

You will find revisions to particular documents in the table below.

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay

Reason for revision (legal basis):

Pursuant to item 28 of the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay, the Bank is authorized to unilaterally amend these Terms and Conditions in the case of:

a) align them with new or amended legislation governing the Bank’s operations or with changes in the interpretation of the said legislation by competent authorities, to the extent that they apply to these Terms and Conditions;

Factual basis for the revision: The implementation of the requirements of the Act of 18.11.2020 on Electronic Delivery

Provision prior to revision	Provision after revision
<p>Item 1 These Terms and Conditions are issued by Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16, 00-923 Warsaw, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under no KRS 0000001538; Tax Identification Number (NIP) 526-030-02-91; share capital of PLN 522,638,400, fully paid up, acting on the basis of consents of and under the supervision of the Polish Financial Supervision Authority, e-mail address: listybh@citi.com, Bank’s website: www.citihandlowy.pl (hereinafter: the “Bank”).</p>	<p>Item 1 These Terms and Conditions are issued by Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16, 00-923 Warsaw, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under no KRS 0000001538; Tax Identification Number (NIP) 526-030-02-91; share capital of PLN 522,638,400, fully paid up, acting on the basis of consents of and under the supervision of the Polish Financial Supervision Authority, e-mail address: listybh@citi.com, Bank’s website: www.citihandlowy.pl, address for electronic service of process of the Bank AE:PL-51087-16873-WFBWS-31 (hereinafter: the “Bank”).</p>

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay

Reason for revision (legal basis):

Pursuant to item 28 of the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay, the Bank is authorized to unilaterally amend these Terms and Conditions in the case of:

b) implement new or change the scope or manner of providing the services to which the provisions of these Terms and Conditions apply, unless such change harms the User’s interests;

Factual basis for the revision: The following amendments to the Terms and Conditions result from the clarification of the definition of Users who may use the Apple Pay service.

Provision prior to revision	Provision after revision
<p>Item 3(d) “User” shall mean, as appropriate:</p> <ul style="list-style-type: none"> – Client or User as defined for the purposes of the Credit Card Terms and Conditions of Citibank Bank Handlowy S.A.; or – Client or Agent as defined for the purposes of the Bank Account Terms and Conditions of Bank Handlowy w Warszawie S.A. who is issued a Card; or – Corporate Client or Representative as defined for the purposes of the General Terms and Conditions of Service for Corporate – Clients who is issued a Card. 	<p>Item 3(d) User means respectively:</p> <ul style="list-style-type: none"> – Client or User as defined in the Citibank Credit Cards Terms and Conditions of Bank Handlowy w Warszawie S.A.; – Client or Representative being the Client within the meaning of the Bank Accounts Terms and Conditions of Bank Handlowy w Warszawie S.A. for whom a Card has been issued; – Business Client or Representative with access to Citibank Online within the meaning of the General Terms and Conditions of Cooperation with a Business Client, for whom a Card has been issued.

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay

Reason for revision (legal basis):

Pursuant to item 28 of the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay, the Bank is authorized to unilaterally amend these Terms and Conditions in the case of:

- a) align them with new or amended legislation governing the Bank's operations or with changes in the interpretation of the said legislation by competent authorities, to the extent that they apply to these Terms and Conditions;

Factual basis for the revision: The following amendments to the Terms and Conditions regarding the change of the manner of adding the Card to Apple Pay result from the implementation of the requirements for strong authentication in accordance with Article 32i(1)(3) of the Act of 19.08.2011 on Payment Services.

