



**INFORMATION**  
on launching smart documents

Dear Customers,

We are pleased to announce, that Citi is simplifying, digitizing, and globalizing account opening, account maintenance and product related documentation.

Citibank Europe plc Hungarian Branch Office (furthermore "the Bank") is joining to this global program. Citi is committed to delivering a streamlined client experience in all aspects of account opening and maintenance. With introducing smart forms our aim is to reduce the amount of time, steps and paperwork required to open an account and to implement products.

We've also launched new features that accelerate the document submission process and reduce the repetitive entry of information.

Document(s) can be signed by (1) a valid qualified or advanced electronic signature if its certificate has been issued to the own name of the signer by a trust service provider, whose at least one electronic signature authentication certificate is included in the so-called EU Trusted List - the full list is available at this [link](#) - at the arrival of the Document(s), or (2) with an electronic signature ensured by Citi through the closed system of DocuSign, which is suitable for the identification of the Signatories, by the link sent to the email address-, and a one timer password sent to the telephone number of the signer, also verified by the Bank by identifying the person signing. To verify the signatures, the Bank stipulates that the official e-mail address and mobile phone number of the signatories must be reported to the Bank as a condition for signing the documents electronically, which our customers using the electronic signature acknowledge by signing the documents in this way. (Please find the Bank's Privacy Statement [here](#).)

If a Document is also signed by the Bank upon receipt, the Bank shall return the Document signed by it to the signer's email address, which is identified by the signature as the sender's email address. The Documents returned in this way shall be deemed received by the Customer at the time of dispatch by the Bank, if the Bank does not receive an automatic system message confirming the failure of delivery within 24 hours after dispatch by the Bank.

You can download the user manual of the system from [here](#) and for your convenience the Bank have created the 'Digital Account Guide' internet website, providing in English an easy-to-understand overview of the account opening process, ongoing account maintenance and listing of important documents, which is available [here](#).

For further information please turn to your business or customer relationship manager.

Yours sincerely,

Citibank Europe plc Hungarian Branch Office

Budapest, 18 November, 2021