



read
CitiService
News

It's been **15** years *together* *Thank you for being with us!*

*We wish you a wonderful Holiday Season.
May the New Year bring you joy and happiness!*

Service Shortcuts

We are here to help:

-  CitiService tel.: 801 24 84 24; +48 22 690 19 81
-  HelpDesk - CitiDirect Technical Support - citidirect.poland@citi.com

Introduction of the euro in Bulgaria as of January 1, 2026

Due to Bulgaria's announced intention to join the eurozone at the beginning of next year, the euro will become legal tender in Bulgaria, replacing the Bulgarian lev (BGN).

As of January 1, 2026, Citi Handlowy will stop processing payments and maintaining bank accounts in BGN.

Below are the cut-off times for the last BGN transactions processed by Citi Handlowy.

Outgoing BGN transactions:

December 29, 2025 – this is the last day on which transactions in BGN will be processed by the bank.

Incoming BGN transactions:

December 31, 2025 – the bank will accept incoming transactions in BGN until 4.30 pm; after this cut-off time, the bank will no longer accept transactions in BGN.

Invoices for cash services will soon be available in KSeF

With the KSeF system becoming mandatory as of February 1, 2026, all invoices issued for cash collection services will be sent to KSeF in compliance with the new regulations. This means that from February 1, invoices issued for cash services provided in January will be available in KSeF.

To help you adapt to the new system, we plan a **transition period from February to April 2026. During this time, invoices will be sent both via KSeF and through our existing channels.** If you confirm that receiving invoices solely through KSeF is sufficient, please inform us through your Relationship Manager or CitiService Advisor, and we will cease sending invoices through traditional way.

Ultimately (after the transition period), for clients who are VAT payers in Poland, we plan to issue invoices exclusively through KSeF, except in emergency situations, when we may send an invoice through traditional means.

For foreign clients who do not have a Polish NIP (non-residents not covered by KSeF), the process will remain unchanged, and invoices will be sent via the same channel as currently (the only difference will be an additional QR code on the invoice).

Since this change is primarily tax-related, we encourage you to stay up to date with information published by the Ministry of Finance (website in Polish): <https://www.podatki.gov.pl/ksef/>.

If you have any questions, please contact your Relationship Manager or CitiService.

Invoices for trade finance services coming soon to KSeF

Due to the entry into force of KSeF on February 1, 2026, invoices for trade finance services issued by the bank (similarly to cash services) will be available in KSeF.

VAT invoices for trade finance services issued by the bank will be registered in KSeF and then forwarded to clients through existing channels.

For both foreign currencies and PLN, invoice delivery will occur **daily** (currently, the frequency varies depending on the currency).

We also remind you that, in connection with KSeF for trade finance products, an additional field has been added to the Citi Trade Portal platform, allowing you to enter the KSeF number for invoices submitted to us for financing. We recommend implementing the necessary changes in your financial and accounting systems to enable the automated transfer of the KSeF number of registered invoices to the bank, confirming compliance with the statutory obligation effective from February 1, 2026.

As this change is primarily tax-related, we encourage you to follow updates published by the Ministry of Finance (website in Polish): <https://www.podatki.gov.pl/ksef/>



CitiDirect® Digital Onboarding – managing the list of authorized account users

Thanks to the Digital Signer Management (DSM) module, which we introduced earlier, you will have direct access to information about individuals authorized to operate on the account (Signers) and the ability to submit online documentation to add, change, or remove them. The bank will verify the documents and automatically update the Central Database of Signers. Since the process relies on electronic document exchange, it is crucial that all changes are submitted in a strictly defined manner to ensure timely updates.

The module is currently available in English. A full version in Polish will be released soon. We will provide further updates regarding its availability.

NOTE: to update the list of Signers, it is necessary to provide full details of authorized persons. To do this:

- use the [Universal Maintenance Form](#),
- provide all AML Act-required data indicated in the form,
- indicate individual business e-mail addresses of authorized persons (with the company domain).

IMPORTANT: submitting only registration documents without the required data does not constitute the designation of a Signer for banking matters.

Categories of people authorized to operate on the account – Signers:

Corporate – signers authorized per Board Resolutions, Powers of Attorney, Commercial Registers, or other similar authority documents to act on behalf of the Customer in opening, closing, and maintaining accounts.

Operating – signers authorized to credit, debit, or otherwise operate any account on behalf of the Customer for any service provided by bank, subject to any restrictions specified next to their name. Transactional signing authority is outlined in the Board Resolution or other similar authority documents, specifying who can transact on accounts and how.

