

Wishing you a happy
and joyful Christmas Holiday
and a prosperous and successful
New Year 2020!



CitiService News

December 20, 2019 | Special Edition

In this edition

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- Bank holidays in December 2019

Cut of time for receiving payments in Citi Handlowy on 24 and 31 December 2019

1. We kindly inform you that on **24 December 2019** the Citi Handlowy opening hours will be reduced. Our branches will close at 2:00 pm and the order submission (cut-off times) will be as follows:

- a) International and domestic external and internal transfers:

- sent via electronic banking system:
 - 1) Domestic internal transfers - **until 5:30 pm**
 - 2) Domestic external transfers - **until 5:30 pm** (Domestic external outgoing transfers sent between 12:30 pm and 5:30 pm will debit the account on 24.12.2019 and will be settled in the 1st Elixir session on 27.12.2019)
 - 3) **Sorbnet** domestic transfers - **until 12:00 pm (noon)**
 - 4) International external transfers - **PLN until 12:00 pm (noon), other currency as usual**
 - 5) International internal transfers - **until 5:00 pm**
- Express Elixir transfers remain unchanged
- domestic internal transfers submitted in a paper form - **until 2:00 pm**
- domestic external transfers and international transfers submitted in paper form - **until 12:00 pm (noon) (international with VDO - until 10:00 am)**
- sent via keyed fax - **until 12:00 pm (noon)**

Orders sent outside the above hours will be executed on **27 December 2019**.

- b) Deposits

- executed by phone - **until 12:00 pm (noon)**
- sent electronically or submitted in a paper form - **until 12:00 pm (noon)**

- c) International cash receipts

- received by our **Bank before 5:00 pm** will be executed on the same day
- received through the EuroElixir system will be recorded on the same day

- d) Domestic cash receipts from the National Clearing House to Customers' accounts will be recorded on the same day

- e) Trade Services Products, i.e. Export and Import Letter of Credits, Collections and Guarantees - **until 11:00 am**

- f) Trade Finance Orders - Factoring - **until 11:00 am**

Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



Market Analyses



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



- g) Availability of electronic files in the CitiDirect system:
- The anticipated availability of files concerning receivables collection (i.e. SpeedCollect, Direct Debit and bank statements in the form of MT940 and PRGSTA files) - from 8:00 am on **25 December 2019**.
- h) Availability of PDF electronic bank statements in the CitiDirect system: from 7:00 am on **27 December 2019**.
2. We kindly inform you that on **31 December 2019** the Citi Handlowy opening hours will be reduced. Our branches will close at 2:00 pm and the order submission (cut-off times) will be as follows:
- a) International and domestic external and internal transfers:
- sent via electronic banking system:
 - 1) Domestic internal transfers - **until 5:30 pm**
 - 2) Domestic external transfers - **until 5:30 pm** (Domestic external outgoing transfers sent between 12:30 pm and 5:30 pm will debit the account on 31.12.2019 and will be settled in the 1st Elixir session on 2.01.2020)
 - 3) **Sorbnnet** domestic transfers - **until 12:00 pm (noon)**
 - 4) International external SWIFT transfers - **until 12:00 pm (noon)**
 - 5) International external SEPA transfers - **until 15:00 pm (SEPA VD1 until 17:00 pm)**
 - 6) International internal transfers - **until 5:00 pm**
 - Express Elixir transfers remain unchanged
 - domestic internal transfers submitted in a paper form - **until 2:00 pm**
 - domestic external transfers and international transfers submitted in paper form - **until 10:00 pm (noon) (international with VDO - until 10:00 am)**
 - sent via keyed fax - **until 12:00 pm (noon)**

Orders sent outside the above hours will be executed on **2 January 2020**.

- b) Deposits
- executed by phone - **until 12:00 pm (noon)**
 - sent electronically or submitted in a paper form - **until 12:00 pm (noon)**
- c) International cash receipts
- received by our Bank **before 2:00 pm** will be executed on the same day
 - received through the EuroElixir system will be recorded on the same day
 - received SEPA payments be recorded on the same day
- d) Domestic cash receipts from the National Clearing House to Customers' accounts will be recorded on the same day
- e) Trade Services Products, i.e. Export and Import Letter of Credits, Collections and Guarantees - **until 11:00 am**
- f) Trade Finance Orders - Factoring - **until 11:00 am**
- g) Availability of electronic files in the CitiDirect system:
- The anticipated availability of files concerning receivables collection (i.e. SpeedCollect, Direct Debit and bank statements in the form of MT940 and PRGSTA files) - from 8:00 am on **1 January 2020**.
- h) Availability of PDF electronic bank statements in the CitiDirect system:
- from 7:00 am on **2 January 2020**.

Please be reminded that **confirmations of balances as at 31.12.2019** will be sent by the Bank to your correspondence addresses. Please verify and **update the correspondence addresses** if necessary.



Bank holidays in December 2019

Please note below the days in December 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).

DECEMBER	
2	AE
6	ES, FI
16	ZA
24	AT, BG, CZ, DE, DK, EE, FI, HU, IS, LT, NO, PT, SE, SK
25	AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, ES, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, NL, NO, PL, PT, RO, SE, SG, SK, SL, UA, US, ZA
26	AT, AU, BE, BG, CA, CH, CY, CZ, DE, DK, EE, EU, FI, FR, GB, GR, HK, HR, HU, IE, IS, IT, LT, LU, LV, NL, NO, PL, RO, SE, SK, SL, ZA
27	HU, IE
31	DE, DK, JP, SE, SL, UA