

# CitiService Newsletter



September 3, 2012

No. 9

## Service Shortcuts



Excerpt from the Table of Fees and Commissions



CitiService News



Foreign Exchange Rates



CitiDaily Market Analyses

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## PRODUCT INFORMATION

### Payment Services Act – documentation changes

Please be informed that the Payment Services Act, which will enter into force in Poland on October 24, 2012, has forced several important changes to the banking services delivered to our Customers.

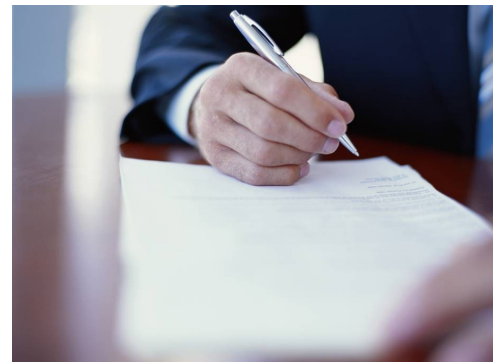
Therefore, you will receive updated documentation setting out the terms and conditions of cooperation related to payment, cash and card products as well as new rules applicable to the direct debit service.

Detailed changes resulting from the Payment Services Act will be communicated to the Bank's Customers in the form of:

- **New cash and card product terms and conditions, including an annex to the Direct Debit agreement** – the document will be provided to those customers who use the aforementioned products.
- **General Terms and Conditions of Co-operation (GTCC)** – the document will be provided to all Customers of Citi Handlowy.

Additionally, selected Customers will receive specially dedicated letters explaining the changes implemented to ensure compliance with the provisions of the Payment Services Act.

As regards the aforementioned communications, you are kindly requested to sign a copy of the letter and return it to the address specified therein.



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## CURRENT NEWS UPDATES

### Bank holidays in September and October 2012

Presented below are the dates in September and October 2012 for which instructions will be processed on the following business day due to the currency holiday (bank holidays in the specified countries).

#### SEPTEMBER:

03 - CAD, **USD**  
06 - BGN  
17 - JPY  
24 - ZAR  
28 - CZK

#### OCTOBER:

01- AUD, CNY, **EUR** (Cyprus), HKD  
02 - CNY, HKD  
02 - CNY, **EUR** (Germany)  
04 - CNY  
05 - CNY, **EUR** (Portugal)  
08 - CAD, JPY, HRK, **USD**  
22 - HUF,  
23 - HKD, HUF, SGD  
25 - AED, TRL  
26 - AED, **EUR** (Austria), SGD, TRL  
29 - **EUR** (Ireland), TRL  
31 - **EUR** (Slovenia)



### Transfer execution on bank holidays – reminder

Please be advised that transfers for which instructions have been received within the cutoff time will be executed on the receipt day.

Transfer instructions received after the cutoff time will be processed on the following business day.

Transfers whose execution date falls on a Saturday, Sunday or a statutory holiday will be executed on the business day immediately following the bank holiday.

### Extension of cutoff times for incoming cross-border payments

To meet the expectations of our Customers, we have decided to change the cutoff times for incoming cross-border transfers in PSD currencies (CHF, DKK, EEK, EUR, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, CZK, SEK).

The cutoff time for the aforementioned instructions has been extended until 3.30 pm.

The changes have been introduced effective from August 13, 2012.

## IT'S NOT ONLY ABOUT MONEY

### Green Projects – “More Trees Thanks to You” and “Earth Week”



For several years now, Citi Handlowy has been actively involved in numerous projects carried out with the objective to protect the natural environment. The “More Trees Thanks to You” initiative launched five years ago is aimed at encouraging our Customers to choose electronic bank statements instead of those in paper form. The results have been impressive and the Customer's involvement does not let us give up the project. **As many as 520,000 trees have been planted thanks to our Customers!** Green ideas have also

been promoted among the Bank's employees during the “Earth Week” project. The Environmental Management Plan implemented in 2007 led to a 50% decrease in the amount of municipal waste produced by the Bank, along with a drop of 31% in water and of almost 15% in electricity consumption. The key objectives of the Plan are introduction of selective collection of waste as well as reduction of electricity consumption and CO2 emissions. As time went by, water and paper saving initiatives have been incorporated into the Plan. In accordance with the underlying guidelines, all locations of the Bank are monitored on an ongoing basis in terms of electricity, water, natural gas and heat consumption, including the amount and type of waste produced and greenhouse gases emitted. Not only does the “Earth Week” project focus on educational activities but it also involves green initiatives such as provision of special containers for hazardous waste (including light bulbs, fluorescent lamps, used electronic and electrical devices). Moreover, a special waste segregation system has been introduced in all Citi Handlowy office buildings across Poland. Its high effectiveness has been ensured in particular by removal of rubbish bins located under each desk and their replacement with “waste segregation stations” consisting of three separate containers for paper, plastic/glass/metal and municipal waste. What is important, the Bank's green attitude and environmental protection projects have been recognized as Citi Handlowy has been awarded the “Green Office” certificate. Last but not least, we are the only entity in Poland responsible for implementation of the extended scope of the Carbon Disclosure Project.

**Plant trees with Citi Handlowy!** It is worth choosing electronic bank statements instead of those in paper form. The paper statement resignation form is available [here](#) in the e-mail files/statements section. For more information on the “More Trees Thanks to You” initiative go to [www.citihandlowy.pl/las](http://www.citihandlowy.pl/las)



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