

Citi Trade Portal User's Manual

InfoTrade tel. 0 801 258 369

infotrade@citi.com

CitiDirect Technical Assistance tel. 0 801 343 978, +48 (22) 690 15 21 Monday - Friday 8.00-17.00 helpdesk.ebs@citi.com



www.citihandlowy.pl Bank Handlowy w Warszawie S.A.

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1. Login

A detailed description of how to log into the CitiDirect system has been described in a different, dedicated manual available at: http://www.citihandlowy.pl/poland/citidirect/polish/pdf/logowanie_pl.pdf

and at the site: http://www.citidirect.pl in the Manuals section.

Open the Citi Trade Portal from the level of the CitiDirect EB portal.

Once you are logged in CitiDirect, click Trade -> Trade Financing in the upper menu:

citi								CitiDirect BE®
			Trade / eForms	Reports & Analytics		More Citi Products		
Client Logge	ed in as: TEST	0 failed atte	Trade Financ	ing / eForms 🖾	39:27			

NOTE: The application will be activated in a new window or in a new browser card. If the message about blocking pop-up windows appears, click on the message and allow the pop-up window to open.

2. How to begin

2.1. Homepage

The User's Manual refers to the use of the following products: Factoring, Letter of credit, Guarantee, Collection, Trade Loan, Paylink and Factoring on the Citi Trade Portal. Access to individual items and sub-items of the Main Menu depends on the authorizations assigned to the User - in line with appropriate documentation.

cíti handlowy 20 February 2014 Citi Trade Porta Main Menu - items from the drop down My shortcuts Messages (4 new alerts) 🕞 Adjust menu: Letter of Da Туре Action Factoring - Preview of invoices 20.02.2014 09:53 The application was accepted credit. Guarantee. show Factoring - Contract list 20.02.2014 09:53 The transaction has been opened show Collection, Invoices, Alerts Section Guarantees - Apply for grant 20.02.2014 09:49 Correspondence was sent from the Bank show General Overview. Letter of Credit - Open 14.02.2014 16:25 The transaction has been opened show Reports, Contracts, Trade Loan, Mark as read Address details Settinas. navigate to the Alerts page >>> ank Handlowy w I. Senatorska 16 D-923 Warszawa KRS 0000001538 NIP 526-030-02-91 SVMFT code CITIPLI **My Shortcuts** InfoTrade Section. w Citi Trade Portal infotrade@citi.com 0 801 258 369 Help Desk CitiDirect helpdesk.ebs@citi. 0 801 343 978 22 690 15 21 cîtî Privacy Statement | Terms of Use Copyright @ 2013 Bank Handlowy w Warszawie S.A

Once the application is activated, the User's screen will display the following page.

The "**My Shortcuts**" Section - consists of maximum 5 shortcuts picked by the User. The "Adjust..." button on the right is used to select visible buttons in accordance with the description in the "Shortcuts" below.

The "**Messages**" (alerts) Section - contains information on unopened alerts sent to the User (alerts which haven't been displayed in the "Message detail" form). Maximum of 10 unread messages can be displayed in this section. Under the table, there is the "Mark as read" button which you can use to mark alerts as read and delete them from the list (upon clicking, the confirmation message will be displayed). On the right, there is the "navigate to the Alerts page'" link causing a screen with all the alerts to appear in the whole window.

In the case of trade finance products, indicators related to factoring enable you to monitor and verify such parameters concerning agreements and invoice portfolio as: Exposure, Amount at risk, Turnover, Delays or Financing period. A detailed description of individual indicators can be found in the "Additional information" -> "Factoring indicators" section of the Manual.

2.2. Shortcuts

The shortcuts section is visible on the main screen of the system (welcome page), allowing you to go directly to a tab you have selected. You can configure the shortcuts in the Settings > Shortcuts tab. By default, two shortcuts are configured:

- General overview -> Preview,
- Contract List.

Saved configuration for each User is stored individually.



2.3. Global settings

In the Settings -> Global settings tab, you can format dates and numbers displayed in the portal (as well as in alerts, available in the generated reports).

