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





June 2, 2014 Issue No. 6

#### **Service Shortcuts**



Excerpt from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



CitiDaily Market Analyses

### In this issue:

- Euromoney Magazine survey
- Product information reminder
- Bank holidays in June and July 2014

### **Annual Euromoney Magazine survey: vote now!**

#### Dear Sirs or Madams,

We are pleased to inform you that the annual Euromoney Magazine survey to select a bank that provides the best transaction services has already been launched.

The prestigious international Euromoney Magazine has launched its annual survey for clients to evaluate the financial service level offered by banks.

# The survey will be active until July 4, 2014 Vote for Citi (click here)



We appreciate the recognition that you showed us in the last year's survey and hope that this year you will also participate in it. Your vote is very important to us, and it only takes **10 minutes** to complete the survey.

It is our pleasure to be your partner. That is why we greatly appreciate your opinions on our products and services. The results of the survey will be published in the October issue of Euromoney Magazine.

## citi handlowy

## **Product information - reminder**

### Information on the Bank's current cut off times for foreign transfers

| Other currencies  1:00 PM  Outgoing transfers and internal transfers in foreign currencies are processed on the same business day (D+0) if the STP instruction is received until:  Electronic express transfers (D+0) in EUR and USD only. For single transfers in CitiDirect, enter VD0 in the OTHER INSTRUCTIONS (INNE INSTRUKCJE) field.  Paper instructions submitted at the Branch or sent by encoded fax transmission (D+0) 10:00 AM  Electronic transfers in CZK, TRY and RON (D+0) 10:05 AM  Electronic transfers in SEK (D+0) 10:15 AM  Electronic transfers in HRK and RUB (D+0) 11:00 AM  Electronic transfers in CHF and ZAR (D+0) 12:00 PM  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0) 12:00 PM  Electronic transfers in PLN (D+0) 1:00 PM  Internal transfers 5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  | In a miner transferre are necessarily as the same business day if the necessarily transferred | in vensional and the |
|---|---|----------------------|
| In USD, EUR, CHF, DKK, GBP, HUF, LTL, NOK, RON, SEK and CZK  In USD and EUR (for STP transfers)  Other currencies  1:00 PM  Outgoing transfers and internal transfers in foreign currencies are processed on the same business day (D+0) if the STP instruction is received until:  Electronic express transfers (D+0) in EUR and USD only. For single transfers in CitiDirect, enter VD0 in the OTHER INSTRUCTIONS (INNE INSTRUKCJE) field.  Paper instructions submitted at the Branch or sent by encoded fax transmission (D+0)  10:00 AM  Electronic transfers in CZK, TRY and RON (D+0)  Electronic transfers in SEK (D+0)  Electronic transfers in HRK and RUB (D+0)  Electronic transfers in CHF and ZAR (D+0)  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM |   | is received and the  |
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| Other currencies  1:00 PM  Outgoing transfers and internal transfers in foreign currencies are processed on the same business day (D+0) if the STP instruction is received until:  Electronic express transfers (D+0) in EUR and USD only. For single transfers in CitiDirect, enter VD0 in the OTHER INSTRUCTIONS (INNE INSTRUKCJE) field.  Paper instructions submitted at the Branch or sent by encoded fax transmission (D+0) 10:00 AM  Electronic transfers in CZK, TRY and RON (D+0) 10:05 AM  Electronic transfers in SEK (D+0) 10:15 AM  Electronic transfers in HRK and RUB (D+0) 11:00 AM  Electronic transfers in CHF and ZAR (D+0) 12:00 PM  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0) 12:00 PM  Electronic transfers in PLN (D+0) 1:00 PM  Internal transfers 5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  | ,,,,,,,,  | 0.50 1               |
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| Electronic transfers in CZK, TRY and RON (D+0)  Electronic transfers in SEK (D+0)  Electronic transfers in HRK and RUB (D+0)  Electronic transfers in CHF and ZAR (D+0)  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM   | in CitiDirect, enter VD0 in the OTHER INSTRUCTIONS (INNE INSTRUKCJE) field.                   | 0.001 1              |
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| Electronic transfers in SEK (D+0)  Electronic transfers in HRK and RUB (D+0)  Electronic transfers in CHF and ZAR (D+0)  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM   | Paper instructions submitted at the Branch of Sent by encoded lax transmission (D+0)          | TU.UU AIVI           |
| Electronic transfers in HRK and RUB (D+0)  Electronic transfers in CHF and ZAR (D+0)  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM  | Electronic transfers in CZK, TRY and RON (D+0)  | 10:00 AM             |
| Electronic transfers in CHF and ZAR (D+0)  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM  | Electronic transfers in SEK (D+0)   | 10:15 AM             |
| Electronic transfers in CHF and ZAR (D+0)  Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM  | Flectronic transfers in HRK and RUB (D+0)   | 11:00 AM             |
| Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)  Electronic transfers in PLN (D+0)  Internal transfers  5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM  | ·   |                      |
| Electronic transfers in PLN (D+0)  Internal transfers  5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM   | Electronic transfers in CHF and ZAR (D+0)   | 12:00 PM             |
| Internal transfers 5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission 1:00 PM  | Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)                                 | 12:30 PM             |
| Internal transfers 5:00 PM  Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission 1:00 PM  | Electronic transfers in PLN (D+0)   | 1:00 PM              |
| Transfers processed on the subsequent day (D+1 or D+2)  Paper instructions submitted at the Branch or sent by encoded fax transmission  1:00 PM   | · · ·   | 5,00 DM              |
| Paper instructions submitted at the Branch or sent by encoded fax transmission 1:00 PM  | internal transfers  | 5.00 PW              |
| · ·   | Transfers processed on the subsequent day (D+1 or D+2)  |                      |
| · ·   | Denote instructions submitted at the Duench or cent by anough of the first transmission       | 4.00 DM              |
| EL A LA A LEUR HAR LARR   | · · · · · · · · · · · · · · · · · · ·   |                      |
| Electronic transfers in EUR, USD and GBP 5:00 PM  | Electronic transfers in EUR, USD and GBP  | 5:00 PM              |
| Electronic transfers in other currencies 2:30 PM  | Electronic transfers in other currencies  | 2:30 PM              |