Initiators – individuals authorized to initiate and confirm fund transfers by manual means (as well as amend, recall, or cancel previous instructions).

Confirmers – to ensure the security of funds, the Bank reserves the right to confirm over the phone instructions that result in debiting the account. For confirmation, the Bank will contact one of the authorized persons listed in this section.

This worldwide deployment by Citi was recognized with the *2025 Digital Banker Global Transaction and Innovation Awards* in August.

We would like to remind you that CitiDirect Digital Onboarding supports our clients in opening additional accounts using the *Universal Onboarding Form*. Currently, in Phase 1, the bank partially completes the form using the data we already have, and sends it to you for completion and signature. At this stage, the process is already digital but still initiated by a bank representative. [Click here to see how you can open an incremental account in 3 easy steps >>](#)

In the target model (phase 2), CitiDirect Digital Onboarding will allow you to self-initiate additional account requests at your convenience. You will also be able to manage transaction banking products and update the list of individuals authorized to operate the account – all directly on our CitiDirect platform.

Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, enabling us to deliver a globally consistent client experience. As part of this effort, we are adopting standardized documents across Citi that outline the terms and conditions of service provision, including: [the Master Account & Service Terms](#), [the Confidentiality and Data Privacy Terms](#), [the Security Procedures](#), and [the Country Addendum for Bank Handlowy w Warszawie S.A.](#) and [the Cash Management User Guide \(Poland\) for Bank Handlowy w Warszawie S.A.](#) These will replace the current documentation, primarily the General Terms and Conditions of Co-operation with Clients, after you sign the [Universal Onboarding Form](#). Please note that this standardization of documentation will not alter your existing terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire group.

We believe these enhancements will significantly improve your experience with Citi Handlowy, providing more efficient service.

Changes to the Business Card Holders' helpline – coming soon

As announced in previous CitiService News issues (#8, #10, and #11), our bank intends to change the way the helpline for Business Cardholders operates. We plan to launch the new service model soon. Below, we describe the details and scope of the changes.

Scope	Today	Soon
Service time	Service: Monday to Friday (on business days), 9:00 a.m. – 5:00 p.m. Card blocking: 24/7.	Full service (also card blocking): 24/7, including weekends and public holidays.
Language	Polish and English	Polish, English, and several other Outside business hours (5:00 p.m. – 8:00 a.m.), as well as on weekends and public holidays, the main language of service will be English.

IMPORTANT: The contact number remains unchanged (as shown on the back of the card):
+48 22 692 26 62 or 800 120 111.

We would like to remind you that your employees have 24/7 access to the CitiManager system, also available as the CitiManager Mobile app. We particularly recommend using this channel to block a card if necessary.

This action can be performed in the system for:

- Cardholder – using the *Replace Card* option in the CitiManager system or in the CitiManager Mobile app,
- Card Program Administrator – using the edit option in the *Manage Users* tab in the CitiManager system.

The changes to the helpline operating model are possible through the use of Citi resources. As a result, you will benefit from greater availability of consultants supporting Cardholders. Leveraging global processes will enable us to adapt our services more efficiently to Citi's latest standards and future market requirements.

citi handlowy

Simplified Business Card offer



As announced in the 8th and 11th edition of CitiService News, in line with the latest market trends and needs, we are simplifying our Credit Business Card offer and unifying the designs of Credit and Debit Business Cards.

In the first half of 2026, instead of the current three types of Credit Cards – Blue, Silver, and Gold – we will introduce a single card type. Additionally, we are also transitioning to a single Business Card design, which will have a distinction: the description "credit" for Credit Cards and "debit" for Debit Cards.

This change will:

- streamline your business processes for Credit Cards:
 - one card type for all employees,
 - unified monthly fee rates,
 - card information consolidated into one account statement (for cards that are settled automatically),
- improve security: sensitive card data (card number, expiry date, and security code) will be placed on the back of the card,
- Debit Cards will include a printed currency symbol.

Despite the introduction of a single type of Credit Card, the cards will continue to provide a comprehensive insurance package. Based on the frequency and value of insurance claims in the past, from January 2026, all current card types and the new card will be covered by the package previously offered with the Silver card. This package includes Assistance, Accident Insurance, and Medical Cost coverage and addresses the most common incidents such as baggage delays, travel delays, or cancellations.

Finally, we are also changing how the cards are produced. The plastic used for every card will now be made entirely from recycled plastic. These changes will be explained in detail in the FAQ section on our bank's website.

