

Aktualności CitiService



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Excerpt from the
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Commissions



CitiService
News



Foreign Ex-
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CitiDaily Market
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BANK HOLIDAYS IN SEPTEMBER AND OCTOBER 2013

Presented below are the dates in September and October 2013 when instructions will be processed on the following business day due to the currency holiday (bank holiday in a specific country).

SEPTEMBER

02-CAD, USD
05-ILS
06-BGN, ILS
10-MUR
13-ILS
16-JPY, MYR, MXN
18-CLP
19-CLP, CNY, ILS TWD
20-CLP, HKD, TWD
23-JPY, SAR
24-ZAR
26-ILS
26-ILS
30-BWP INR

OCTOBER

01-BWP, CNY, HKD
02-CNY, INR
03-CNY
04-CNY
08-HRK, PEN
09-UGX
10-ANG, TWD
11-MKD
14-ARS, CAD, HKD, IDR INR, JPY,
KWD, PHP, SAR, USD
15-AED, EGP, IDR, INR, KWD, MAD, MWK, MYR, SAR, SGD, TND, TRY
16-AED, ALL, BHD, EGP, JOD, KWD, LBP, MAD, OMR, PKR, QAR, SAR,
TND, TRY, UGX
17-AED, BHD, EGP, JOD, KWD, LBP, OMR, PKR, QAR, SAR, TND, TRY
18-AED, BHD, JOD, KWD, OMR, QAR, TRY
21-JMD, KES
23-HUF, MKD, THB
28-CZK, NZD
29-TRY
31-CLP



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SERVICE PROVISION DATES FOR TRADE PRODUCTS

Bank Handlowy hereby informs that the service provision dates for Trade Products will be modified effective from 2 September 2013 with a view to meeting the highest standards and service quality requirements. The range of products affected by the aforementioned change includes Documentary Letters of Credit, Documentary Collection and Bank Guarantees. To obtain detailed information concerning specific products, please contact your Relationship Manager.

EXPRESS ELIXIR TRANSFERS – IMMEDIATE DOMESTIC PAYMENTS AVAILABLE IN CITIDIRECT

Dear Customers,

Bank Handlowy is pleased to inform you that Express Elixir Transfer, a new payment functionality, has been launched in CitiDirect Classic.

The Express Elixir Transfer is a new, innovative payment method ensuring immediate and secure funds transfers. It enables Customers to transfer funds directly between their accounts maintained by banks participating in the Express Elixir system in seconds and, most importantly, without the use of any intermediary accounts or transferring funds out of the banking system.

In order to make payments in the Express Elixir system, simultaneous availability of Bank Handlowy and the beneficiary bank is necessary.

At Bank Handlowy, funds transfers in the Express Elixir system are available between 7.00 am and 6.00 pm on business days.

An up-to-date list of Polish banks which participate in the Express Elixir system, including information concerning their availability, is provided on the Internet website of the National Clearing House (<http://www.expresselixir.pl/>).

Currently, Express Elixir Transfers can be initiated through CitiDirect Classic (the functionality is not yet available in CitiDirect EB) by using the Standard Domestic Transfer form and selecting the Express Elixir option. Such payments may be received by all corporate customers of Bank Handlowy. The value of a single funds transfer may not exceed PLN 100,000. The processing fee is PLN 10.

Key advantages of using Express Elixir Transfers:

- immediate payment of amounts due
- confirmation that funds have been delivered to the beneficiary once the transfer has been processed
- guarantee of security and independence
- may be used for handling transactions which require immediate flow of cash, such as purchases at wholesalers, receipt of goods supplies or urgent payment for supplies
- alternative and faster channel for processing low-value instructions submitted through Sorbnet so far.

For more information go to:

- our Internet website (<http://www.citibank.pl/poland/corporate/polish/7150.htm>)
- CitiDirect User Manual.

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CITIDIRECT – CUSTOMER ACADEMY

We would like to remind you of the information websites created for CitiDirect (www.citidirect.pl) and CitiDirect EB (www.citidirecteb.pl) in response to your expectations and, most importantly, for your own comfort.

Available sections:

- “Documents” – you will find here up-to-date document forms at all times.
- “Help” – we have provided here answers to frequently asked questions concerning the use of the system.
- “Manuals” – we have made available here complete and up-to-date user manuals, presenting comprehensive information on all available system functionalities.

You are also encouraged to use the Customer Academy section offering easily accessible, computer-based, multimedia training courses that can be taken by customers individually. It is also possible to sign up for a remote training course taught by an instructor who will provide answers to all your questions.

FEEL FREE TO USE IT!



DETAILS OF PAYMENT ORDERS IN RUB (RUSSIAN RUBLE)

Pursuant to the requirements of the Central Bank of Russia, the payer should provide the following information at all times:

- In the “Beneficiary Bank Name” field the BIC number of the beneficiary bank should be entered. It is a 9-digit number of the beneficiary bank, e.g.: 046577795. The number ought to be provided irrespective of whether the SWIFT address of the beneficiary bank has been indicated;
- In the “Payment Details” field the type of the foreign currency transaction should be entered - “VO” and the code of the foreign currency transaction, e.g. 01 010;
- the ID code of the taxpayer, e.g. the INN code (9-12 letters) must be entered in the “Beneficiary Name” field (before the beneficiary’s name). If the beneficiary is an individual, the last, first and middle names ought to be indicated. The beneficiary’s name may also be provided in the “Beneficiary Address” field;
- a detailed payment basis (names of goods or services); numbers and dates of invoices or contracts; amount of VAT paid. If the goods or services are VAT-exempt, “BEZ NDS” ought to be entered;
- the payment details ought to be provided in Russian or in English.

All of the abovementioned details should be provided by the beneficiary. A failure to provide any of such details may result in a transfer back or delays in payment processing.

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