



**BUSINESS TERMS AND CONDITIONS
FOR CITI CREDIT CARD
HOLDERS**

1 JUNE 2009

CITIBANK EUROPE PLC, ORGANIZAČNÍ SLOŽKA

PRAGUE

CZECH REPUBLIC

Most Important Provisions of the Business Terms and Conditions

Based on questions brought by you, our clients, we present below an extract of the most important provisions of the Business Terms and Conditions.

Signing of Contract and Delivery of the Card

The contract is concluded as on the day of acceptance of your application. The inactive card will be sent to you by ordinary mail. Immediately after you receive the card, you should activate it free of charge via telephone number 800 122 228. At the same time, you must select your PIN for payments of services or goods, cash withdrawals and your T-PIN for the phone banking operation.

Credit Limit (Paragraph 3) and Use of the Credit Card

On accepting your application for the credit card we will determine a limit up to which you can repeatedly draw funds by means of the card (the so-called total credit limit). Within this credit limit we will determine a Cash Credit Limit up to which amount you can withdraw cash (one half of the credit limit at least). If you overdraw the credit limit allocated to you we will have to charge you with a contractual fine for exceeding the credit limit according to the tariff in force. We will inform you about the current amount of your credit limit and the credit limit available by the credit account statement; at any time, you can easily get such information via our CitiPhone line.

Interest Charges

Interest Charges – Cash Withdrawals; Cash Transfers

Interest according to the tariff is calculated from the moment of execution of a cash withdrawal transaction up to the full repayment of an amount withdrawn. The full repayment means repayment of an entire amount withdrawn including interest, fees or the preliminary interest due on the date of crediting the repayment to the card account. No further interest is paid on interest or general fees.

Interest Charges – Payments at Merchants

- Providing that you settle an entire current balance from the statement by a due date stated in the statement, we will charge no interest for payments made at merchants during a given account period.
- Otherwise we will charge a daily interest according to a currently valid tariff from the date of a payment made at a merchant to the date of a full repayment.

Fees

Possible fees associated with the maintenance and the use of the card can be found in the tariff currently in force at www.citibank.cz.

Card Account Statement

In case that you used the card during a given month and/or if there is a balance on the card account, we will send you, always as at the same date, the statement or possibly a notification e-mail informing you about the possibility to download the statement in the Citibank Online internet banking (if you are registered for the electronic statement service).

The statement will show the following important pieces of information always referring to the date of the statement issuance:

- current balance
- both the total and available credit limits
- due date (the date by which the payment must be credited to the credit account)
- all transactions credited or debited on the account during an accounting period
- possible fees or interest credited or debited to the account during an accounting period
- the minimum payment that must be settled by the due date

After receiving the statement you should review it and immediately contact CitiPhone in case of any lack of clarity or any complaint; later complaints cannot be taken into consideration.

Repayment of the Card

If you draw your credit limit by means of the card, you must settle at least the minimum payment, which is also stated in the statement, by a due date stated in the statement (usually 25 days following the date of the statement creation).

The minimum payment is a sum of:

- 3.2% of the current balance
- interest from the current statement
- possible unpaid amounts from the previous statement
- possible sanctions/fines for non-observance of the due date
- possible amounts by which the credit limit was exceeded
- regular monthly payments within the Payment Programme

If the sum of the above stated amounts is lower than CZK 200.00, the minimum payment shall be CZK 200.00. If you fail to settle the minimum amount by the due date at the latest, we will charge a contractual fine for non-observance of the due date according to the tariff in force. Your payment will be used for the settlement of particular items of the current balance in an order according to paragraph 15.1.

Loss and Theft of the Card

If you lose your card or if it is stolen, you should block it immediately via the CitiPhone line. The Bank takes over the responsibility for the card misuse from the moment of reporting; yet, you still remain responsible for possible transactions made with the use of your PIN (see paragraph 9.3).

Payment Programme

For conditions applying to the “Hotovost na zavolanou (Cash on Call)”, “Chytrá půjčka ke kartě (Card Clever Loan)” and “Nákup na splátky (Purchase on Instalments)” programmes, see paragraph 18.

Communication with the Bank

At any time, you can contact us via the customer CitiPhone line, telephone numbers 223 062 222; 605 692 222; 726 132 222; or via Citibank Online Internet Banking. All information (Business Terms and Conditions, tariffs, information on products) can be found at www.citibank.cz.

BUSINESS TERMS AND CONDITIONS FOR CITI CREDIT CARDHOLDERS

(“Business Terms”)

Before using your Citi credit card (as defined below) for the first time, please, read the following Business Terms carefully. You accept these Business Terms by signing your application for the Citi credit card. The Business Terms govern the manner in which the card (as specified below) is to be used. The Business Terms become valid and come into effect on 1 June 2009 and fully replace the Business Terms of 1 October 2008.

1. In compliance with Sec. 17 Par. 2 of Law No. 124/2002 of the Collection of Laws (Coll.), on the payment system, in its valid version, Citibank herewith informs you that the Business Terms agree with the sample business terms and conditions of Česká národní banka (the Czech National Bank (CNB)) regulating mutual rights and obligations of issuers and holders related to the issuance and usage of electronic payment tools published by CNB in the form of CNB official announcement on 4 December 2002 (“the Sample Conditions”), with the following deviations:
 - Art. V Par. 2 of the Sample Conditions – Citibank also issues unsolicited cards; addressees of cards issued in this manner are not obligated to accept the cards;
 - Art. V Par. 7 of the Sample Conditions – the card account statement is delivered to the primary cardholder only, not to the supplementary cardholder
 - Art. V Par. 7d) of the Sample Conditions – Citibank does not state the exchange rate in the statement but a real amount of the card payment in a foreign currency and a corresponding value in CZK according to our exchange rate;
 - Art. VIII Par. 1 of the Sample Conditions – the primary cardholder is fully responsible for any financial loss incurred as a result of the card loss or theft up to the moment of reporting such a fact;
 - Art. VIII Par. 3 of the Sample Conditions does not refer to cards – Citibank issues no cards requiring the use of a confidential code.

2. THE CARD

2.1 Agreement on Card Issue and Use; Card Delivery

The agreement on the card issue and use between you and our Bank is concluded as on the day of our approval of your application for the card issue. You will be notified of the fact by our letter sent along with the card. The primary or possibly the supplementary card will be sent to you by ordinary mail at your own risk. We shall bear no responsibility toward you for any loss or damage you may incur as a result of not receiving the card. If the card is to be delivered outside the Czech Republic, we are authorized to charge a fee according to the tariff in force.

2.2 After the Card is Delivered

Once the card is delivered to you, you must immediately put your signature on it. The signature serves as a specimen signature in transactions executed by

means of the card. If you fail to sign the card, you will be responsible for any unauthorized transactions related to the card's possible misuse caused by your failure to sign the card as well as for any damage that may be incurred by Citibank in this connection. Furthermore, you have to activate the card via the CitiPhone service or via an SMS message and to choose your T-PIN and A-PIN codes within 30 days at the latest.

2.3 Returning the Card

Under any circumstances the card remains the Citibank property. The card is non-transferable. You are obligated to immediately return the card on request and based on our instructions, and we can request the card to be returned at any time, subject to our discretion.

3. CREDIT LIMIT

3.1 Ban to Exceed Credit Limit

During the use of the card the current balance on the card account or possibly the sum of balances on all card accounts must not exceed the credit limit approved for you, except for provisions of Art. 12.2.

3.2 Calculation of the current balance for the purposes of defining the credit limit exceeding

While calculating the current balance in order to define the exceeding of the credit limit, we may include into the current balance any card transaction executed by you as a cardholder but still not debited to your account as well as any suggested card transaction for which we have issued our authorization to a third party.

3.3 Obligation to repay the amount by which the credit limit was exceeded

If you have carried out a card transaction resulting in the exceeding of your credit limit, whether with or without our prior consent, you will be obligated to immediately repay the amount, by which the card limit was exceeded, in such a manner and to such a card account that we will at our discretion specify, and you will be appropriately informed about our decision. At the same time you will be charged with a contractual fine in compliance with the tariff in force. We retain the right to cancel your card account without any previous notification, which shall not impinge on any of our other rights or remedies.

3.4 Unless specified otherwise in the agreement, the highest possible amount of the credit limit is CZK 1,000,000. A concrete credit limit belonging to your card is set in the agreement. We are authorized to increase the credit limit up to the maximum credit limit as stated above; you will be informed of the fact in an appropriate manner, namely in the card account statement. The concrete credit limit increase related to your card will be valid unless you express your disagreement via the CitiPhone service within 20 days following the delivery of such an announcement. If you violate any of your obligations resulting from these Business Terms or any other obligation toward Citibank, we will be authorized at our discretion to reduce your credit limit with immediate effect at any time. In other cases in relation to securing circumspsect provision of banking services we will be authorized to reduce your credit limit with effect as

from the day of delivery of such a reduction announcement or possibly with effect as from a later day stated in that announcement.

3.5 Cash Limit

The limit for cash withdrawals is set within the extent of the credit limit. An amount of the cash limit is 50% of the credit limit at least. We are authorized to increase or reduce the cash limit at any time. The current amount of the cash limit can be established at any time via the CitiPhone service. In case of a difference between an amount of the cash limit communicated via the CitiPhone service and an amount of the cash limit stated in the card account statement the amount communicated via the CitiPhone service will prevail.

4. SERVICES PROVIDED ALONG WITH THE CARD

4.1 Use during Validity Period

The card can be used for execution of card transactions during the validity period marked on the card. The validity period starts on the first day of a month and a year marked on the card and expires by a lapse of the last day of a month and a year marked on the card.

4.2 Execution of Card Transactions

An instruction delivered to a merchant by mail, phone, fax or any other communication means for the purposes of goods or services supply, that is to be debited to your card account and that was submitted or authorized by you, is a valid card transaction notwithstanding whether you signed a proof of payment by the card, a counterfoil or another document, and we will debit such a card transaction to your card account. If a non-cash payment transaction was executed via a properly signed clearing counterfoil handed to a merchant by the cardholder, the signature on the counterfoil must correspond with the signature on the card signature stripe. By signing the clearing counterfoil and handing it to the merchant or by applying the A-PIN code you confirm the correctness of the debited sum as to its amount and purpose. The card transaction is usually debited to your card account on the following business day after we receive a report of the card transaction.