From here you can also set the number of items displayed in the list by default (applies when multiple pages are present in the table). Saved configuration for each User is stored individually.

The following formats are set by default in the system:

- Number of items in the lists: 20;
- Decimal separator: [comma];
- Thousandth separator: [dot];
- Date separator: [dot];
- Date format: yyyy mm dd [yyyy year in a 4-digit format, mm month, dd day];
- Scope of items presented in the lists: none, i.e. all data is presented, regardless of the entry date; any change in this
 parameter will cause the display of transactions in the entire system to be limited to items entered 7, 14, or 21 days before the
 current date.



The first configuration and all the subsequent ones must be completed by pressing the "Save" button, which will be confirmed by the system with an appropriate message.

Global settings			_	File templates Notifications Shortouts
Rowsperpage Decimal separator Thousands separator Date separator Date format	20 [comma] , [dot] . [dot] . dd mm yyyy	× × ×		Global settings Trade Services: Bands Trade Services: Contractors Trade Services: Agreements Trade Services: Accounts
Range of the presented items on lists Save Cancel	[none]	~		

2.4. Notifications

In the Settings -> Notifications tab, you can set the types of notifications you wish to receive, as well as the way in which they will be delivered.

In the "Notifications" section, you can indicate the notifications you want to receive (only those related to a service provided). Notifications can be delivered through the following channels:

- Alert the notification will be in the form of an alert visible in the system main page (homepage),
- SMS the notifications will be sent to the mobile phone number indicated by the User ("Phone" field),
- E-mail the notifications will be sent to an email address indicated by the User ("Email" field).

The phone number should be entered in the following format: **+48XXXYYZZWW** or **48XXXYYZZWW**, where "XXXYYZZWW" represents a specific phone number.

Citi Trade Portal SMS notification service is available for Polish mobile phone numbers (i.e. beginning with +48) only.

For the notifications sent by SMS, the User can choose the preferred delivery time range (the default hours are: 8am - 6pm on business days). If the "unlimited" box is ticked, the SMS notifications will be arriving simultaneously with the notifications sent by the other channels - the very moment the event occurs in the system, even on weekends.

If the User chooses not to receive any kind of notifications, especially the notifications for "Financed invoices" and "The application was accepted" it is highly recommended that the User logs into Citi Trade Portal every day.

c <mark>íti</mark> ha	andlowy citi T	rade Por	tal		17 Febr	uary 2014			
Reminders	configuration			ogout :		 Selection of th	e Notifications form		
Phone			Factoring/Funding Providers/Funding Distributors	Glot Trac	al setting e Service e Service	s s - Banks s - Contrao	ares		
SMS hours	from 08:00 to 18:00 unlimited		Reminder type	Trac	e Service	s · Agreem	nts		
E-mail			Defined limit has been crossed	Trac	e Service	s - Accoun			
			Financed invoices	V					
			Information about paid invoiced	V			_		
Save	in con		Information about rejected invoices						
			Invoices approved to Incasso	V			_		
			Invoices to approve				_		
	The list of available	1	New document to download				_		
			New invoice to download				_		
	notifications (depends of User		Overdue invoices	V			_		
	entitlements) and notification		Recourse made	V			_		
			Payment date is coming (3 days ahead) (modify)	~			_		
	channels.	JI	Request for proposal of payment settling						
			Letter of Credit/Guarantee/Collection						
			Reminder type	Alert	SMS	E-mail			
			Correspondence was sent from the Bank	V			_		
			L/C due date is coming (3 days ahead) (modify)	V					
			The application has been returned for corrections						
			The application has been reviewed						
			The application was accepted	V					
			The application was rejected	V					
			The transaction has been opened						
citi Citi.com			Privacy Copyright © 2013 Bank Har	Statemer ndlowy w	t Term Warsza	s of Use wie S.A.			

The first configuration and all the subsequent ones must be completed by pressing the "Save" button, which will be confirmed by the system.

