



CitiService News

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Contact with CitiService:
tel.: 801 24 84 24; 22 690 19 81

Bank documentation - data update



In the interest of the security and to ensure the continuity of CitiService banking services, Bank Handlowy w Warszawie S.A. reminds you to periodically update the documents listed below in order to maintain current of ongoing changes within your companies:

- Signature Specimen Card
- Authorization to communication with Bank
- Password Specification/Change Form
- Authorisation for Bank contact via CitiService cards used for telephone banking services as provided for the Account Holder - IVR Cards

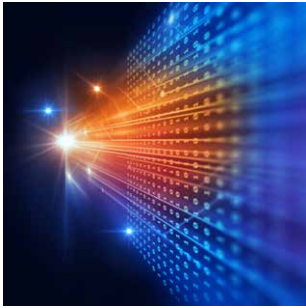
Missing or out of date information may result in difficulties in communication between your company and the Bank, particularly in the cases requiring the filing of inquiries or the confirmation of instructions.

We recommend that you periodically verify and change your passwords and the PINs of your IVR cards, used to receive confidential bank account information, depending on your needs but at least once every 6 months.

The forms must be signed according to the Commercial Register rules of representation of your company by the persons whose signatures are kept in the Signature Specimen Cards Banking files and delivered to:

Bank Handlowy w Warszawie S.A.
Strefa Dokumentacji Klienta / Customer Documentation Zone
ul. Senatorska 16
00-923 Warszawa

Should you have any questions, please contact the CitiService Department.



eGuarantee - new way of delivering bank guarantee to beneficiary

e-Guarantee is an electronic delivery of the bank guarantee document to the beneficiary via Citi Secure Email, which:

- speeds up the delivery of guarantee to the beneficiary (this is vital when the time of delivery of the guarantee to the beneficiary is of essence),
- reduces costs associated with the transaction (the client will not need to pay the costs of Courier/ Polish Post Office service).

A bank guarantee document sent via Citi Secure Email is:

- in form of a PDF file and with qualified electronic signature issued by the National Clearing House (qualified electronic signature has the same legal effect as a hand-written signature);
- available for download by the beneficiary on the Citi Secure Email site (in the first e-mail, the beneficiary will be guided to register his/her password to be used for logging in);
- secure - Citi Secure Email is a system tested by the Bank and used to send information with legally privileged content (after registration, the beneficiary will receive a general e-mail with the text of the original e-mail message and attachments in form of PDF files).

How to start using the new form of delivery?

Find out / confirm with the beneficiary that:

- he has Adobe PDF software, version 7,
- this form of provision and delivery of guarantee is acceptable to him,
- ask for e-mail addresses of relevant persons or the address of the collective e-mail box on which guaranties will be delivered.

and then:

- in your Application for the guarantee, in field "Send the LC/Guarantee as:" you need to put down that you request that the **Guarantee be issued in electronic form and sent to the beneficiary by e-mail**, providing the address(es) of the person(s) or the collective e-mail box address for the beneficiary.

As of 10th April. 2017, when you indicate in your guarantee application that you request the guarantee to be issued in electronic form and delivered to the beneficiary's e-mail address(es), the bank guarantees is being issued in electronic form (with qualified electronic signature) and delivered via Citi Secure Email.



Changes in the processing of incoming payments in foreign currency and PLN through the SWIFT system

In conjunction with the banks' obligation to adapt to the REGULATION (EU) 2015/847 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL as of 20th May 2015 regarding information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006, we would like to inform about changes in the processing of incoming payments in foreign currency and PLN through the SWIFT system.

From 16th June 2017, incoming payments from high-risk countries (as specified by FATF*), not complying with the minimum criteria for posting, will be verified by Bank, so it could make impact for time processing.

Minimum criteria for incoming payments:

Location of the sender's bank	Location of the recipient's bank	Required details of the payment sender	Required details of the payment recipient
EEA**	EEA**	<ul style="list-style-type: none">• sender's account number or unique transaction ID (for a transfer that has not been made from a debited account)	<ul style="list-style-type: none">• recipient's account number or unique transaction ID (for a transfer that has not been made from a debited account)
Non-EEA**	EEA**	<ul style="list-style-type: none">• sender's account number or unique transaction ID (for a transfer that has not been made from a debited account)• sender's name (payer's address, number of official identity document, client ID or date and place of birth)	<ul style="list-style-type: none">• recipient's account number or unique transaction ID (for a transfer that has not been made from a payment account z rachunku płatniczego)• payee's name

FATF - Financial Action Task Force established in 1989; an independent intergovernmental body whose objective is to prepare and support measures for combating money laundering and terrorist financing.

At the same time we would like to ask you to provide as much data as possible concerning the payment in the "Payment details" field, when ordering foreign transfers.

* Countries classified as high-risk in accordance with FATF regulations: Afghanistan, Bosnia and Herzegovina, Democratic People's Republic of Korea, Ethiopia, Iran, Iraq, Lao People's Democratic Republic, Syria, Uganda, Vanuatu, Yemen.
The list has been taken from the official FATF website: <http://www.fatf-gafi.org/countries/#high-risk>

** EEA - European Economic Area



HUB FX - new currency available to Citi Handlowy customers

We are pleased to inform that in order to meet your requirements, we have introduced the possibility of the **incoming payments settlements in exotic currencies - known as FX HUB.**

We have been supporting our Clients for years, providing them one of **the best foreign exchange platforms** on the market - featuring more than 50 currency pairs, immediate settlement and a number of innovative functions which enable to control the market for 24 hours a day.

Additionally we would like to remind that we provide the outgoing transaction processing service, from the multi-currency account, in **more than 130 currencies.**

FX Hub is a solution dedicated particularly to the Clients who develop their activity in emerging markets.

We believe, that the improvement of our offer will strengthen our position as a leader in foreign settlements and FX in Poland.

Now the functionality of the multi-currency account is extended by additional incoming currencies - there are already 40 such currencies!

CURRENCIES AVAILABLE IN THE FX HUB SOLUTION:

AED	UAE Dirham	BHD	Bahrain Dinar
HKD	Hong Kong Dollar	ILS	ILS – Israeli Shekel
JOD	Jordanian Dinar	KES	Kenyan Shilling
KWD	Kuwaiti Dinar	MAD	Moroccan Dirham
MUR	Mauritanian Rupiah	MXN	Mexican Peso
NZD	New Zealand Dollar	OMR	Omani Rial
PEN	Peruvian Sol	QAR	Qatari Riyal
SAR	Saudi Riyal	SGD	Singapore Dollar
THB	Thai Baht	TND	Tunisian Dinar



Bank holidays in June and July 2017

Please note below the days in June and July 2017 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).

JUNE	
5	AT, BE, CH, CY, DE, DK, FR, GR, HU, IE, IS, LU, NL, NO, RO, UA
6	SE
12	AU, RU
13	PT
15	Corpus Christi Day, AT, DE, ES, HR, PL, PT
16	ZA
22	HR
23	EE, FI, LU, SE
26	AE, SG, TR
27	AE, TR
28	UA

JULY	
3	CA
4	US
5	CZ, SK
6	CZ, LT
14	FR
17	JP
21	BE