

Aktualności CitiService



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BANK HOLIDAYS IN AUGUST AND SEPTEMBER 2013

Presented below are the dates in August and September 2013 when instructions will be processed on the following business day due to the currency holiday (bank holiday in a specific country).

AUGUST

01 - CDF, CHF, JMD
02 - MKD
05 - HRK, ISK, IDR
06 - IDR, JMD
07 - IDR, SAR
08 - IDR, KWD, MYR, SAR, SGD, TRY
09 - AED, ALL, BHD, EGP, INR, IDR,
JOD, KES, KWD, LBP, MAD, MKD, MYR, MWK,
TWD
MUR, OMR, PKR, PHP, QAR, SAR, SGD, TND
TRY, UGX, ZAR
12 - THB, ZWL
13 - TND, ZWL
14 - MAD, PKR
15 - CLP, HRK, INR, LBP, LTL, PLN, RON, SCR
19 - ARS, HUF, VEF
20 - HUF, MAD
21 - MAD, PHP
26 - GBP, PHP
28 - MKD
30 - PEN, TRY

SEPTEMBER

02 - CAD, USD
05 - ILS
06 - BGN, ILS
10 - MUR
13 - ILS
16 - JPY, MYR, MXN
18 - CLP
19 - CLP, CNY, ILS
20 - CLP, HKD, TWD
23 - JPY, SAR
24 - ZAR
26 - ILS
30 - BWP, INR



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RULES FOR SUBMISSION OF SEPA FORMAT CROSS-BORDER TRANSFER INSTRUCTIONS THROUGH CITIDIRECT

It is worth remembering which fields should be completed in Citidirect so that your transfer is processed in the **SEPA** format. Presented below are the basic rules for submission of instructions in the **SEPA** format:

Citidirect Classic: [User Manual p. 13](#)

http://www.citihandlowy.pl/poland/citidirect/polish/pdf/platnosci_pl.pdf

- Beneficiary Account Number – account number in the IBAN format, without any additional characters or spaces;
- Beneficiary Bank Name/Address – only the SWIFT address of the beneficiary bank, without any spaces;
- Fees – always common;
- Currency – EUR;
- Other Instructions – the field is left empty.

Citidirect EB: [User Manual p. 17](#)

http://www.citibank.pl/poland/citidirecteb/polish/pdf/podrecznik_cdeb.pdf

- Payment Method – NO ROUTING METHOD;
- Beneficiary Bank Name – the SWIFT address of the beneficiary bank, without any spaces;
- Beneficiary Bank Code – this field is left empty;
- Fees – always common;
- Beneficiary Account Number – only account number in the IBAN format, without any additional characters or spaces;
- Currency – EUR;
- Other Instructions – the field is left empty.

Other fields which are not marked by the system as required must not be completed.

CUT-OFF TIME FOR INSTRUCTIONS SUBMITTED IN WRITTEN FORM AT CITI HANDLOWY BRANCHES – REMINDER



Please, be reminded that **10.00 am** is the **cut-off time** for instructions submitted in written form at Citi Handlowy Branches or sent by encrypted facsimile transmission, to be processed at the same day with VD+0.

Any instructions in written form received after the cut-off time will be processed on the following business day.

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THE EUROMONEY SURVEY HAS JUST ENDED

This year's survey carried out by the quality Euromoney magazine to identify the bank providing the best cash management services ended on 5 July. Its results will be announced this fall.

The British Euromoney magazine is the most prestigious European financial magazine next to the Financial Times and the Economist.

We would like to express our thanks for your participation in the survey and your support to our bank. Every vote is extremely important and precious to us.



Euromoney Cash Management

THANK YOU :)

8TH EDITION OF THE GLOBAL COMMUNITY DAY AT CITI



We are pleased to inform you that the 8th edition of the Global Community Day at Citi has just ended. It is an international day during which Citi employees volunteer to make a difference in their communities, along with their family and friends. This year as many as 66,000 volunteers from all over the world participated in the project.

The Kronenberg Foundation at Citi Handlowy coordinates the initiative in Poland, where we have completed the record number of 132 projects, which allowed us to reach more than 18,000 people in need. The local communities have been supported by the total of more than 1600 volunteers, representing both Citi Handlowy, Citi entities in Poland as well as members of their families, friends and our Customers.

The scope of initiatives undertaken by our volunteers included repair and construction work at childcare centers, tidying up animal shelters or leaning forests. We also volunteered our time to organize art classes for children, interesting trips for those in our care or financial education activities. We also dedicated our time to the disabled, who were trained in first aid.



The volunteers' day attracts increased interest year by year. It is Citi employees that look for those who need support and help in their local communities. They prepare their own projects which are implemented on the Global Community Day at Citi. We hope that next year's edition will again let us join our forces to reach even more people in need.

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NEW OFFER OF LEASE SERVICES PREPARED BY CITI HANDLOWY

Effective from June, the Corporate and Commercial Bank customers of Citi Handlowy have been offered lease services provided in cooperation with our two partners: Europejski Fundusz Leasingowy and CorpoFlota Sp z o.o. The scope of the special offer prepared under a cooperation agreement includes comprehensive lease services delivered to the Bank's customers on competitive terms.

Elżbieta Czetwertyńska, Commercial Bank Division Head, comments: - *We continue to sell lease products through cooperation with EFL and CorpoFlota Sp. z o.o. The lease offer prepared with these partners enables business entities to select the most suitable option. I believe that this wide range of possible solutions will be appreciated by our customers.*



The new lease services have been launched with a view to enhancing the broad offering of financial products and services at the Commercial Bank. In May, the Bank began to offer loans with *de minimis* guarantees under the BGK scheme, which are addressed to small and medium-sized enterprises. The "Business without Borders" cross-border banking services have been particularly popular among the customers of the Commercial Bank Division. The abovementioned solution, based on the global experience and international know-how of Citi Handlowy, supports Polish entities in expanding their business in foreign markets.

CITI AND THE ECONOMIST: WARSAW IN THE TOP50 OF THE MOST COMPETITIVE CITIES IN THE WORLD

The latest edition of the "Hot Spots 2025" survey has just been published. The report, prepared by the Economist and Citi, focuses on 120 largest cities and urban areas, which are analyzed in terms of their competitiveness and growth potential. New York, followed by London and Asian cities, have topped the list in the category of competitiveness, which is understood as attractiveness for the capital, business, talents and residents. Out of two Polish cities which were taken into account in the survey, Warsaw was on the highest, 43rd place, while Cracow was ranked 87th.

Marcin Murawski, Public Sector Department Head at Citi Handlowy, notes: - *We are pleased to hear that Warsaw holds such a high position in this prestigious ranking, which is 6 places higher compared to the previous year. It is great news. Particularly, if we compare it to other key cities in Europe – Madrid has fallen by 28, Vienna by 15, while Prague by 7 places year-on-year. As our bank is present in a number of Polish cities, we keep our fingers crossed for further high results of Polish urban areas.*

Additional comments on the report by the Bank's expert can be found in [a movie on Citi Handlowy's youtube channel](#). The report concludes that cities will remain the key driving force for the global economy and it provides a general presentation of the global urban landscape. According to the survey, US and European cities will hold leading positions by 2025, and their competitive advantage over the remaining part of the globe will not change despite uncertainties related to the ageing of the population and urban infrastructure, a high level of debt and slower economic growth. More information about the cities which are considered the most dynamic, the most attractive for investors and attracting young talents is available in the full version of the report at the following link: http://citigroup.com/citi/citiforcities/home_articles/n_eiu_2013.htm

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