

Annex 2

Annex to Citibank Credit Card Agreement – List of income documents required by the Bank

The document should present the facts, and especially confirm the amount and stability of income and employment over time.

Form of employment / Client Profile	Basic document	Alternative documents
Employment contract (including Appointment/ Nomination/ Management contract/ Nursing contract/ Medical contract/ Professional soldier contract)	Bank account statement showing proceeds from remuneration (for the last 6 months) [Account statement is mandatory for persons employed in a family business or when the home address is the same as the work address]	Certificate of employment and monthly earnings (valid 45 days from the date of issue)
		Payroll slip for the last 3 months with itemized base pay
		PIT-11 for the last tax year (accepted until the end of April of the current year)
		ZUS RMUA social security certificate for the last 3 months on a standard form
Civil-law contract	Bank account statement showing proceeds from remuneration (for the last 6 months)	Certificate of employment and monthly earnings (valid 45 days from the date of issue)
		PIT-11 for the last tax year (accepted until the end of April of the current year)
		Payslip for the civil-law contract
Retirement pension	Bank statement with last month's pension receipt	Decision awarding/adjusting the retirement pension Retirement pension slip (for one of the last 3 months)
Disability pension	Bank statement with last month's disability pension receipt or last month's disability pension slip (document must be in applicant's name - copy) and Disability pension award/adjustment decision stating the period for which the benefit was awarded]	-
Freelance or sole proprietor business	The client has not sent in their PIT return form to the tax authority or has not paid the tax as required yet	Revenue and Expense Ledger or Profit and Loss Account for the previous year, together with the last 2 confirmations of payment of tax to the Tax Office and contributions to the Social Security Office and Income and Expense Ledger or Profit and Loss Account with the settled months of the current calendar year, together with the last 2 confirmations of payment of tax to the Tax Office and Social Security contributions (or 1 if the client settled only 1 month) and Certificate of no arrears with the Tax Office and Social Security Institution (instead of certificates we accept the full history of the account from which advance tax payments are made - we require payments and Social Security contributions for the last 3 months)
	The client has already sent in the PIT and paid the required tax	Up to July 20: PIT return form for previous year with confirmation of tax payment (or certificate of income from the tax authority) and Income and Expense Ledger or Profit and Loss Account with settled months of the current calendar year together with confirmations of payment of tax to the Tax Office and Social Security contributions for the last 3 months and Certificate of no arrears with Tax Office and Social Security Institution (instead of certificates we accept the full history of the account from which advance tax and Social Security contributions are paid for the last 3 months) After July 20: Income and Expense Ledger or Profit and Loss Account for the settled months of the current year (minimum 6 months) + confirmations of advance tax payments and Social Security contributions for the last 3 months and Certificate of no arrears with Tax Office and Social Security Institution (instead of certificates we accept the full history of the account from which advance tax and Social Security contributions are paid for the last 3 months)
Entrepreneurs who run businesses without deductible costs [PL: ryczałt] in the last and current year	PIT-28 for the previous calendar year along with proof of tax payment to the Tax Office (only for those applying up to July 20) and Records of sales revenue for the completed months of the current year and confirmations of tax and Social Security payments for the last 3 months	
Entrepreneurs who run businesses without deductible costs [PL: ryczałt] starting in the current year	PIT for the previous calendar year with confirmation of tax payment to the Tax Office, or Income and Expense Ledger or Profit and Loss Statement for the previous calendar year with the last 2 confirmations of tax payment to the Tax Office (only for those applying up to July 20) and Records of sales revenue for the completed months of the current year and confirmations of tax and Social Security payments for the last 3 months	
Fixed amount tax [PL: karta podatkowa]	Bank account statement showing proceeds from business (for the last 3 months) Decision regarding the fixed amount tax	
Landlords	Valid tenancy agreement for premises and Bank account statement showing at least one proceed from lease in the last 3 months	PIT-28 for the previous tax year
		PIT-36/PIT-36L/PIT-37 for the previous tax year (accepted until the end of June) with proof of tax payment or
		Certificate of income from the Tax Office for the previous tax year or
		Statement of income and income tax advances aggregated from the beginning of the year
Shareholders of limited liability and joint-stock companies	Certificate of dividend payment from the company and Bank account statement showing proceeds from dividend (for the last 3 months)	