







CitiService News

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Euromoney Magazine Survey – Only few days left – Vote for Citi!

We invite you to fill out this year's Euromoney questionnaire and vote for Citi.

Thank you for the appreciation you showed us in the last year's survey.

Your vote and support is very important to us, and it only takes **10 minutes to complete the survey**

Thank you for choosing us as your finance management partner.

We would be honored to have your vote in this year's edition of Euromoney survey between 11 May and 3 July 2015.



Vote for Citi Handlowy!

Changes in transfer orders for customs payments

In accordance with the Regulation of the Minister of Finance of 13 May 2015 laying down the specimen cash payment and transfer order forms for customs payments, which will take effect on 1 July, transfers to the accounts of Customs Chambers must, as of that date, comply with the structure and content required by that regulation.

Our clients are assured that CitiDirect facilitates and fully enables compliance with the new requirements. Starting from 1 July, clients are advised to use Tax Office Transfer forms and import maps when making transfers that are subject to the new provisions. Rules applicable to customs transfers are the same as those applicable to tax transfers.

CitiDirect - extension of account balance and transaction history

Please be informed that for your convenience the **balance and transaction history** available on your accounts in CitiDirect and CitiDirect EB electronic banking systems has been extended **from 3 months to 24 months**.

The data is available incrementally, which means that as of today you can already access the balance and transaction history for the period of last 8 months (i.e. starting from November 2014). Going forward, the available balance and transaction history will reach 24 months.

In order to present the search results and information as quickly and clearly as possible - the above-mentioned extended history data will be displayed for any specified 90-days range.

The extended balance and transaction history, depending on the system version used, is available from the following menus:

CitiDirect users:

'Inquiries & Searches' – 'Balance Summary Inquiry', 'Account Statement Inquiry', 'Transaction Summary Inquiry', 'Transaction Detail Advice Inquiry' options

'Reports' – 'Cash Balances Reports' and 'Cash Statements Reports' options

CitiDirect EB users:

'Inquiries & Searches' – 'Balance Summary' and 'Transaction Search' options

'Reports & Analytics' – 'Export cash account data' option



A new Table of Fees and Commissions of Bank Handlowy w Warszawie S.A.

We kindly inform you that a new Table of Fees and Commissions will take effect on 1 July 2015.

The excerpt from the Table of Fees and Commissions is available to clients at www.citihandlowy.pl/strefaklienta.

Main changes:

New positions relating to new products:

- SEPA direct debit for Clients – Debtors
- Cash withdrawals from the network of Bank partners
- MobilePay
- Over-the-counter PLN cash deposits at Polish Post locations

New fees and charges:

- Fee for Account and Deposit account maintenance in case of negative interest rate on deposits on the interbank market applicable to the currency of the Account or Deposit
- Fee for monitoring overdue banking fees
- Fee for monitoring insufficient account balance to execute payment instructions
- Fee for information on account balance

New rates applicable to existing positions:

- Account maintenance
- Written confirmations
- Internal transfers
- Lump-sum third party bank costs (OUR)
- Over-the-counter cash deposits in PLN
- Checks drawn on BHW paid at cash desks
- Checks drawn on other domestic or foreign banks

Removed positions:

- Provision of source documents confirming execution of cash deposit together with the account statement
- Fee for deposit portfolios
- Training in banknote and coin recognition
- Citiconnect

The updates are consistent with changes in the Bank's offer and the addition of new functionalities. Moreover, the level and structure of fees and charges applied by Bank Handlowy w Warszawie S.A. need to be adjusted to reflect current market conditions and the resulting costs of services.

If you have any questions, please contact your Relationship Manager.



Banking documentation – data updates

Dear Clients,

With a view to providing secure access to information about your bank accounts and ensuring your ability to use CitiService in an uninterrupted manner, Bank Handlowy w Warszawie SA kindly reminds you of the requirement to update data on the following documents in the event of any personal changes in your Company.

Specimen Signatures Form

Password setting/change form

Authorization to contact the Bank and use CitiService Cards for Telephone Service to the Account Holder – IVR Cards

Authorization to contact the Bank

Missing or outdated data on those authorizations may obstruct contacts between your Company and the Bank, particularly in the situation when it is necessary to make an inquiry or confirm an order.

We recommend that your passwords and PINs to IVR cards, which are used to provide you with confidential information about your accounts with the Bank, be verified and changed from time to time and at least once every six months.

