

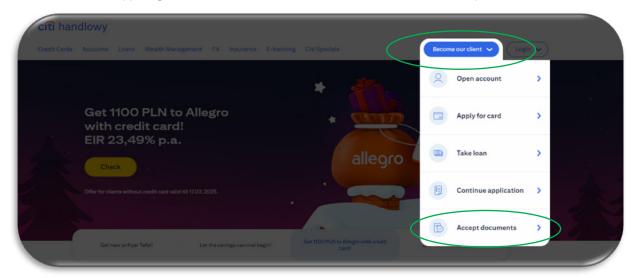
Conclusion of the Deposit Product Agreement by electronic means through the Citibank Online electronic banking service

From June 1, 2024, banks are obliged to check, before concluding certain agreements with customer whether the PESEL number provided by the client is not restricted.

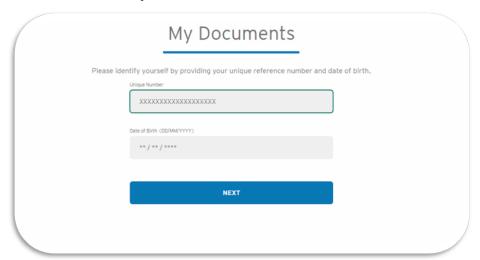
Remember - if you want to conclude an agreement your PESEL number cannot be restricted.

If you do not have access to the Citibank Online electronic banking service and you are not yet our client, you can conclude an agreement with us electronically in a few simple steps.

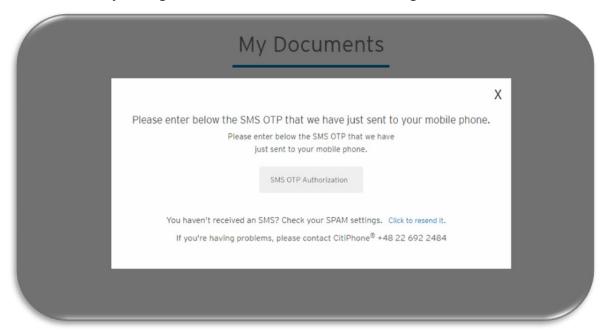
- → Once the Agreement is ready, we will make it available in Citibank Online and send you SMS to mobile phone number provided to us as your primary contact phone:
- → Go to our website, in the upper right corner select the button > Become our customer > Accept documents.



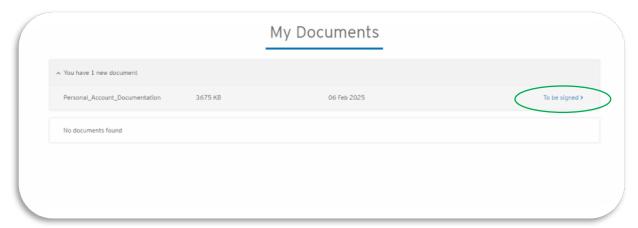
→ Enter 19-digit login received in the SMS and your date of birth.



→ Authorize the transaction by entering the one-time code received in an SMS message.



- ightarrow On the screen you will see the documents waiting for your signature.
- → Choose "To be signed".



→ Download documents, save them on your device disk. Then read their content and check if your data is correct. Next > click "Continue".

Personal_Account_Documentation

Personal_Account_Documentation.pdf



- By ticking this box and clicking on the "I accept" button:
 - you confirm that you have read the terms and conditions of the Agreement contained in the downloaded documents;
 - you represent that you have no comments or concerns regarding these terms and conditions;
 - you confirm the statements made in the downloaded documents;
 - you represent that you are concluding the Agreement.

I accept the following method of concluding the agreement agreed with the Bank:

- a) The Bank makes a declaration of intent as to conclusion of the Agreement via electronic means by performing all of the following activities:
- i. making entries in the IT system of the Bank confirming the decision to conclude the Agreement;
- ii. providing documents signed by the Bank that are necessary to conclude the Agreement via Citibank Online.
- b) I shall submit a declaration of intent as to conclusion of the Agreement via electronic means by performing all of the following activities:
- i. logging in via the Citi Handlowy Bank website
- ii. providing an identity document at a Bank branch or via the Citi Handlowy Bank website
- iii. accepting the documents downloaded via the Citi Handlowy Bank website by clicking "I accept".
- iv. entering the one-time password sent to the provided telephone number in the appropriate field that is presented after logging in via the Citi Handlowy website, whereby the activities indicated in points ii, iii, iv may be performed within 30 days of the date of submission of an application to open an account or an instruction to add a co-holder to the account. In the event it is impossible to conclude the Agreement as described in letters a) and b) above, a different method of concluding the Agreement shall be agreed.