4.3 Fees Connected with Card Issue and Use – Tariff

Fees connected with the card issue and use are determined in compliance with provisions of Article 7 and published in the valid tariff. Any change or amendment of the tariff will be published by our Bank at least 30 days prior to such a change or amendment effect and you will be informed of the same in an appropriate manner and within the same period of time. The full version of the tariff is always available from our branch offices and on our website.

4.4 Prohibited Manner of Card Use

The card may not be used for the settlement of the current balance.

4.5 Issue of Another Card after a Lapse of Validity Period

Unless being informed by you in writing of your request not to issue a renewed card four months prior to the card expiry at least, or unless we, at our

discretion, decide not to issue a renewed card, we can automatically issue a renewed card for the following period three months prior to the card expiry.

- 4.6** Citibank can transfer cash to an account in the Czech Republic specified by you based on your instruction conveyed via CitiPhone and confirmed by Citibank. The fee for such a card transaction will be considered a cash withdrawal according to the tariff and interest will be determined similarly as with a cash withdrawal in compliance with Article 7.1.

4.7 Supplementary Services

Subject to the fulfilment of additional conditions related to a given supplementary service we undertake to provide you supplementary services, namely various types of insurance policies the provision of which is connected with the card holding and use. We are authorized to cancel or modify the provision of such services to a given card type at any time by a public announcement and a notice sent to you and to the card account owner. You, as the card account owner or possibly the primary or a supplementary cardholder, grant us your consent as to our provision of necessary information about you as the card account owner or possibly the primary or supplementary cardholder to parties securing supplementary services, should the parties require such necessary information in connection with the supplementary service provision.

4.8 Delivery of Service Reports

You consent with being sent information concerning contractual relations with Citibank, e.g. information concerning the card acceptance, activation or blocking, by means of Citibank service reports in the form of non-coded messages, i.e. via e-mails or SMS messages, to an e-mail address or a telephone number communicated by you to Citibank. You note herewith that in case of a non-coded transmission Citibank bears no responsibility for protection of such notices' contents in the event of an unauthorized access of a third party during their transmission or on their delivery.

5. CARD ACCOUNT STATEMENT

5.1 Regular Delivery of Card Account Statements

(a) We will send you card account statements either monthly or in other mutually agreed time intervals:

- i) in the form of a hard copy (printed), or
- ii) in an electronic form

You may ask for a possible change in an interval only if the previous statement has been settled according to the rules of these Terms, namely if the minimum payment has been paid.

(b) If we are for some reasons unable to deliver the card account statement to you, we will be authorized to set at our discretion any day in each month or within some other time period as a due date for the purposes of calculation of interest and as a due date of the payment.

(c) If no card transaction was executed via the card or if no current balance was generated on the card account in a previous period, for which the

card account statement is to be sent, no card account statement will be sent for the given period.

5.2 Statement is Final and Binding

You are obligated to review and verify the card account statement and advise us of any possible discrepancies or mistakes it may contain via the CitiPhone service within 20 days following the statement issue. At the same time, you are obligated to observe instructions received from the CitiPhone service; this particularly concerns submission of respective forms and documents related to the transaction claimed. If you fail to do so, the card account statement will become a final proof of your liability as to amounts stated in the statement, and we will be authorized to correct discrepancies or mistakes in the card account statement at any time and without any liability arising for us from such a situation. If your complaint via the CitiPhone service is not settled within 30 days following your notice, we will continue to inform you about its solution in regular intervals.

6. PAYMENTS

6.1 Current Balance Debited to Card Account

The current balance will be debited to your card account.

6.2 Responsibility for Current Balance

Without any detriment to provisions of Article 6.5 you are obligated to pay the current balance stated in the card account statement as a balance to be settled by the date stated in the card account statement. You are allowed to pay less than the stated current balance; however, you are obligated to pay the minimum payment (calculated according to Article 6.3) at least. The payment must be received by us on its due day at the latest. You are obligated to credit the payment to the card account in compliance with instructions stated in the statement. A payment carried out with a wrong variable symbol cannot be credited and will be considered unsettled. You are responsible for the receipt of the minimum payment even in case that you claim a possible insurance benefit; your obligation to settle the minimum payment does not expire by your reporting an insured event.

6.3 Minimum Payment

The minimum payment stated in the card account statement will be determined in accordance with the below stated calculation. At the same time, Citibank is authorized to reduce the minimum payment amount. You will be informed about such a reduction by the card account statement. The minimum payment will not exceed the current balance stated in the statement.

Current balance	Minimum payment
current balance does not exceed credit limit	3.2% from the current balance + interest for the last period + all outstanding minimum payments from previous card account statements + a contractual fine for the overdue payment; or CZK 200.00, whichever of the amounts is higher

current balance exceeds credit limit	3.2% from the current balance + interest for the last period + an amount by which the credit limit is exceeded as on the day of the card account statement issue + all outstanding minimum payments from previous card account statements + a contractual fine for the overdue payment
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6.4 Payment of interest and fees when the current balance is not settled in full

If we do not receive the payment of the current balance stated in the card account statement in full on the due date, a liability to pay fees, interest and other fees listed in Article 7 will arise for you.

6.5 Payment Must be Complete

6.5.1 You are obligated to settle all payments under these Business Terms in full, without any subtractions, and you are not authorized to retain the payment or its part (whether for the reasons of setting-off the amounts payable, claims, taxes, fees or for other reasons). If you applied a set-off or if you retained the payment or its part, you are obligated to immediately effect a supplementary payment so that we receive an amount equal to a full payment that we would have received if no subtraction or retention of the payment occurred. At the same time you are obligated to present an official proof from a competent authority of all subtracted or retained amounts.

6.5.2 Payment by Means of Direct Debit Order

6.5.2.1 If this possibility is applied, the monthly payments from your account will be sent to your card account five (5) business days before the due date in case that your account is maintained at another bank, or one (1) business day before the due date in case that your current account is maintained at Citibank. If the funds on the account, to which a direct debit order is to be charged, are insufficient, the direct debit order will not be executed. We are not obligated to inform you of the fact in any way.

6.5.2.2 If you have chosen a full payment to be debited to an account maintained at Citibank but the funds on the respective account are insufficient, you agree that we debit that account for an amount equalling the minimum payment at least in order to avoid a possible sanction of fees or fines. If the payment according to the direct debit order fails to be successful, you will be obligated to settle the payment in another manner by the due date. Failing which, a fine for non-observance of the due date and interest in compliance with these Business Terms will be charged to you.

6.5.2.3 If the account, to which the direct debit order is to be charged, is maintained at another bank, you are requested to inform us of the account number and the bank code. At the same time, you are obligated to grant the bank in question your consent with debiting the account according our instructions. If you have chosen a full payment to be debited but the funds on the respective account are insufficient at the time of collecting or the collection is refused by your bank, we are not obligated to repeat the minimum payment collection. If the payment according to the direct debit order fails to be successful, you will be obligated to settle the payment in another manner by

the due date. Failing which, a fine for non-observance of the due date and interest in compliance with these Business Terms and the valid tariff will be charged to you

6.5.2.4 If your direct debit order is refused by your bank in two subsequent months, you agree that Citibank will be authorized to cancel the respective direct debit order.

6.6 Payment of VAT

Irrespective of the provisions of this article you are also obligated to pay, besides other outstanding amounts under these Business Terms, all taxes on goods and services ("VAT"), and the term refers to all taxes of a similar nature replacing this tax or levied along with it irrespective of their names, as imposed by the law, from all amounts due to us, from amounts paid or owed to us, as well as from all expenses that we may incur under these Business Terms (in an amount permitted by the law only). We will debit these amounts to your card account.

6.7 Payments in CZK

You are obligated to carry out all payments of due amounts under these Business Terms in Czech crowns. If we receive a payment in a currency other than CZK, we will convert such a payment into CZK according to our exchange rate valid on the day when we receive that payment. The cardholder is responsible for any currency risks and losses as well as for any fees arising in this connection.

6.8 Card Transactions in Foreign Currency

6.8.1 If you execute a card transaction in a foreign currency, the respective card association will first convert the transacted amount into EUR or USD according to its rules.

6.8.2 Subsequently, we will convert these transactions into CZK using the highest Citibank mid daily exchange rate valid on the day of debiting the card transaction to your card account, increased by a currency conversion margin stated in our tariff. We will debit this amount to your card account.

6.8.3 If a merchant offers you the Dynamic Data Conversion or "Přepočítání částky kartové operace na hodnotu v domácí měně" service and you confirm your consent with an applied exchange rate, possible fees and a final amount by signing the bill, the respective amount will be debited to your card account.

6.9 Refund or Credit

We will credit your card account with any refunds from card transactions or any other payment or credit due to you on the day following the day on which such a refund, payment or credit was received by us in the Czech Republic and – in case of necessity – converted into CZK in accordance with the provision of Article 6.8. Such refunds, payments of credits credited to your credit card account will be settled against the current credit balance.

7. INTEREST AND FEES

7.1 Cash Withdrawals

An obligation to pay daily interest at an annual percentage stated in the valid tariff arises for you at the moment of executing a cash withdrawal until the day on which the given amount is fully repaid.

Payments at Merchants

If you settle the current balance stated in the statement by the due date stated in the statement, no interest on transactions involved will be charged to you. However, if we do not receive your payment of the current balance stated in the card account statement in full on the due date at the latest, an obligation arises for you to pay daily interest in an annual percentage stated in the valid tariff on:

- (a) an outstanding amount of a card transaction or its part stated in the previous card account statement, from the date of this card transaction execution to the date of this statement issue;
- (b) the current balance of the previous card account statement, from the date of this statement issue to a day preceding the day, on which we received the payment (partially or in full)
- (c) the current balance stated in the previous card account statement, with partial payments subtracted from it, from the date of such partial payment execution to the date of the current card account statement issuance or to a day, on which we will receive the current balance payment in full, whichever of these events occurs first.

7.2 At the same time, you are obligated to pay interest, contractual fines and/or fees stipulated and published in the tariff currently in force.