Provision prior to revision	Provision after revision
<p>Item 7 A Card can be registered with Apple Pay as follows:</p> <ul style="list-style-type: none"> a) by adding the Card in the Wallet app on an Apple device; or b) through the Citi Mobile banking app (for Cards being credit cards only). 	<p>Item 7 A Card can be registered in Apple Pay:</p> <ul style="list-style-type: none"> a) by adding the Card in the Wallet application on an Apple device and confirming the addition of the Card to the Wallet application in Citibank Online or Citi Mobile (excluding the confirmation of adding Debit Cards issued to the Business Account), or b) through the Citi Mobile banking application (excluding Debit Cards issued to the Business Account).
<p>Item 8 A Card is successfully registered through Wallet after all of the following steps are completed:</p> <ul style="list-style-type: none"> a) the Card details are entered in Wallet; b) the User reads and accepts the Terms and Conditions; and c) the User enters the authorization code received in an SMS to the mobile phone number registered with the Bank in Wallet. 	<p>Item 8 The Card is registered in Apple Pay through the Wallet application after completing all of the following steps:</p> <ul style="list-style-type: none"> a) Card details have been entered in the Wallet application, b) the User has read and accepted the Terms and Conditions, c) the User has entered in the Wallet application the authentication code received in an SMS text message to the mobile phone number registered with the Bank, d) the addition of the Card to the Wallet application is confirmed through Citibank Online or Citi Mobile within 3 days from the date of entering the authentication code by the User in the Wallet application, in accordance with the process described in item (c).
<p>None</p>	<p>Item 9 In the case of Cards registered in Apple Pay through the Wallet application before May 21, 2024, the User must confirm the addition of the Card to the Wallet application for each Apple device separately through Citibank Online or Citi Mobile by June 14, 2024. Tokens for which the registration of the Card has not been confirmed within the required time limit will be removed on June 15, 2024.</p>
<p>Item 9 Only a Card which is a credit card can be registered with Apple Pay through Citi Mobile and this is done by completing all of the following steps:</p> <ul style="list-style-type: none"> a) log in to the Citi Mobile mobile banking app; b) select the Card intended to be registered with Apple Pay; c) initiate the Apple Pay registration process in Citi Mobile to register the credit card of choice by choosing the button "Add to Apple Wallet"; d) read and accept the Terms and Conditions; and e) enter the authorization code received in an SMS to the mobile phone number registered with the Bank or through Citi Mobile Token in Citi Mobile. 	<p>Item 10 The Card is registered in Apple Pay via Citi Mobile after completing all of the following steps:</p> <ul style="list-style-type: none"> a) the User has logged in to the Citi Mobile banking application, b) the User has selected the Card for registration in Apple Pay, c) the process has been initiated in Citi Mobile to register the selected Card in Apple Pay by selecting the button with the Apple logo, d) the Terms and Conditions have been read and accepted, e) the addition of the Card has been confirmed by entering the Authentication Code by the User received in an SMS text message to the mobile phone number registered with the Bank or through Citi Mobile Token. <p>After completing the above steps, the Card registration process is finalized in the Wallet application.</p>

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay

Reason for revision (legal basis):

Pursuant to item 28 of the Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay, the Bank is authorized to unilaterally amend these Terms and Conditions in the case of:

b) implement new or change the scope or manner of providing the services to which the provisions of these Terms and Conditions apply, unless such change harms the User's interests;

Factual basis for the revision: The following amendments result from the clarification of the provisions concerning the security of the services provided.

Provision prior to revision	Provision after revision
<p>Item 12 The Bank may refuse to support a Card with Apple Pay (including refusal to register a Card) where:</p> <ul style="list-style-type: none"> a) a User engages in unlawful conduct in relation to the use of Apple Pay to the detriment of the Bank's interests; b) a User is in breach of the security policies or the provisions of these Terms and Conditions in Section 29 above. 	<p>Item 13 The Bank may refuse to operate the Card in Apple Pay (it may also refuse to register the Card) in the case of:</p> <ul style="list-style-type: none"> a) unlawful acts of the User in connection with the use of the Apple Pay service, violating the interests of the Bank, b) violation by the User of the security rules or the provisions of the Terms and Conditions indicated in item 30 below, c) the Bank's objectively justified suspicion of an unauthorized use of the Card or Apple device by persons who are not the User, d) if the User has not confirmed within the indicated time limit that the Card has been added to the Wallet application through Citibank Online or Citi Mobile.

Terms and Conditions for the Use of Payment Cards of Bank Handlowy w Warszawie S.A. in Apple Pay

Reason for revision (legal basis):

Organizational change.

Factual basis for the revision: Clarification of provisions to ensure consistency with other amendments

