



CitiService News

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Foreign Exchange Rates



CitiService News



Market Analyses



Contact with CitiService:
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CitiDirect BE - change of the default cost option



Dear Sir/Madam,

please be reminded that as of 10 November 2018, the default cost option for foreign payments is the SHA (Shared) option. After that date, the SHA (Shared) cost option will be displayed as first. You can still select other options: OUR (Our), BEN (Beneficiary).

The foreign payment forms, which exist in the CitiDirect BE system, and any foreign transactions, which are imported into the system, must have the cost option identified. If no selection is made, the default option SHA (Shared) will be applied.

The clearing process and the charges related to the handling of foreign payments remain unchanged. Should you have any additional questions on this topic, please contact your Bank Advisor.

Kind regards,
Citi Handlowy
Bank Handlowy w Warszawie S.A.

Zeroing balances for state-budget units

Please be informed that state-budget units, which need their account balance zeroed at the end of the year, are requested to send a written instruction to the Bank within the non-extendable time limit ending on 12 December 2018.

Please send the instruction to the following address:

Customer Documentation Zone
ul. Senatorska 16
00-923 Warsaw

To ensure efficient service, please have the instructions signed in accordance with the Specimen Signature Card available at the Bank, and the case of multi-page instructions please have the required signatures placed on every page.



eForms – electronic documents exchange platform

We want to become even more available to you and we keep creating solutions which facilitate contact with the Bank, saving your time spent on completing current bank orders. Therefore, we have prepared for you over **50 on-line forms** which can be submitted via our electronic documents exchange platform – eForms.

The eForms platform is a digital channel for documentation exchange between the Customer and the Bank. It allows you to **submit your forms to the Bank in a faster and simpler way**. The built-in tips will help you to fill out the form correctly and minimize the risk of making a mistake. Thus the Bank will be able to verify the correctness of the request you submit more efficiently. You will be able to check the status of your case on the platform; additionally, you will receive a request status notification in the form of an e-mail alert or text message.

Moreover, this solution will make it possible to eliminate almost the entire hardcopy documentation related to the handling of bank products in the nearest future.

[Learn more about the eForms platform >>>](#)

Currently you can file electronic requests for services in the following areas:

- electronic banking,
- bank accounts,
- corporate cards,
- cash products,
- financial markets,
- trade financing and servicing.

[Up-to-date list of forms available on the platform >>>](#)

Furthermore, we will be gradually launching new functionalities and product groups operated through this channel to ultimately opt out of sending orders in the paper form.

Orders can be submitted through the eForms platform free of charge. At the same time, we would like to inform you that in the near future we are planning to introduce charges on orders submitted in the paper form.

[Learn how to gain access to the eForms platform >>>](#)



Financial Markets – eForms

Dear Sir/Madam, as of January 2019, a charge will be imposed on documents submitted in paper, where it is possible to send such documents to the Bank via eForms; this concerns currency transactions and financial instruments. Therefore, we encourage you to use the electronic document exchange platform.

Presently, the following forms are available at the eForms platform:

- Application for products and services
- Account Tab - Application for products and services
- User Tab - Application for products and services
- Customer's statement of expertise and experience, complete with the Supplement - Appendix 1a to the Framework Agreement
- Customer's statement on financial forecasts - Appendix 1b to the Framework Agreement
- Notice about term contracts and derivative contracts - Appendix 2 to the Framework Agreement
- Information letter - Appendix 4 to the Framework Agreement
- Request for electronic valuation

Should you have any questions, please contact your currency dealer.



Changes in regulations and handling processes for card products

Dear Sir/Madam,

in conjunction with the entry into force of the PSD2 (Directive (EU) 2015/2366 of the European Parliament and of the Council on payment services) we are introducing changes to Prepaid Payment Cards, Visa Business Cards and Visa Business Debit Cards rules and regulations and service processes with the aim of improving the safety and security of Holders and Users of such cards.

The key changes are:

1. **Reduction of the complaints consideration process period** Citi Handlowy (hereinafter the „Bank”) undertakes to respond to a submitted complaint within 15 business days of receiving the complaint and in extremely complicated cases, the deadline for considering a complaint and responding to it shall not exceed 35 days of receiving the complaint. Before the change, these deadlines were 30 and 60 days, respectively.
2. **Reduction of the unauthorized payment transactions liability** The User's liability for unauthorized payment transactions made using the Card is reduced to 50 euros. Before the change the User was liable for up to 150 euros in such transactions.
3. **A change to the chargeback process** Chargeback, entailing the Bank acting as an agent for the Customer in communication with card transactions clearing institutions, shall be qualified as a service and not as a complaint, as was the case to date. The Bank shall continue refunding funds to the Customer's accounts following approval of a request by a clearing institution. The service shall remain free of charge.
4. **Reporting fraud and security incidents.** In order to improve security, the Bank shall comply with the regulatory reporting requirements on fraud and security incidents. Therefore the Account Holder is obligated to immediately report all incidents associated with the security of systems used to initiate transactions or view information about their payment account.

New rules and regulations for card products are available on the citidirect.pl website in the „Documents” tab.

Should you have any questions do not hesitate to contact the Card Customer Service by calling on: +48 22 692 25 52 or sending an email to: karty.obsługa.klienta@citi.com.

Kind regards,
Corporate Cards Service Department
Citi Handlowy
Bank Handlowy w Warszawie S.A.



Acceptance hours at KIR on 24 and 31 December 2018

- Two ELIXIR system clearing sessions (I and II) will be held in accordance with the standard working hours of the KIR (National Clearing House).
- Six Euro-Elixir system clearing sessions will be held in accordance with the standard working hours of the KIR (National Clearing House).
- Express Elixir money transfers will be executed by the Bank during standard working hours: 7.00 a.m. to 6.00 p.m.

The acceptance hours for instructions to be executed by Bank Handlowy w Warszawie S.A. will be announced in the special December 2018 issue of the Bulletin.



Bank holidays in December 2018

Please note below the days in December 2018 when orders received on that day will be effected on the following business day due to a currency exchange holiday (i.e. a public holiday in a given country).

DECEMBER	
6	ES, FI
17	ZA
21	JP
24	AT, BG, CZ, DE, DK, EE, FI, HU, IS, JP, LT, NO, PT, SE, SK
25	AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, PT, RO, SE, SG, SI, SK, US, ZA
26	AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, RO, SE, SI, SK, ZA
27	IE
31	CN, DE, DK, HU, JP, RU, SE, UA