

citi handlowy

read
**CitiService
News**

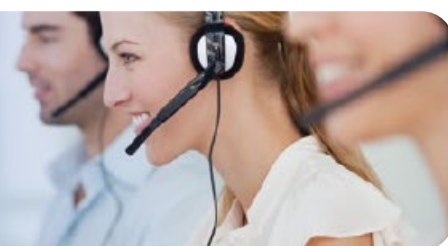
December 2024 | edition No. 13

Wishing you Holidays full of joy.
May the New Year
bring much happiness.


Service Shortcuts

Contact with CitiService:

 tel.: 801 24 84 24; 22 690 19 81



Information on Citi Handlowy's working hours during the Christmas and end-of-year season



Information on Citi Handlowy's working hours during the Christmas and end-of-year season:

On **December 24, 2024**, the Citi Handlowy Branch at Traugutta 7/9, Warsaw, will be open from 8:00 AM to 1:00 PM.

On **December 31, 2024**, the Citi Handlowy Branch at Traugutta 7/9, Warsaw, will be open from 8:00 AM to 2:00 PM.

On both days, the Elixir system will operate two clearing sessions in accordance with the standard hours of the National Clearing House (the 3rd clearing session will not take place).

The hours of accepting and executing orders will be adjusted as per the following schedule:

a) International and domestic external and internal transfers

- Sent via the electronic banking system:

1. Domestic internal transfers – remain unchanged.
2. Domestic external transfers – **until 5:30 PM** (domestic external outgoing transfers sent between 12:30 PM and 5:30 PM will debit the account on December 24, 2024, and December 31, 2024, and will be settled in the 1st Elixir session on December 27, 2024, or January 2, 2025).
3. Sorbnet domestic transfers – **until 12:00 PM (noon)**.
4. International external transfers:
 - a. SWIFT VDO – **until 12:00 PM (noon) (depending on the currency)**,
 - b. SWIFT VD1/VD2 – **until 12:00 PM (noon)**,
 - c. SEPA VDO/VD1 – **until 12:00 PM (noon)**,
 - d. outgoing transfer instructions received via the SWIFT channel – **until 2:30 PM**.
5. International internal transfers – **until 12:00 PM (noon)**.
6. Express Elixir transfers – remain unchanged.

- Domestic internal, external, and international transfers may be submitted in paper only in the event of an electronic banking failure – **until 10:00 AM**.

Orders sent outside the above hours will be executed on **December 27, 2024** or **January 2, 2025**,

b) Deposits

- Executed by phone – **until 12:00 PM (noon) on December 24, 2024, and until 1:00 PM on December 31, 2024**.

c) International cash receipts

- SWIFT payments received **by 2:00 PM** will be executed on the same day.
- SEPA payments received will be credited on the same day.

d) Domestic cash receipts from the National Clearing House will be credited to clients' accounts on the same day.

e) Trade Services Products, (i.e., export and import letter of credits, collections, and guarantees) – **until 11:00 AM**.

f) Trade Finance Orders and factoring – **until 11:00 AM**.

g) Availability of electronic files in the CitiDirect system.

Files related to receivables collection services (i.e., SpeedCollect, Direct Debit, and bank statements in MT940 and PRGSTA formats) will be available **from 8:00 AM on December 25, 2024, and 8:00 AM on January 1, 2025**.

Availability of PDF electronic bank statements in the CitiDirect system: PDF statements will be available **from 7:00 AM on December 27, 2024, and 7:00 AM on January 2, 2025**.

We kindly inform you that **the Annual Confirmations of Balances as of December 31, 2024**, will be sent to your correspondence addresses. The bank has also introduced the option of ordering the electronic version of the Annual Balance Confirmation (eRPS) document. We encourage those of you who have not yet activated this service to submit a request. The electronic version will be sent in PDF format via SecureMail (a secured e-mail). For detailed information about eRPS, please contact the CitiService representative.

Be vigilant and protect your business from fraud during holiday season!

A blue, digital, wireframe hand is shown hovering over a laptop keyboard. The hand is composed of a network of glowing blue lines and dots, giving it a futuristic, cybernetic appearance. The background is dark, and the laptop keyboard is visible in the foreground.

Recently, we have been observing a significant increase in fraud events. Activity of scammers traditionally increases over the holidays. **Therefore, below are some recommended good practices, that will help protect your company from a cyberattack:**

- use dual approval
- make backups
- restrict access, grant it only to those who really need it
- restrict employees access to private email and social media accounts
- create a procedure in case of a cyberattack
- watch out for messages from strangers, always verify the sender
- avoid connecting to open Wi-Fi networks

What to do in the event of fraud?

- act quickly - in situations bearing signs of fraud, every minute counts;
- use the word FRAUD - if you have noticed an event that looks like fraud, do not be afraid to use the word FRAUD. Do not use the phrase “potential fraud”, “possible fraud”. Not all organizations can respond quickly enough;
- notify your bank. Citi Handlowy will respond immediately. We will send communications to recipient banks and correspondent banks to block your funds. Contact us by phone 22 690 19 81 or by e-mail citiservice.polska@citi.com. Advisors are available Monday through Friday from 8:00-17:00. Outside of these hours, reports should be sent to the following e-mail address: alert.fraud@citi.com. It is also worth reporting the matter to the police;
- provide details . The beneficiary’s bank will need clear details and a picture of the situation before it can act. Therefore, you must provide them to us.

If you want to learn more about how to avoid online threats - we invite you to [the cybersecurity training >>](#)

Bank Holiday: January 2025

Please note the following days in **January 2025** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

JANUARY 2025	
1	New Year's Day, PLN, DKK, EUR, CAD, CHF, AUD, CNY, CZK, GBP, HUF, JPY, KZT, NOK, RON, SEK, UAH, USD, ZAR, BGN, TRY
2	CHF, JPY, KZT, RON, UAH
3	JPY, KZT
6	Epiphany, PLN, RON, SEK
7	KZT, RON
13	DKK
20	USD
24	RON
27	AUD
28	CNY
29	CNY
30	CNY
31	CNY