I accept

Reject

Before you download the document

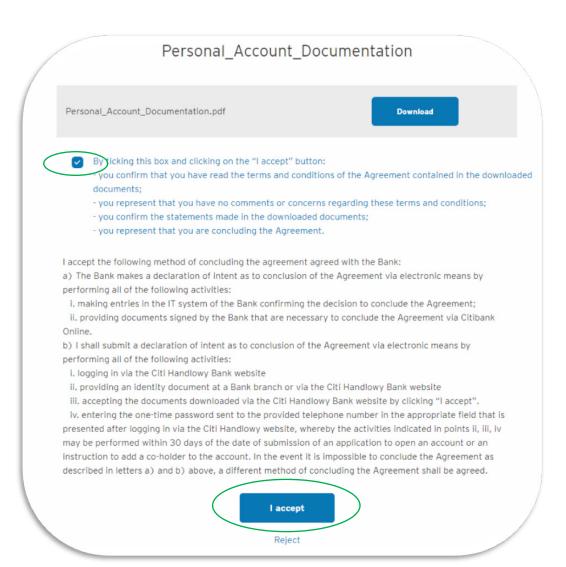
- Do not open or download documents on an unsecured computer.
- Before opening any document, save it on your computer. If you are unsure of your computer's security settings, delete all stored documents after viewing.
- To ensure the deletion of all stored documents, it is recommended to clean and delete all temporary and saved files and clear the cache before closing the browser.



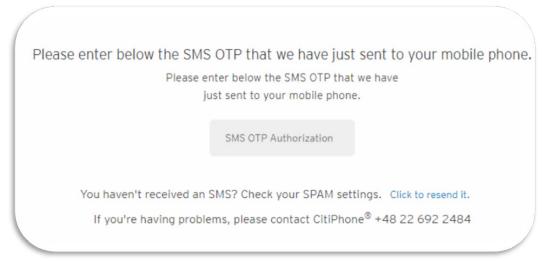
→ Conclusion of the agreement:

The agreement will be available for acceptance in Citibank Online for 30 days. After this time, you will need to submit a new application for a personal account.

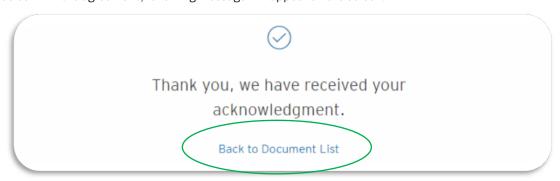
- → If the documents and the scope of services, you have chosen are CORRECT:
 - mark that you have read the content of the documents,
 - agree to conclude the agreement in electronic form by selecting the "I accept",



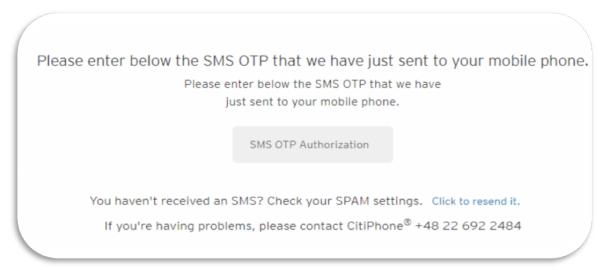
confirm the conclusion of the agreement by entering the one-time code received in an SMS message,



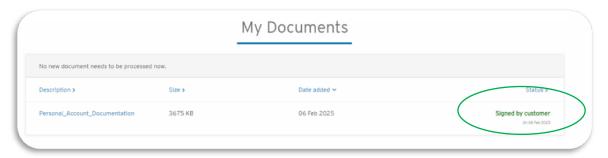
• once you confirm the agreement, following message will appear on the screen:



• if you want to return to the Document List - you will be asked for authorization again by entering the one-time code received via SMS on the device screen,



the status of the documents will change to "Signed by customer".

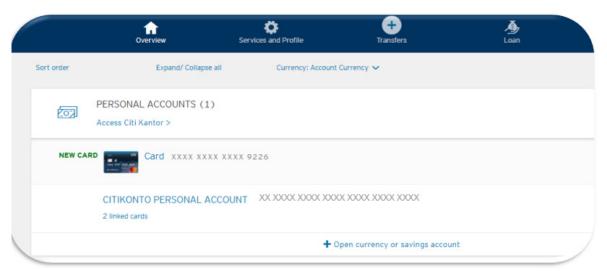


Your accont is already active.

To fully benefit from the functionality of your account, register for the Citibank Online electronic banking service.

A detailed description of the first registration can be found on our website after selecting the button ""Log in > Citibank Online > First time here? > Register for online banking

You will find the account number in the approved documents as well as in Citibank Online > My Finances (main page visible after logging in) > Personal Accounts.



→ If your PESEL number is restricted, the following message will be displayed on the screen:

You can unrestrict you PESEL number, close displayed screen and accept the documents.

- → If the data on documents or the scope of services, you have chosen are INCORRECT:
 - · reject the agreement and enter the reason for rejection in the comment field,
 - we will resubmit the amended agreement for your approval in Citibank Online.



- → If you resign from concluding the agreement:
 - click "Reject" and enter in the comments field I resign or other similar.

 The agreement will not be concluded,
 - if you interested in opening an account in the future, you will need to apply for it once again.