

# read CitiService News

December 2022 | special edition

We wish you a wonderful holiday season.  
May the year 2023 bring us all  
peace and happiness.

**The Citi Handlowy Team**

## Service Shortcuts:

## Contact with CitiService:

 tel.: 801 24 84 24; 22 690 19 81

# Cut of time for receiving payments in Citi Handlowy on 23 and 30 December 2022

Information on Citi Handlowy's working hours during the Christmas and end-of-year season:

**December 23, 2022**, is a normal day of work at Citi Handlowy. Branch at Traugutta 7/9, Warsaw works at standard hours. Orders are accepted and executed without any time changes.

On **December 24 and 31, 2022 (Saturdays)** the Citi Handlowy Branch at Traugutta 7/9, Warsaw remains closed.

On **December 30, 2022**, the Citi Handlowy Branch at Traugutta 7/9, Warsaw works at standard hours. In the Elixir system there will be two clearing sessions according to the standard hours of the National Clearing House. In the Euro Elixir system, there will be six clearing sessions according to the standard hours of the National Clearing House.

Hours of accepting and executing orders are changed according to the schedule below:

a) International and domestic external and internal transfers:

- sent via electronic banking system:

1) Domestic internal transfers - **remain unchanged**

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 December 30, 2022 and will be settled in the 1<sup>st</sup> Elixir session on January 2, 2023)

3) **Sorbnnet** domestic transfers - **until 12:00 pm (noon)**

4) International external transfers:

• SWIFT VDO **until 12:00 pm (noon)** at the latest (depending on the currency)

• SWIFT VD1/VD2 **until 12:00 pm (noon)**

• SEPA VDO/VD1 **until 12:00 pm (noon)**

5) International internal transfers - **until 12:00 pm (noon)**

6) Express Elixir transfers **remain unchanged**

- domestic internal, external and international transfers could be submitted in paper only in case of an electronic banking failure until 10:00 am.

Orders sent outside the above hours will be executed **on 2 January 2023**.

b) Deposits

• executed by phone - **until 12:00 pm (noon)**

c) International cash receipts

• SWIFT payments received **by 2:00 pm** will be executed on the same day

• payments received through the Euro Elixir system will be credited on the same day

• received SEPA payments will be credited on the same date

d) Domestic cash receipts from the National Clearing House to Customers' accounts will be credited 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 BE system:

The predictable availability of files concerning receivables collection services (i.e. SpeedCollect, Direct Debit and bank statements in the form of MT940 and PRGSTA files) is **from 8:00 am on December 31, 2022**.

h) Availability of PDF electronic bank statements in the CitiDirect BE system: **from 7:00 am on January 2, 2023**.

We kindly inform you that **the annual confirmations of balances as of December 31, 2022** will be sent by the bank to your correspondence addresses.

The bank has also provided the option of ordering the electronic version of the Annual Balance Confirmation (eRPS) document - for this purpose a relevant request should be submitted.

The electronic version will be sent in PDF format via the SecureMail secured e-mail.

For detailed information about eRPS, please contact the CitiService representative.

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# Temporary change of the bank's correspondence address: from November 28, 2022

In connection with the planned renovation of the headquarters of Citi Handlowy at 16 Senatorska Street in Warsaw, we would like to inform you that from Monday, November 28, 2022, **our correspondence address changes until further notice.**

Please send all documents and shipments to the address:

Citi Handlowy

Bank Handlowy w Warszawie S.A.

**Client Documentation Zone**

ul. Golezowska 6

01-249 Warszawa

The phone numbers and email addresses will remain unchanged. If you have any questions, please contact the CitiService Representative.

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# Be vigilant and protect your business from fraud during holiday season!



Recently, we have been observing a significant increase in fraud events. Activity of scammers traditionally increases over the holidays. Therefore, below are some recommended good practices, that will help protect your company from a cyberattack:

- use dual approval
- make backups
- restrict access, grant it only to those who really need it
- restrict employees access to private email and social media accounts
- create a procedure in case of a cyberattack
- watch out for messages from strangers, always verify the sender
- avoid connecting to open Wi-Fi networks

## What to do in the event of fraud?

- act quickly - in situations bearing signs of fraud, every minute counts
- use the word FRAUD - if you have noticed an event that looks like fraud, do not be afraid to use the word FRAUD. Do not use the phrase "potential fraud", "possible fraud". Not all organizations can respond quickly enough.
- notify your bank. Citi Handlowy will respond immediately. We will send communications to recipient banks and correspondent banks to block your funds. Contact us by phone **22 690 19 81** or by e-mail [citIService.polska@citi.com](mailto:citIService.polska@citi.com). Advisors are available Monday through Friday from 8:00-17:00. Outside of these hours, reports should be sent to the following e-mail address: [alert.fraud@citi.com](mailto:alert.fraud@citi.com). It is also worth reporting the matter to the police.
- provide details. The beneficiary's bank will need clear details and a picture of the situation before it can act. Therefore, you must provide them to us.

If you want to learn more about how to avoid online threats - we invite you to [the cybersecurity training >>](#)

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# Introduction of the euro in Croatia as of January 1, 2023: cut-off times of last transactions in HRK in December, 2022

Due to Croatia's announced intention to join the eurozone at the beginning of next year, the euro will become legal tender in Croatia, replacing the kuna. As of January 1, 2023, Citi Handlowy will cease settlements and maintain bank accounts in the Croatian kuna.

As per above, we present cut-off times when Citi Handlowy will proceed last transactions in HRK.

## **Outgoing HRK transactions:**

**28<sup>th</sup> December of 2022** - this is last day when transactions in HRK will be proceed by bank

## **Incoming HRK transaction:**

**30<sup>th</sup> of December of 2022** - bank will accept incoming transactions in HRK till 5 pm, after that cut-off time bank will not accept transactions in HRK.

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# Bank holidays: January 2023

Please note below the days in **January 2023** 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 Poland).

JANUARY	
2	AU, CA, CH, GB, HK, IS, JP, RO, RU, SG, UA, US, ZA
3	AU, CA, GB, IE, JP, RU, UA
4	RU
5	RU
6	AT, CY, ES, FI, GR, HR, IT, PL, RU, SE, SK
7	RU, UA
9	JP, UA
10	RU
16	US
23	HK
24	HK, RO
25	HK
26	AU

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