/ herself and for Additional Representatives	yes, for himself/ herself	yes, for himself/ herself and for Additional Representatives	yes, for himself/ herself
TRANSFERS						
Authorizations to order transfers	All authorizations	as per the Representative's Card	All authorizations	as per the Representative's Card	All authorizations	no
The list of beneficiaries, creating and modifying a database of beneficiaries	yes	yes, as per the authorizations to order transfers defined in the Representative's Card	yes	yes, as per the authorizations to order transfers defined in the Representative's Card	yes	no
Withdrawing a transfer order (if the placed instruction has not been booked and has been listed as a pending transfer order)	-	-	yes	yes, as per the authorizations to order transfers defined in the Representative's Card	yes	yes, as per the authorizations to order transfers defined in the Representative's Card
REPRESENTATIVES						
Viewing Representative's authorizations	yes	yes	yes, for all Representatives	yes, for himself/ herself	yes, for all Representatives	yes, for himself/ herself
Adding a Primary Representative	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required. Additionally, a photocopy of an identity document must be attached		no	no	no	no
Changing the transaction limits for the Primary Representative	yes, instructions can be placed by means of 'Send document', with the signature of the relevant Primary Representative required		yes, for himself/ herself	no	yes, for himself/ herself	no
Changing the Signature Specimen/password in the Representative's Card for the Primary Representative	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required	-	-	-	yes, with signature of the Account Holder required	-
Dismissing the Primary Representative	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required		no	no	yes, with signature of the Account Holder required	no
Adding an Additional Representative	yes, instructions can be placed by means of 'Send document' Additionally, a photocopy of an identity document must be attached	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder or Primary Representative required Additionally, a photocopy of an identity document must be attached	no	no	yes	no
Changing the transaction limits for an Additional Representative	yes, instructions can be placed by means of 'Send document', the transaction type must be selected: 'Change of Representative's authorizations - into Additional Representative'.	yes, instructions can be placed by means of 'Send document', the transaction type must be selected: 'Change of Representative's authorizations - into Additional Representative'. The signature of the Account Holder or the Primary Representative is required	yes	no	yes	no

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
Change of Additional Representative's authorizations	yes, instructions can be placed by means of 'Send document', the transaction type must be selected: 'Change of Representative's authorizations - into Additional Representative'.	yes, instructions can be placed by means of 'Send document', the transaction type must be selected: 'Change of Representative's authorizations - into Additional Representative'. The signature of the Account Holder or the Primary Representative is required	no	no	yes	no
Dismissing an Additional Representative	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder or Primary Representative required	yes	no	yes	no
Changing the Signature Specimen/password for the Representative's Card for the Additional Representative	-	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder or Primary Representative required	-	-	no	yes, with signature of the Account Holder or Primary Representative required
Changing Representative's own data	yes, instructions can be placed by means of 'Send document' In the case of changing an identity document, its photocopy must be attached		yes, in the case of changing an identity document, its photocopy must be submitted to the Bank		yes	yes
Changing the Primary Mobile Phone Number or Primary E-Mail Address of the Account Holder	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder		yes	no	yes	no
Updating the data of the Beneficial Owner	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required		no	no	no	no
OTHER						
Cash withdrawals at Bank's Branch	-	-	-	-	tak	nie
Cash deposits at Bank's Branch	-	-	-	-	tak	tak
Changing the corporate name, corporate address, Primary Mobile Phone Number, Primary Mail Address and Mailing Address of the Account Holder	yes, instructions can be placed by means of the 'Send document' functionality	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required	yes	no	yes	no
CitiAlerts service - activation/modification	-	-	yes, for him-/herself and for all Additional Representatives	no	yes, for him-/herself and for all Additional Representatives	no
Lodging complaints and receiving responses to complaints	yes	yes	yes	yes	yes	yes
Ordering additional account statements related to the Account	-	-	yes	no	yes	no

Service	Citibank Online		CitiPhone / IVR		Branch	
	Primary Representative	Additional Representative	Primary Representative	Additional Representative	Primary Representative	Additional Representative
Ordering confirmations or certificates related to the Account	-	-	yes	yes, if the Representative has been previously authorized with regard to the relevant Account	yes	yes, if the Representative has been previously authorized with regard to the relevant Account
Terminating the Agreement	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required		no	no	no	no
Changing/unblocking own access password to Citibank Online	yes	yes	-	-	-	-
Removing own access profile to Citibank Online	-	-	yes	yes	yes	yes
Changing/setting own CitiPhone PIN	-	-	yes	yes	-	-

