



Download CitiManager App

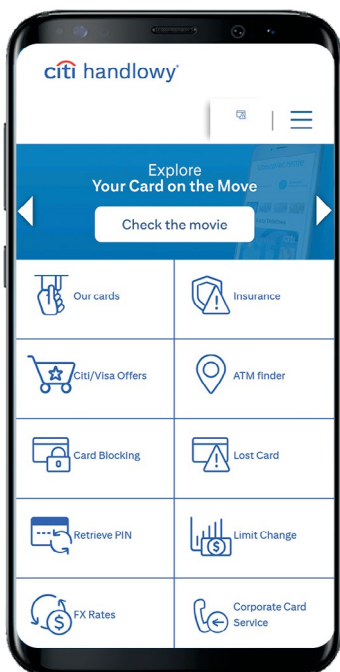
### 5 steps to start using the card:

1. Sign your card on the strip on the back of your card.
2. Activate your card by logging in to the CitiManager platform available at: [citimanager.com/login](http://citimanager.com/login). The instructions for activation of your card can be found on the second page of this cover letter.
3. Check the PIN of your card by clicking the "View PIN" option on the main page of CitiManager. The PIN code can be changed via phone by contacting the number indicated on the back of your card.
4. In order to activate contactless payments, make the first transaction by inserting the card into the terminal<sup>1</sup>.
5. Download the CitiManager App (you can use the QR code above) to authorize online transactions using biometric data.

<sup>1</sup> This applies only to the cards issued for the programs with the activated contactless payment service.

**Your card is inactive.**  
 Activate your card by logging in to the CitiManager platform available at: [citimanager.com/login](http://citimanager.com/login)

## Learn about the benefits of your card at [kartybiznes.pl](http://kartybiznes.pl)



### Security

Card number, PIN, validity date and CVV code should not be provided for purposes other than payment. In case of loss, theft or disclosure of card details, please report this fact immediately by phone to one of the following phone numbers: +48 (22) 692 26 62 or 0 800 120 111.



### Electronic access

**CitiManager** is a system through which you can access the details of your transactions, statements and information on card limits and status, settings of your own notifications as well as complaints related to transactions. To log in, select the *CitiManager Log In* tab at [kartybiznes.pl](http://kartybiznes.pl).

Also, use **CitiManager App** on mobile devices to easily access important information and authorize transactions online using biometric data (this authentication method is based on strong customer authentication required under the EU PSD 2, implemented in Poland by the Payment Services Act). Download **CitiManager App** from the App Store or Google Play or via the Bank's dedicated website: [citihandlowy.pl/pobierz-cm](http://citihandlowy.pl/pobierz-cm) (the QR code above will redirect you to the website).



### Insurance

Thanks to a free-of-charge package of group insurance you receive additional coverage when you travel abroad. Important information and insurance terms and conditions are available in the *Insurance* tab at [kartybiznes.pl](http://kartybiznes.pl).



### Discount program

A large network of partners from all over Poland, discounts at restaurants and hotels even up to 50%. More details are available in the *Citi Offers* tab at [kartybiznes.pl](http://kartybiznes.pl).



### Corporate Card Customer Service

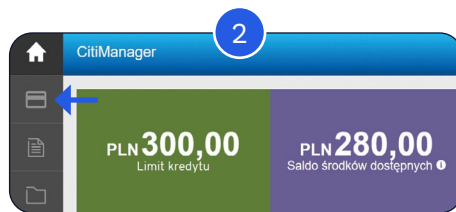
Hotline available from 9:00 a.m. to 5:00 p.m., Monday through Friday, at the phone number: +48 (22) 692 26 62 or 0 800 120 111. The Automatic Banker and card blocking in case of loss or theft is available 24/7. Complaints related to transactions may be filed online via the **CitiManager** platform.

## Card activation and access to the CitiManager platform

### A. I have applied for a card electronically, on the CitiManager platform



Go to [citimanager.com/login](https://citimanager.com/login) and log in using your user ID and password defined in the electronic card application process. If you have forgotten them, follow the data recovery process available on the website.

