



CitiService News

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Pre-paid Payment Cards -- changes in the card issuance and handing process

Due to the amendments to the provisions of the Act on payment services ("Act") and certain other acts implementing PSD2 that become effective as of 14 September 2019, and in particular the regulations regarding the principles of strong customer authentication ("SCA") and with reference to our corporate card offer development strategy, below we remind you about the changes regarding the Pre-paid Payment Card issuance and handing process:

- on 14 June this year we discontinued the issuing of pre-paid payment cards equipped with a magnetic strip, for which the authorisation of transactions consisted in the Card Holder's signature without a PIN; currently all new cards operate on the basis of PIN-based authorisation,
- as of 1 July this year all new pre-paid payment card programs will be launched in cooperation with the Mastercard payment organisation (we no longer launch programs with the VISA payment organisation),
- on 1 August this year we will make chip-equipped pre-paid cards available, which enable contactless payments,
- Customers using pre-paid payment cards will soon receive annexes to the agreements, incorporating amendments resulting from the provisions of the above-named Act.

Further changes will be communicated to you on an ongoing basis.

Card Solutions Department.

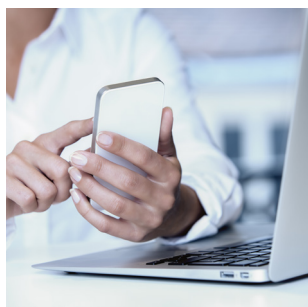


Bank documentation update

We respectfully remind you of the need to update at the Bank all information regarding your company, in particular:

- any change of address (registered office or correspondence);
- to provide copies of all documents that you submit to the registry court in order to enter them in the relevant register or to disclose them in the registry files, and after the entry - to provide a current copy of the relevant register;
- details of persons authorized to dispose of funds in the Account and any other data provided to Bank Handlowy in connection with a bank account agreement or other agreements between the Account Holder and Bank Handlowy w Warszawie S.A.

Having your current details will enable us to correctly and timely carry out instructions and provide services.



Electronization of the process of issuing bank guarantees

We would like to remind that starting from 1 January 2019, Citi Handlowy implemented a full electronization of the process of issuing bank guarantees, i.e. the issuance of any type of guarantees in an electronic form based on an application for guarantee that may also be submitted electronically.

The written form of a guarantee is treated as an additional form to the electronic one, and as of 1 April 2019, it is issued against an additional fee.

We encourage you to use the Citi Trade Portal to submit an application for guarantee.



Bank holidays in July and August 2019

Please note below the days in July and August 2019 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).

JULY	
1	CA, HK
4	US
5	CZ, SK
15	JP, TR

AUGUST	
1	CH
5	AU, HR, IE, IS
9	SG, ZA
12	JP, SG, TR
13	TR
14	TR
15	AT, BE, CY, ES, FR, GR, HR, IT, LT, LU, PL, PT, RO, SL
19	HU
20	EE, HU
26	GB, UA
29	SK
30	TR