

citi handlowy

1st July 2011

No. 8

The News

CUSTOMER SERVICE DEPARTMENT

Czytaj
Aktualności
Read the News

Badź
na bieżąco
Stay updated

You are welcome to participate in the
"Read the News – Win Awards" competition

Every day the first two correctly submitted entries win attractive prizes. You only need to read the current issue of "The News" and answer questions concerning the information contained therein. Please visit the website of Customer Service Department:

<http://www.citibank.pl/poland/corporate/polish/DOK.htm>



The News may be downloaded:

- in CitiDirect
- from File Download menu
- at www.citihandlowy.pl, from the Corporate Banking section
- in electronic format, together with your bank statement as of 1st July 2011

Exchange rate tables are available at www.citihandlowy.pl or in CitiDirect in File Download menu

Extract from the Fees and Commissions Table is available at www.citihandlowy.pl in the Corporate Banking section

CitiDirect Manuals are available at the information page of the program, seen after logging into the system

CitiDaily – current analysis of the financial markets situation available at www.citihandlowy.pl, under the tab: *In the Analyst's Eye*

CitiDirect Customer Academy – a remote training session module: www.citihandlowy.pl/akademiaklienta

VOTE FOR CITI - SURVEY BY "EUROMONEY" MAGAZINE

We kindly invite you to fill in this year's **Euromoney magazine survey** and to cast your vote to Citi.
Your vote is very important to us!

Bank Handlowy w Warszawie S.A., operating under the brand name Citi Handlowy, is a part of Citi, one of leading global financial institutions. At Citi we highly appreciate relationships with Customers, whom we provide with innovative solutions for management of financial resources. We also make every effort to customize the solutions to the individual needs of companies.

It is a real pleasure to be your partner in the management of financial resources. The real measure of our success is the success of your company. The survey is available at: <http://www.euromoney.com/stub/462/stub.html>

Thank you for your support!

FUNCTIONALITY OF THE MICRO-PAYMENTS PRODUCT

Micro-payments is an innovative product for entities which accept deposits, security deposits, bid bonds and other mass payments, and are obliged to return them together with the accrued interest.

Our past experience has allowed us to create a product which fully meets the needs of our Customers. Wide range of functionalities allows free parameterization of Micro-payment schemes.

The Micro-payment product has the following features:

1. Availability of various kinds of interest capitalization: daily, weekly, monthly, quarterly, half-yearly, yearly.
2. Possibility to send files at any time of day – the files received from the Customer are automatically uploaded to the application.
3. Accrual of interest from the day of payment into the micro-account, regardless of the time of sending the file – certainty of interest accrual from the day of payment into the micro-account.
4. Possibility to select the kind and frequency of report – daily, weekly or monthly.
5. Possibility to select the generated report format (txt, xls).
6. Crediting the amounts from the closed micro-account to the Customer's account on the same day – return of funds to the Customer's account on the same day (real time debit account).
7. Currency micro-accounts – possibility of payment into micro-accounts in foreign currencies – the same functionality of micro-accounts as those maintained in PLN, that is the possibility to accrue interest on a micro-account in the currency of the deposit.
8. Possibility to select various ways of payment into micro-accounts:
 - a) File with an instruction to make payment into micro-accounts, transfer to the technical account – the Customer performs two activities: sends a file generated by his/her system and transfers the funds from the Current Account to the Technical Account in order to process the payment file.
 - b) File with an instruction to make payment into micro-accounts – the Customer only sends the file and the Bank processes the file and appropriately credits or debits the Customer's accounts on the basis of the file data, according to the instruction.
 - c) Automatic crediting of payments into the current account to the first free micro-account – each payment into the Customer's account is automatically credited to the first free micro-account – automated creation of micro-deposits after payment of funds by the Payer (use of the scheme of payment directly into a micro-account) – i.e. a payment is allocated to the first free micro-account; this way of payment eliminates the necessity for the Customer to prepare a payment file.

d) Direct payments into micro-accounts made by Payers – possibility for Payers to make direct payments into a 26-digit micro-account given in the IBAN format.

9. Possibility to check the interest amount on a future date, assuming that the parameters in a given micro-account scheme for a single micro-account do not change – possibility to make a simulation of interest calculation for a future date (after entering the amount, interest rate, capitalization manner, start date and end date – the value of the calculated interest will be displayed).

10. Possibility to set the ftp connection – sending files basing on the connection with the Customer's server, with no need to log into CitiDirect system.

ACCOUNT TRANSFER - CUSTOMER SUPPORT

Citi Handlowy offers **support in the process of bank account transfer**, redirection of the stream of payments to Citi Handlowy and completion of banking documents. The support includes:

- reconstruction of the existing structure of accounts with balances and the related products (e.g. identification of inflow, standing orders)
- notification to contractors, ZUS (Social Insurance Institution) and US (Tax Office) of the new bank account number
- transfer of contractors' data to the e-banking system of Citi Handlowy
- consulting as regards your agreements with the present Bank – especially provisions related to their termination
- telephone assistance in completing and preparing the package of documents for opening an account for new Customers