Reminders c	onfiguration		File Noti Sho	template fications rtouts	5	
Phone		Olobal settings Trade Services - Banks Trade Services - Contracto				
SMS hours	from 08:00 to 18:00 unlimited	Reminder type	Trac	le Service	as - Agreer	
E-mail		Defined limit has been crossed	Trac	le Service	es - Accour	
		Financed invoices	V			
20110	and the second se	Information about paid invoiced	v			
Gave		Information about rejected invoices				
		Invoices approved to Incasso	V			
		Invoices to approve				
		New document to download	~			
		New invoice to download	~			
		Overdue invoices	~			
		Recourse made				
		Payment date is coming (3 days ahead) (modify)				
		Request for proposal of payment setting		n		

By default, any User who has not made configuration changes will have all notifications only in the form of alerts.

3. Factoring

3.1. Invoices

Introduction

The drop down selection lists of Buyers and Sellers are limited to 30 items. When Sellers or Buyers list contains more than 30 items, access to the full list is possible by clicking on the icon to the right of the drop-down list.



After you finish entering details for the new invoice, click "Add" - the invoice will then be saved and automatically made available on the "Sending invoices" screen with "to send' status".

The list of newly entered invoices will be also displayed under the "Preview of submitted invoices" section below. In that section, you can edit the invoice - by clicking "modify" in the table featuring the invoice items. The fields in the upper part of the form will be populated with the edited invoice data. Once the changes are saved, the table item will be updated with the values you have provided. The entered invoices will be deleted if you mark a given item in the list of the entered invoices preview and click the "Delete" button.

You may also enter invoices, using the "import from file" function ("Import" form).

The file import is carried out by a wizard in two steps:

- Selecting the file you wish to upload and choosing the import template for this file from the list of templates provided by the Bank or templates created by the User. Predefined import schemes are available named: (i) TUF4 (extended) or (ii) Reversed Factoring (simplified). Both schemes only serve to load billing information into the system and can be used to handle Paylink. For the purposes of this User's Manual, the "Reversed Factoring" scheme is to be understood as one of the file import schemes rather than a banking product (banking activity).
- Verifying correctness of the uploaded invoices, correcting errors and editing invoice details.

cîtî han	dlowy		0	iti Trade Portal				17 Fe	huary 2014		
Homepage Letter (of credit 🔻 Guarantee 👻	Collection 🔻	Invoices 🔻	General overview 🔻	Reports	Contracts 🔻		Settings 🔻	Logout		
Invoice submis	sion from a file - st	ep 1/2									
File containing invoices Template	Choose File No file select	chosen 🛑 🗕	• •							•	Selection of the file with invoices to import.
File up d						Copyright (Privacy Sta © 2013 Bank Handlo	tement Ter wy w Warsz	ms of Lise awvie S.A.	-	Selection of the import scheme defined in the import template configuration (File Templates).
										•	If you press the button, you will go to step 2/2 concerning the entering of invoices from a file.

When the file with invoice details is uploaded into the system, each of its rows is automatically analysed according to the defined import template -the rows formatted correctly are then marked with green \mathbf{w} , while the incorrect invoices are marked with a red cross.

Homepage Letter of cred	it ▼ Guarantee ▼ C from a file - step	collection - In 2/2	voices 🔻 Gene	ral overview 💌 Re	ports Contracts	•	Se	ttings 🔻	Logout		
File name demo1.txt Total number of invoices 3	Total number of app	roved invoices	2 Total numi	per of invoices being i	not loaded 1	Total number of reco	ords with detect	ed errors	0		
It is possible to edit uploaded in	voices by seletecting app	vopriate option in	the column "Action of results 3 Nu	nber of results per pa	ge 20 V				⊒ 'Adjust		The icon warns about an error in the importe invoice.
Contract	Seller	Buyer	Invoice no.	Invoice date	Due Date	Amount	Currency	Туре	Action		
💥 🖬 MO/F. z regresem	DEMO Klient	TEST a/s	demo0001	18.02.2014	21.02.2014	1.500,01			change		
DEMO/F. z regresem	DEMO Klient	TEST a/s	demo0002	18.02.2014	21.02.2014	1.500,01	PLN		change		The symbol means that the invoice has been
RMONT. 2 regresem	DEMO Kilent	TEST a/s	demo00005	18.02.2014	21.02.2014	1.500,01	PLIN	-	change	•	
Save approved invoices	Send approved invoi	ces	Tł	e total number of sub	mitted invoices 2	The total amount	of submitted inv	nices 3.0	00.02 PI N		successiuny uploaued.

