Bank Handlowy w Warszawie S.A. ul. Senatorska 16, 00-923 Warszawa, www.citihandlowy.pl, phone: 22 657 7200, fax 22 692 5023 SWIFT: CITI-

Aktualności CitiService



October 1, 2013

Service shortcuts:

Commissions

Excerpt from the Table of Fees and

Foreign Exchange Rates



CitiDaily Market Analyses

CitiService

News

In this issue :

Bank Holidays in October and November 2013 Citi Trade Portal – New Functionality **ISO Certification for Bank Handlowy** Amendments to the Table of Fees and Commissions **General Terms and Conditions of Customer** Service

BANK HOLIDAYS IN OCTOBER AND NOVEMBER 2013

Presented below are the dates in October and November 2013 when instructions will be processed on the following business day due to the currency holiday (bank holiday in a specific country):

OCTOBER

01 - BWP, CNY, HKD 02 - CNY, INR 03 - CNY 04 - CNY 08 - HRK, PEN 09 - UGX 10 - ANG, TWD 11 - MKD 14 - ARS, CAD, HKD, IDR, INR, JPY, KWD, PHP, SAR, USD 15 - AED, EGP, IDR, INR, KWD, MAD, MWK MYR, SAR, SGD, TND, TRY 16 - AED, ALL, BHD, EGP, JOD, KWD, LBP MAD, OMR, PKR, QAR, SAR, TND, TRY, UGX 17 - AED, BHD, EGP, JOD, KWD, LBP, OMR, PKR, QAR, SAR, TND, TRY 18 - AED, BHD, JOD, KWD, OMR, QAR, TRY 21 - JMD, KES 23 - HUF, MKD, THB

- 28 CZK, NZD
- 29 TRY
- 31 CLP

NOBVEMBER

01 - CLP, HRK, HUF, LTL, MUR, PEN, PHP, PLN, SCR 04 - INR, JPY, RUB, SGD, VEF 05 - AED, BHD, EGP, IDR, JOD, KWD, LBP, MAD, MYR, OMR, TND 06 - ARS, MAD 11 - CAD, PLN, USD 14 - BHD, INR, LBP, PKR 15 - BHD, BRL, PKR 18 - LVL, MAD, MXN, OMR 19 - OMR 22 - LBP 25 - ARS 28 - ALL, USD 29 - ALL



Issue No. 10

citi handlowy

Bank Handlowy w Warszawie S.A. with its registered office in Warsaw at ul. Senatorska 16, 00-923 Warszawa, entered under in the Register of Entrepreneurs of the National Court Register by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS No. 000 000 1538, NIP 526-030-02-91; the share capital is PLN 522,638,400, fully paid-up.

CITI TRADE PORTAL - NEW FUNCTIONALITY

We are pleased to announce that the Citi Trade Portal electronic platform for handling trade services and finance transactions has been extended to include **bank guarantees**.

Using the Citi Trade Portal, you can send requests concerning such guarantees to the Bank and receive information on these transactions from the Bank.

The Citi Trade Portal platform also provides reports containing details of the transactions executed and applications submitted.

We would also like to remind you that the Citi Trade Portal platform supports transactions involving such products as import letters of credit and recourse factoring as well. We invite you to use the Citi Trade Portal and to contact your Relationship Manager for further information.

ISO CERTIFICATION FOR BANK HANDLOWY

Dear Sir/Madam,

Bank Handlowy is pleased to announce that it has received an international certificate of quality under the ISO PN-EN 9001:2008 quality standard, which has been awarded by Bureau Veritas, one of the leading independent certification bodies in the world.

The scope of the recertification audit included financial operations. The areas audited were examined and evaluated by an independent body, which confidently stated that the quality of the services certified is in line with European standards. Our quality management system has been built with the employees' involvement in order to ensure customer satisfaction. The recertification demonstrates our unyielding commitment to maintain the highest quality of the services provided by the Bank. The certificate obtained will be valid until August 2016. It is one of the features that make our offerings stand out. The implementation of ISO standard requirements significantly improves the Bank's efficiency through the continuous improvement of its processes and better identification of its Customers' needs.

Bank Handlowy leverages the best international management standards.

Customer satisfaction and the security of information and of our business environment are the main criteria we apply with respect to our procedures, documents, policies and service standards. These efforts put us among the leading financial institutions in Poland.





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A new Table of Fees and Commissions has been in force at the Bank since 6 September 2013.

An excerpt from the Table is available on the Bank's website (www.citihandlowy.pl).

The most important amendments concern, *inter alia*, the pricing of new products offered by the Bank:

- "Express Elixir" domestic transfers
- "TARGET2" cross-border transfers

The Bank has also introduced fees for obtaining additional information from the Payer's bank on inbound transactions for the Speedcollect and Direct Debit services.

Individual rates negotiated by Customers are not affected by these amendments.

GENERAL TERMS AND CONDITIONS OF CUSTOMER SERVICE

With effect from 1 October 2013, new General Terms and Conditions of Customer Service will come into force.

The Bank has included new provisions in its GTCCS that prohibit the use of bank accounts maintained with Citi Handlowy to execute transactions that are subject to international sanctions, including without limitation sanctions imposed by the European Union, the United Nations and the United States.

Detailed information on sanctions will be available on the Bank's website (www.citihandlowy.pl) from 1 October 2013. .





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