



Aktualności CitiService

November 3, 2016 | Issue No. 11

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SEPA Direct Debit - reminder

We wish to remind you that SEPA direct debit is subject to a transaction amount limit.

A limit is configured individually by the Client in the CitiDirect electronic banking system.

Any transaction which exceeds the limit will be automatically rejected by the system. An order for an amount which exceeds the limit may only be executed after the limit is changed in the CitiDirect electronic banking system and the payment is initiated again by the contractor.

In case of any technical problems, please contact EB Helpdesk by calling:

801 34 39 78 or (22) 690 15 21,
E-mail: helpdesk.ebs@citi.com

Serwisy na skróty



Excerpt from the Table of Fees and Commissions



Foreign exchange



CitiService News



Market analyses





FATCA - reminder

**FATCA reminder – NOTE – only for those
Clients who received a written request from the Bank
in February - May 2016.**

We want to remind you that, in accordance with the Act of 9 October 2015 on the performance of the Agreement between the Government of the Republic of Poland and the Government of the United States of America concerning an improvement in the fulfilment of international tax obligations and the implementation of the FATCA regulations, Polish financial institutions are obliged to obtain a **valid statement from their clients concerning the U.S. tax residence status of the client** (“Self-Certification Form”).

We want to remind you of the necessity to fill out the above statement and to deliver it to the Bank to the following address:

**Bank Handlowy w Warszawie S.A.
Strefa Dokumentacji Klienta
ul. Senatorska 16
00-923 Warszawa**

in the original paper version, signed in accordance with the representation rules of your company.

In order to facilitate you to fill out the required documents, [our website](#) includes the above mentioned [Self-Certification Form](#) and [the supporting materials](#) containing the instructions for the forms.

Please print, sign and send the Self-Certification Form to the Bank in accordance with those instructions.

If you have received our written request and already sent the Self-Certification Form back to the Bank, please ignore the above request.

If you have any additional questions, please contact CitiService: 801 24 84 24 or +48 (22) 690 19 81.



New Fee and Commission Tarif

A new Fee and Commission Tarif will come into force on 7 November 2016.

The Fee and Commission Tarif will include the following new items:

Section VI – ELECTRONIC BANKING - SafeWord cards (Mobile Pass mobile token) - no fee

Section VIII – OTHER BANKING SERVICES – items connected with the Uniform Control File (UCF) - delivery of data to the client in Uniform Control File format

Some items in Chapter II - Trade Finance and Trade Services have also changed.

An excerpt from the Fee and Commission Tarif is available to the Clients on the website: www.citihandlowy.pl/strefaklienta. If you have any questions about individual price arrangements, please contact your Relationship Manager.

VISA Cards – transaction authorization break

Please note that:

On 6 November 2016 (Sunday), between 4:00 a.m. and 5:00 a.m., the Bank will not authorize transactions made by any VISA cards. In practice, this means that all transactions attempted during that one-hour time window will be rejected.

On 7 November 2016 (Monday), between 1:30 p.m. and 2:30 p.m., the Bank will not authorize transactions made by any prepaid VISA cards, which also means that any transactions attempted during that time will not be accepted.

The other cards will operate as usual.
We apologize for any inconvenience.



Banking documentation

Annual balance confirmations

We kindly inform you that the Bank will send balance confirmations as of 31 December 2016 to your correspondence addresses.

Please check them and - if needed - also update your correspondence addresses

Certificates for the Auditor

Useful information

The time is coming when you will be ordering audit certificates in connection with your business activities. In order to meet your expectations as regards the contents of audit documents prepared by Citi Handlowy, we want to present the scope of information included in particular types of certificates:

- **Standard audit** (fee as per the Fee and Commission Tarif - PLN 200), time to prepare: not longer than 3 business days — the certificate shows balances of all your bank accounts.
- **Non-standard audit** (fee as per the Fee and Commission Tarif - PLN 1,000), time to prepare: not longer than 5 business days — a certificate includes replies to all questions asked by the auditor, in accordance with the audit request.

If you have any questions, please contact CitiService Relationship Managers.



Changes in settlements of Elixir / Euro Elixir sessions

With reference to the CitiService news of 1 September 2016, we want to inform you that the announced changes in settlements of Elixir / Euro Elixir sessions will be implemented by Krajowa Izba Rozliczeniowa S.A. (KIR - national clearing house) on 14 November 2016. After those changes are implemented, funds from transfers incoming from particular Elixir and Euro Elixir sessions may be credited to your accounts even several dozen minutes later than at present. This will be visible especially in the first days after the changes are implemented.

The changes are a consequence of the works conducted currently by the KIR in order to harmonize the Polish settlement system with the European standards. They will affect all the banks involved in Elixir and Euro Elixir settlements.

We will make every effort to minimize their influence on your settlements. Please do not hesitate to contact us if you require support or additional information.



Bank holidays in November and December 2016

We would like to present the days in November and December 2016 when submitted orders are to be executed on the next business day because of a currency holiday (i.e. a bank holiday in a given country).

November

01— CLP, HRK, HUF, PEN,
PHP, PLN, SCR
02— BRL, MUR, MXN
03— JPY
04— RUB
07— COP
09— PKR
11— CAD, PLN, USD
14— COP
15— BRL
17— CZK
18 — MAD
21 — MXN
22 — LBP
23— JPY
24 — USD
28 — ALL, ARS
29 — ALL
30— PHP, RON

December

01— RON
02— AED
05 — THB
08 — ALL, ARS, CLP, COP,
MKD, PEN, SCR
09 — ARS
12 — AED, EGP, IDR, JOD,
KES, KWD, LBP, MAD,
MYR, MXN, OMR, PKR,
THB, TND, VEF
13 — MAD
16 — BHD, ZAR
22 — ZWL
23 — JPY
26 — ANG, AUD, BGN, BWP,
CAD, CHF, CNY, CZK,
DKK, EUR, GBP, HKD,
HRK, HUF, IDR, ISK, JMD,
KES, MWK, MYR, NZD,
NOK, PLN, RON, SCR,
SEK, SGD, UGX, USD,
XOF, ZAR, ZMW, ZWL
27 — AUD, BWP, CAD, CNY,
GBP, HKD, JMD, MWK,
NZD, ZWL
30 — COP, PHP