7.3 Changes as to Interest and Fees Amounts

We are authorized to change or stipulate the amount, type or manner of calculation of any interests or fees to be paid under these Business Terms or the tariff. An announcement of such a change will be published at least 30 days prior to the change effect and we will inform you of the same in an appropriate manner and within the same time period, namely in the card account statement. We are allowed, at our discretion, either to charge the possible increased interest or a fee to your card account or ask you to pay it.

7.4 We retain the right to provide you discounts within the scope of advertising or promotional campaigns (in the form of crediting your card account) or possibly reduce the interest rate on transactions at merchants or cash withdrawals for a limited time period. After such a time period expires, the said transactions will be subject to a general interest rate in compliance with the valid tariff. If you were offered an interest rate lower than the general one, we are authorized to increase such a lower interest rate without any needless delay up to the amount of the general interest rate stipulated in the valid tariff, especially if:

- the minimum payment including Payment Programmes fails to be settled as by the due date;
- the card credit limit has been exceeded;
- adverse information is established from the Bank Register of Client Information or the Non-Bank Register of Client Information.

7.5 Payment of Interest

Any and all interests provided for in these Business Terms that you may be required to settle, will be calculated based on a period lasting 365 days.

7.6 Fee for Maintaining Card

The fee for maintaining the card may be charged immediately after the card issuance.

7.7 No interest applies to credit balances on the card account.

7.8 In case we grant you a reward, a discount or the annual fee reduction (hereinafter only "the Reward") in an advertising or another promotional campaign, especially in the form of crediting your card account, you will be granted the Reward after all applicable taxes according to the Czech Republic tax regulations related to the granting of such a Reward are paid. You as the Reward beneficiary are fully responsible for possible impacts following from the Czech Republic tax regulations connected with acceptance of the Reward.

8. A-PIN CODE AND CARD USE

8.1 A-PIN Code Issuance

The A-PIN code can be, at our sole discretion, issued by us or we can enable you to choose or change it via the CitiPhone service or to change it via Citibank Online service. We are authorized to send you the A-PIN code via registered post.

8.2 Ban to Disclose A-PIN Code

You are not authorized to let your A-PIN code be known to anybody and you must see to it that the code is not disclosed to any other person.

8.3 Responsibility for Card Transactions

You are responsible for all card transactions executed by means of your card, no matter whether you were informed of or permitted them or not. You are authorized to claim a card transaction executed by means of your card, yet not executed or permitted by you, via the CitiPhone service within a stipulated time period, supplying the bank with sufficient evidence required and subsequently confirming it by means of the Client Statement form.

8.4 Change/Suspension of A-PIN Code Use

We are authorized, at our sole discretion, to change or suspend the use of your A-PIN code at any time and without stating any reason or giving any advance notice.

9. LOSS, THEFT, DISCLOSURE

9.1 Obligation to Prevent Loss, Theft and Fraud

You are obligated to keep the card in a safe place and ensure that the A-PIN, T-PIN codes or the Password are not disclosed to any third person. At the same time, you are obligated to take any reasonable measures in order to prevent the card and the A-PIN, T-PIN codes or the Password to be forged,

improperly used, lost or stolen. You are also obligated to ensure that your card and the A-PIN code will be kept separately.

9.2 Loss, Theft, Disclosure

If your card was lost, stolen or used by another person or if your A-PIN, T-PIN codes or the Password were disclosed to another person, you are obligated to:

- (a) immediately inform us of the fact via the CitiPhone service;
- (b) report to the police in the country where the loss, theft or disclosure took place;
- (c) send us written confirmation of the loss, theft or disclosure along with a copy of the police record within three days after you have informed our bank.

9.3 Responsibility for all card transactions till the moment of reporting the loss, theft or disclosure according to Article 9.2 of the Business Terms

The Cardholder is responsible for all executed card transactions till the moment of reporting the loss, theft or disclosure no matter whether they were executed as a result of unauthorized use of the card or the A-PIN, T-PIN codes or the Password or otherwise. From the moment of a report according to Article 9.2 of the Business Terms all responsibility is assumed by us. The above provision of Article 9.3 does not apply to cash withdrawals, to which, without anything further, Article 8.3 of the Business Terms will apply.

9.4 Finding a Lost or Stolen Card

If the lost or stolen card is found afterward, you are obligated to immediately return it to us, cut in two, without using it before. Also, you must not use the A-PIN, T-PIN codes or the Password once you have reported their disclosure to a third person.

9.5 Issue of Replacement Card

We are authorized to issue, at our discretion, a replacement card for you.

10. TERMINATION OF AGREEMENT AND CANCELLATION OF CARD ACCOUNT

10.1 Termination of Agreement and Cancellation following Your Suggestion

You are authorized to terminate the agreement and cancel your card account by:

- (a) informing us via the CitiPhone service;
- (b) paying the current balance in full (including all card transactions executed by you but still not charged to your account; then you will hand us your card), including all repayment programmes according to the rules stipulated by these Conditions, and such a termination will come into effect only as on the day when we receive the card and a full payment of the current balance;
- (c) returning the card cut in two to us.

10.2 Our Right to Terminate Agreement and Cancel Card Account

We are authorized at our discretion to terminate the agreement and cancel your card account at any time, without giving any reasons and without any

entailed responsibility, and ask you to immediately pay the current balance. If we cancel your card account and terminate the agreement for any reason, you will be obligated to:

- (a) immediately return us the card cut in two;
- (b) pay the current balance in full (including the card transactions executed by you but still not charged to your account, prior to the card return), and we have the right to credit your part of the payment in the following order: interest as to the date of termination, interest due on arrears, fees, and the principal;
- (c) pay interest due on arrears from an outstanding amount equalling the maximum annual percentage of interest for the current balance as stated in the tariff in force, from the end of the agreement's effect through its termination up to the settlement of the current balance in full.

If the current balance as on the day of the agreement termination is an overpayment lower than CZK 100.00, such an overpayment will be used for reimbursement of costs spent on closing the card.

10.3 Our Rights Remain Unaffected

Our rights and remedies will be in no way affected or influenced in case of your insolvency, excessive indebtedness, bankruptcy, mental disease, death of another legal disability and the current balance will become immediately payable in such an event. In that case, you or your representative will be obligated to immediately return us the card cut in two and pay the current balance in full (including a current balance and all liabilities that you incurred or that we were notified of only after the above mentioned event occurred).

10.4 Survival of Liabilities

In case of cancellation of the card account by either of the parties we refund no annual or other fees paid in connection with your card account, not even as a percentage amount. Your obligations and liabilities following from these Business Terms as regards an unpaid current balance will survive notwithstanding the cancellation of the card account by either of the parties for any reason.

11. SUPPLEMENTARY CARD

11.1 Supplementary Card Issuance

The supplementary card can be issued to a person indicated by the principal cardholder and approved as a supplementary cardholder by our Bank. In such a case provisions of Article 11 apply in addition to all other conditions stipulated in these Business Terms, without these Terms being affected in any way.

11.2 (a) Notices

All notices including the card account statement will be sent or handed over to the principal cardholder and the supplementary cardholder in compliance with the Business Terms. All notices sent or handed over to the principal cardholder or the supplementary cardholder will be considered to be sent or handed over to both cardholders.

(b) Binding nature of instructions

The principal cardholder and each of the supplementary cardholders agree that they will be bound by all instructions and requirements submitted or allegedly submitted by any of them or by a third party appointed by the principal cardholder in writing to handle the card account.

11.3 Use of Credit Limit

The credit limit refers to the principal cardholder and all supplementary cardholders jointly; the principal cardholder and supplementary cardholders are not authorized to execute any card transactions that would cause the sum of their current balances to exceed the credit limit.

11.4 Responsibility of Principal Cardholder

The principal cardholder will bear responsibility for the current balance going with his/her card and all supplementary cards issued to his/her card account.

11.5 Responsibility of Supplementary Cardholder

The supplementary cardholder will bear responsibility only for a part of the current balance connected with his/her supplementary card; he/she will bear no responsibility for those parts of the current balance that belong to the card issued to the principal cardholder or to another supplementary card issued to another supplementary cardholder.

11.6 Liabilities not Affected by Claim or Set-Off of Amounts Payable

Any liabilities or obligations that the principal cardholder and supplementary cardholders have toward us based on these Business Terms will be in no way affected by any dispute or claim or any right to a set-off of amounts payable that the principal cardholder and supplementary cardholders may have toward each other.

11.7 Release from or Waiver of Responsibility

A release from or a waiver of responsibility for any reason on the supplementary cardholder's part will have no influence on liabilities and obligations of the principal cardholder or on our rights and remedies toward the principal cardholder and vice versa. Liabilities of the principal cardholder and the supplementary cardholder cannot exceed the scope allowed by these Business Terms.

11.8 Allocation of Payment by Principal Cardholder

- (a) Without any impact on other provisions of these Business Terms, the principal cardholder agrees herewith and undertakes to ensure that all payments to be paid under these Business Terms from any resource whatsoever will be settled without any instructions to us as regards distribution of these payments.
- (b) We are authorized to use the payment preferentially for reducing or settling the part of the current balance falling on the principal cardholder and only afterwards to reducing the part of the current balance falling on the supplementary cardholder; such a secondary distribution will pass in an order and in a manner that we will consider as suitable.

11.9 Communication of Information about Principal Cardholder

Without the provision of Article 13 being affected, the principal cardholder authorizes us herewith to communicate at our own discretion necessary data of the principal cardholder or the card account to supplementary cardholders exercising their rights under these Business Terms.

11.10 Cancellation of Supplementary Card Use

The principal cardholder is authorized to cancel the supplementary card use at any time. The supplementary cardholder is authorized to cancel the use of his/her supplementary card at any time subject to Article 10.1. Respective obligations and liabilities of the principal cardholder and supplementary cardholders following from these Business Terms will survive irrespective of a possible cancellation of the supplementary card.

12. COMPETENCIES

12.1 Possibility not to Permit Card Transaction

Without our rights and remedies being affected, we are authorized to reject at our discretion a suggested card transaction without stating any reason and without any previous notice at any time, irrespective of the fact that should the suggested card transaction be charged to the card account, the current balance would not exceed the card limit.

12.2 Possibility for Current Balance to Exceed Credit Limit

Irrespective of other provisions of these Business Terms we can permit or approve a card transaction that is to result in the current balance exceeding the credit limit. We are not obligated to inform you about the fact in advance. The above provision does not affect the provisions of Article 3.3.