The invoices which have been uploaded into the system will appear in the Citi Trade Portal database with the 'to send' status only after the "Save approved invoices" button is clicked. Simultaneously a check of selected items is run by the system. Using the "Send approved invoices" button, you can send the uploaded invoices (and omit the invoice entry step). These invoices will receive the "sent" status after passing the validation process.



The "Purchase request date" field in the system only has a non-binding guide value. The Purchase request date may or may not be the same as the date of execution in the meaning of the Product Agreement.

If the User wishes to:

- Send the approved invoices by default the system sets the current date as the **Purchase request date**. The Purchase request date can be changed in the step 2/2 of file upload by editing each invoice, and using the "change" link;
- Save approved invoices to later send them from the Invoices -> Send tab the Purchase request date should be selected in the appropriate field, it can be selected for the entire group of invoices. The process of sending invoices from the Invoices -> Send tab is described below in the 'Sending' 3.2. - "Sending" section.

Regardless of the above, if a fixed purchase request date has been specified in the agreement concluded with the Bank (e.g. always due date), the system will process the transactions according to the provisions of that agreement.



The success of file import depends on whether that file has been prepared according to the appropriate import template. The User can choose a ready import template made available to them by the Bank or create their own import template. Detailed information about import templates and creation of import templates can be found in the system in the **Settings -> File templates** tab as well as **Chapter 6.1 of the User's Manual**.

The Tuf4 and reversed factoring predefined import templates do not include the purchase request date field. The User can create their own file templates with the purchase request date – in this case in step 2/2 of file import (the 'Send approved invoices' button) the User can send approved invoices for which the purchase request date has been specified in the uploaded file.

Presented below are the two examples of file templates available in the system:

The file format: Tuf4 (regardless of the file format description indicated in the Settings / File Templates tab, the format is designed for importing files compliant with the existing factoring in the CitiConnect system, you may also use the simplified import templates described below for the reversed factoring).

Rows in the file:

01 tuf004 PL

O2|Request number|Seller Name|Seller Address|Seller Tax ID|Buyer Name|Buyer Address|Buyer Tax ID|empty field|empty field|invoice no.|invoice date|invoice amount|currency|debt amount|debt currency|empty field|empty field|due date|financing percentage|amount accepted by Debtor to be paid¹|empty field|request type||||||¹

¹ The "amount accepted by Debtor to be paid" field, due to technical reasons, must be filled out, but taking into consideration the **Paylink** product specificity, and the processing of data delivered to the Bank in the Tuf4 file format, the data provided in that field is not important with regard to the financing application.

Example:

01 tuf004 PL

02|365|Andruschko Manufaktur|Leipziger Str. 33 D-14966 Berlin|5222401618|Rower SC|Niska 65A 56-989 Brzesko|54564|||TUF4-tes t2|24/05/2012|+203.00|PLN|+203.00|PLN||30/05/2012|100|+203.00||P||||||

control sum test

"Reversed factoring" (Factoring Odwrocony) import format

It is a simple template in which the import file should be prepared as a text file coded in accordance with Windows 1250 (CP-1250).

This import format, regardless of the name, can be used to support imports of invoices for various factoring programs, in particular:

- Invoice collection,
- Classic factoring,
- Factoring with recourse,
- Receivables discounting,
- Supplier Finance. There are two types of rows in the .

import file:

- The header row which is skipped by the system during import;
- Row(s) with transactions, each containing the necessary information about one invoice.