Provision prior to revision	Provision after revision
<p>Item 3 The following terms and phrases, as used in these Terms and Conditions, shall have the following meaning:</p> <ul style="list-style-type: none"> a) "Apple Pay" means a digital wallet provided by Apple Distribution International with its registered office in Ireland, Holly Hill Industrial Estate, Cork, Ireland ("Apple") on an Apple device (such as a phone, tablet, computer or watch) through a pre-installed Wallet application to enable a User to register Mastercard payment cards held by the User, manage the card portfolio and make payments using the cards registered in the wallet; b) "Card" shall mean a debit or credit card issued by the Bank through Mastercard the use of which is governed by the Card Terms and Conditions; c) "Card Terms and Conditions" (individually and collectively) shall mean Bank Account Terms and Conditions of Bank Handlowy w Warszawie S.A., Credit Card Terms and Conditions of Citibank Bank Handlowy w Warszawie S.A. and the General Terms and Conditions of Service for Corporate Clients, respectively. d) "User" shall mean, as appropriate: <ul style="list-style-type: none"> - Client or User as defined for the purposes of the Credit Card Terms and Conditions of Citibank Bank Handlowy S.A.; or - Client or Agent as defined for the purposes of the Bank Account Terms and Conditions of Bank Handlowy w Warszawie S.A. who is issued a Card; or - Corporate Client or Representative as defined for the purposes of the General Terms and Conditions of Service for Corporate Clients who is issued a Card. 	<p>Item 3 Terms and phrases used in these Terms and Conditions shall have the following meaning:</p> <ul style="list-style-type: none"> a) Apple Pay – a virtual digital wallet made available by Apple Distribution International based in Ireland Holly Hill Industrial estate, Cork, Ireland, (hereinafter referred to as „Apple”) on an Apple device (e.g. phone, tablet, computer, watch) through the pre-installed Wallet application, enabling the User to register their Mastercard payment cards, manage their card wallet and make payments using the cards registered in the wallet; b) Card – a debit or credit payment card issued by the Bank in the Mastercard system, the use of which is regulated in the Card Terms and Conditions; c) Card Terms and Conditions (jointly "Card Terms and Conditions") – respectively: Bank Accounts Terms and Conditions of Bank Handlowy w Warszawie S.A., Citibank Credit Cards Terms and Conditions of Bank Handlowy w Warszawie S.A. and General Terms and Conditions of Cooperation with a Business Client. d) User means respectively: <ul style="list-style-type: none"> - Client or User as defined in the Citibank Credit Cards Terms and Conditions of Bank Handlowy w Warszawie S.A.; - Client or Representative being the Client within the meaning of the Bank Accounts Terms and Conditions of Bank Handlowy w Warszawie S.A. for whom a Card has been issued; - Business Client or Representative with access to Citibank Online within the meaning of the General Terms and Conditions of Cooperation with a Business Client, for whom a Card has been issued.

<p>e) “Wallet” means an application on an Apple device which stores Tokens and enables registration of a Card with Apple Pay</p>	<p>e) Wallet – the application on an Apple device that stores Tokens and enables the registration of a Card in Apple Pay. Any capitalized terms that are not defined in these Terms and Conditions have their meaning as defined in the Card Terms and Conditions.</p>
<p>Item 14 To enable the use of the Apple Pay service, the Bank:</p> <p>a) confirms the accuracy of the details and information previously entered by a User to the payment organization and to Apple;</p> <p>b) provides Apple, through the payment organization, an anonymized list of the last 10 transactions made by a User with Apple Pay and the last four digits of the payment card.</p>	<p>Item 15 In order to enable the use of the Apple Pay service, the Bank:</p> <p>a) confirms to the payment organization and Apple the accuracy of the data and information provided by the User beforehand,</p> <p>b) provides Apple, through the payment organization, in anonymized form, with a list of the User’s last 10 Apple Pay transactions and the last four digits of the Card.</p>
<p>Item 15 A User authorizes the transmission of the information specified in Section 14 by:</p> <p>a) entering a one–time code required to register a Card during the Card registration with Apple Pay through Wallet; or</p> <p>b) accepting the addition of a Card to Apple Pay from the Citi Mobile mobile banking app and confirming the acceptance:</p> <ul style="list-style-type: none"> – by entering in Citi Mobile the authorization code received in an SMS to the mobile phone number registered with the Bank or – through the Citi Mobile Token. 	<p>Item 16 The User gives their consent to the transfer of the information indicated in item 15 by</p> <p>a) entering the one–time Authentication Code during the registration of the Card in Apple Pay through the Wallet application, necessary to register the Card and by confirming that the Card has been added to the Wallet application via Citibank Online or Citi Mobile, or</p> <p>b) accepting the addition of the Card to Apple Pay from the Citi Mobile banking application, confirmed:</p> <ul style="list-style-type: none"> – by entering by the User in the Citi Mobile application the Authentication Code received in an SMS text message to the mobile phone number registered with the Bank or – using the Citi Mobile Token.
<p>Item 16 For security reasons, if an Apple device is no longer used, all Cards must be removed from Wallet on that Apple device.</p>	<p>Item 17 If the User wants to remove the Card from Apple Pay, the selected Card should be removed from the Wallet app on a given Apple device. For security reasons, if a given Apple device is no longer used, all Cards must be removed in the same way.</p>
<p>Item 26 A User can contact the Citiphone hotline for assistance with Apple Pay registration, blocking or restricting a Card and for any questions to the Bank at:</p> <p>a) (+48) (22) 692 2484, for individual customers;</p> <p>b) (+48) (22) 692 2900, for sole proprietors.</p>	<p>Item 27 The User may contact the Citiphone hotline in order to be assisted during the registration of the Card in Apple Pay, blocking or canceling the Card, or in the event of any queries to the Bank, at the following telephone number:</p> <p>a) for individual clients – (22) 692 2484 (call charge according to the operator’s tariff),</p> <p>b) for persons conducting business activity – (22) 692 2900.</p>

Numbering, translation and references in the Terms and Conditions have been adjusted.