







CitiService News

December 1, 2014 Issue No.12

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Zeroing balances of local government entities: deadline for submitting instructions

Dear Sirs or Madams,

Local government entities which need to zero their account balances as at the year's end are kindly requested to submit the relevant instructions **by December 12, 2014**.

To ensure efficient service, please sign the instructions according to the Specimen Signature Card available at the Bank. For multi-page instructions, please put the **signature(s)** on each page.

NBP and KIR operations on December 24 and December 31, 2014

Dear Sirs or Madams,

Please be advised that on **December 24 and December 31, 2014**, the national clearing house Krajowa Izba Rozliczeniowa (KIR) and the National Bank of Poland (NBP) will work shorter hours.

- The **ELIXIR** system will run the 1st and 2nd clearing sessions during KIR's standard clearing hours.
- The **Euro-Elixir** system will run **four clearing sessions** during KIR's standard clearing hours.

We will announce the deadlines for submitting customer instructions to Bank Handlowy w Warszawie S.A. on the aforementioned days in a **special December 2014 edition of CitiService News**.



Citi Trade Portal - reminder

Dear Sirs or Madams,

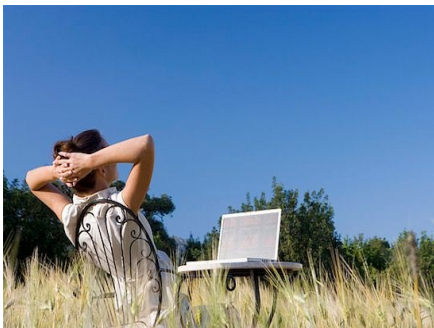
Please be reminded that all trade finance products (guarantees, LCs and collections) have been available on the **Citi Trade Portal** for several months now.

This modern online platform enables our Clients to place and receive various documents related to such products and generate reports. We have a special offer for Clients who submit documentary transactions with the Bank: **50% off the fees charged by the Bank for the first transaction submitted via Citi Trade Portal.**

The fee reduction applies to products such as bank guarantee, import Letter of Credit and documentary collection, and to Clients who sign the Citi Trade Portal documentation between November 4 and December 31, 2014.

Please also note that the fees and charges included in the Tariff of Fees and Commissions will be amended: beginning from January 1, 2015, the Bank will charge a fee for submission of the following written documents: bank guarantee application, documentary LC application, application for amendment of the terms of a guarantee/LC, and import collection payment instructions. Those Clients who have not used the new platform yet are welcome to start any time.

Trade Finance Department



CitiDirect Electronic Banking: maintaining the access

Dear Sirs or Madams,

Please be reminded that to maintain your access to CitiDirect on a token you must log in to the system at least **once every 3 months.**

To ensure security of access to **CitiDirect**, the token will be **locked after 12 months from:**

- The date of the last log in for users who have logged in to the system before
- The date of creating the user in the system for users who have not yet logged in to the system.

The locked token must be replaced if the user intends to use CitiDirect in the future.

We would also like to remind you that CitiDirect access rights linked to a token will be automatically removed after 2 years from the date of the last log in (this applies to users who have logged in to CitiDirect at least once).

Product information: cut off times for foreign transfer instructions



Information on the Bank's current cut off times for foreign transfers:

Export (incoming) transfers are processed on the same business day if the payment instruction is received and the Nostro account credit confirmed:

In USD, EUR, CHF, DKK, GBP, HUF, NOK, RON and CZK	3:30 PM
In HRK	12:20 PM
In RUB	10:20 AM
In LTL and SEK	11:20 AM
In USD and EUR (for STP transfers)	4:30 PM
Other currencies	1:00 PM

Import (outgoing) transfers and internal transfers in foreign currencies are processed on the same business day (D+0) if the Client's instruction is received by:

Paper instructions submitted at the Branch or sent by encoded fax transmission	1:00 PM
Electronic express transfers (D+0) in EUR and USD only. For single transfers in CitiDirect, the Client should contact CitiService.	3:00 PM

Exceptions from import (outgoing) transfers and internal transfers in foreign currencies

Paper instructions submitted at the Branch or sent by encoded fax transmission (D+0)	10:00 AM
Electronic transfers in CZK, TRY and RON (D+0)	10:00 AM
Electronic transfers in SEK (D+0)	10:15 AM
Electronic transfers in RUB (D+0)	10:20 AM
Electronic transfers in HRK (D+0)	11:00 AM
Electronic transfers in CHF and ZAR (D+0)	12:00 PM
Electronic transfers in LTL (D+0)	11:20 AM
Electronic transfers in GBP, DKK, NOK, CAD and HUF (D+0)	12:30 PM
Electronic transfers in PLN (D+0)	1:00 PM
Internal transfers	5:00 PM

Transfers processed on the subsequent day (D+1 or D+2)

Paper instructions or encoded fax transmission	1:00 PM
Electronic transfers in EUR, USD and GBP	5:00 PM
Electronic transfers in JPY, AUD and CNY (D+1)	12:45 PM
Electronic transfers in other currencies	2:30 PM

Bank documents: updating the details

Dear Sirs or Madams,

Please be reminded that if you need to change your address data in the banking systems, you are required to submit a relevant request to the Bank. This will ensure quick and smooth delivery of communications sent to you by the Bank.



Bank holidays in December 2014

Due to currency holidays (bank holidays in specific countries), customer instructions placed on the following days in December 2014 will be processed on subsequent business days:

December

- 01 - RON
- 02 - AED
- 05 - THB
- 08 - ALL, ARS, CLP, COP, MKD, PEN,
SCR, VEF
- 10 - THB
- 12 - KES, MXN
- 16 - BHD, ZAR
- 17 - BHD
- 18 - QAR
- 22 - ZWL
- 23 - JPY
- 24 - BGN, CZK, DKK, HUF, ISK, LTL,
LVL, NOK, PHP, SEK, VEF
- 25 - ALL, ANG, ARS, AUD, BGN, BRL,
BWP, CAD, CDF, CHF, CLP, CNY,
COP, CZK, DKK, EUR, GBP, HKD,
HRK, HUF, IDR, INR, ISK, JMD,
JOD, KES, KRW, LBP, LTL, LVL,
MUR, MXN, MYR, MWK, NOK,
NZD, PEN, PHP, PKR, PLN, RON,
SCR, SEK, SGD, UGX, USD, VEF,
XOF, ZAR, ZMW, ZWL
- 26 - ANG, AUD, BGN, BWP, CAD, CHF,
CNY, CZK, DKK, EUR, GBP, HKD,
HRK, HUF, IDR, ISK, JMD, KES,
LTL, LVL, MWK, NOK, NZD, PHP,
PLN, RON, SEK, UGX, XOF, ZAR,
- 30 - PHP
- 31 - CLP, COP, DKK, JPY, LBP, LVL,
PHP, SEK, THB, VEF