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September 2026 | edition No. 9

Update: Beneficiary address changes

The implementation deadline for new address requirements (planned for November 2026) **has been globally postponed** due to a decision by SWIFT. The new date for this global change and its impact on other systems (European, as well as local ones in Poland) are not yet known as of August 31, 2026.

However, we **recommend continuing** your preparations by updating your counterparty data to include **the town and country** to ensure the continuity of future payments.

We will provide you with full information as soon as the new schedule for market changes in this area is established.

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We are here to help:

CitiService tel.: 801 24 84 24; +48 22 690 19 81

HelpDesk - CitiDirect Technical Support - citidirect.poland@citi.com

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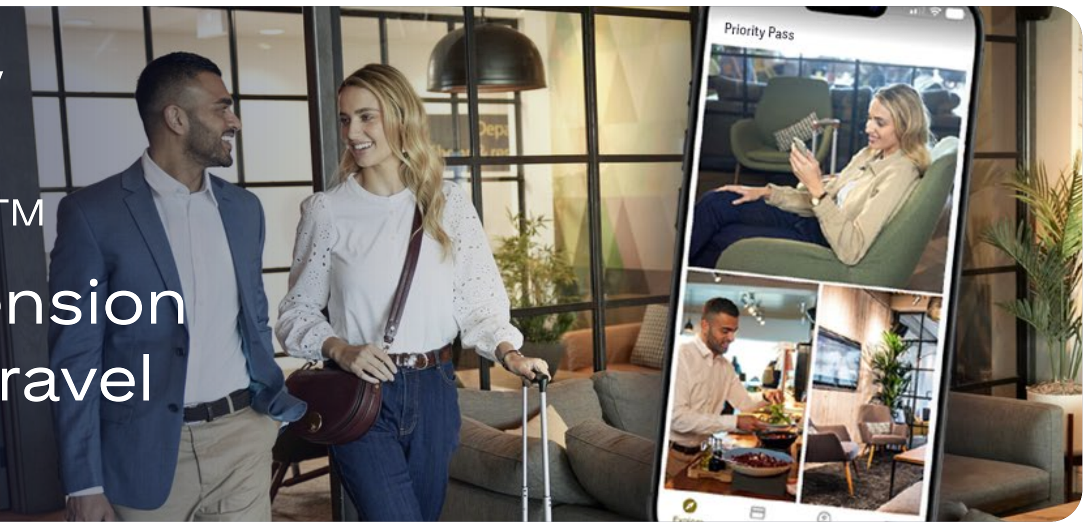
Priority Pass™ – a new dimension in business travel



We are pleased to announce that we are enhancing the benefits for our credit cardholders. The Visa Business Credit Card now provides access to Priority Pass™ – one of the world's largest airport lounge access programs.

What do your employees gain?

- **Global access:** entry to over 1,900 lounges and comfort zones at 865 airports in 143 countries.
- **Comfort and peace:** an escape from the terminal's hustle and bustle to a quiet, comfortable space, perfect for work or relaxation before a flight.
- **Amenities included in entry fee:** access to complimentary beverages, snacks, high-speed Wi-Fi, and comfortable seating.
- **More than a lounge:** the opportunity to use a growing range of premium experiences, such as spa areas, sleep pods, airport restaurants and gaming lounges (depending on the location).

How does it work? Simple and transparent rules.

We understand the importance of transparency. That is why the model for using Priority Pass™ with our card is straightforward:

- The **annual membership fee** for the Priority Pass™ programme is covered by Citi Handlowy.
- **Each lounge visit,** for both the Cardholder and each of their guests, is subject to a fixed fee of EUR 30 per visit, per person (effective 1 January 2027, the fee will increase to EUR 35), which is charged directly to your Visa Business Credit Card.
- Maintaining the **complimentary membership** for the following year is conditional upon making a minimum of 12 transactions in a currency other than PLN in the full given calendar year on the given card with Priority Pass™ activated (the year in which the card was activated in the programme is not taken into account).