The above cut off times apply to properly formatted payments which may be processed automatically by the Bank. In the event of any error in the instruction format the payment may be delayed as the Bank will have to make manual corrections, which may also result in additional charges.



## Bank holidays in June and July 2014

Due to currency holidays (bank holidays in specific countries), customer instructions placed on the following days in June and July 2014 will be processed on subsequent business days:

| JUNE                                    | JULY   |
|---|--|
| 02 - CNY, COP, HKD, KES,                | 01 - BWP, CAP, CNY, EGP,                               |
| NZD, TWD, VEF                           | HKD, INR, PKR, THB                                     |
| 03 - UGX                                | 02 - ANG   |
| 04 - ILS                                | 04 - USD   |
| 05 - DKK, SCR                           | 07 - MWK, ZMW  |
| 06 - KRW, MKD, SEK                      | 08 - ZMW   |
| 09 - AUD, CHF, DKK, HUF, ISK, NOK, RON, | , 09 - ARS   |
| UGX                                     | 11 - THB   |
| 12 - PHP, RUB                           | 16 - CLP   |
| 13 - RUB                                | 21 - BWP, JPY  |
| 16 - ZAR                                | 22 - BWP   |
| 17 - ISK                                | 23 - EGP, OMR  |
| 18 - SCR                                | 24 - VEF   |
| 19 - BRL, HRK, PLN, SCR                 | 25 - TND   |
| 20 - ARS, SEK                           | 28 - BHD, IDR, KWD, MYR, PEN, SAR, SGD, TRY            |
| 23 - COP, LVL, VEF                      | 29 - AED, ALL, BHD, EGP, IDR, INR, JOD, KES, KWD, LBP, |
| 24 - LTL, LVL, VEF                      | MAD, MKD, MUR, MYR, MWK, OMR, PEN, PHP, PKR,           |
| 25 - HRK                                | QAR, SAR, TND, TRY, UGX                                |
| 30 - CDF, COP, SCR                      | 30 - AED, BHD, EGP, IDR, JOD, KWD, LBP, MAD, OMR, PKR, |
|   | QAR, TND, TRY  |
|   |  |





31 - AED, IDR, JOD, QAR