Row structure:

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Amount;Currency

Preview of file ter	nplate						
Template name	Faktoring Odwrócony		C	olumn	is in a file		
✓ Ignore first	1 rows			No.	Column	Length	Constant value
√ Ignore last	0 rows		\checkmark	1	Contract	30	
ile structure	with separator	-		2	Seller Tax ID	50	
	Te emine te el		1	3	Buyer Tax ID	50	
Separator	[semicolon];			4	Invoice no	50	
Quote char	[none]	.	\checkmark	5	Invoice date	10	
Decimal separator	[comma],	· · ·		6	Due date	10	
Thousands separator	[none]	· ·	\checkmark	7	Amount	20	
Date separator	[dash] -			8	Currency	3	
Cala format	Learning				Installment no.	50	
Jate format	yyyy mm da	v			Instaliment amount	20	
File encoding	CP1250	v			Action after rejection	1	
					Request type	1	
Cancel					Financing date	10	
					Installment currency	3	
					Installment rate	15	

Example:

	import_file_scheme_Faktoring_Odwrocony.txt — Notatnik	x
P	lik <u>E</u> dycja For <u>m</u> at <u>W</u> idok Pomo <u>c</u>	
A	greementNo;SellerTAXid;BuyerTAXid;InvoiceNo;InvIssuanceDate;InvMaturityDate;InvAmount;CCY greement/01/2014;12345677745;5210xxx100;Invoice01;2014-01-02;2014-02-28;1,01;EUR	*
		~
Ŀ		• E

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Amount;Currency

AGREEMENT/01/2014;12345677745;5210XXX100;Invoice 01;2014-01-02;2014-02-28;1,01;PLN

The functionality connected with entering/editing/deleting/importing invoices under agreements supporting the Split Payment Method in settlements does not change.

The following is extended:

- fields available on forms to enter/edit/delete/import invoices only for agreements for which a possibility to use the Split Payment Method is specified;
- validations of fields (gross amount, net amount, VAT amount) available on forms to enter/edit/delete/import invoices in the factoring module only for agreements for which a possibility to use the Split Payment Method is specified.

The list of fields available on forms to enter/edit/delete or import invoices will be extended with the fields:

- Net amount
- VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

Validations:

- the sum of the invoice net amount and the VAT amount must be equal to the gross amount,
- the net amount is required,
- the VAT amount is required.

The image of the form to manually enter invoices under agreements supporting the Split Payment Method in settlements:

Invoice submission	ı							
Group Contract Seller Buyer	select Faktoring Klasyczny DEMO Poland select		 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 	Faktoring z Regrese Tax ID: 000000	em Address: TEST 3 (00-000 WARSZAWA		
Invoice no			Gross amount Net amount VAT amount			Currency	select	
Add Save Cance Preview of submitted inv	pices Page <	1 of 1 >	Number of results 0	Number of results p	er page 20 V	Net VAT	Currency	Adjust
No records found Delete	2.3761							,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

The list of columns available on the "New file template" creation form will be extended for the "Invoice" template with the following fields:

- Net amount
- VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

The predefined import templates containing additional fields for the Split Payment Method:

• SP reversed factoring.

Form image- an example for the "Invoice" template type:

Preview of file ter	mplate						
Template name	Faktoring Odwrócony		C	olumr	ıs in a file		
✓ Ignore first	1 rows			No.	Column	Length	Constant value
√ Ignore last	0 rows		\checkmark	1	Contract	30	
ile structure	with separator			2	Seller Tax ID	50	
	[nominates] :		\checkmark	3	Buyer Tax D	50	
separator	[senicolon],	,		4	Invoice no	50	
Quote char	[none]	.	\checkmark	5	Invoice date	10	
Decimal separator	[comma],	v		6	Due date	10	
Thousands separator	[none]	· ·	\checkmark	7	Amount	20	
ate senarator	[dash] -			8	Currency	3	
	[ouon]				Installment no.	50	
Jate format	yyyy mm dd	V			Installment amount	20	
File encoding	CP1250	Ψ			Action after rejection	1	
					Request type	1	
Cancel					Financing date	10	
					Installment currency	3	
					Installment rate	15	

Row structure:

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Gross amount;Net amount;VAT amount;Currency Example:

SP Faktoring Odwrócony — Notatnik	- 0 - X
Plik Edycja Format Widok Pomoc	
SFTRF/HE/0015;6970014891;7791011327;20180627x;2018-06-20;2018-06-30;7,33;4,33;3,00;PLN SFTRF/HE/0015;6970014891;7791011327;20180627y;2018-06-20;2018-06-30;7,33;4,33;3,00;PLN SFTRF/HE/0015;6970014891;7791011327;20180627z;2018-06-20;2018-06-30;7,33;4,33;3,00;PLN	~
<	►

One transaction row looks as follows:

SFTRF/HE/0015;6970014891;7791011327;20180627x;2018-06-20;2018-06-30;7,33;4,33;3,00;PLN

• SP Factoring Standard.