12.3 Competencies in Relation to Cards/Remedies

Irrespective of other provisions of these Business Terms we are authorized, at our discretion, without any prior notification and/or statement of reasons, to:

- (a) suspend your right to use the card, either entirely or just in relation to certain services;
- (b) increase or reduce the credit limit;
- (c) reject repeated issuance of the card or issuance of a replacement card
- (d) implement, add, change, restrict, suspend or cancel or retain some or all benefits, services, remedies or rights related to your card account, whether related to you or to all cardholders in general.

12.4 Monitoring of Card Payment Transactions

We are authorized to record and keep the information about all instructions and card transactions carried out by means of the card. If we record instructions or card transactions that in view of the longstanding manner of the card use are unusual, and whose nature indicates that the card is misused to your detriment, we will be authorized to block the card. The card will be unblocked after the circumstances are investigated thoroughly or on your explicit request.

12.5 Account Number Change

- (a) We are authorized to change your card account number, issue a replacement card and transfer the current balance and all respective credits from your original card account to a new one, either on your request or at any other time, without stating any reasons, without any notification and without any responsibility arising for us. After being informed about the change, you are obligated to immediately return us the original card cut in two.
- (b) Your liabilities and obligations under these Business Terms will not be affected by the card account change and both these Business Terms and all previously granted or given debit authorizations or other payment instructions that we received in connection with your previous card account will continue to apply also for your new card account, and we will continue to perform these debit transactions unless you advise us otherwise in writing.

13. CONFIDENTIALITY OF INFORMATION

13.1 Observation of Confidential Nature of Confidential Information

13.1.1 Confidential information will be treated in compliance with laws and other legal regulations binding for us, and as your personal data administrator we will keep and process your personal data in accordance with the consent we have received from you. We will observe the confidential nature of confidential information also after the contractual relation concerning the card expires.

13.1.2 You agree that Citibank will verify the information concerning you that it may obtain, namely with courts, state administration authorities or your employer if the confidential nature of confidential information is observed.

14. NOTIFICATION AND DELIVERY OF DOCUMENTS

14.1 Sending Notices to Your Party

All notices intended for you can be delivered in person or sent via ordinary mail to your last known address (notwithstanding whether it is in the Czech Republic and whether it is a place of residence or a registered office) or sent to a fax number or possibly a telephone number provided by you, or sent via electronic mail to an address provided by you.

14.2 When a Notice is Considered as Delivered

All notices are considered as delivered to your party on the day of their handover in case of delivery in person, or on the fifth day following the date of their submission for posting (notwithstanding whether the parcel is later returned as undeliverable), or on the date of transmission in case of delivery via fax, electronic mail or an SMS message.

14.3 Sending Notices to Our Party

- (a) Unless stipulated otherwise by these Business Terms, all your notices, requirements and instructions must be in writing and must follow prescribed procedures applicable at a given time; they may be delivered to us in person or sent via registered mail.
- (b) Irrespective of the above stated we are authorized, at our discretion, to rely on and act based on notices, requirements and instructions that we will at

our discretion consider to be submitted or approved by your party, making every effort to check up on such notices, requirements and instructions with you, notwithstanding whether they were submitted with your consent or permission and whether they were submitted orally (in person, by phone via the CitiPhone service or in another manner) or by fax, telex, telegram, electronic mail or another communication means. All our steps taken based on such a notice, requirement or instruction will be binding for you regardless of the fact, whether they were or were not submitted by you or with your consent or permission.

- (c) Unless these Business Terms or particular provisions stipulate otherwise, all our notices, requirements and instructions will come into effect as on the first day following their delivery to respective persons or their publication.

14.4 Notification of Changes

You are obligated to inform us immediately if:

- (a) you intend to move out of the Czech Republic;
- (b) the data that you provided to us at the time of signing the agreement (including your mailing address, place of residence or registered office, your home or work phone number or a change of employment) happen to change; you are obligated to give us immediately further information and submit such documents connected with the contractual relation concerning the card that we would ask you for.

14.5 Sending CityAlerts

You agree with our sending to your e-mail address or to a telephone number communicated to us pieces of information concerning our mutual contractual relation (a list of particular CityAlerts can be found at www.citibank.cz) in the form of non-coded messages (e-mails or SMS messages) containing no confidential information. You note herewith that in case of non-coded transmission we will bear no responsibility as to the protection of the contents of such messages if they are accessed by any third person during its transmission or on its delivery.

15. RECEIPT OF PAYMENTS, RIGHT TO SET-OFF AMOUNTS PAYABLE

15.1 Receipt of Payments

We have an exclusive right to allocate all payments received by us in a manner and in an order that we will consider as suitable, notwithstanding how the respective payment is marked by you or other persons. Without the general applicability of the previous sentence being affected, we are authorized to credit the payments we receive in the following order:

- (a) all interests so far unpaid;
- (b) all fees so far unpaid;
- (c) all direct debit card transactions included in an advertising or promotional campaign so far unpaid;
- (d) all cash withdrawals included in an advertising or promotional campaign so far unpaid;
- (e) all direct debit card transactions at merchants so far unpaid;
- (f) all cash withdrawals so far unpaid – other;

- (g) all direct debit card transactions so far not stated in the card account statement;
- (h) all cash withdrawals so far not stated in the account statement.

15.2 Right to Set-Off Amounts Payable

- (a) At any time we are authorized to merge or consolidate one or more of your card accounts maintained at our bank, without any notice and without any responsibility arising for us from such an act, and carry out a set-off or use the funds on given card accounts for a settlement of the current balance and vice versa.
- (b) If such a merge, consolidation or set-off requires conversion of currencies, we will be authorized to carry out the conversion in compliance with our exchange rate applicable as on the date of such a conversion, and the cardholder will be responsible for currency risks and losses as well for banking fees that may be incurred in that connection.

16. EXCLUSION OF RESPONSIBILITY

16.1 Goods and Services Supplied by Merchant

You will not hold us responsible for goods or services supplied by any merchant or for the quality of goods or services supplied in connection with a card transaction. If you have any reservations toward any merchant, you have to try to solve them directly with the merchant. Your liabilities toward us will not be affected with your dispute or with any claim or any right to the set-off of amounts payable that you may have toward the merchant. Your rights under these Business Terms cannot be assigned to another person or transferred in any other way.

16.2 Non-Acceptance of Card

You will not hold us responsible or put forward any claims against us if any merchant, bank, financial institution or any other person fails to accept or refuses to accept the card for any reason.

16.3 Loss or Damage Connected with Your Card Account

Irrespective of other provisions of these Business Terms we will bear no responsibility toward you for any loss, damage, unsuitability, trouble, cost or expense (including telephone charges) that you or another person may incur in connection with your card account or in connection with these Business Terms, except for Article 9.3. This also applies (without affecting general applicability of the previous sentence) to our action or approach to any notice, requirement or instruction in compliance with Article 14.3 b), forfeiture of the card or a request for its return, inoperability or a defect of a machine or the authorization system, transmission link-up or an ATM, any damage to the card or inability to download data stored on the card, whatever the reason may be.

16.4 Force Majeure

We will bear no responsibility for events, when we are unable to perform our liabilities under these Business Terms, caused either directly or indirectly by a machine or communication system failure, card defect or damage, an industrial

dispute, war, act of God or any other event going beyond our control or the control of our assistants or authorized representatives.

16.5 Action of Authorized Representatives/Suppliers

You agree that we will have an exclusive right to use such authorized representatives, suppliers or correspondents that we consider capable of performing or securing the matters or transactions provided for or anticipated in these Business Terms.

17. INDEMNIFICATION

17.1 Indemnification for Loss/Damage

You will indemnify us in full and will not hold us responsible for any loss, damage, liability, cost or expense (including full compensation of the solicitor's fee) that we may incur in connection with your card account or in connection with these Business Terms. It also applies (without affecting the general applicability of the previous sentence) to:

- (a) breach of any of your obligations under these Business Terms;
- (b) performance or protection of any of our rights;
- (c) breach of any fee obligations set by a law, a decree or an official order having influence on the card, the card account or these Business Terms; such a fee obligation will be charged to your account or paid on our request.

18. PAYMENT PROGRAMME

Nákupy na splátky (Purchases on Instalment)/Hotovost na zavolanou (Cash on Call)/Chytrá půjčka na kartě (Card Clever Loan)

18.1 Subject of Programme

After our mutual consent, you as the principal cardholder are authorized to specify any card transaction meeting this article's provisions to be included in the Programme that makes it possible to pay the current balance or its part in the form of regular monthly payments for a given number of calendar months.

18.2 Card Transaction within Scope of Programme

You are authorized to ask that the Programme includes exclusively only those card transactions that concurrently meet all of the following conditions:

- i) The card transaction is executed via the principal or the supplementary card and involves payment for goods or services, not cash withdrawal.
- ii) The minimum amount of a single card transaction is CZK 2,000 or an equivalent of this amount in a foreign currency. It is not possible to combine several card transactions in order to include them in the Programme, not even in order to reach the minimum amount of the card transaction. The maximum amount is determined by your currently available credit limit for direct debit card transactions for a particular payment programme and the currently available cash limit for a cash payment programme as on the day of execution of a given card transaction, unless agreed otherwise.
- iii) You can ask for a card transaction to be included in the Programme at any time between the settlement of the card transaction on your card account

and the due date of the current balance stated in the statement also containing the card transaction in question. Your instruction for a cash transfer to an account in the Czech Republic specified by you made via the CitiPhone service and confirmed by Citibank can also be considered as a card transaction within the scope of the Programme. In case of such operations the provisions of this article will be applied adequately.

18.3 Inclusion of Card Transaction in Programme

A card transaction will be included in the Programme at our discretion based on your request made via the CitiPhone service or via a third party appointed by our Bank. Your request must clearly specify:

i) the selected card transaction that you wish to be paid within the scope of the Programme, including an account number and a bank code if the card transaction in question is a cash transfer;

ii) the number of months that you wish the payments to be spread to;

The number of your card transactions included in the Programme is not limited within the scope of Article 18.2(ii) of the Business Terms.