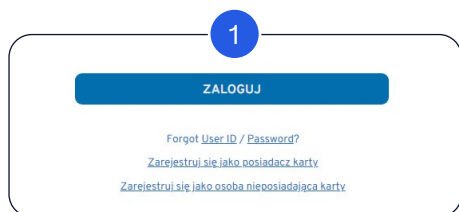


When logging in for the first time, you may be asked to set security questions. Once logged in, select the card icon in the top left corner, then click "Activate Card" and follow the steps described on the screen.

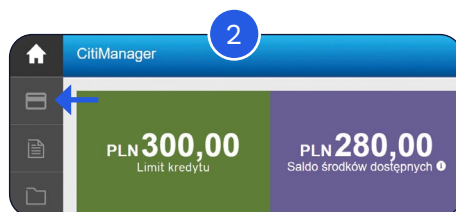


Check the PIN of your card by clicking the "View PIN" option on the main page of CitiManager. In order to activate contactless payments, make the first transaction by inserting the card into a terminal.

### B. I have applied for a card in a different way



Go to [citimanager.com/login](https://citimanager.com/login) and select the option "Register as a Cardholder". Then, follow the steps described on the subsequent screens.

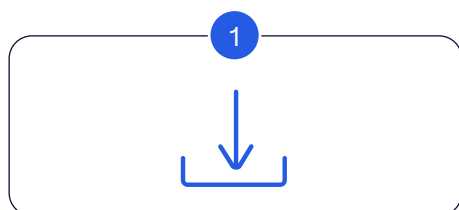


When logging in for the first time, you may be asked to set security questions. Once logged in, select the card icon in the top left corner, then click "Activate Card" and follow the steps described on the screen.



Check the PIN of your card by clicking the "View PIN" option on the main page of CitiManager. In order to activate contactless payments, make the first transaction by inserting the card into a terminal.

## The main functions of CitiManager



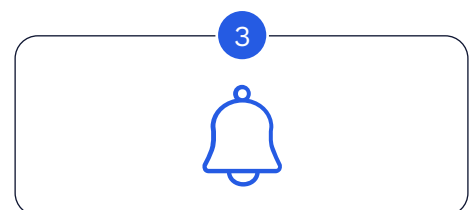
### Downloading statements

- On the main page of CitiManager select the "Statements" tab and choose the period concerned.
- You will go to the "Statements" section. In order to print out a statement, select the "Download" option and then select the format in which you want it to be downloaded.



### Complaint related to transactions

- In the "Statements" section select the period concerned and then the transaction which you want to complain about.
- Click on "Dispute" button and go to the dispute section.
- Select the cause of dispute, fill in the required data and confirm filing the complaint.

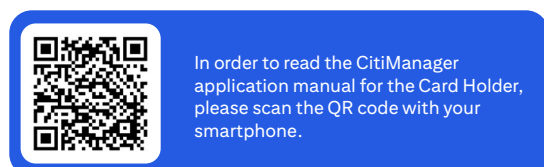


### Setting the notifications

- On the main page of CitiManager select the "Alerts" section and choose "Alerts Subscription".
- Select the notifications you want to receive<sup>2</sup>.
- Accept the Rules and Regulations and click the "Save" button.

<sup>1</sup> We recommend performing the registration process in the CitiManager system on a stationary device (laptop/desktop computer). In the case of mobile devices (smartphone/tablet), the process should be carried out in the search engine, in the version of the website intended for personal computers.

<sup>2</sup> Please make sure that your contact details are up to date. Some notifications may be disabled – which means they are unavailable. The availability of notifications is determined by the program administrator and the bank.



In order to read the CitiManager application manual for the Card Holder, please scan the QR code with your smartphone.

Your personal data will be administered by Bank Handlowy w Warszawie S.A. with its registered office in Warsaw, ul. Senatorska 16. The Bank carries out the processing of your personal data primarily to achieve the purposes resulting from the legitimate interest of the Bank in the conclusion and performance of the agreement between your employer/enterprise, which is a client of the Bank, and the Bank, to the extent necessary to enable you, as a card holder, the use of a payment card (Article 6(1)(f) of the GDPR). You are entitled to: access your personal data, rectify them, erase them, restrict their processing, transfer your data, and object to their processing. More detailed information is available at [citihandlowy.pl/rodokarty](https://citihandlowy.pl/rodokarty) (website of Bank Handlowy w Warszawie S.A.).