Form image- an example for the "Invoice" template type:

Preview of file ter	nplate						
Template name	Faktoring Odwrócony		C	olumn	is in a file		
✓ Ignore first	1 rows			No.	Column	Length	Constant value
√ Ignore last	0 rows		\checkmark	1	Contract	30	
File etructure	with separator			2	Seller Tax ID	50	
	with Separator		\checkmark	3	Buyer Tax ID	50	
Separator	[semicolon] ;			4	Invoice no	50	
Quote char	[none]	.	\checkmark	5	Invoice date	10	
Decimal separator	[comma],	v		6	Due date	10	
Thousands separator	[none]		\checkmark	7	Amount	20	
Date senarator	[dash] -			8	Currency	3	
	ferrent				Installment no.	50	
Date format	yyyy mm dd	v			Installment amount	20	
File encoding	CP1250	Ψ.			Action after rejection	1	
					Request type	1	
Cancel					Financing date	10	
					Installment currency	3	
					Instaliment rate	15	

Row structure:

Agreement;Seller Tax ID;Buyer Tax ID;Invoice No.;Issuance Date;Maturity Date;Gross amount;Net amount;VAT amount;Currency;Purchase request date;

Example



One transaction row looks as follows:

SFTRF/HE/0015;1234567890;0987654321;201806270;2018-06-20;2018-06-28;10,33;5,33;5,00;PLN;P;2018-06-30

• SP TUF4

Form image - an example for the "Invoice" template type:

Preview of file ter	mplate						
Template name	Faktoring Odwrócony		Col	umn	s in a file		
✓ Ignore first	1 rows		١	lo.	Column	Length	Constant value
✓ Ignore last	0 rows			1	Contract	30	
ile structure	with separator	-		2	Seller Tax ID	50	
	[nominates] :			3	Buyer Tax ID	50	
separator	[semicoion] ,			4	Invoice no	50	
Quote char	[none]	T		5	Invoice date	10	
Decimal separator	[comma],	v		6	Due date	10	
Thousands separator	[none]	-		7	Amount	20	
Date separator	[dash] -			8	Currency	3	
Data format	Leave and the				Installment no.	50	
Jate format	yyyy hin dd	V			Instaliment amount	20	
File encoding	CP1250	Ŧ			Action after rejection	1	
					Request type	1	
Cancel					Financing date	10	
					Installment currency	3	
					Installment rate	15	

Example:

SP TUF4 — Notatnik	- • ×
Plik Edycja Format Widok Pomoc	
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One transaction row looks as follows:

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0987654321|SFTRF/HE/0015|1234567890|201806260|25/06/2018|30/06/2018|9.34|6.34|3.00|PLN||||F|||

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3.2. Sending

The invoice sending form consists of four parts: a filter section, main table, functional elements and summary information.

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To send invoices, follow the steps outlined below:

- tick the checkbox in the main table next to the invoice you wish to send;
- enter the requested execution date i.e. the date on which the Bank should purchase the requested invoice;
- select the request type depending on the agreement concluded with the Bank, you will have the following options to choose from: registration, transfer, discount and finance;
- click "Send"; You can send items with status "to send", "financed" or
- "rejected".

In agreements where discount and transfer are specified as the available request types, you can send:

- Transfer request;
- Discount request for those invoices for which transfer has been requested before;
- Discount request for invoices for which no transfer request has been made selecting this request type will result in both transfer and discount requests for the selected items being sent to the Bank.

Once you have clicked the "Send" button, all the selected invoices will be checked for errors. If errors are discovered, none of the invoices will be sent and an appropriate message will be displayed on the screen.

The "Send All" button starts the asynchronous sending of invoices. In such a way of sending invoices, the User receives information on the progress of the sending and the completion of the process and can perform other activities on the platform.