18.4 As regards the payment variant you have selected, the CitiPhone service will inform you about:

i) annual interest rate and annual percentage rate of cost;

ii) number of monthly payments

iii) amount of the monthly payment

18.5 Payment within Scope of Programme in Card Account Statement

In case that a card transaction is included in the Programme you authorize us to execute the payments on the dates required by the Programme and give us your consent as to our debiting your card account with each such payment until all liabilities from the Programme for a given card transaction are settled.

The payment of a card transaction paid within the scope of the Programme is a part of the current balance stated in the card account statement, although it will be kept as a separate payment in the card account statement. A payment within the scope of the Programme along with an annual interest rate will be stated in the card account statement.

18.6 Minimum Payment

If the card account statement states both the payment of the actual balance and a payment within the scope of the Programme, Article 6.3 of the Business Terms will be modified as follows:

Current balance	Minimum payment
current balance does not exceed credit limit	3.2% from the current balance + payment according to the Programme + interest for the last period + all outstanding minimum payments from previous card account statements + a contractual fine for overdue payment; or CZK 200.00, whichever of the amounts is higher
current balance exceeds credit limit	3.2% from the current balance + payment according to the Programme + interest for the last period + amount by which the credit limit is

exceeded as on the day of the card account statement issue + all outstanding minimum payments from previous card account statements + a contractual fine for overdue payment

18.7 Receipt of Payments

If the card account statement states both the payment of the current balance and a payment within the scope of the Programme, Article 15.1 of the Business Terms will be modified as follows:

“We have an exclusive right to allocate all payments received by us in a manner and in an order that we will consider as suitable, notwithstanding how the respective payment is marked by you or other persons. Without the general applicability of the previous sentence being affected, we are authorized to credit the payments received in the following order:

- (a) all interests under the Programme so far unpaid;
- (b) all fees under the Programme so far unpaid;
- (c) all principals from the Programme so far unpaid;
- (d) all interests so far unpaid;
- (e) all fees so far unpaid;
- (f) all direct debit card transactions included in advertising or promotional campaigns so far unpaid;
- (g) all cash withdrawals included in advertising or promotional campaigns so far unpaid;
- (h) all direct debit card transactions at merchants so far unpaid – other;
- (i) all cash withdrawals so far unpaid – other;
- (j) all direct debit card transactions so far not stated in the card account statement;
- (k) all cash withdrawals so far not stated in the account statement.”

18.8 Extraordinary Payment; Change of Payment Period

Within the scope of the Programme, after notifying of the fact in advance via the CitiPhone service, you are allowed to make an extraordinary payment, providing that you have settled the minimum payment under Article 18.6 of the Business Terms, and have followed instructions given by the CitiPhone service assistant at the same time. If the extraordinary payment was executed, you will be informed of all data according to Article 18.6 of the Business Terms applying to a new payment variant via the CitiPhone service. The extraordinary payment of payables from the Programme is subject to a lump-sum fee in an amount published in the valid tariff. You can also modify the time period (number of months), during which the payments within the scope of the Programme are to be paid, at any time during the repayment. If the time period was modified, you will be informed of all data according to Article 18.4 of the Business Terms via the CitiPhone service. For the purposes of Article 18, extraordinary payments include also the complete early repayment of the Programme.

18.9 Termination of Card Validity

If the card expires while the card transaction is included in the Programme and a new card is issued, the Programme will be automatically transferred to the new card. If no new card is issued (cancellation of the card account), Article 10 of the Business Terms applies without anything further.

18.10 Exclusion of Card Transaction from Programme

We are authorized, at our discretion and without any detriment to our rights or remedies, to exclude all card transactions paid within the scope of the Programme at any time and require immediate payment of all your liabilities under the Programme, namely if:

- i) you breached rules applicable to repayment of a card transaction within the scope of the Programme;
- ii) your right to use your card was suspended or restricted or your card account was cancelled;
- iii) you violated, no matter in what manner, any of our mutual contractual relations. As a result of exclusion from the Programme of all card transactions paid within the Programme, these payables will be subject to interest according to Article 7.1 of the Business Terms as from the date of exclusion.

18.11 Unless stated in Article 18 of the Business Terms otherwise, the Programme will be subject to all provisions of the Business Terms.

19. IN GENERAL

19.1 Change of Business Terms

- (a) We are authorized to change or amend the Business Terms at any time. Any change or amendment of the Business Terms will be published 30 days prior to such a change or amendment effect at least, and we will inform you of that change or amendment in an appropriate manner and within the same time period, namely in the card account statement. Unless you terminate the contract and stop using the card or the A-PIN code or handle your card account in some other way within 30 days following delivery of our notice informing you of a change of the Business Terms, we will presume that you agree with such a change.
- (b) Should you not accept the changes or amendments of the Business Terms notified to you, we will be authorized to terminate the contract and cancel your card account in accordance with Article 10 of the Business Terms.

19.2 Cumulative Nature of Rights

Rights and remedies provided for in these Business Terms are cumulative and do not exclude any other rights or remedies (already following from the law or otherwise applicable).

19.3 No Waiver of Rights

- (a) If we fail to use any of our rights or remedies under these Business Terms or if we are in delay with its utilization, it will not imply our waiver of such a right or remedy. Likewise, no single or partial use of any particular right or remedy will exclude its further execution or execution of any other right or remedy.

- (b) Each waiver of any right or remedy under these Business Terms or a waiver of any claim following from violation of any of such rights or remedies on your part must be in writing and delivered to us; such a waiver will be effective only for a given case and the purpose for which it is made.

19.4 Records

Our records (including records stored on PCs and microfilms) related to all matters connected with you, any card transaction, your card or your card account are the final evidence of matters stated in them and are binding toward us for any and all purposes, obvious mistakes excluded, and we have the right to correct any mistake or omission that they may contain, and we have the right to present other pieces of evidence as well.

19.5 Severability of Provisions

Each provision of these Business Terms is independent and severable from the other ones and so if one or more provisions or their parts are or become invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions will not be affected.

19.6 Recording of Telephone Calls

You give your consent that we will record our mutual telephone calls (performed via the CitiPhone service or otherwise) and use them for purposes that we will consider suitable, including as a piece of evidence in proceedings against you or another person.

19.7 Binding Nature of Other Conditions

In the cases not explicitly treated in these Business Terms the provisions of the Citibank Business Terms for Natural Persons will apply.

19.8 Assignment of Rights and Obligations

You herewith explicitly agree that we are authorized at our discretion to assign or in any other way transfer our rights and obligations following from the agreement and these Business Terms or from any card account to any other person within Citigroup. We will inform you of such a fact without any needless delay.

19.9 Governing Law

The Business Terms are governed by the Czech Republic law. Unless arranged otherwise in writing, solution of any disputes following from the agreement or the Business Terms will be handed over (unless the law stipulates the exclusive local jurisdiction) to:

- i) the Obvodní soud v Praze 6 (the City District Court of Prague 6) or its legal successor, if the jurisdiction *in rem* belongs to a district or a city district court, or
- ii) the Městský soud (Municipal Court) in Prague or its legal successor, if the jurisdiction *in rem* belongs to a regional or a city court.

20. CONDITIONS OF CITIPHONE SERVICES PROVISION

20.1 T-PIN Code and Use of T-PIN Code

In executing your authorized access, you will be asked to enter your card number and select your T-PIN code for the purposes of verification of your identity.

- 20.1.1** By entering your T-PIN code, you will be authorized to use the CitiPhone service in connection with your card. CitiPhone can be accessed only via telephones with touch tone dialling.
- 20.1.2** All service instructions marked with your T-PIN code will be considered to be given by you and are final and binding toward you. At the same time, you charge us herewith to act based on service instructions marked with your T-PIN code.
- 20.1.3** Any and all our steps carried out based on the service instructions marked with your T-PIN code are final and binding towards you (notwithstanding whether they were given by you personally or whether they were given with your consent or authorization).
- 20.1.4** Without other provisions of these Terms applying to the use of the CitiPhone service being affected, we are authorized (but not obligated) at our discretion to permit you to use the CitiPhone service without entering your T-PIN code, after establishing your identity by way of questions and answers or in accordance with our prescribed procedure applicable at a given time.
- 20.1.5** Without other provisions of these Conditions applying to the use of the CitiPhone service being affected, we are authorized, at our sole discretion and without any notification, to refuse to carry out all or just some of your service instructions. We are also authorized at our sole discretion to require written confirmation of your service instructions (even if they are marked with your T-PIN code) and refuse to carry out such service instructions until we receive their confirmation in writing.
- 20.1.6** We are authorized at our sole discretion to change, deactivate or withdraw our permission to use the T-PIN code, at any time, without giving reasons and without any prior notification.
- 20.1.7** You can place your instruction with us to register a mobile number. With determined services, such a registered number can be deemed by Citibank as a manner of establishing your identity replacing other methods of identity establishment. The decision is at Citibank's sole discretion. Instructions or pieces of information placed in the above manner are considered to be valid under these Business Terms. If the registered mobile number is lost or if any possibility emerges that the registered mobile number could be misused by a third party, you will be obligated to promptly inform Citibank so that Citibank is able to immediately block the number. If Citibank arrives at a conclusion that the number could be misused by a third party, it is authorized to block the access via the registered mobile number.

20.2 Disclosure of T-PIN Code to a Third Party

20.2.1 You are obligated to try your utmost in order to ensure that the T-PIN code not be disclosed to another person (even to the supplementary cardholder) and you are also obligated to take every and all measures in order to prevent forgery of fraud in connection with the use of the T-PIN code and transactions carried out via the CitiPhone service. In case that the T-PIN code is disclosed to a third person, you will be obligated to promptly inform us about the fact in writing and immediately stop using it. The client's obligation not to disclose the T-PIN code to another person does not apply to verification of service instructions by the CitiPhone service assistants; such verification is carried out solely by disclosing only a part of the T-PIN code.

20.2.2 Until we receive your written notification of the T-PIN code disclosure, you are fully responsible for transactions carried out by means of the CitiPhone service and you are bound by them even if they were executed without your consent or knowledge.

20.3 Recording of Service Instructions

20.3.1 We are authorized at our discretion to record or otherwise register all service instructions or records, and you agree that we are authorized to use such records or notes (or their transcripts) made by us on any grounds whatsoever for the purposes that we will consider suitable, including as pieces of evidence in proceedings against you or another person.

