

Statement of Withdrawal from a Citibank Credit Card Agreement

Under the Act of 12 May 2011 on Consumer Credit / the Act of 19 August 2011 on Payment Services, I declare that I would like to withdraw from the Citibank Credit Card Agreement number:

				X	X	X	X	X	X	X	X	X		
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Name and registered office of the Bank with which the Client has entered into an Agreement:

Bank Handlowy w Warszawie S.A.
ul. Senatorska 16
00-923 Warszawa (Warsaw)

Address where the statement should be submitted or sent:

Bank Handlowy w Warszawie S.A.
Regionalne Centrum Rozliczeń w Olsztynie (*Regional Processing Center in Olsztyn*)
Departament Operacji Scentralizowanych Bankowości Detalicznej (*Consumer Bank Centralized Operations Department*)
ul. Pstrowskiego 16
10-602 Olsztyn

or

Electronic service of process address of the Bank: AE-PL-51087-16873-WFBWS-31

.....
City/town and date

.....
Signature of the Client

Information

The Client has the right to withdraw from the Agreement:

- 1) within 14 days from its conclusion, or
- 2) within 14 days from the date of receipt of the payment card for the first time under this Agreement, if the Client has not performed any payment transaction using this card, or
- 3) within 14 days, when the Agreement does not contain all the elements specified in Article 30 of the Consumer Credit Act - from the date of delivery of such elements.

The Agreement execution date shall be the date on which the parties to the Agreement receive the statements of conclusion of the Agreement from all the other parties, so that they can read these statements. The term for withdrawal from the Agreement begins no earlier than on the day on which the Client (depending on the mode of Agreement conclusion):

- 1) receives a copy of the Agreement signed by the Bank, or
- 2) receives a confirmation of Agreement conclusion sent by the Bank to the email address indicated by the Client, or
- 3) accepts the Agreement, made available and signed by the Bank, on Citibank Online or the Bank's dedicated website, by clicking the Accept button for the Agreement and entering a one-time password sent by the Bank to the Client's mobile phone number.