



CitiService News

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We are answering your questions - fast and with precision!



We are pleased to inform, that we have provided a website available for you, on which you will find answers to the most frequently asked questions about the products and services offered by Citi Handlowy.

New website allows you to access the most needed information in an easy and fast way. For your convince we have also made available a search engine, thanks to which finding answers will be much easier.

Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



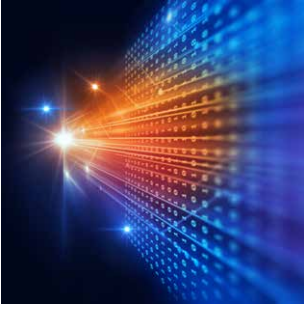
Market Analyses

Contact with CitiService:
tel.: 801 24 84 24; 22 690 19 81

We invite you to make use of the new website. We hope that it will become one of the main tools used in your everyday work.

We encourage you to enter directly through the link: www.citihandlowy.pl/fag.

Best regards,
CitiService Team
Citi Handlowy
Bank Handlowy w Warszawie S.A.



eGuarantee - new way of delivering bank guarantee to beneficiary

e-Guarantee is an electronic delivery of the bank guarantee document to the beneficiary via Citi Secure Email, which:

- speeds up the delivery of guarantee to the beneficiary (this is vital when the time of delivery of the guarantee to the beneficiary is of essence),
- reduces costs associated with the transaction (the client will not need to pay the costs of Courier/ Polish Post Office service).

A bank guarantee document sent via Citi Secure Email is:

- in form of a PDF file and with qualified electronic signature issued by the National Clearing House (qualified electronic signature has the same legal effect as a hand-written signature);
- available for download by the beneficiary on the Citi Secure Email site (in the first e-mail, the beneficiary will be guided to register his/her password to be used for logging in);
- secure - Citi Secure Email is a system tested by the Bank and used to send information with legally privileged content (after registration, the beneficiary will receive a general e-mail with the text of the original e-mail message and attachments in form of PDF files).

How to start using the new form of delivery?

Find out / confirm with the beneficiary that:

- he has Adobe PDF software, version 7,
- this form of provision and delivery of guarantee is acceptable to him,
- ask for e-mail addresses of relevant persons or the address of the collective e-mail box on which guaranties will be delivered.

and then:

- in your Application for the guarantee, in field "Send the LC/Guarantee as:" you need to put down that you request that the **Guarantee be issued in electronic form and sent to the beneficiary by e-mail**, providing the address(es) of the person(s) or the collective e-mail box address for the beneficiary.

As of 10th April. 2017, when you indicate in your guarantee application that you request the guarantee to be issued in electronic form and delivered to the beneficiary's e-mail address(es), the bank guarantees is being issued in electronic form (with qualified electronic signature) and delivered via Citi Secure Email.



Citi Trade Portal

We would like to inform you that from **1 August 2017** the moment of commencing the processing of applications/instructions regarding guarantees, letters of credit and collections sent in writing was changed.

Priority is given to applications, orders and instructions sent using the Citi Trade Portal platform. They are handled in accordance with the processing times currently in place.

The processing of applications, orders and instructions submitted in writing will commence on the next business day after their receipt.

We would like to thank those of you who already use the Citi Trade Portal for your co-operation, and encourage you to continue utilising this platform.

To those of you who have not yet chosen to place orders online, we recommend using the Citi Trade Portal.

Apart from quicker commencement of the processing of your orders, Citi Trade Portal will provide you with instant tangible benefits, such as immediate and full information regarding your applications/orders, full and prompt information from the Bank regarding events which occurred in a given transaction, elimination of costs (courier mail/postal charges/paper, etc.), reports regarding the products ordered and all trade support products in one place.

On the Citi Trade Platform you will also find a variety of order/instruction templates. The system helps users to fill those. It is possible to create an application by editing another application - these elements facilitate and speed up the process of application creation on your part.

In order to implement the Citi Trade Portal, please contact your bank consultant.



HUB FX - new currency available to Citi Handlowy customers

We are pleased to inform that in order to meet your requirements, we have introduced the possibility of the **incoming payments settlements in exotic currencies - known as FX HUB.**

We have been supporting our Clients for years, providing them one of **the best foreign exchange platforms** on the market - featuring more than 50 currency pairs, immediate settlement and a number of innovative functions which enable to control the market for 24 hours a day.

Additionally we would like to remind that we provide the outgoing transaction processing service, from the multi-currency account, in **more than 130 currencies.**

FX Hub is a solution dedicated particularly to the Clients who develop their activity in emerging markets.

We believe, that the improvement of our offer will strengthen our position as a leader in foreign settlements and FX in Poland.

Now the functionality of the multi-currency account is extended by additional incoming currencies - there are already 40 such currencies!

Detailed information on the functionality of the product, fees and commissions for using the product, requirements and terms of use of the product as well as the risks connected with it, will be provided by the Bank Adviser.

CURRENCIES AVAILABLE IN THE FX HUB SOLUTION:

AED	UAE Dirham	BHD	Bahrain Dinar
HKD	Hong Kong Dollar	ILS	ILS – Israeli Shekel
JOD	Jordanian Dinar	KES	Kenyan Shilling
KWD	Kuwaiti Dinar	MAD	Moroccan Dirham
MUR	Mauritanian Rupiah	MXN	Mexican Peso
NZD	New Zealand Dollar	OMR	Omani Rial
PEN	Peruvian Sol	QAR	Qatari Riyal
SAR	Saudi Riyal	SGD	Singapore Dollar
THB	Thai Baht	TND	Tunisian Dinar



Bank holidays in September and October 2017

Please note below the days in September and October 2017 when orders received on that day will be effected on the following business day due to a currency exchange holiday (i.e. a public holiday in a given country).

SEPTEMBER	
1	AE, SG, SK, TR
4	CA, TR, US
6	BG
15	SK
18	JP
21	AE
22	BG
25	ZA
28	CZ

OCTOBER	
2	AU, CN, HK
3	CN, DE
4	CN
5	CN, HK, PT
6	CN
9	CA, JP, US
12	ES
16	UA
18	SG
23	HU
26	AT
30	IE
31	DE, SI