20.4 Records of Transactions

Our records of transactions connected with the use and operation of our CitiPhone service are binding for you for all purposes, obvious mistakes excluded; however, nothing can prevent us from correcting such mistakes, inaccuracies or omissions at any time.

20.5 Change of T-PIN Code

You are authorized to change your T-PIN code at any time. We are authorized, based on our sole discretion, to refuse the alternate T-PIN code chosen by you without giving the reasons and without any responsibility resulting for us from our refusal. If the alternate T-PIN code is approved by us, it will come into effect as on the day when your instruction as to its change is delivered to us. You undertake to take any and all steps to that effect that the number chosen by you as an alternative T-PIN code will not be easy to establish or in any other way facilitate fraud or forgery.

20.6 Cancellation of T-PIN Code

You can cancel your T-PIN code at any time by a notice delivered to us in writing or in another form specified by our Bank. Such a notice will come into effect as of its delivery.

20.7 Our Competencies

20.7.1 At any time, without affecting other provisions of these terms concerning the CitiPhone service use, we will be authorized at our sole discretion, without any prior notification or statement of reasons, to amend, change, revoke, restrict, suspend or cancel our services connected with the T-PIN code or the CitiPhone service. At any time, we will be authorized at our sole discretion and

without any prior notification to provide such other services that we may consider appropriate.

20.7.2 Our mutual communication will be in the Czech language or possibly in the English language (on your request). In case of bilingual communication, the Czech version of communication will be binding.

20.7.3 Any and all your non-payment service instructions will become effective toward and binding for us as at the third business day following the day of passing over of a respective service instruction at the latest.

20.8 Limits of Responsibility

20.8.1 We will not bear any responsibility for any loss, damage, cost or expenses incurred by you in connection with our acting in compliance with service instructions marked with your T-PIN code or verified according to Article 20.1.4 of the Business Terms (notwithstanding whether they were or were not placed by you personally or with your consent or authorization). You also agree that you will recompense us for any loss, damage, cost, expenses and fees (including cost of the solicitor's agency in full) that we may incur in this connection.

20.8.2 No responsibility will arise for us if our inability to perform our liabilities under these terms of the CitiPhone service use is a consequence of a direct or an indirect failure of machines or communication system, or in case of an industrial dispute, war, force majeure or other events beyond our control.

20.8.3 We reserve the right to act by the mediation of authorized representatives, suppliers or correspondents that we will consider capable of performing or securing the matters or transactions provided for or anticipated in these terms of the CitiPhone service use.

20.9 These terms of the CitiPhone service use supplement the Business Terms and create an integral whole with them. In case of a discrepancy between the provisions of the Business Terms and the terms of the CitiPhone service use, the provisions of the terms of the CitiPhone service use will apply.

21. CONDITIONS OF USE OF CITIBANK ONLINE INTERNET BANKING SERVICE **("Terms of the Citibank Online Service Use")**

21.1 The Terms of the Citibank Online service use specify rules that the cardholders are bound with while utilizing the Citibank Online service. Unless stipulated below otherwise, the capitalised expressions have the same meaning as in the Business Terms.

21.2 Minimum Requirements for Configuration and Data Transmission Speed
To operate the Citibank Online service, the cardholder is obligated to ensure the following minimum requirements as to the configuration and the data transmission speed:

- MS Windows 95/98 or Windows NT 4.0 operating systems;

- Internet Explorer version 4.01 or higher, or Netscape Communicator version 4.06 or higher;
- data transmission speed 33.6 kb/s or higher

21.3 System Protection

Verification of the cardholder's competence to access the Citibank Online service is carried out by means of the "question – answer" mechanism securing that the selected unique Password for accessing the Citibank Online service shall never pass through the public net, not even in a coded form.

21.4 Access to Citibank Online service

21.4.1 The Citibank Online service is available to the principal and the supplementary card holder (the authorized person). You as the principal cardholder are authorized to track information concerning transactions executed via the principal card as well as transactions executed via the supplementary card. The Citibank Online service is available to you ("the authorized person"), i.e. the person that was given the Security Key. The supplementary cardholder is only authorized to track transactions executed via the supplementary card.

21.4.2 In order to log in for the Citibank Online service for the first time, please, use your card number and the four-digit A-PIN code. Immediately after that you will be asked to enter your new user name (replacing the card number) and your new password. At each subsequent logging you will continue to use:

- 1) selected user name;
- 2) selected Password;
- 3) single-use digital code generated by the Security Key.

While logging in for the first time, you will be asked to set security questions and answers that will serve for the purposes of a higher identification of the authorized person, if, for instance, the user name or the Password are blocked.

21.4.3 In order to log in to the Citibank Online service, it is necessary to enter the authorized person's user name, his/her Password and the single-use digital code generated by the Security Key. The user name must consist of eight characters at least and 30 characters at most and must not include special characters like @, ", Czech characters like ě, š, ř, í, or spaces. Furthermore, the Password must meet the following requirements:

- it must consist of eight characters at least and must not contain more than two identical characters in a row;
- the maximum number of characters in the Password is 30;
- the Password must not be identical with or similar to the user name;
- the Password must contain no spaces;
- expressions chosen as answers to the security questions must not be identical with or similar to the Password or the user name. The Security Key is protected with a five-digit PIN code that will be chosen by you while switching on the Security Key for the first time.

You will be asked to enter the chosen five-digit PIN code at each subsequent switching on. While logging in to the Citibank Online service it is necessary to

enter the digital code generated by the Security Key. The code consists of eight numerical characters.

21.4.4 The Citibank Online service allows only three (3) wrong tries to enter the Password. Another wrong try will cause automatic blockage of the authorized person's access to the Citibank Online service. If the authorized person forgets his/her Password or if this access code is blocked due to three wrong tries to log in to the system, the authorized person will ask for the access to be unblocked via the CitiPhone service. On a subsequent logging in the procedure will be analogical to the first access.

21.4.5 On the authorized person's request the access of the authorized person or persons empowered to access the Citibank Online service can be blocked.

21.4.6 You note that the use of an electronic access to your card on the Internet can be influenced by a fault, mistake or interruption of the network operation, operational or transmission delay, virus attack, unauthorized attack by a third person, or the address or system failure. Therefore, notwithstanding the security elements applied in order to ensure the maximum safety of electronic access to the card, we will not bear any responsibility in any case whatsoever for any damage incurred in connection with the use of this type of access to the card, except for cases when such a damage results from a breach of obligations on our part.

21.4.7 Any and all your non-payment instructions given via the Citibank Online service will become effective toward and binding for us as at the third business day following the day of passing over the respective service instruction at the latest.

21.4.8 All service instructions given to the Bank via the Citibank Online service and marked with your Password will be considered by the Bank to be given by you and will be final and binding. You herewith charge the Bank to act based on instructions marked with your Password (notwithstanding whether they were given by you personally or with your consent or authorization).

21.4.9 Without other provisions of these terms of the Citibank Online service use being affected, we are authorized, at our sole discretion and without any notification, to refuse to carry out all or just some of your instructions given to us via the Citibank Online service. We are also authorized to require at our sole discretion a written confirmation of your instructions given to us via the Citibank Online service (even if they are marked with your Password) and refuse to carry out the respective instructions given to us via the Citibank Online service until we receive their confirmation in writing.

21.4.10 We are authorized at our sole discretion to change, deactivate or withdraw our permission to use the password and/or the Citibank Online service at any time, without giving reasons and without any prior notification.

22. Credit Cards “Citi Výhodný nákup (advantageous purchase)” and “Citi Shopping”

If you apply for the Citi Výhodný nákup card or the Citi Shopping card, the card will be subject to these additional terms as well. If the following terms are used in these additional terms, their meaning will be as follows:

Selected network of merchants

is a retail-trade network of merchants from the following areas:

- sale of foodstuffs (sale of groceries and consumer goods in department stores and shops with a wide assortment of goods and in shops selling predominantly foodstuffs);
- sale of furniture (merchants whose prevailing subject of business is the sale of furniture, floor coverings, home accessories and home textiles);
- restaurants/bars (merchants whose prevailing subject of business is the sale of food and beverages for direct consumption in the place where they are sold);
- sale of clothes (merchants whose prevailing object of business is the sale of clothes and fashion accessories);
- sale of sports equipment (merchants whose prevailing subject of business is the sale of sports equipment, clothes and accessories).

The above listing is subject to the condition that the goods or services are sold to direct consumers for their private consumption or use and not to entrepreneurs for their further business activities.

Discount for Use of Credit Card

refers to an automatically generated transaction that based on payments effected through the card will re-credit your card account in a given accounting period with a percentage amount calculated from a total sum of transactions executed in a given accounting period.

22.1 Earning Discounts in Connection with Card Use

You will be granted discounts in the form of an amount credited to your card account for using the card in compliance with applicable conditions stated in articles 22.2 through 22.7. If a transaction, to which such a discount applies, was debited as on the day when the card account statement was generated, the discount for the transaction will be shown only in the following time period. The maximum amount of discount in a single accounting period is stated in the tariff currently in force.

22.2 Discount for Credit Card Use

An amount of the Discount for using the card in the Selected Network of Merchants can be found in the tariff currently in force.

22.3 Extra Discount – Promotional Campaign

An amount of the discount for using the card in the Selected Network of Merchants can be found in the tariff currently in force. The discount is applicable for a time period of three months following the card issue and you are entitled to a discount according to Article 22.2 at the same time.

22.4 Fee – Promotional Campaign

If the card is used for payment of goods or services at a merchant once a month at least, your card account will be credited with an amount stated in the tariff currently in force. The discount is applicable within the first three months following the card issue.

22.5 Responsibility for Failure to Credit a Discount for Credit Card Use

You will not hold us responsible for the discount not being credited if the merchant is not included in the Selected Network of Merchants.

