



CitiService News

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Changes to the Terms & Conditions and the Tariff of Bank Fees and Commissions

This is to inform you that on **14 September 2019 the General Terms and Conditions of Cooperation with Customers ("Terms & Conditions")** adopted by Bank Handlowy w Warszawie S.A. operating under the brand name Citi Handlowy ("Bank"), which lay down the rules for provision of our services and cooperation with you, shall be amended.

The amendments result primarily from the need to adapt the provisions of the Terms & Conditions to changes introduced by the Act of 10 May 2018 amending the act on payment services and some other acts, and the Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council (PSD2) with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication.

The full content of the new Terms & Conditions has been sent to you and is available at www.citihandlowy.pl/strefaklienta.

Additionally, please be informed that **30 September 2019 is the effective date of the new Tariff of Bank Fees and Commissions**. The new extract from the Tariff of Bank Fees and Commissions will be available at www.citihandlowy.pl/strefaklienta.

Changes involving Corporate Cards

As we continue to develop our product offer for Corporate Cards, we would like to inform you of the following changes which involve:

I. Corporate Credit Cards

Please be informed that the **CitiManager Mobile** application, which enables to control expenses paid with cards using a smartphone or a tablet, is already available.

With the new CitiManager Mobile application, the Card Holders have mobile access to information

and the core functions of CitiManager, i.e. they can view the recent transactions, a summary of payments made with the use of a Business Card, activate another card, log in using their finger print. [Click to download the application >>](#)



Putting the **CitiManager Mobile** application to use necessitated an update of the terms and conditions of Corporate Cards. The new version includes, without limitation, introduction of the CitiManager Mobile and authorisation of a transaction based on strong customer authentication. The new Terms & Conditions have been published at the platform [Virtual Client Academy](#) section [Document Repository](#) and on the website <http://www.kartybiznes.pl> section [Program Administrator Zone](#).

This is to remind you that [Virtual Client Academy](#) is an interactive platform dedicated to Corporate Card Holders and Corporate Card Program Administrators, which was created based on the experience and in response to the needs reported to us by Clients. The Users of the [Virtual Client Academy](#) have access to: video tutorials showing how to use the card platforms, accounting cycle schemes, document repository and interactive multimedia presentation of the complete offer of Transactional Banking.

We are also extremely pleased to inform you that starting from **16.09.2019** all Visa Business Pay Cards issued by the Bank shall have the contactless payment option.

We hope that the new card types will be of interest to you, in particular due to:

- faster, simpler and safer way of making payments for business expenses,
- the PIN is required for a contactless payment if:
 - the contactless transaction exceeds the value of PLN 50,
 - the so-called cumulate transaction count equals PLN 600. This means that if the value of successive contactless transactions without the PIN (up to PLN 50) reach the total value of PLN 600 (or its equivalent in a foreign currency), the Card Holder shall be asked to enter the card in the terminal device and authorise the transaction with the PIN. Each authorisation with the PIN (even checking the balance in an ATM) will re-activate the transaction count to the value of PLN 600 without using the PIN.

The use of contactless cards is simple, safe and less time consuming - on average a contactless transaction is seven seconds faster than a CHIP&PIN transaction.

Contactless payment activation in three simple steps

Having received the card, the Clients:

- must activate their cards by logging in to CitiManager. When a duplicate card is issued, the PIN remains unchanged, and it can also be checked online through CitiManager;
- may use the cover letter enclosed with the card to get assistance in the process of card activation;
- to activate the contactless function, the client must make the first transaction by physically entering the card in the terminal device (POS) and authorising it using PIN (Chip&PIN).

Having received and activated the new card, the employee can make contactless transactions using any terminal device accepting Visa cards, marked with the contactless symbol.

Should you have any questions, please contact Corporate Card Services at the dedicated phone number for Business Card Program Administrators: +48 22 692 25 52,
e-mail: karty.obsługa.klienta@citi.com.

II. Corporate Debit Cards

As the next stage of the Payment Services Directive 2 (PSD2) has entered into force, we need to update the terms and conditions of Corporate Cards. The new version includes, without limitation, introduction of the CitiManager Mobile and authorisation of transactions based on strong authentication. The new terms & conditions have been published at the platform [Virtual Client Academy](#) section [Document Repository](#) and on the website <http://www.kartybiznes.pl> section [Program Administrator Zone](#).

Additionally, please be informed that starting from **16.09.2019** we will issue all Visa Business Debit Cards adapted to contactless payments.

Introducing contactless cards is caused by their increasing popularity on the consumer market. We hope that the new card types will be of interest to you, in particular due to:

- faster, simpler and safer way of paying for your purchases,
- the PIN is required for a contactless payment if:
 - the contactless transaction exceeds the value of PLN 50,
 - the so-called cumulate transaction count equals PLN 600. This means that if the value of successive contactless transactions without the PIN (up to PLN 50) reach the total value of PLN 600 (or its equivalent in a foreign currency), the Card Holder shall be asked to enter the card in the terminal device and authorise the transaction with the PIN. Each authorisation with the PIN (even checking the balance in an ATM) will re-activate the transaction count to the value of PLN 600 without using the PIN.

Additionally, offering contactless cards by the Bank means that our Visa partner requires that all cards issued to our clients can be used for contactless payments.

