



citi handlowy

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CitiService
News

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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

Changes to the Business Cardholders' helpline



In March, 2026, the bank introduced changes to the operation of the helpline for Business Cardholders. Below, we remind you of the details and scope of the changes.

Scope	Previously	Today
Service hours	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 languages Outside business hours (5:00 p.m. – 8:00 a.m.), as well as on weekends, the 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.

At the same time, we would like to inform you that the verification method when contacting the bank's helpline has changed. To ensure your comfort and security, please update the field *Any data of the Holder appearing on statement* – this field will be renamed shortly to: *Employee ID (internal employee identifier, and if none, any content or number)* – via the CitiManager system under the *Manage Users* tab, by selecting the *Edit/Account maintenance* option (if you wish to make a mass change to this parameter, please contact the CitiService team). The information provided in this field, e.g., an employee's internal number, will be used to verify the person calling the helpline and will be available on the statement/in the reporting system. Failure to complete this information may prevent or significantly delay the handling of your telephone inquiries. You can make these changes yourself at your convenience.

We would like to remind you that the CitiManager system, also available as the CitiManager Mobile application, is at your employees' disposal around the clock. We especially recommend this method of contact with the bank if you need to block a card. This action can be performed from the system level by:

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

Changes to the helpline's operating model are possible thanks to the use of Citi group resources. As a result, Cardholders gain greater availability of consultants and an extended list of service languages. Following the changes, our Advisors provide support in the following languages: Polish, English, French, Spanish and German (the list may change in the future).

The use of global processes enables us to adapt services more efficiently to the latest Citi standards and market requirements in the future.

Your Visa Business debit cards will soon have a new look

We are finalizing the process of simplifying our card offering, about which we keep you informed via [CitiService News >>](#)

As part of the final stage we are standardizing the design of our corporate payment cards. As a result, Visa Business debit cards will receive a new, clear visual layout.



When will you receive your new cards?

The change will be implemented gradually. Starting in April, every newly ordered, renewed, or replaced debit card (e.g., due to expiration, loss, or theft) will be issued in the new visual design.

This change is fully automatic and **requires no action on your part.**

What does this mean for your company?

- **The same number and functionality:**
Your debit card number will remain unchanged, and the card will operate exactly as it does today.
- **Enhanced security:**
All sensitive data – the card number, expiration date, and CVV code – will be moved to and placed on the back of the card.
- **Easier currency identification:**
The currency symbol of the account (PLN, EUR, or USD) to which the card is assigned will now be printed on the back of the card.

New card distribution method

To simplify the card distribution process at your company, we are changing our shipping method. Cards will continue to be sent to the Program Administrator's address; however, each envelope will now be individually addressed to the respective cardholder. Shipments will be delivered by a courier company, with Bank Handlowy w Warszawie S.A. and Citigroup (origin: London, United Kingdom) listed as the sender.

We have sent email communications to clients who use our debit cards.

Your Visa Business credit cards will soon have a new look



We are finalizing the process of simplifying our card offering, about which we keep you informed via [CitiService News >>](#)

As part of the final stage we are introducing one universal type and one standard design of Visa Business credit cards. Visa Business debit cards will also receive a new design. Detailed information will be provided in a separate communication.

When will you receive your new credit cards?

The changes will be introduced gradually, starting in April. From that point on, any new or replacement card will be issued with the new design. To prepare for this change, starting from mid-March, applications in the CitiManager system are only possible for the single, new card type.

What benefits will the above change to the credit cards bring?

- **A new design and enhanced security:**

All new cards will have a unified design, and all sensitive data (card number, expiration date, and CVV code) will be moved to and placed on the back of the card.



- **Simplified processes within your company:**

- One universal credit card type for all employees.
- A standard and transparent monthly fee rate.
- Information about all cards included in one consolidated account statement (for cards that are settled automatically).

Key change: a new card number upon renewal due to expiration

Please pay special attention to the rules below, which vary depending on the settlement type and the reason for issuing a new card.

1. For cards settled automatically (formerly known as charge cards):

- Silver and Gold cards renewed due to expiration will receive a new card number.
- Blue cards renewed due to expiration will retain their existing card number.

2. For cards settled individually (formerly known as guaranteed cards):

- Blue and Silver cards renewed due to expiration will receive a new card number and a new account number for repayment (visible on the statement and in the CitiManager Reporting system).

NOTE: If the card is repaid via direct debit, after the card number is changed, it will be necessary to submit a new direct debit authorization, as for a new card. The existing direct debit will expire automatically on the card's expiration date.

- Gold cards renewed due to expiration will retain their existing card number (as a result, any direct debit linked to the card will continue without changes).

What does it mean to receive a new card number when a card is renewed due to its expiration date?

- **Data update:**

Please remember to update your card details wherever they are stored (e.g., subscriptions, online stores). Holders of these cards will receive additional communication from us.

- **Double limits during the transition period:**

Until the current card expires or is blocked, the employee will be able to use the limits on both cards – the existing one and the new one. Activating the new card does not block the previously issued card. However, please ensure that the overall spending limit granted to the company is monitored. It is also advisable to verify individual card limits if they were changed shortly before renewal.