22.6 Discounts mentioned in these additional terms can be claimed only with transactions executed in the Czech Republic.

22.7 Discounts mentioned in these additional terms cannot be claimed with payments executed via an e-shop.

TERMS APPLICABLE TO CARDS ISSUED IN COOPERATION WITH A PARTNER

23. Telefónica O2 Czech Republic, a.s.

If your card is issued with the partner, the company of Telefónica O2 Czech Republic, a.s., the following additional terms will apply:

- **O2**

refers to Telefónica O2 Czech republic, a.s., legal successor of Eurotel Praha, spol. s r.o., with its registered office at Olšanská 55/5, 130 34 Praha 3, Identity no. 60193336, registered in the Companies Register kept at the Municipal Court in Prague, Section B, File 2322;

- **Card with the saving account**

refers to a card providing a possibility to deposit funds in CZK on the saving account, the terms of which are governed, besides these Business Terms, also by the Citibank Business Terms for Natural Persons;

- **BENEFIT programme**

refers to a loyalty programme for O2 clients operated by O2 terminated as on 31 March 2009. From that date, Benefit points cannot be earned for card transactions or transactions connected with the card account (payment at merchants at home or abroad). Responsibility for the BENEFIT Programme O2 termination rests solely with O2;

- **Direct debiting for O2 services**

refers to a transaction initiated based on your consent by the O2 company that will debit your card account with an amount equalling the sum of your monthly clearing with O2;

- **Recharge of O2 prepaid cards**

refers to a special service for prepaid cards recharged from your card;

- **Discount for O2 services settlement**

refers to an automatically generated transaction that, based on the Direct Debit collection of fees for O2 services or payments for O2 services via CitiPhone, will re-credit your card account in a given accounting period with a percentage amount calculated from a total sum of Direct Debits or payments for O2 services received in the given period. A percentage amount of the discount and its maximum amount in a single accounting period can be found in the

tariff currently in force. As from 1 June 2009, the only persons entitled to this discount are holders of O2 Citi Gold and O2 Citi Silver credit cards.

23.1 Recharge of O2 prepaid cards

In case that you utilize the possibility given by your card to recharge O2 prepaid cards, you agree that all instructions within the scope of that service marked with your security code will be considered to be given by you and will be final and binding toward you. You herewith appoint us to act based on instructions marked with your security code. Any and all our steps taken based on instructions marked with your security code are final and binding toward you (notwithstanding that they were not given by you personally or that they were not given with your consent or authorization). Without other provisions of the Business Terms being affected, we are authorized to refuse at our sole discretion and without any notification to carry out all or just some of your instructions. We are also authorized, at our sole discretion, to require a written confirmation of your instructions (even if they are marked with your security code) and refuse to carry out these instructions until we receive their confirmation in writing. You note that the possibility to recharge O2 prepaid cards is automatically activated as on the day of the card approval. The card deactivation can be effected by you via the CitiPhone service.

23.2 Cancellation of card account in connection with termination of your contractual relation with O2

Immediately after we receive a notice from O2 that your contractual relation with O2 was terminated, we will be authorized, without any responsibility arising for us, to cancel your card account and provide you another card (principal or supplementary one) issued by Citibank. Your current balance will be transferred to the newly issued card without any changes or fees.

23.3 Notification of O2

You agree that if the Business Terms are violated, we can notify O2 of the fact based on our own discretion.

23.4 Funds in CZK on Card or Card with Saving Account

- i) Funds can be transferred to your card or to the card with a saving account by means of a bank transfer or be deposited at the Citibank branch office cash desk or via an O2 brand store. An amount stated on the remittance slip issued by the electronic terminal when the funds are deposited in an O2 brand store will be decisive as to the sum credited to the card account. Therefore you are obligated to check the sum at the remittance slip takeover and keep the slip for a possible complaint. In case of depositing funds via an O2 brand store the funds will be credited to the card account on the following business day at the earliest.
- ii) The respective saving account interest rate is published in the tariff or in the exchange rate quotations; interest on funds on the saving account is due to you as from the day, on which the funds were credited to the saving account, to the day, on which the account was debited with a card transaction through which the funds were written off or paid out from the account.

iii) You can transfer the funds from your card or the card with a saving account by means of a bank transfer effected via the CitiPhone service.

23.5 Discount for O2 services settlement will be due to you only if the manner of settlement of an invoice for O2 services meets the following conditions:

- i) it is preset as the Direct Debit collection for O2 services. Direct debiting for O2 services will be set by O2 based on your consent expressed in your application for the card. You will not hold us responsible should the direct debit collection from your card be not preset. Such a responsibility rests exclusively with O2;
- ii) it is executed via CitiPhone as an O2 Settlement payment. The discount for the settlement of O2 services is shown in the card account statement for a month, in which the Direct Debit collection or a payment for O2 services was debited. If the Direct Debit transaction or the payment for O2 services was debited as on the day on which the card account statement was generated, the Discount for the settlement of O2 services will be shown in the following time period.

23.6 Increase of O2 Credit will be granted to you as a percentage increase of the amount of your recharge performed via the O2 Recharge service by entering the chain of characters ***131*recharged phone number*amount*safety code#** on you mobile phone display. The recharged amount will be debited to your card account and the credit increase will be credited to the recharged O2 prepaid card. Both the credit recharge and the increase are subject to the respective O2 terms.

23.7 Responsibility for crediting the credit and increasing the credit by means of Recharge of O2 Prepaid Cards

You will not hold us responsible for not crediting the credit or its increase (such a responsibility rest exclusively with O2).

24. Citi CSA Credit Cards

If your card is the Citi CSA credit card, then it is subject to the following additional terms as well:

24.1 Definitions

If the following expressions are used in these Business Terms, their meaning will be as follows:

- **OK Plus Miles (hereinafter also only “the Miles”)**

refers to miles from the Program OK Plus of České aerolinie (Czech Airlines), a.s.;

- **Customers of České aerolinie**

are members of the Program OK Plus identified based on their OK Plus Membership Number and their status in the Program OK Plus;

- **České aerolinie**

refers to the company of České aerolinie, a.s., with its registered office at Praha 6, (postal code) 160 08, letiště Ruzyně (Ruzyně Airport), DIČ (Tax

Identity number): CZ45795908, registered in the Companies Register kept at the Municipal Court in Prague, Section B, File 1662;

• **Program OK Plus**

refers to the Frequent Flyer Program OK Plus loyalty programme of České aerolinie

24.2 Earning OK Plus Miles

24.2.1 OK Plus miles are earned upon effecting the following card transactions and transactions in connection with the card account:

- payments at merchants through your card in the Czech Republic and abroad;
- cash withdrawals from ATMs and at bank counters through your card in the Czech Republic and abroad (all the above listed transactions collectively as “the Transactions”).

You will earn a corresponding number of miles stated in the tariff in force as per every CZK 100.00 of any Transaction effected through your card.

24.2.2 You are entitled to earn a certain number of miles as an introductory and annual bonus. Current amounts of introductory and annual bonuses as well as terms of granting such bonuses can be found in the valid tariff. We reserve the right not to grant introductory bonuses if the card was issued by a transfer from another type of Citi credit card.

24.2.3 We reserve the right to declare special promotional bonuses within the scope of special campaigns the granting of which will be subject to certain conditions announced beforehand. Amounts of special bonuses and conditions applying to their granting are always published in advance, namely on the Bank’s website. You will be properly informed of current campaigns, namely by means of card accounts statements and the Bank’s website.

24.2.4 OK Plus Miles cannot be earned by executing the following card transactions and transactions in connection with the card account:

- a contractual fine for a delayed payment;
- a contractual fine for the credit limit overdraft;
- any and all card transactions (including the Transactions) or fees in connection with the card account if the current balance on the card account exceeds the credit limit;
- any and all card transactions (including the Transactions) or fees in connection with the card account if you have violated any of your obligations under Article 7 of these Business Terms;
- card transactions included in the “Hotovost na zavolanou” programme;
- card transactions included in the “Nákup na splátky” programme;
- repayment of the card account;
- annual fee;
- interest;
- cash withdrawal fees;
- insurance premium payments.

24.2.5 No annual limit applies to the number of miles earned.

24.2.6 Miles earned in compliance with these Business Terms will be placed exclusively into the Program OK Plus.

24.2.7 The rate for earning miles as per every CZK 100.00 debited to the Card account through the card transaction or a transaction in connection with the card account in accordance with articles 24.2.1-3 of the Business Terms, as well as the type of card transactions and transactions in connection with the card account, through which miles can be earned in accordance with articles 24.2.1-3 of the Business Terms, can be changed based on Citibank's own discretion. You will be notified of such a change one month in advance in the card account statement. The rate for earning miles can be increased within the scope of promotional campaigns.

24.3 Responsibility for Program OK Plus Operation, Miles Crediting and Debiting

24.3.1 You will not hold us responsible for any changes or possible termination of the Program OK Plus operation or for failing to credit or debit the miles in a proper way in accordance with these Business Terms (such responsibility will rest exclusively with the Partner České aerolinie).

24.4 Cancellation of the card account in connection with termination of your Program OK Plus membership

24.4.1 Immediately after we are notified by České aerolinie that your Program OK Plus membership was cancelled in any way in compliance with the terms applying to the Program OK Plus, we will be authorized, without any responsibility arising, to cancel your card account and issue a common Citi credit card to you (either a principal or possibly a supplementary one) issued without cooperation with the Partner. Your current balance will be transferred to the newly issued card without any changes or fees.

25. Shell MasterCard from Citibank

If your card is the Shell MasterCard credit card from Citibank, the following additional terms apply to the card:

25.1 Definitions

If the below stated expressions are used in Article 25 of these Business Terms, their meaning will be as follows:

- **Bonus**

refers to an amount in CZK re-credited to your principal card. An amount of the bonus is determined as a percentage rate from a sum of certain card transactions.

- **Shell**

refers to the company of Shell Czech Republic, a.s., with its registered office at Praha 4, Antala Staška 2027/79, IČ (Identity no): 15890554, DIČ (Tax Identity no): CZ15890554, registered in the Companies Register kept at the Municipal Court in Prague, Section B, File 690.

25.2 Earning Bonus

25.2.1 You will earn the Bonus on executing the following card transactions and transactions in connection with the card account:

- fuel purchases at Shell in the Czech Republic;
- other purchases at Shell in the Czech Republic;
- other purchases at merchants in the Czech republic and abroad.

Current amounts of bonuses are stated in the tariff in force. The rate of bonuses can be increased within the scope of campaigns with a limited duration. We reserve the right not to grant the increased bonus granted within the scope of such limited duration campaigns if the card was issued by a transfer from another type of Citi credit card.