From this screen it is also possible to edit invoices, delete invoices, pass invoices to modification and run cost simulation. To access these options click on the corresponding buttons under the list of invoices. These buttons will only become active if at least one invoice has been selected on the list.

If you tick a check box by at least one of the invoices from the list, you will see - in the lower right corner of the screen - the application amount and the available contractual limit.

3.3. Authorization

Authorizing invoices is possible from the Invoices -> Approve tab. You can authorize the invoices by selecting them on the list (ticking appropriate checkboxes) and clicking "Approve".

The "Approve all" button starts the asynchronous invoice authorization process. In this way of authorizing invoices, the User receives information about the progress of the authorization and the completion of the process, while performing other activities on the platform.

A request sent to the Bank via Citi Trade Portal and authorized by the User is considered to be confirmed by the User and thus ordered to be processed by the Bank in a valid and effective way.



The form is made up of four parts: the filter, the main table, functional elements, and the summary.

From here, the User may return the invoice to be corrected (by clicking on the "Pass to modification"), delete the invoice ("Delete" button), authorize the invoice ("Approve") or run cost simulation ("Simulate costs").

The authorization scheme specified in Section II of the Configuration Application "Activation/Configuration - Citi Trade Portal" determines the form of representation for the Client indicated in section I of that application, that is:

1) one-person representation - occurs in case of selecting the "By sending" or "1 - one level" authorization scheme

The "By Sending" authorisation means that a given User is authorised to contract obligations as one person and create/send applications on their own.

The "1- one level" authorisation means that the User is authorised to contract obligations as one person; however,

if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) two-person representation - occurs in case of selecting the "2 - two levels" option in the authorization scheme

The "2- two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

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3.4. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate entitlement of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	Invoices to approve	Invoices are sent and awaiting authorization at the level to which the User owns the entitlements in the agreement (and the User can authorize this invoice, i.e. he/she did not authorize it earlier on the lower level).
		If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled.
2	Financed Invoices	Invoices have been accepted for financing (types of funding requests) in a contract where the User has entitlement to send invoices
3	Invoices approved to Incasso	Invoices were accepted for collection (types of claims connected with debt transfer) in an agreement where the User has one of the rights to send invoices
4	Information about rejected invoices	The invoices were rejected by the Bank in a contract where the User has one of the rights to send invoices
5	Information about paid invoices	The invoice has been completely repaid in the contract, where the User has one of the rights to send invoices.
5	information about paid involces	If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled.
6	Overdue invoices	The invoice has not been fully repaid and the due date specified in the invoice has expired; concerns contracts in which the User has one of the rights to send invoices
		Invoice has not been fully repaid and X days (according to the current setting) is the date of payment (set on the invoice) – also applies to invoices whose payment deadline expires in less than X days but has not yet been notified to the User.
7	Payment date is coming (X days ahead)	If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled.
		The notification concerns invoices in contracts where the User has one of the rights to send invoices.
		For setting the notification date, free days are excluded (for example, the invoice payment date is set to Tuesday and with the setting for 2 days before the alert will be sent on Friday)
8	Recourse made	A recourse has been made on the invoice in the contract in which the User has one authorization to send invoices
9	Request for proposal of payment	Upon receipt of information about a new transfer to settle in one of the agreements to which the User has the right.
	Setting	If no notification is made at the time the notification is generated, the process will be canceled.
	Defined exposure limit has been	Whenever you increase your contractual exposure beyond the User-defined threshold,as long as you have been granted such an entitlement and one of the rights to send invoices.
10	crossed	If the condition is not met at the time the notification is generated for the User (the exposure level is less than the set threshold), the process will be canceled
11	New invoice to download	New invoice message to the agreement in which the User is granted the right
12	New document to download	A new letter to the agreement in which the User has been granted a license
		End of asynchronous invoice import after import from a file to contracts in which User has permission.
13	Result of importing invoices from a file	The notification is generated after each event (each asynchronous invoice import action), separately for each User.
		End of asynchronous sending of import invoices from a contract file where the User has at least an authorization.
14	Result of sending invoices from a file	The notification is generated after each event (each asynchronous invoice sending action), separately for each User