- **Temporary limits:**

These do not transfer automatically to the new card and must be set again.

What about replacement for other reasons, such as loss, theft, or damage?

- **Process:**

The replacement process will remain the same as before.

- **Direct Debit:**

There is no need to update the Direct Debit – it will continue to work uninterrupted, even if the card number changes for security reasons.

- **New design:**

The new card will be issued with the new design.

New card distribution method

To simplify the card distribution process at your company, we are changing our shipping method. Cards will continue to be sent to the Program Administrator's address; however, each envelope will now be individually addressed to the respective cardholder. Shipments will be delivered by a courier company, with Bank Handlowy w Warszawie S.A. and Citigroup (origin: London, United Kingdom) listed as the sender.

We have sent email communications to clients who use our credit cards.

“Executive impersonation fraud” – how to protect your company

Citi Handlowy is warning against advanced fraud schemes in which criminals impersonate senior-level executives. Their goal is to persuade employees to make unauthorized transfers or disclose confidential data. Understanding the fraudsters’ methods and strengthening internal verification procedures are key elements in protecting your organization.

How scammers operate

Criminals use psychological pressure and advanced techniques to bypass security measures.

- **Impersonation and social engineering:**
Scammers meticulously research company structures to credibly impersonate a CEO, CFO, or external legal counsel. They increasingly use technology to mimic voices.
- **Urgent and confidential projects:**
The most common pretext is an alleged secret project (e.g., a merger or investment) that requires immediate action. Claims of confidentiality are intended to block standard verification channels.
- **Communication outside official channels:**
Scammers insist on communicating via private email accounts (e.g., Gmail) or messaging apps to evade corporate security and audit systems.

How to protect your organization – key red flags

A proactive approach and employee education are the foundation of security.

1. **Always verify requests through official channels**
Any instruction involving a transfer or disclosure of data that comes from an unofficial address or messaging app must be verified. Use a known, official phone number or corporate email address for this purpose.
2. **Train your teams**
Employees must know that sudden contact from a supposed superior, time pressure, an emphasis on secrecy, and refusal of a video call are red flags that require immediate escalation and verification.
3. **Never bypass internal control procedures**
Phrases like “urgent,” “board decision,” or “regulatory secrecy” are tactics designed to override procedures. Rules such as second-person verification (“maker-checker”) or callback confirmations must be strictly followed.

What to do if you suspect fraud

- **DO NOT respond** to suspicious communication or comply with its requests.
- **Independently verify the request** by contacting the person through a known, trusted method (e.g., by calling their official number from the address book).
- **Immediately report the incident** to your internal security department, IT, or the designated fraud prevention contact.

By maintaining vigilance and strictly adhering to verification procedures, the risk associated with advanced attacks can be effectively minimized.

Digital Signer Management – faster and simpler

Reminder

We have made the Digital Signer Management (DSM) module available in Polish. This is a digital tool that significantly simplifies and accelerates the process of updating the list of persons authorized to operate your accounts. Until now, the module was only available in English.

Key benefits for your company:

- **Speed:** Electronic document circulation shortens the waiting time for changes to be implemented.
- **Convenience:** The process of updating the Central Database of Authorized Persons is initiated online.
- **Control:** You have direct, digital access to information about authorized persons.

How to ensure efficient updates?

For changes in the Central Database of Authorized Persons to be processed quickly and successfully, it is crucial to provide complete and correct data. Please follow these rules:

- Use the dedicated Universal Maintenance Form.
- Provide all data required by the Anti-Money Laundering (AML) Act.
- Provide individual, corporate email addresses of authorized persons (within the company's domain).

Important information: Submitting only company registration documents, without the data specified in the form, is not sufficient to process the change.

What's next?

We are already gradually contacting our clients to provide access to the new module. If you have any questions, please contact your Relationship Manager.

Categories of persons 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 the 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 category.

The global Digital Signer Management solution implemented by Citi was awarded in August at the **2025 Digital Banker Global Transaction and Innovation Awards**.

We are making the DSM module available as part of the digitization of the new account opening process, i.e., CitiDirect Digital Onboarding.

Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, enabling us to deliver a consistent client experience worldwide. 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.](#), as well as [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.

Bank Holiday: May and June 2026

Please note the following days in **May and June 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).

MAY	
1	CHF, CNY, CZK, EUR, HUF, KZT, NOK, PLN, RON, SEK, TRY, UAH, ZAR
4	CNY, GBP, JPY
5	CNY, JPY
6	JPY
7	KZT
8	CZK, UAH
11	KZT
14	CHF, DKK, NOK, SEK
15	DKK
18	CAD
19	TRY
22	ILS
25	CHF, DKK, GBP, HUF, NOK, USD
27	KZT, TRY
28	TRY
29	TRY

JUNE	
1	RON, UAH
4	PLN
5	DKK
8	AUD
16	ZAR
19	CNY, SEK, USD
29	UAH