Contactless cards use the latest technology of radio-frequency identification (RFID) technology to enable card holders to make contactless payments for their daily purchases at any terminal device accepting Visa cards which is marked with the contactless symbol.

The use of contactless cards is simple, safe and less time consuming - on average a contactless transaction is seven seconds faster than a Chip&PIN transaction.

Apart from having raised print, contactless cards feature new patterns different for PLN, EUR and USD. They also enable payments through the Internet with no costs of conversion for payments made directly from special accounts in the transaction currency, which we encourage you to do.



Contactless payment activation in three simple steps

Having received the card, the Clients:

- must activate their cards by making a phone call at the phone number indicated in the cover letter;
- may use the cover letter enclosed with the card to get assistance in the process of card activation;
- to activate the contactless function, the client must make the first transaction by physically entering the card in the terminal device (POS) and authorising it using PIN (Chip&PIN).

Having received and activated the new card, the employee can make contactless transactions using any terminal device accepting Visa cards, marked with the contactless symbol.

For better safety, contactless transactions will require an additional authorisation with the PIN after the sum total of PLN 600 for contactless transactions not authorised with the PIN has been exceeded.

Should you have any questions, please contact the Corporate Card Services at the dedicated phone number for Business Card Program Administrators: +48 22 692 25 52, e-mail: karty.obsługa.klienta@citi.com.

III. Prepaid Pay Cards

This is to remind of the changes which have been made or are going to be made in the process of issuance and processing of Prepaid Pay Cards:

- On 14 June this year we discontinued issuing of Prepaid Payment Cards provided with a magnetic strip, for which the authorisation of transactions consisted of the Card Holder's signature without the PIN. Currently all new cards operate on the basis of PIN-based authorisation.
- As of 1 July this year all new pre-paid payment card programs will be launched in cooperation with the Mastercard payment organisation (we no longer launch programs with the VISA payment organisation).
- Soon we will make chip-equipped pre-paid cards available, which enable contactless payments. The exact date of making the cards available will be communicated to you soon.
- In recent time, Customers using prepaid payment cards have received Addenda to their agreements, which incorporate the amendments resulting from provisions of the Act on payment services and some other acts, which implements the Payment Services Directive 2 (PSD2) concerning the strong customer authentication rules ("SCA"). Those of you who have received the above documents are kindly requested to have two copies of the Addendum signed by duly authorised persons in your company and to send one of them together with the relevant documents confirming the authorisation of the signatories to: Bank Handlowy w Warszawie S.A., Strefa Dokumentacji Klienta, ul. Senatorska 16, 00-923 Warszawa. If the Addendum signed by you is not sent by 30 August 2019, the Bank reserves the right to terminate the Agreement, and thus to discontinue provision of the services specified in the Agreement.
- From 14 September 2019, no payments can be made using prepaid cards with magnetic strips, authorised with the Holder's signature.

Given the entry into force of the Commission Delegated Regulation (EU) 2018/389 on 14 September 2019, we are updating the Terms & Conditions of use of the Prepaid Payment Cards. The new version includes, without limitation, introduction of a payment limit for transactions without physical use of the card at the level of PLN 2,000, cards using the contactless technology of which you will be informed soon. The new Terms & Conditions have been published at the platform under the section [Document Repository](#) and on the website <http://www.kartybiznes.pl> section [Program Administrator Zone](#).

Should you have any questions, please contact Prepaid Card Services at the dedicated phone number: +48 22 692 24 39.



Planned changes in the connection with the CitiService Representative

Dear Sir or Madam,

please be informed that in the near future the waiting time for connection with the CitiService Representative will be slightly extended.

While waiting for your connection, you will be informed that the call is recorded and you will also have the opportunity to listen to the full communication concerning the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (referred to as the GDPR).



Modification of the charging process in the absence of funds

Dear Sir/Madam,

In order to ensure the quality of our services and the continuous improvement of our processes, we hereby inform you that in the case of incoming foreign payments for which there are no funds to pay for the transfer, the Bank shall charge the fee from the account to which the transfer was made, or it shall charge such fee from another account of the Customer - in accordance with the Citi Handlowy fee schedule.

In the case of outbound foreign transfers, where the payment account indicated differs from the one the transaction originated from, but there are no funds to charge the fee, the Bank shall collect the funds from that account anyway in order to make it possible to transfer the funds immediately, without having to suspend the transaction until it is cleared up. Such an operation will result in a negative balance in the account, which may result in interest imposed on the negative balance.

In the case of outbound foreign transfers, where the payment account indicated is the same as the transaction account, and there are no funds to pay the fees, the Bank shall offer a change in the fee collection process into a monthly cycle. Should you have any additional questions, please contact your banking advisor.

The Bank intends to retract from the process of topping up the payment account if there are no funds in such account for settlements resulting from clearing the OUR, NON-STP, and abbreviated currency date costs.

Should you have any questions, please contact your banking advisor or a CitiService advisor.



Bank holidays in September and October 2019

Please note below the days in September and October 2019 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).

SEPTEMBER	
1	CA, US
6	BG
13	CN
16	JP
23	BG, JP
24	ZA

OCTOBER	
1	CN, CY, HK
2	CN
3	CN, DE
4	CN
7	AU, CN, HK
8	HR
14	CA, JP, UA, US
23	HU
28	CY, CZ, GR, IE, SG
29	TR
31	SL