Changes in Business Cards documentation

We are simplifying the documentation and processes with your convenience in mind, as well as to ensure further standardization and digitization of card program services. From December 15, 2025, the following changes will take effect, among others:

1. A new “Table of Fees and Commissions for Business Cards”, introducing a single monthly fee of PLN 30 for a credit card (effective once cards in the new design begin to be issued in 2026).
2. A new “Rules and Regulations for issuing and using Business Cards”, including changes that prepare for:
 - a. modifications to the scope of telephone support for Cardholders,
 - b. harmonization of the credit card offering by consolidating the three card types – Blue, Silver, and Gold – into a single type: Credit Card,
 - c. the introduction of notifications, including text or email messages, for suspicious transactions (so-called “2WaySMS”),
 - d. access to additional services offered by Visa or its partners.
3. A simplified “Application to set up the User in Business Card system” for implementing the most commonly used settings.
4. A simplified “Form of Business Card Program Administrators”, which will apply to all business card programs covered under a single agreement.

Please note that the new documentation will come into force soon – we kindly ask you to use documents marked **STANDARD 102025** or contact your Relationship Manager for assistance.

Earlier versions of the documentation – marked **STANDARD 062024** – **will be accepted by the bank until January 31, 2026**; after that date, they will be returned with a request to re-submit them using the new templates.

The new documentation will be available on kartybiznes.pl in the “Program Administrator Zone” section, and the bank will continue to inform you of further changes to the offering in subsequent editions of our CitiService News.



citi handlowy

Year-end balances

In connection with the approaching end of the year, possible over-liquidity and market volatility we ask you to pay particular attention to the balances remaining on your accounts at year-end and to keep on the accounts only the funds necessary for your day-to-day operations. Additionally, we would like to remind you that in case the account balance on the last day of the calendar year will be significantly higher than average balance, bank has the right to charge interest according to the [Interest Rate Table >>](#)

Cybersecurity during the holiday season – best practices for security-aware organizations



Recently, we have observed a significant increase in fraud incidents. Scammers' activity traditionally rises over the holiday season.

To help protect your company from a cyberattack, we recommend the following best practices:

- use dual approval (or more complex authorization schemes)
- make backups
- restrict access, granting it only to those who truly need it
- restrict employees' access to personal email and social media accounts from company computers and phones
- establish a procedure in case of a cyberattack
- be cautious with messages from unknown senders, always verify the sender
- avoid connecting to open Wi-Fi networks

What to do in the event of fraud?

- Act quickly – in situations showing signs of fraud, every minute counts.
- Use the word FRAUD – if you detect an event that appears to be fraud, do not hesitate to use the word FRAUD. Avoid using phrases such as “potential fraud” or “possible fraud”, as not all organizations can respond quickly enough.
- Notify your bank. Citi Handlowy will respond immediately. We will communicate with the recipient's banks and correspondent banks to block your funds.

Contact us by phone: **22 690 19 81** or by e-mail: citiservice.polska@citi.com. Advisors are available Monday through Friday, 8:00 a.m. – 5:00 p.m. Outside these hours, reports should be sent to: alert.fraud@citi.com. It is also recommended to report the matter to the police.

- Provide details . The beneficiary's bank will need clear information and a complete picture of the situation before taking action. Therefore, you must provide these details to us.

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

Accepting orders by KIR on December 23 and 31, 2025

Accepting orders by KIR on December 23 and 31, 2025:

- on December 23, 2025, in the ELIXIR system, 3 clearing sessions will be held according to the standard session settlement hours of the National Clearing House;
- on December 31, 2025, in the ELIXIR system, the 1st and 2nd clearing sessions will be held according to the standard session settlement hours of the National Clearing House (settlement of the 3rd Elixir clearing session will not take place);
- Express Elixir transfers will be executed without any changes on both days.

Detailed hours of accepting orders for execution by Citi Handlowy will be provided to you [in a special edition of the Newsletter in December 2025](#).

Bank Holiday: December 2025 and January 2026

Please note the following days in **December 2025 and January 2026** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

DECEMBER 2025	
1	RON
15	KZT
16	KZT, ZAR
24	BGN, CZK, DKK, HUF, NOK, SEK, PLN
25	AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, RON, SEK, UAH, USD, ZAR, PLN
26	AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, RON, SEK, ZAR, PLN
31	DKK, JPY, SEK

JANUARY 2026	
1	CAD, CHF, AUD, CZK, DKK, EUR, GBP, HUF, JPY, KZT, NOK, RON, SEK, TRY, UAH, USD, ZAR, PLN
2	CHF, CNY, HUF, JPY, KZT, RON, UAH
6	RON, SEK, PLN
7	KZT, RON
12	JPY
19	USD
26	AUD