



Aktualności CitiService

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Settlements of SEPA transactions

In reply to frequently asked questions, please note the manner of booking of SEPA incoming payments where the date specified in a SEPA message is a bank holiday in Poland (and only in Poland). In such cases, funds will be booked on the next working day, however the account will be credited with the date indicated in the message (the date of the bank holiday). Such booking approach results from Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 (SEPA Rulebook 6).



Wishing you a prosperous
and successful New Year!

CitiService Team



Reviews of CitiDirect users and the rules of use of a SafeWord card

Please remember that any Client is required to carry out periodic reviews of user entitlements in the CitiDirect system.

Such verification is to eliminate access in case of persons who do not use the system and should not be users of CitiDirect any longer.

In case of a change of entitlements or the user list, a written instruction must be submitted to the Bank.

In order to make your review of activity of your CitiDirect users easier, you may either review your users on your own (using the Administrator tool in CitiDirect) or order a report containing dates of the last logging-in to the system.

Please also remember that in order to retain access to CitiDirect with a given SafeWord card, you need to log in to the system at least once every 3 months.

In order to maintain the security of access to the CitiDirect system, the SafeWord card will be blocked after 12 months of:

- a) the last logging-in date – for users who have logged in to the system; or
- b) the date when the user was created in the system – for persons who have never logged in to the system.

A blocked SafeWord card needs to be replaced if the user wants to use CitiDirect in the future (to this end a separate replacement request is required).

The account of the CitiDirect user who uses a given SafeWord card will be automatically deleted 2 years after the date when the user last logged in to the system – this applies to users who have ever logged in to CitiDirect.





Reviews of CitiDirect users and the rules of use of a SafeWord card (continued)

It is also possible to reactivate the card of a user within 12-24 months after the last time when the user logged in.

Reactivation should be reported to the CitiDirect Helpdesk at:

+48 (22) 690 15 21 or to: helpdesk.ebs@citi.com.

After the card is reactivated, the user has to log in within 7 calendar days as failing to do so will block the card again, this time without any possibility to reactivate.

If you have any further questions, please contact CitiDirect Helpdesk or CitiService Team at:

CitiDirect Helpdesk

801 343 978

+48 (22) 690 15 21

CitiService

801 24 84 24

+48 (22) 690 19 81



CitiDirect – fee for preparation of a user entitlement list

From 1 February 2017 on, we will be charging a fee for **preparation of lists of entitlements of users** of the CitiDirect electronic banking system. The fee for the lists prepared in the current month will be collected by the 10th day of the next month.

This fee is included in the [Banking Fee and Commission Table](#) which has been effective since 7 November 2016, however this fee has not been charged so far.

If you have any questions, please contact CitiService.

CitiService

801 24 84 24

+48 (22) 690 19 81

citiservice.polska@citi.com

Cut-off times for cross-border orders

Export payments (incoming) – to be executed on the same working day if we receive the payment message and the confirmation that the Nostro account has been credited:

In the currency: USD, EUR, CHF, DKK, GBP, HUF, NOK, RON, CZK	15:30
In the currency: HRK	12:20
In the currency: RUB	10:20
In the currency: SEK	11:20
In the currency: BGN	12:45
In the currency: USD, EUR meeting the STP requirements	16:30
Other currencies	13:00

Import payments (outgoing) and internal transfers in foreign currencies are executed on the current working day (D+0) if the Client delivers an order by the following cut-off time:

In paper format at a Branch or tested fax	10:00
In electronic format Express (D+0) – only for EUR and USD. A one-off execution should be notified by the Client to CitiService.	15:00

Exceptions related to import payments (outgoing) and internal transfers in foreign currencies:

In paper format at a Branch or tested fax on D+0	10:00
In electronic format for CZK, TRY or RON on D+0	10:00
In electronic format for SEK on D+0	10:15
In electronic format for RUB on D+0	10:20
In electronic format for HRK on D+0	11:00
In electronic format for CHF and ZAR on D+0	12:00
In electronic format for GBP, DKK, NOK, CAD, HUF on D+0	12.30
In electronic format for BGN on D+0	12:45
In electronic format for PLN on D+0	13:00
In electronic format for PLN sent to CITIGB2L (CITI LONDON)	10:00
Internal transfers	17:00

Cut-off times for cross-border orders (continued)

Orders executed on D+1 or D+2	
In paper format or tested fax	13:00
In electronic format for EUR, USD and GBP	17:00
In electronic format for JPY, AUD, CNY, KZT on D+1	12:45
In electronic format for the other currencies	14:30

Important information for users of debit cards

Further to the communication we sent you in the letter in November 2016, we want to inform you that we have completed the distribution of new debit cards with a chip.

