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CitiService
News

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



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



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

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

- **December 23, 2025** is a normal working day at Citi Handlowy.
- **On December 31, 2025** the Citi Handlowy Branch at Traugutta 7/9 in Warsaw is open from 8:00 a.m. to 2:00 p.m.

At the same time, the hours for accepting and processing orders on December 31, 2025, will change. On this day, only the first and second Elixir sessions will be executed – the third Elixir session will not be settled.

On December 31, 2025, the bank will process orders during the hours specified below:

I. International and domestic external and internal outgoing transfers

1. Sent via electronic banking system:

- domestic internal transfers remain unchanged;
- domestic external transfers – **until 5:30 p.m.** (domestic external outgoing transfers sent between 12:30 p.m. and 5:30 p.m. will debit the account on December 31, 2025, and will be settled in the first Elixir session on January 2, 2026);
- Sorbnnet domestic transfers – **until 12:00 p.m.** (noon);
- international external transfers:
 - SWIFT VDO – **until 12:00 p.m.** (noon) (depending on the currency),
 - SWIFT VD1/VD2 – **until 12:00 p.m.** (noon),
 - SEPA VDO/VD1 – **until 12:00 p.m.** (noon),
 - outgoing transfer instructions received via the SWIFT channel – **until 2:30 p.m.;**
- international internal transfers – **until 12:00 p.m.** (noon);
- Express Elixir transfers remain unchanged.

2. Domestic internal, external, and international transfers may be submitted in paper only in the event of an electronic banking system failure – **until 10:00 a.m.**

Orders sent after the above hours will be executed on **January 2, 2026.**

II. Deposits

executed by phone – **until 1:00 p.m.**

III. Incoming international payments

SWIFT payments received **by 2:00 p.m.** will be executed on the same day.

Received SEPA payments will be credited on the same day.

IV. Incoming domestic payments

from the National Clearing House to clients' accounts will be credited on the same day.

V. Trade Services

i.e., export and import letters of credits, collections, and guarantees – **until 11:00 a.m.**

VI. Trade Finance Orders

factoring – **until 11:00 a.m.**

VII. Availability of electronic files in the CitiDirect system

Files related to receivables collection services (i.e., SpeedCollect, Direct Debit, and bank statements in MT940 or PRGSTA format) will be available **from 8:00 a.m. on January 1, 2026.**

VIII. Availability of electronic PDF statements in the CitiDirect system

PDF bank statements will be available **from 7:00 a.m. on January 2, 2026.**

Annual balance confirmations as of December 31, 2025, will be sent by the bank to your correspondence addresses. The bank has also provided the option to order an electronic version of the *Annual Balance Confirmation* (eRPS). We encourage those of you who have not yet activated this service to submit a relevant request. The electronic version will be sent in PDF format via SecureMail.

For detailed information about eRPS, please contact the CitiService.

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.

Digital Security Best Practices for Online Banking

The most effective defense, known as “layered defense”, must be built using best practices from industry standards, financial market companies, and law enforcement agencies.

Systems protection

- Ensure secure connectivity with third parties using firewalls and encryption.
- Limit access to sensitive systems (e.g., online banking, management systems).
- Proactively conduct vulnerability assessments to identify weaknesses.
- Use antivirus protection and anti-phishing tools, including email and suspicious link filtering.

Transaction management

- Limit permissions for high-risk features, such as transaction authorization and payment pattern creation.
- Set authorization limits and implement segregation of responsibilities for high-value transactions (e.g., up to 9 authorization levels in CitiDirect).
- Establish controls for sharing and modifying files or messages sent outside the company.
- Be vigilant when reviewing transaction details before submission.

Access management

- Never leave an active session unattended.
- Log out at the end of each CitiDirect session.
- Never share login details or write down your PIN.
- Use strong passwords or multi-factor authentication to protect devices and business applications.
- Set up multi-step authorization in CitiDirect.

Process management

- Provide training on fraud awareness and business procedures.
- Regularly update your business software and devices (e.g., operating system, browsers, Java, and Adobe Flash).
- Ensure your organization’s data is adequately protected.
- Control employee access and review it periodically, especially if it involves sensitive or financial information.
- Prepare an action plan for high-risk scenarios.

Internal verification

- Reconcile your account balances daily, including intraday checks.
- Periodically verify information about suppliers and contractors.
- Regularly review transaction reports and audit authorized users.
- Leverage internal resources to monitor fraud and suspicious payments.
- Send notifications and reminders to employees on actions to take in the event of actual or potential fraud.

Bank Holiday: January 2026

Please note the following days in **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).

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