This gives you access to an exclusive network of lounges worldwide, with you paying only when you actually use them.

How to activate your Priority Pass™ access?

Step 1: Complete and submit the application form.
To start the process, please complete and submit the enrolment form available at kartybiznes.pl, in the *Program Administrator Zone* section, under *Additional documentation.*

Step 2: Application processing.
For applications received by the 25th of the month, access will be activated by the 5th business day of the following month.

Step 3: Register your Priority Pass™ account.
Once access is activated in our system, the Cardholder can register their individual account in the Priority Pass™ app or on the dedicated website: www.prioritypass.com/citihandlowy.

Important! Only activated cards can be registered in the programme.

Step 4: How to use Priority Pass™?
Simply provide the lounge reception with your boarding pass and Priority Pass™ Digital Membership Card, found in the Priority Pass™ app, or our corporate credit card, and let them know you are a Priority Pass™ Member to access any of the 1,900+ airport lounges and travel experiences.

Next step

To ensure your employees can enjoy airport lounge access on their upcoming business trips, please complete and submit the enrolment form available at kartybiznes.pl, in the *Program Administrator Zone* section, under *Additional documentation.*

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Designate the Administrator of your Business Cards >>

in order to manage your Business Card Program for employees without unnecessary formalities or the need to contact the bank.

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New global billing platform – Global Billing System coming soon to Citi Handlowy

We are pleased to inform you that we are preparing to implement a new platform, the **Global Billing System (GBS),** which will significantly standardize our billing by introducing a consistent approach across Citi Handlowy and within Citi's global structures. For you, this means complete transparency and only one consolidated payment for fees per month. We tentatively plan to implement GBS in **2027.**

Key change from the client's perspective: How does it work today, and how will it work in GBS?

The implementation of GBS will bring a fundamental change in the way fees for banking services are calculated and collected:

- **Current state:** fees and commissions for individual transactions or services may be charged at different times of the month (often immediately after a given operation is executed or scattered across various accounts).
- **Future state in the Global Billing System:** all fees for services covered by the platform will be accumulated throughout the month, and they will be debited only once a month based on a single, consolidated statement from a single account. You will gain complete cost information in one place and a simplified process for booking bank fees.

Scope of products supported by the GBS platform

The Global Billing System platform will comprehensively support the full portfolio of products and services in the area of **Cash Management**. This scope includes, in particular:

- Maintenance of current/settlement accounts,
- Domestic and international outgoing and incoming transfers,
- Liquidity management services (e.g., balance consolidation, cash pooling mechanisms),
- Mass incoming payment identification services (e.g., *SpeedCollect, Direct Debit*),
- Cash services (*deposits and withdrawals*) and Electronic Funds Transfers,
- Provision and use of electronic banking systems (e.g., *CitiDirect, CitiConnect*),
- Other cash management services (e.g., *issuance of bank opinions, audit reports, transfer confirmations, etc.*).

The system implementation may be divided into phases. Services will be gradually integrated into the pool of products covered by a single fee under GBS.

Key features and benefits of implementing the Global Billing System:

- **Full cost visibility (consolidated statement):** a collective summary of all fees from the entire month, providing a complete, transparent view of all incurred expenses in one place, facilitating precise analysis and ongoing budget control.
- **Consistency and global reach:** a more uniform and integrated billing process for clients operating across multiple locations.
- **Standardization:** introducing consistent descriptions of fees for services provided by Citi in all regions of the world.
- **Reporting flexibility:** the option to choose a convenient format for the fee statement delivered electronically (including PDF and Excel files). Reports can be sent as encrypted emails or made available directly on the CitiDirect platform.

What does this mean for you at present?

At this stage, you do not need to take any action. Project and technological work on the implementation of the GBS platform is underway. We will keep you updated on further details, including the implementation schedule and key technical changes, in subsequent editions of our CitiService News. If necessary, we will also contact you individually.