The forms signed by persons indicated as your Company's representatives in the National Court Register, whose signatures appear on the Specimen Signatures Form, should be returned to:

Citi Handlowy
Bank Handlowy w Warszawie S.A.
Strefa Dokumentacji Klienta
ul. Goleszowska 6
01-260 Warszawa

Should you have any questions, please contact the CitiService Customer Department.



Key principles of foreign transfers – a reminder

How to fill out OTHER INSTRUCTIONS on the FOREIGN TRANSFER form in CitiDirect

The OTHER INSTRUCTIONS field may ONLY contain the following information:

1. VD0 – express transfer order
2. VD1 – urgent transfer order
3. Information on a negotiated individual rate
4. TARGET2 – TARGET2 transfer order
5. Information about the bank correspondent, if any, together with SWIFT/BIC
6. Information on equivalent

The Bank reserves the right to charge an extra fee if it is necessary to correct the content of the order prior to its execution. This is particularly the case when:

- the OTHER INSTRUCTIONS field on the FOREIGN TRANSFER form in CitiDirect is incorrectly filled out,
- the SWIFT Code of the beneficiary's bank is not indicated on the order form,
- the beneficiary's account does not conform to the IBAN format (in the case of countries where this format applies).

Note: The Bank will cancel the order if the beneficiary's account is incorrectly stated. This operation is also subject to a fee as stipulated in the Table of Fees and Provisions.

Current SWIFTs – a list of most common mistakes:

DEUTPLPK – changed to DEUTPLPX
EFGBPLPW – changed to RCBWPLP
NDEAPLP2 – changed to BPKOPLPW
GIBAATWW – changed to GIBAATWG
KRDBPLPW – changed to WBKPPLPP
BCITIT44 – changed to BCITITMM
GECBPLPG – changed to BPHKPLPK
BATAIT2S – changed to BPCVIT2S
BAWACZPP – changed to SOLACZPP
ALLBPLPW – changed to GBGCPLPK
ANTBIT2P – changed to PASCITMM
ARTIITM2 – changed to BPCVIT2S
AEIBDEFX – changed to SCBLDEFX
AEIBUS33 – changed to SCBLUS33
LUBWPLPR – changed to AGRIPLPR
BCYPGAA – changed to PIRBGAA
FTSBNL2R – changed to ABNANL2A
CCBFRPP – changed to NATXFRPP
CVALESVV – changed to CAHMESMM
CRLYPLPW – changed to AGRIPLPR
OPSKATWW – changed to BAWAATWW
ICRAITMM – changed to ICRAITRR
ICRAIT3F – changed to ICRAITRR



City Handlowy ranked third best commercial bank by Gazeta Bankowa

Citi Handlowy ranked third in the Commercial Bank category of the Best Bank 2015 competition organized by Gazeta Bankowa. The award was presented at an official ceremony on 17 June 2015. The 23rd edition of the competition looked to honor banks that excelled in financial performance. The award in the Commercial Bank category was granted on the basis of an analysis of audited data from consolidated or individual financial statements for 2014. Banks were assessed on criteria such as the highest rate of growth, best portfolio structure, best performance, and the opinion of the independent award-giving committee.



Bank holidays in July and August 2015

Due to currency holidays (bank holidays in specific countries), customer instructions placed on the following days in July and August 2015 will be processed on subsequent business days:

July

- 01 - BWP, CAD, CNY, EGP, HKD, PKR, YHB
- 02 - ANG
- 06 - CZK, LTL, MWK, ZMW
- 07 - ZMW
- 09 - ARS
- 16 - CLP, IDR, SAR
- 17 - IDR, KWD, MYR, SAR, SGD, TRY
- 20 - AED, BHD, BWP, COP, IDR, JPY, JOD, QAR
- 21 - BWP, IDR
- 23 - EGP, OMR
- 24 - VEF
- 28 - PEN
- 29 - PEN
- 30 - MAD, THB

August

- 03 - AUD, CAD, ISK, MKD, ZMW
- 05 - HRK
- 06 - JMD
- 07 - COP
- 10 - SGD, ZAR, ZWL
- 11 - ZWL
- 12 - THB
- 13 - TND
- 14 - MAD, PKR
- 17 - ARS, COP, IDR
- 19 - INR
- 20 - HUF, MAD
- 21 - HUF, MAD, PHP
- 28 - MKD
- 31 - GBP, MYR