

Rules of processing **Express Elixir** real-time payments

Expressions written with a capital letter and undefined in rules stated below hereinafter referred to as the "Rules", have meaning given in "General Terms and Conditions of co-operation with Corporate Client".

Terms used in these Rules have the following meanings:

- 1) **Bank** - Bank Handlowy w Warszawie S.A., operating under the brand Citi Handlowy,
 - 2) **KIR S.A.** - Krajowa Izba Rozliczeniowa S.A. (Polish National Clearing Chamber)
 - 3) **Express Elixir Payment** - payment service of real-time transfer of funds from payment account maintained at Bank to beneficiary's account maintained at another institution participating in Express Elixir clearing system, settled through the system offered by KIR S.A., based on payment order of the Instructing party,
 - 4) **Instructing party** - owner of the bank account maintained at Bank
 - 5) **Beneficiary** - owner of the payment account in another institution, to which Express Elixir Payment is being sent
 - 6) **System** - Express Elixir system
1. Express Elixir Payments are processed in Polish zloty only. Currency conversions are carried out based on currency exchange rates table at the moment of transaction booking.
 2. Instruction of Express Elixir Payment can be sent only with current date.
 3. Sending instruction of Express Elixir Payment results in transfer of the order to KIR S.A. or rejection of processing within maximum 2 minutes.
 4. From the moment of transferring Express Elixir Payment until charging Instruction Party's account, Bank blocks funds on Instruction Party's account in amount of ordered Express Elixir Payment. Instruction Party shall provide funds for Express Elixir Payment before sending instruction.
 5. The maximum amount of the Express Elixir Payment cannot exceed 100 000 PLN.
 6. Current list of institutions participating in Express Elixir clearing system is available on the website of KIR S.A.
 7. Express Elixir Payment can be sent during relevant Bank's availability hours for transferring within Express Elixir system. The table of Bank's availability is given to Client on the Bank's website and on the website of KIR S.A. dedicated to Express Elixir service.
 8. In case of
 - 1) beneficiary's institution will be unavailable in System,
 - 2) a proper servicing of Express Elixir Payment in System will be unachievable due to technical reasons, Bank will notify Instructing party about Express Elixir Payment not being realized.
 9. Bank reserves the right to temporarily turn off the accessibility of System due to technical reasons.
 10. Service of Express Elixir Payment is chargeable and amount of fees and commissions is specified in the Table of Fees and Commissions.
 11. In case of divergence between the language versions of the Rules, the Polish version shall prevail.

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Bank Handlowy w Warszawie S.A.

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