

## Functionality Table

This Functionality Table specifies the scope of functions made available by the Bank to the Account holder.

This document is only illustrative and the details of provided services can be received from a consultant at a branch or via CitiPhone.

Accounts					
Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Adding a power of attorney	✓* (submit an order concerns only Accounts provided for one customer)	-	-	-	✓
Adding a co-owner	✓ (submit an order)	-	-	-	✓
Adding a co-owner (a minor)	-	-	-	-	✓
Instruction in case of death (define, modify or cancel)	-	-	-	-	✓
Time deposits (open, close, change the renewal option)	✓	✓ (not applicable to deposits offered in a promotion campaign)	✓ (not applicable to deposits offered in a promotion campaign)	-	✓
Servicing a notary representative, legal guardian of an incapacitated person, administrator of estate in bankruptcy after the consumer bankruptcy of the Client is declared	-	-	-	-	✓
Revoking a power of attorney	-	-	✓	-	✓
Cancelling a co-owner mode, change the priority of co-owners	-	-	-	-	✓
Opening a Personal Account - new agreement	✓	-	-	-	✓
Opening a Currency Subaccount	✓	✓ (as part of Citibank Global Wallet service)	✓	-	✓
Opening a Savings Account / SuperSavings Account - Clients having a Deposit Product Agreement signed on or after 17 July 2010	✓	-	✓	-	✓
Opening the first Savings Account / SuperSavings Account - Clients having a Bank Account Agreement signed on or before 16 July 2010	-	-	-	-	✓
Opening a next Savings Account / SuperSavings Account - Clients with a Bank Account Agreement signed on or before 16 July 2010	✓	-	✓	-	✓
Account transfer	✓	-	-	-	✓

Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Closing accounts	✓	-	✓	-	✓
Closing a Personal Account (termination of the agreement) - submit the order	✓ (via the "Contact" tab)	-	✓	-	✓
Notifying the death of the Account holder	-	-	-	-	✓
Changing the personal and address data, including the Primary E-mail Address and Primary Mobile Phone Number	✓	✓	✓	-	✓
Account type change	✓	-	✓	-	✓
Changing the specimen signature	-	-	-	-	✓
<b>Debit Card</b>					
Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Activating a Card and assign a PIN code	✓	✓	✓	✓	✓
Activating a Virtual Card to the Account	-	✓	-	-	-
Activating online payments	✓	-	✓	-	✓
Activating/ deactivating Citibank Global Wallet	-	✓	-	-	-
Daily online payment limit - change	✓	-	✓	-	✓
Daily payment terminal transaction limit - change	✓	-	✓	-	✓
Daily ATM withdrawal limit - change	✓	-	✓	-	✓
Assigning/changing an ePIN	✓	✓	-	-	-
Assigning Citi Mobile Token PIN	-	✓	-	-	-
Obtaining card details: number, CVV and expiry date	-	✓	-	-	-
Issuing a Debit Card	-	-	-	-	✓
Cancelling / exchange a Debit Card	✓	-	✓	-	✓
Changing the PIN number	✓	-	✓	✓	✓
Changing the link between a card and an account (changing the account used for settlement of transactions made with the card linked to the account)	✓	✓	✓	-	✓

## Cash operations

Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Cash deposits/ withdrawals (PLN, EUR, USD, CHF, GBP)	-	-	-	-	✓* (details related to cash operations, bills, coins, CHF and GBP, are available on the Bank's website in the tab: Locations)
Cash order at the branch	✓	-	✓	-	✓

## Payments

Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
BLIK - setting the account for transfers made by phone	-	✓	-	-	-
Adding a recipient to the Defined Recipient List	✓	✓	✓	-	✓
Daily limit of transactions in Citibank Online and Citi Mobile - change	✓	-	✓	-	✓
Daily BLIK mobile transfers limit - change	✓	✓	-	-	-
Daily transaction limit using the BLIK code - change	✓	✓	-	-	-
One-time BLIK Mobile transfer limit - change	✓	✓	-	-	-
Code for a BLIK payment - generate	-	✓	-	-	-
Modifying a recipient from the Defined Recipient List	✓	✓	✓	-	✓
Transfer order in PLN with a future date - create/modify/cancel	✓	✓	✓	-	✓
Direct debit - create/modify/cancel	✓	✓	✓	-	✓
Standing order - create/modify/cancel	✓	✓	✓	-	✓
Deleting a recipient from the Defined Recipient List	✓	✓	✓	-	✓
Execution of a intelligent transfer order	✓	✓	-	-	-
Execution of transfer order to a recipient from the Defined Recipient List	✓	✓	✓	✓	✓
Execution of transfer order to the tax office	✓	✓	✓	-	✓
Execution of Express Elixir transfer order	✓	✓	✓	-	✓

Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Execution of domestic transfer order or a cross-border transfer order in a foreign currency	✓	✓	✓	-	✓
Execution of domestic transfer order in PLN	✓	✓	✓	-	✓
Execution of transfer order to the holder's own account	✓	✓	✓	✓	✓
Execution of SEPA transfer order	✓	✓	✓	-	✓
Execution of transfer order in the SORBNET system	✓	✓	✓	-	✓
Execution of internal transfer order in PLN or another currency	✓	✓	✓	-	✓
Execution of joint multiple transfers	✓	✓	-	-	-
Execution of BLIK telephone transfer order	-	✓	-	-	-
Additional services					
Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Access to transaction history (up to 18 months back from the request date)	✓	✓	✓	-	✓
Access to statements to the account (up to 5 years back)	✓	-	-	-	-
Notifications in Citi Mobile	-	✓	-	-	-
CitiAlerts service - activate/modify/change	✓	✓	✓	-	✓
Statement to the account - modify the receipt option	✓	-	✓	-	✓
Changing the statement generation date, change of the statement language	✓	-	✓	-	✓
Requesting a certificate	✓	-	✓	-	✓
Blocking/Unblocking ID documents	-	-	✓	-	✓
Filing a complaint	✓	-	✓	-	✓
Marketing consents - change	✓	-	✓	-	✓
Overdraft Limit Credit Line					
Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Details: overdraft granted, overdraft utilized, interest rate, agreement execution date	✓	-	✓	-	✓

Service	Citibank Online	Citi Mobile	CitiPhone	IVR	Branch
Reducing the Credit Line limit	✓	-	✓	-	✓
Withdrawing from a Credit Line Agreement (14 calendar days from the Agreement or Understanding execution date)	✓	-	✓	-	✓
Signing a Credit Line Agreement	✓	-	-	-	✓
Increasing the Credit Card limit - filing the application	✓	-	-	-	✓
Signing an Agreement on increasing the Credit Line limit	✓	-	-	-	✓
Resigning the Credit Line (termination of the agreement) - file the order	✓	-	✓	-	✓
Getting information about the granted limit and interest rate	✓	-	✓	-	✓
Filing an application for a Credit Line	✓	-	✓	-	✓

The CitiPhone telephone banking service is available Monday to Friday, 8:00 a.m. - 9:00 p.m. (except for inquiries related to online or mobile banking and the notification of a lost card to the account).

For holders of Citigold or Citigold Private Client Accounts, the CitiPhone telephone banking service is available 24/7.

CitiPhone is subject to fees and charges in accordance with the applicable Fees & Commissions Table for Personal Accounts.