Ultimately, such chip cards will replace all the cards with a magnetic strip, which are still in use. Cards with a magnetic strip will be replaced with chip cards in two stages:

Stage 1: distribution of cards to Holders and assignment of a new T-PIN (PIN for telephone service) and a PIN for the card of each of the Holders

Stage 2: activation of new chip cards for transaction purposes (with the simultaneous deactivation of cards with a magnetic strip)

At present, Stage 1 is in progress, i.e. new cards have been delivered to Holders.

After receiving a new card, each Holder should call the Corporate Cards Team (tel.: 22 692 26 62 or 800 120 111) to receive a T-PIN (PIN for telephone service) and a PIN for authorization of POS and ATM transactions, following the instructions received from Citi Handlowy together with the card. The above lines are available from 6.30 a.m. to midnight [to help you assign PIN codes and to answer your questions about the process of distribution of new chip cards.](#)

For your convenience, please define new PIN codes **immediately** after receiving your new debit card.

A new PIN code is required as the PIN attached to the previous card will expire and will not work after switching transactional functionality from magnetic-strip cards to chip cards.

NOTE: activating and assigning a PIN to a card does not mean automatically that transactions can be executed with the new card.

We will inform you in a separate message about the commencement of Stage 2 of the card replacement process, from when transactions can be executed with your chip cards.



Country	Unit	Rate
Schweiz	1	517500
Norwegen	100	135000
Schweden	100	557500
Kanada	100	111011
Japan	1	987647

Rules of execution of RUB transfers

The key requirements of the Russian Central Bank:

SENDING RUB TO RUSSIA

In the field *payment details*, the “VO” transaction code and the code of a transaction (five digits), e.g. VO01010, are required.

The detailed title of payment (name of goods or services) must be specified in the English or Russian language.

BIC of the beneficiary’s bank (BIC + 9 digits), number of the beneficiary’s bank, e.g. BIC046577795. This number is required whether or not you have specified the SWIFT address of the beneficiary’s bank – the code should be added in the field “beneficiary’s bank”.

Name and address of the beneficiary’s bank or SWIFT

Taxpayer identification code, INN code (INN + 9-12 digits) – this code should be added in the field “beneficiary’s name”.

KPP code (only if the beneficiary of a payment is an enterprise) – this is a 9-digit number assigned to enterprises by the tax authorities of the Russian Federation, e.g. (KPP123456789) – this code should be added in the field “beneficiary’s name”.

All the above details should be received by the Client from the payment beneficiary.

SENDING RUB OUTSIDE RUSSIA

In the field *payment details*, the “VO” transaction code and the code of a transaction (five digits), e.g. VO01010, are required.

The detailed title of payment (name of goods or services) must be specified in the English or Russian language.

SWIFT and account of the correspondent bank

Name of the beneficiary’s bank (or SWIFT)

All the above details should be received by the Client from the payment beneficiary.



Bank holidays in January and February 2017

Below we present the days in January and February 2017 on which orders will be executed on the next working day because of a currency holiday (i.e. a day which is not a working day in a given country).

January

01— AE, AT, AU, BE, BG, CA,
CH, CN, CY, CZ, DE, DK,
EE, ES, EU, FI, FR, GB,
GR, HK, HR, HU, IE, IS, IT,
JP, LT, LU, NL, NO, PL,
PT, RO, RU, SE, SG, SK,
SI, TR, UA, US, ZA
02— AU, CA, CH, CN, GB, HK,
IE, JP, RO, RU, SG, SI, UA,
US, ZA
03 — JP, RU, UA
04 — RU
05 — RU
06 — AT, CY, ES, FI, GR, HR,
IT, PL, RU, SE, SK
09 — JP, UA
16 — US
24 — RO
26 — AU
27 — CN
30 — CN, HK, SG
31— CN, HK

February

01— CN
02— CN
08 — SI
16 — LT
20— CA, US
23 — RU
24 — EE
27— CY, GR
28 — PT