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NEWS BULLETIN

CUSTOMER SERVICE DEPARTMENT

Download this NEWS BULLETIN:

- in CitiDirect - from the *File Download* menu;
- from www.citihandlowy.pl - *Corporate Banking* section;
- in electronic format – together with your statement as at 4 January 2010.
- **Foreign exchange rates** can be downloaded from www.citihandlowy.pl or in CitiDirect (*File Download* menu).
- **Excerpt from the Customer Fees and Charges Table** is available at www.citihandlowy.pl, *Corporate Banking* section.
- **CitiDirect manuals** can be downloaded from the info site of the software (accessible after logging into the system).
- **CitiDaily** – current analysis of the financial market situation – available at www.citihandlowy.pl (in the *Analyst's Eyes* tab).

CITI CLIENT SERVICE ACADEMY – INNOVATIVE CITIDIRECT TRAINING

One of the key aspects of the services delivered by Bank Handlowy w Warszawie S.A. operating under the brand of Citi Handlowy is granting Customers access to information on the range of products offered as well as the banking systems and tools available. To this end, we have developed a **series of innovative training sessions** dedicated to the use of the CitiDirect electronic banking system known as the **Citi Client Service Academy**, which will allow our Customers to obtain useful information in this respect.

The Citi Client Service Academy training sessions are conducted with the use of the LiveMeeting communication tool, which enables our Clients to participate in interactive online training sessions led by our experienced instructors. The training is provided free of charge and available in Polish.

We have also prepared a quarterly training schedule presenting information on the topics and dates of individual courses. The schedule is available at:

http://www.citibank.com/transactionservices/home/region/university/eb_calendar_pl.jsp

The training topics will be changed depending on your suggestions and the developed functionalities of CitiDirect.

To enroll in a selected training course, it is sufficient to select its date and topic and register online. Each registered participant will receive an email providing the training materials together with an instruction informing of the further steps to be taken.

During the session each participant will have the opportunity to ask questions, which will be immediately answered by our instructors.

We hope that the Citi Client Service Academy will meet your expectations and the information provided in this way will enable our Customers to use the CitiDirect system effectively.

<p>SOCIAL INSURANCE INSTITUTION – BRIDGING PENSION FUND – ADDITIONAL ACCOUNT NUMBER</p>	<p>Pursuant to the Ordinance of the Minister of Finance of 5 November 2009, effective from 1 January 2010 an additional account number will be used for the payment of liabilities due to contributions collected by the Social Insurance Institution (ZUS), i.e. payments to the Bridging Pension Fund. The new account number is: 68 1010 1023 0000 2613 9540 0000.</p> <p>The Ordinance of the Minister of Finance was published on 1 December 2009 in Journal of Laws No. 202, item 1561.</p> <p>The above document is also available online, at:</p> <p>http://www.infor.pl/dziennik-ustaw.rok,2009,nr,202/poz,1561,rozporzadzenie-ministra-finansow-w-sprawie-wzoru-bankowego-dokumentu-platniczego.html</p>
<p>INTERNATIONAL TRANSFERS – REMINDER AND CHANGES</p>	<p>Please be informed that due to process automation the Bank determines the path for international transfers based on the provided code of the beneficiary bank or the bank code included in the IBAN account.</p> <p>We would also like to remind our Clients of several important rules applicable to transfer instructions:</p> <ul style="list-style-type: none"> ... correct IBAN and BIC/SWIFT identity numbers must be specified; ... information on non-standard value dates must be provided through the electronic banking system – VD0 or VD1 in the “OTHER INSTRUCTIONS” field; ... funds sufficient for the transfer must be ensured. <p>We are pleased to inform you that as of 4 January 2010 the standard range of currencies for express transfers (effected on the same date) will be expanded and will include: PLN, USD, EUR, GBP and CHF.</p>