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Suspicious transaction on your Corporate Card? Just reply to our SMS and keep paying seamlessly!

We will soon be launching a new feature for Citi Handlowy corporate cardholders – **an additional transaction verification using SMS notifications.** This change is designed to streamline the handling of blocked transactions and put greater control directly in the hands of cardholders.

How will the new feature work?

When the banking system detects an unusual transaction that may indicate unauthorized card use, the bank will automatically take the following steps:

1. **Temporary card block** – for security purposes, the card is automatically blocked pending verification.
2. **SMS notification** – the cardholder will receive an SMS with details of the suspicious transaction and a request to verify it. An example of such a message is shown in the graphic below.

> FRAUD ALERT – Did you attempt to use your Citi Commercial Card ending 8273 for PLN 67.00 at MERCHANT NAME?
> If yes, reply 1, if no, reply 2.
>
> 15:14

3. **Cardholder's decision** – the cardholder replies to the SMS in accordance with the instructions provided in the message. In the case of:
   - **recognizing the transaction** – the block is automatically lifted and the cardholder may retry the payment.
   - **not recognizing the transaction** – the card block remains in place and the cardholder is informed of the need to contact the bank.

The feature applies to **Card Not Present** transactions (remote payments, e.g. online) and **Card Present** transactions (payments made using a terminal operating in online mode).

What does this mean in practice?

The new service eliminates the need for cardholders to contact the bank themselves in the event of an unexpected transaction block. Using a simple SMS reply, the cardholder can quickly and conveniently confirm the authenticity of a payment and resume their activities without unnecessary delays.

What should you do as Card Administrators?

Please **inform the cardholders in your organisation** about the upcoming change, so that when the service goes live they are prepared to receive an SMS from Citi Handlowy and know how to respond.

Good to know: In parallel with the SMS, the system also sends a notification to the cardholder's e-mail address – it contains equivalent instructions for verifying the transaction.

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

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Stay vigilant against security and fraud risks

The holiday season is underway, bringing an increased risk of cyberattacks and fraud. Criminals are exploiting periods of reduced staffing and changes in approval processes for their own purposes.

Fraudsters have been known to use AI-enabled impersonation, including deepfake audio and video, alongside phishing and other social engineering techniques to impersonate executives and trusted counterparties. These attacks often aim to persuade employees to make urgent payments, change beneficiary details, disclose sensitive information or bypass established controls.

Remain vigilant and follow your organization's verification and approval procedures. Citi Handlowy does not ask clients to disclose their CitiDirect password, PIN codes or other authentication credentials.

We strongly recommend independently verifying payment requests using trusted contact information.

Have more questions? We invite you to our [dedicated training sessions >>] for more detailed information.

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to manage your bank account on your own, without additional document exchange or the need to contact the bank.

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CitiDirect eForms – electronic document exchange platform

We invite you to explore the eForms platform, your source for the latest forms related to:

- electronic banking
- bank accounts
- corporate cards
- cash products
- financial markets
- trade finance and services

We also want to remind you that on our electronic banking website >>, you can find a wealth of resources, including:

- online training sessions
- instructional videos
- instructions for performing essential actions within the CitiDirect system

In the *Manuals and Documents* section, you will always find the most current versions of the bank's official documents for electronic banking.

Please be advised that the old forms with the permission copying option have been decommissioned. We kindly ask you to use only the current versions available on the eForms platform or on our electronic banking website.

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Bank Holiday: September and October 2026

Please note the following days in **September and October 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).

SEPTEMBER	
7	BGN, CAD, USD
21	ILS, JPY
22	BGN, JPY
23	JPY
24	ZAR
25	CNY
28	CZK
30	CAD

OCTOBER	
01	UAH, CNY
02	UAH, CNY
05	CNY, AUD
06	CNY
07	CNY
12	USD, JPY, CAD
23	HUF
26	KZT
28	CZK
29	TRY

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