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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

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.

Closure of accounts opened as part of the Business Debit Card application process



We would like to remind you that the bank has withdrawn from its offer the accounts opened as part of the card application process, while those already opened will be closed upon the card's expiry date. Meanwhile, in order to meet client needs and enable continued use of such cards, we again encourage you to consider the following options:

- closing the account and transferring the settlement and servicing of issued cards to another standard account ("[Instruction to close auxiliary accounts as part of simplifying the card structure](#)"),
- converting an 'older type' account into a standard one within a current account ("[Instruction to change the account type for handling Business Debit Cards](#)").

Both forms are available through eWnioski (eForms), under the names indicated above, or from a CitiService Representative.

When a card linked to such an account expires, the bank will not renew the card and the account will be closed. If you wish to keep the account active, it is necessary to convert it by submitting the corresponding instruction.

From the beginning of 2025, we began taking steps to completely terminate and close the accounts opened as part of the card application process. The bank plans to complete this process no later than the end of 2027 (based on the expiry dates of the cards currently in use). You will be notified of any account closures.

We would also like to remind you that the current standard is to use the card application module via CitiManager, which requires one account to be designated for the card program service. You may, of course, maintain multiple accounts (subject to fees in line with your current price list), but the application process should always take place within the designated account. Subsequently, you may re-link the card to another account of your choice.

Please take special note of this process now, as a lack of instruction on your part to close or change "older type" accounts will result in the card not being renewed and, consequently, employees being unable to use it, e.g. when travelling on business or making remote payments.

For any inquiries, please contact your CitiService Representative or email citiservice.polska@citi.com. The CitiService team is available Monday to Friday from 8.00 a.m. to 5 p.m., at the following numbers: 801 24 84 24, +48 (22) 690 19 81.

Changes to the Business Cardholders' helpline – coming soon



As announced in previous CitiService News issues, 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 languages 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.

The changes to the helpline operating model are made possible through the use of Citi’s global resources. As a result, Cardholders will benefit from greater availability of consultants and an expanded list of supported languages. Following the change, our Advisors will provide support in the following languages: Polish, English, Czech, German, French, Hungarian, Romanian, Slovak, and Spanish (the list may be subject to change in the future).

Leveraging global processes will enable us to adapt our services more efficiently to Citi’s latest standards and future market requirements.

Changes in Business Cards documentation

We would like to remind you that, in accordance with the communication in the previous edition of CitiService News, we have simplified the documentation and processes with your convenience in mind, as well as to ensure further standardization and digitization of card program services. As of December 15, 2025, the following changes are in 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 (in a separate message we will provide the date from which the new fee will come into effect).
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 is in effect – 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 is available on kartybiznes.pl in the “Program Administrator Zone” section.

Unified corporate cards insurance offer: one insurance package for all credit cards

As of January 1, 2026, we have unified the insurance packages for all Citi Handlowy corporate credit cards. This change is the first step toward simplifying our offer.

What is this insurance package change about?

As announced, starting January 1, 2026, all issued cards – regardless of their previous type (Blue, Silver, Gold) – have a single, common insurance package. It corresponds to the terms of the former Silver credit card and includes key benefits such as Assistance, Accident Insurance, and Medical Cost coverage. It addresses the most common incidents, such as baggage delays, travel delays, and cancellations.

What does this mean for you?

- **Blue cardholders:** the scope of insurance coverage has been significantly expanded, providing greater security during international business trips.
- **Silver cardholders:** the package remains unchanged.
- **Gold cardholders:** the scope of insurance coverage has been slightly reduced but adjusted to the real needs of users. Our analyses have shown that the historical value of reported claims corresponds to the scope of the new, unified package.

As previously announced in CitiService News, we are aiming to simplify and unify our offer. The introduction of the unified insurance package is a preparation for the next stage, planned for the first half of 2026, in which the three card types (Blue, Silver, Gold) will be replaced by a single, universal solution.

Where to find detailed information?

The insurance terms and Insurance Product Sheets are available on the kartybiznes.pl website under the “Ubezpieczenie” (Insurance) tab. We encourage you to review these documents to fully understand the scope of coverage.

Bank Holiday: January and February 2026

Please note the following days in **January and February 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	
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

FEBRUARY	
11	JPY
16	CAD, CNY, USD
17	CNY
18	CNY
19	CNY
20	CNY
23	CNY, JPY