25.2.2 You will earn no bonus for execution of the following card transactions and transactions in connection with the card account:

- a contractual fine for a delayed payment;
- a contractual fine for the credit limit overdraft;
- any and all card transactions or fees in connection with the card account if the current balance on the card account exceeds the credit limit;
- any and all card transactions or fees in connection with the card account if you have violated any of your obligations under Article 7 of these Business Terms;
- card transactions included in the “Nákup na splátky” programme;
- card transactions included in the “Hotovost na zavolanou” programme;
- repayments to the card account;
- cash withdrawals in the Czech Republic;
- cash withdrawals abroad;
- annual fee;
- interest;
- cash withdrawal fees;
- insurance premium payments.

25.2.3 The Bonus is accumulated per month, i.e. in aggregate for the entire monthly cycle, in which your card statement is issued, not for a single card transaction.

25.2.4 An amount of the Bonus earned during a monthly cycle, in which your card statement is issued, as well as the total amount of the Bonus that can be utilized will be stated in your card account statement. The date decisive for the Bonus calculation within the scope of a monthly cycle will be the day on which the respective card transaction is debited to your card account.

25.2.5 The Bonus earned will be used for the payment of purchases or services at Shell in the Czech Republic (“the Shell Purchase”); the Bonus earned will be automatically set off against the first (or possibly further) Shell Purchases in the following month or a monthly cycle, in which your card statement is issued. It is impossible to ask the Bonus be paid in cash.

25.2.6 The maximum number of supplementary cards that can be issued to your card is restricted to three. In accordance with Article 25.2 of the Business Terms the Bonus is accumulated also if the card transactions were executed with a supplementary card.

25.2.7 The card is intended exclusively for your private use, not for the settlement of your business or company expenses.

25.2.8 Should the card transaction authorization system operated by Shell be inaccessible at the time when a card transaction is carried out, no Bonus can be granted for such a transaction.

25.2.9 An amount of the Bonus for a certain type of card transaction stated in Article 25.2 of the Business Terms as well as the type of card transactions and transactions in connection with the card account, by means of which the Bonus can be earned in accordance with Article 25.2 of the Business Terms, can be changed based on Citibank's own discretion. You will be notified of such a change one month in advance in your card account statement. The amount of the Bonus can be increased within the scope of promotional campaigns.

25.3 Applicability of Bonus

Should you execute no card transaction at Shell within a time period of six months, your entitlement to the so far accumulated Bonus expires without anything further.

25.4 Cancellation of card account in connection with termination of card issuance in cooperation with Partner

If the card issuance in cooperation with the Partner is terminated, we will be authorized to cancel your card account immediately after such a termination and without any responsibility on our part, and provide you with a common card (the principal or a supplementary one) issued by Citibank without cooperation with the Partner. Your current balance will be transferred to the newly issued card without any changes or fees.

25.5 Responsibility for Operation of SMART Programme Run by Shell

As the agreement on the card issue and use, the card utilization and the crediting with the Bonus is in no way connected with Shell's SMART programme, you will not hold us responsible for any changes or a possible termination of the SMART programme operation or for adding or taking off the SMART points and granting SMART benefits (such responsibility will rest exclusively with Shell).

26. Definitions

Words used in the singular apply also in the plural and vice versa; words used in the masculine gender refer also to the feminine and neuter genders and references to a person refer also to an association or a company. The headings of particular provisions are for ease of reference only and will not be taken into account in the construction of the Business Terms. If the below stated expressions are used in the Business Terms, their meaning will be as follows:

- **Current balance**

refers to your entire liabilities toward us in a given moment in connection with your card account (as specified below) or the Business Terms, including all card transactions (as specified below), interest and fees;

- **A-PIN**

refers to a four-digit personal identification number that you have to select for use with your card while paying for services or goods, for cash withdrawals from ATMs and for your first log-in to Citibank Online;

- **ATM**

refers to an automatic banking or card machine belonging either to our bank or to other participating banks or financial institutions or included in ATM Visa or MasterCard global networks or their related networks accepting the card (as specified below);

- **Security key**

is a means intended to generate the authorization codes necessary for accessing the Citibank Online service;

- **CitiAlert**

is an SMS or an e-mail message that we send to you. The service enables you to stay informed about important facts connected with your card or your card account. The service can be activated via your application for the card, CitiPhone and Citibank Online. The service can be cancelled at any time via the CitiPhone line or Citibank Online. The fee for the service is stated in the tariff in force;

- **Citibank**

is Citibank Europe plc, a company established and existing under Irish laws, with its registered office at 1 North Wall Quay, Dublin, Ireland, registered in the Companies Register in the Irish Republic under No. 132781, operating in the Czech Republic through the agency of Citibank Europe plc, organizační složka, with its registered office at Praha 6, Vokovice, Evropská 432/178, PSČ (postal code) 166 40, IČ (Identity no.) 28198131, registered in the Companies Register kept at the Municipal Court in Prague, Section A, File 59288;

- **Citibank Online**

refers to our Internet Banking product (service) enabling you to communicate with us via the Internet and dynamically receive information about our new products, while giving us information about services utilized by you. The subject and a detailed description of the Citibank Online service can be found in Citibank Online information materials;

- **CitiPhone**

refers to a customer telephone line available continuously 24 hours a day, seven days a week;

- **Due date of a payment**

refers to a date stated in the card account statement, to which a given due payment is to be credited to us in an amount equalling the minimum amount of repayment prescribed in the card account statement at least;

- **Supplementary card**

refers to a card issued to a supplementary cardholder;

- **Principal cardholder**

refers to a person on whose request the principal card or possibly one or more supplementary cards were issued by us;

- **Confidential information**

refers to any and all information with regard to you that we may obtain, in accordance with the Consent, in negotiations concerning our mutual contractual relation and/or in order to provide services connected to the cards based on the agreement on the card issue and use, including information which is an object of legal protection under the personal data protection law

(personal data) or which is an object of a bank secret under the law on banks, and also any and all further information about your economic and financial state and activity obtained in establishing or verifying your credibility; all such information is of necessity for us;

- **Electronic statement**

refers to the statement in an electronic form (PDF format) that can be downloaded by you via the Citibank Online Internet Banking. The fact, that a current statement is ready for the download, will be communicated to you by means of a notification e-mail sent to an e-mail address entered by you on your registration for the service. The service can be activated by means of the application for the card, Citibank Online and the Citi voice information system. The service can be deactivated by means of Citi Online and the Citi voice information system. Citibank Online access is a necessity.

If you apply for this given service, it will be automatically applied also to the rest of Citibank's products;

- **Password**

refers to an identification code chosen by you consisting of eight (minimum) to 30 (maximum) alphanumeric characters that serves for accessing the Citibank Online service;

- **Principal card**

refers to the card issued to the principal cardholder;

- **Website**

refers to the Citibank website – www.citibank.cz;

- **Card**

refers to the Citi credit card (the principal, replacement, supplementary ones);

- **Card transaction**

refers to a transaction executed by means of the card, the card account number, the A-PIN code or otherwise, whether with or without your knowledge (including payments for goods, services, other benefits, or cash withdrawals);

- **Card account**

refers to the account maintained in connection with the card;

- **Credit limit**

refers to the maximum permitted credit limit that we will inform you of on your request at any time. The current balance of your card account or possibly an aggregate of balances on all your card accounts may not exceed the credit limit amount;

- **We; our; us**

refers to Citibank;

- **Replacement card**

refers to a card issued if the original principal or supplementary card was lost or stolen;

- **Občanský soudní řád (Civil Procedure Act)**

refers to Law No. 99/1963 of the Collection of Laws (Coll.), Civil Procedure Act, in the wording of later regulations;

- **Obchodní zákoník (Commercial Code)**

refers to Law No. 513/1991 Coll., Commercial Code, in the wording of later regulations;

- **Partner**

refers to a company the logo of which is stated on the card together with our logo, and in cooperation with which the given card is issued by us and benefits connected with the card use granted to you;

- **Valid signature**

refers to your signature identical with the specimen signature on your application for the card issuance;

- **Programme**

refers to any programme of the current balance repayment specified in Article 18 of the Business Terms;

- **Tariff**

refers to our tariff published by us;

- **Notice**

refers to any notification, request or instruction to stop the payment (or cancellation of the same) concerning any notification, card account statement, A-PIN or T-PIN codes, the Password and any other notices whatsoever;

- **Service instructions**

refer to instructions communicated by you via the CitiPhone service;

- **Citigroup**

refers to the company of Citigroup, Inc., or to any other person directly or indirectly controlled by Citigroup, Inc., or to any other person directly or indirectly in control of Citigroup, Inc.;

- **Agreement**

refers to the agreement on the card issue and use concluded between you and us, based on which you are granted a revolving account in accordance with the law on consumer loans and/or applicable provisions of the Commercial Code;

- **Consent**

refers to your voluntary consent with the collection and processing of your personal data in accordance with the Law on personal data protection granted to the Bank for the purposes of banking products provision. The Consent also authorizes the Bank to make requests in relevant credit registers in order to verify your credibility as well as inform you about banking products that the Bank offers via electronic communication means;

- **T-PIN**

refers to the six-character personal identification number enabling you to access CitiPhone services;

- **To publish**

refers to making a document or a piece of information available at our branches in spaces open to the public or on our website;

- **User name**

refers to the identification code chosen by you consisting of eight (minimum) to 30 (maximum) alphanumeric characters that serves for accessing the Citibank Online service;

- **you; your; the cardholder**

refers to a natural person to whom the card has been granted, both the principal cardholder and any of the supplementary cardholders;

- **cash withdrawal**

refers to a payment of financial funds in any currency whatsoever; cash withdrawals include also specific card transactions through which you obtain means exchangeable for cash. It concerns especially the purchase of chips for

casino games, games of chance, gambling, lottery tickets, travellers cheques, electronic money, bonds, precious metals at a financial institution, purchase of foreign currency, money transfers etc.;

- **Card account statement**

refers to a statement issued to your card account stating the current balance and a minimum amount payable for a given time period;

- **Law on banks**

refers to Law No. 21/1992 Coll., on banks, in the wording of later regulations;

- **Law on personal data protection**

refers to Law No. 101/2000 Coll., on the protection of personal data and on changes of some laws, in the wording of later regulations;

- **Law on consumer loans**

refers to Law No. 321/2001 Coll., on certain conditions for the conclusion of consumer loans and on a change of Law. No. 64/1986 Coll., in the wording of later regulations

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