

The English version of the document is for information purposes only. In the event of any discrepancies between the Polish and English language versions, the Polish language version shall prevail.

## Rules of Submission of Payment Instructions

Effective as of 1<sup>st</sup> January 2015

Type of Payment Instruction	Information required to execute the payment instruction
Transfer Order	<p><b>Internal and External Transfer Order in PLN to a bank operating in the territory of the Republic of Poland and Internal Transfer Order in foreign currencies:</b></p> <ul style="list-style-type: none"> <li>- Number of the account from which the instruction is to be executed, in the NRB format or NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type and currency of the account;</li> <li>- Currency and amount of the payment transaction;</li> <li>- Number of the Recipient's account in the NRB format or, in the case of an Internal Transfer Order between the Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type and currency of the account;</li> <li>- The Recipient's name (does not apply to an Internal Transfer Order between the Customer's accounts maintained with the Bank); and</li> <li>- Transfer title (does not apply to an Internal Transfer Order between the Customer's accounts maintained with the Bank, executed via Citibank Online).</li> </ul> <p><b>External Transfer Order in a foreign currency to a bank operating in the territory of the Republic of Poland, and in PLN and in a foreign currency to a bank operating in another country:</b></p> <ul style="list-style-type: none"> <li>- Number of the account from which the instruction is to be executed, in the NRB format or NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type and currency of the account;</li> <li>- Currency and amount of the payment transaction;</li> <li>- The Recipient's account number in the IBAN format in the case of countries where that format is used to denote account number and, in case of the other countries, the Recipient's account number and, with the exception of Citibank Global Transfers (CGT), the Recipient's bank code (SWIFT or BIC or USA BIC, the so-called FW/ABA or Sort Code; if the Customer does not provide the bank code, he should provide full information, including the address of the Recipient's bank);</li> <li>- The Recipient's name;</li> <li>- Transfer title;</li> <li>- The Recipient's address in the case of a bank operating in the territory of Canada; and</li> <li>- Country in which the Recipient's bank operates.</li> </ul>
Cash deposit	<ul style="list-style-type: none"> <li>- Number of the account in the NRB format or in the NRB format abbreviated to the last 10 digits, the account's „internal number” or, in the case of deposits made by the Customer into the Customer's account, indication of the type and currency of the account;</li> <li>- Currency and amount of the payment transaction;</li> <li>- The Recipient's name; and</li> <li>- Title of deposit.</li> </ul>
Cash withdrawal	<ul style="list-style-type: none"> <li>- Number of the account in the NRB format or NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type and currency of the account; and</li> <li>- Currency and amount of the payment transaction.</li> </ul>
Direct debit	<ul style="list-style-type: none"> <li>- Payment identifier (a sequence of up to 20 alphanumeric characters agreed between the Recipient and the Customer);</li> <li>- Details of the Recipient/creditor (name, address, and NIP);</li> <li>- Details of the Customer/payer (first and family name, and address);</li> <li>- Number of the Customer/payer's account maintained in PLN in the NRB format; and</li> <li>- Name of the bank which maintains the Customer/payer's account.</li> </ul>
SEPA direct debit	<ul style="list-style-type: none"> <li>- The Recipient's identifier;</li> <li>- Details of the Recipient/creditor (name, address, and identifier);</li> <li>- Details of the Customer/payer (first and family name, and address); and</li> <li>- Number of the Customer/payer's account in the IBAN format and the SWIFT code of Bank Handlowy w Warszawie - the payer's bank.</li> </ul>

Standing order	<p><b>Internal Standing Order (in PLN or in a foreign currency, but only between the accounts maintained in the same currency) between the accounts of the same Customer or different Customers of the Bank:</b></p> <ul style="list-style-type: none"> <li>- Number of the account from which the instruction is to be executed, in the NRB format or NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type and currency of the account;</li> <li>- The Recipient's name (does not apply to an Internal Transfer Order between the accounts of the same Customer);</li> <li>- Order execution date;</li> <li>- Number of the Recipient's account in the NRB format or, in the case of a standing order between the Customer's accounts maintained with the Bank, in the NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type and currency of the account;</li> <li>- Frequency;</li> <li>- Date of first execution;</li> <li>- Expiry date of the standing order;</li> <li>- Title of standing order; and</li> <li>- Amount and currency of the payment.</li> </ul> <p><b>External standing order in PLN (such standing order may be set up only for an account in PLN and executed in PLN):</b></p> <ul style="list-style-type: none"> <li>- Number of the account from which the Instruction is to be executed, in the NRB format or NRB format abbreviated to the last 10 digits, the account's „internal number” or indication of the type of the account;</li> <li>- The Recipient's name; and</li> <li>- Order execution date;</li> <li>- Number of the Recipient's account in the NRB format;</li> <li>- Frequency;</li> <li>- Date of first execution;</li> <li>- Expiry date of the standing order;</li> <li>- Title of standing order; and</li> <li>- Amount and currency of the payment transaction.</li> </ul>
„Emergency Cash” service	<ul style="list-style-type: none"> <li>- Passport number;</li> <li>- Number of the account from which the instruction is to be executed, in the IBAN format;</li> <li>- Number of the Debit Card; and</li> <li>- Amount of the payment transaction in the currency of the country in which withdrawal is made.</li> </ul>

**BIC or Bank Identifier Code** - identification code of an institution which unambiguously identifies the provider of payment services. The elements of BIC are defined in the relevant ISO standard.

**IBAN or International Bank Account Number** - an unambiguous identifier of the customer's account at a bank used to identify a bank account in transactions with payment services providers in the member states of the European Economic Area and in the countries which have adopted IBAN as the standard for bank account numbers. An account number recorded in that format consists of a two-character country code, followed by two reference digits and up to thirty alphanumeric digits of the account number, known as BBAN, Basic Bank Account Number, whose length differs from one country to another.

IBAN of accounts maintained with the Bank consists of the two-letter PL code and the NRB.

**NRB - bank account number** - an unambiguous identifier of the customer's account with the bank, adopted under the Polish system of numbering bank accounts, used in domestic transactions. Account number in that format consists of twenty six digits, i.e. two control digits followed by eight digits of the bank's sorting code and sixteen digits of the number of the customer's account with the bank.

**USA BIC** - the so-called FW/ABA - a nine-digit bank code, identifying banks in the clearing systems in the USA.