

Appendix to Bank Account Terms and Conditions Rules for Submission of Payment Instruction

Effective as of 13 August 2012.

Type of Payment Instruction	Information required to execute the payment instruction
Transfer Order	<p>Internal and External Transfer Order in PLN to a bank operating in the Republic of Poland, and Internal Transfer Order in foreign currencies:</p> <ul style="list-style-type: none"> - number of account from which the Instruction shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type and currency of account - currency and amount of the payment transaction - number of Recipient's account in the NRB format or, in the case of the Internal transfer order between Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type and currency of account - Recipient's name (does not apply to Internal transfer order between Customer's accounts maintained with the Bank) - transfer title (does not apply to Internal transfer order between Customer's accounts maintained with the Bank, executed via Citibank Online) <p>External Transfer Order in a foreign currency to a bank operating in the Republic of Poland, and in PLN and in foreign currency to a bank operating in another country:</p> <ul style="list-style-type: none"> - number of account from which the Instruction shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type and currency of account - currency and amount of the payment transaction - Recipient's account number in the IBAN format in case of countries where that format is used to denote account number, and in case of other countries - Recipient's account number and Recipient's bank code (SWIFT or BIC or USA BIC, the so-called FW/ABA or Sort Code; if the Customer does not provide the bank code, he should provide full information, including the address of the Recipient's bank) - Recipient's name - transfer title - Recipient's address in the case of bank operating in Canada - country in which the Recipient's bank operates <p>B2T Transfer:</p> <ul style="list-style-type: none"> - identification of account from which instruction shall be executed - amount of the payment transaction - Recipient's name
Cash deposit	<ul style="list-style-type: none"> - number of account in the NRB format or in the NRB format abbreviated to the last 10 digits, the account's "internal number" or, in the case of deposits made by the Customer into the Customer's account, indication of the type and currency of account - currency and amount of the payment transaction - Recipient's name - payment title
Cash withdrawal	<ul style="list-style-type: none"> - number of account in the NRB format or NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type and currency of account - currency and amount of the payment transaction
Direct debit	<ul style="list-style-type: none"> - payment identifier (a sequence of up to 20 alphanumeric characters, agreed between the Recipient and the Customer) - data of the Recipient - creditor (name, address, NIP) - data of the Customer - the debtor (first and family name, address) - number of the Customer-debtor account, maintained in PLN, in the NRB format - name of the bank which maintains the account of the Customer - debtor
Standing order	<p>internal (in PLN or in a foreign currency, but only between accounts maintained in the same currency) between accounts of the same Customer, or different Customers of the Bank:</p> <ul style="list-style-type: none"> - number of account from which the Instruction shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type and currency of account - Recipient's name (does not apply to Internal transfer order between accounts of one Customer) - order execution day - number of Recipient's account in the NRB format or, in the case of an order between Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type and currency of account - frequency - date of first execution - expiry date of the standing order - order title - amount and currency of payment <p>External in PLN (such standing order may be set up only for an account in PLN and executed in PLN):</p> <ul style="list-style-type: none"> - number of account from which the Instruction shall be effected, in the NRB format or NRB format abbreviated to the last 10 digits, the account's "internal number" or indication of the type of account - Recipient's name

Standing order	<ul style="list-style-type: none"> - order execution day - number of the Recipient's account in the NRB format - frequency - date of first execution - expiry date of the standing order - order title - amount and currency of payment transaction
„Emergency Cash” service	<ul style="list-style-type: none"> - passport number - number of account from which instruction shall be executed, in the IBAN format - number of Citibank Debit Card - amount of payment transaction in the currency of the country in which withdrawal is made

BIC - Bank Identifier Code - identification code of an institution, which unambiguously indicates the payment services provider. The elements of BIC are defined in the relevant ISO standard.

IBAN - International Bank Account Number - an unambiguous identifier of the customer's account at a bank, used to identify a bank account in transactions with payment services providers in Member States of the European Economic Area and in countries which adopted IBAN as the standard for bank account numbers. Account number in that format consists of a two-character country code, followed by two reference digits and up to thirty alphanumeric digits of the account number, known as BBAN - Basic Bank Account Number, whose length differs depending on the country. IBAN of accounts maintained with the Bank consists of the two-letter PL code and the NRB.

NRB - bank account number - an unambiguous identifier of the customer's account with the bank, adopted under the Polish system of numbering bank accounts, used in domestic transactions. Account number in that format consists of twenty six digits, i.e. two control digits followed by eight digits of the bank's sorting code and sixteen digits of the number of the customer's account with the bank.

USA BIC - the so-called FW/ABA - a nine-digit bank code, identifying banks in the clearing systems in the USA.

The English version of the document is for information purposes only. In the event of any discrepancies between the Polish and English language versions, the Polish language version shall govern and control.