b) applies to Representatives' Cards filed with the Bank prior to August 1, 2018

SERVICE	Citibank Online			CitiPhone / IVR			Branch		
	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile
Obtaining information on the Accounts, including in particular on the balances and history of the Accounts, interest rates and term deposits, foreign exchange rates, fees for banking services, and banking products	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card
Lodging complaints and receiving responses to complaints	yes	yes	yes	yes	yes	yes	yes	yes	yes
Combining a personal account with a Business Account - only for sole proprietorships	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required		yes	no	no	no	no	no	no
Ordering confirmations, additional account statements and other standard written information or certificates concerning the Account, including those subject to a fee as per the Table of Fees and Commissions	yes, instruction can be placed through Contact Us > Compose message			yes, when Representative has been authorized to the given one account account	yes, when Representative has been authorized to the given one account account	yes	yes	yes	yes
Ordering and concluding Transactions which involve placing internal and external transfer orders, domestic and international, in PLN and foreign currencies, setting up, modifying and liquidating standing orders and direct debits, opening and breaking term deposits, negotiating foreign exchange rates and interest rates on term deposits, as well as cash withdrawals up to the available balance	as per the Representative's Card			as per the Representative's Card	yes	yes	as per the Representative's Card	yes	yes
The list of beneficiaries, creating and modifying a database of beneficiaries	Representatives with access to international and/or domestic transfer orders in Citibank Online			-	yes	yes	-	-	-

SERVICE	Citibank Online			CitiPhone / IVR			Branch		
	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile
Changing the Account used for the settlement Debit Card Transactions	-	-	-	-	yes, when Representative has been authorized to the given one account	yes, for all debit cards	-	yes, when Representative has been authorized to the given one account	yes, for all debit cards
Changing the authorizations, transaction limits for the Representative	yes, instructions can be placed by means of the 'Send document!' functionality by placing the relevant instruction: 'Change of Representative's authorizations - into Primary Representative' or 'Change of Representative's authorizations - into Additional Representative' In the case of a change into the Primary Representative the signature of the Account Holder on the 'Representative Card' and 'Transaction limits' is required, in the case of a change into the Additional Representative the signature of the Account Holder or Primary Representative is required.			no	yes	yes	no	yes	yes
Changing Representative's own data	yes, Log in > Services and Profile > My Profile > Change your data			yes	yes	yes	yes	yes	yes
Adding a Primary Representative	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder required A photocopy of an identity document must be attached			no	no	no	no	no	no
Adding an Additional Representative	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required. A photocopy of an identity document must be attached. a photocopy of an identity document must be attached			no	no	no	no	no	yes
Dismissing the Primary Representative	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder required			no	no	no	no	no	no
Dismissing an Additional Representative	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required			no	no	yes	no	no	yes
Updating the data of the Beneficial Owner	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder required			no	no	no	no	no	yes
Changing the corporate name, corporate address, Primary Mobile Phone Number, Primary Mail Address and Mailing Address of the Account Holder	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required			no	no	yes	no	no	yes
Changing the frequency with which account statements are issued and the date of issue, changing the language of the account statements and the form of issue	yes, instructions can be placed by means of 'Send document!', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required			no	no	yes	no	no	yes

SERVICE	Citibank Online			CitiPhone / IVR			Branch		
	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile	Information Profile	Transaction Profile	Account Administration Profile
Changing the Package ⁱⁱ	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required			no	no	yes	no	no	yes
Opening Auxiliary accounts and VAT accounts	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required			no	no	yes	no	no	yes
Closing Auxiliary accounts and VAT accounts	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder, Primary Representative or a Representative with an Account Administration Profile required			no	no	yes	no	no	yes
Wypowiedzenie Umowy	yes, instructions can be placed by means of 'Send document', with the signature of the Account Holder required			no	no	no	no	no	no

c) scope of Third-Party Supplier's Authorizations with regard to the Account

SERVICE	FOR REPRESENTATIVE'S CARDS FILED from August 1, 2018		FOR REPRESENTATIVE'S CARDS FILED until August 1, 2018		
	Primary Representative	Additional Representative	Information Profile	Transaction Profile	Account Administration Profile
ACCOUNTS					
Access to particular Accounts	yes	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card
Viewing the Account balance and operation history, including details of each transaction	yes	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card	as per the Representative's Card
TRANSFERS					
Authorizations to order transfers	All authorizations	as per the Representative's Card	yes, as per the authorizations to order transfers defined in the Representative's Card		
Recipient list	yes	yes, as per the authorizations to order transfers defined in the Representative's Card	yes, as per the authorizations to order transfers defined in the Representative's Card		

i 'Send document' - functionality in CitiBank Online, available under 'Contact Us' -> 'My Documents' -> 'Upload document' used for placing instructions related to maintenance of the Account, signed by an Authorized Representative.

ii A change is possible only to another Package offered by the Bank at the given time.