No	Notification	Event
15	Result of asynchronously authorizing invoices	End of asynchronous authorization of invoices running from the invoice authorization form under contracts in which the User has the authority. The notification is generated after each event (each asynchronous invoice authorization action), separately for each User
16	Result of asynchronous sending of invoices	End of the asynchronous sending of invoices running from the invoice delivery form under the contracts to which you have the authority. The notification is generated after each event (each asynchronous sending of invoices running from the invoice sending form), separately for each User

4. GENERAL OVERVIEW

The preview is a form from the level of which the User can preview the current invoice situation.

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Overview						Giol Pay Aler	bal i obice ments ts	11.02							•	Selection of the Preview form for the current issues.
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Search	Clear											_			(I	n the Payment Status column, there is information
															C	on the current invoices status.
Invoice list	Page <	1 of	1 🚬 Nur	mber of result	s 20 Num	ber of resu	utts per pag	e 20 🗸					E	Adjust		
Contract	Invoice no.	Seller	Buyer	Invoice date	Due date	Amount	Amount due	Currency	Request type	Execution date	Total advanced	Invoice stat	tus Payment status	Details		
DEMO/F. z regresem	INVOICE 123	DEMO Klient	NOfuel CARS GmbH	10.02.2014	20.03.2014	15,00		PLN	Discount		15,00	sent	not paid	show		Clicking the hyperlink will bring up a window with
DEMO/F. z regresem	44555	DEMO Klient	NOfuel CARS GmbH	10.02.2014	28.02.2014	6.767,00		PLN	Discount		6.767,00	sent 🖕	not paid	<u>show</u>	C	details of the particular invoices.
DEMO/F. z regresem	123	DEMO Klient	Euro Elixir S.A.	07.02.2014	19.02.2014	2.000,10		PLN	Discount		2.000,10	sent	not paid	<u>stow</u>		
DEMO/F. z regresem	FA 123	DEMO Klient	NOfuel CARS GmbH	03.02.2014	28.02.2014	150,00	150,00	PLN	Discount	05.02.2014	150,00	financed	not paid	<u>show</u>		
DEMO/F. z regresem	222333	DEMO Klient	TAX Office	20.02.2014	29.03.2014	900,00		PLN				to send	not paid	<u>show</u>		
DEMO/F. z regresem	demo0002	DEMO Klient	TEST a/s	18.02.2014	21.02.2014	1.500,01		PLN	Discount		1.500,01	sent	not paid	<u>show</u>		
DEMO/F. z regresem	demo0003	DEMO Klient	TEST a/s	18.02.2014	21.02.2014	1.500,01		PLN	Discount		1.500,01	sent	not paid	<u>show</u>		
DEMO/F. z regresem	demo0004	DEMO Klient	TEST a/s	18.02.2014	21.02.2014	1.500,01		PLN				deleted	not paid	show	$\left(\right)$	
Send payment	reminder	Early	/ repayment] •									Export as. Pt	or csv		The buttons are activated upon ticking the check box by at least one invoice from the list.

Possible statuses for the invoices that can be found on the General overview screen are:

- to approve the invoice pending authorization;
- to modify the invoice which has been rejected during the authorization process, and waiting to be modified;
- to sent the invoice which has been entered in the system and awaits a decision on sending;
- **sent** invoice which has been sent to the Bank for processing but has not yet been accepted for processing by the Bank's transaction system;
- waiting for realization the invoice which has been sent to the Bank, currently being processed by the Bank's transaction system;
- financed the invoice for which the request has been completed;
- rejected the invoice sent to the Bank but rejected during the processing; it is possible to resend it;
- corrected the invoice which was subject to adjustment;
- **deleted** the invoice deleted from the list of invoices, not displayed on the list by default.

4.1. Payments

The "Payments" screen show those transfers, which could not be settled by the Bank and which are awaiting for the User to specify the payables that should be settled with them. This list shows only the transfers with the two following status types: "new" or "sent to settle". The content displayed on the list of transfers depends on the scope of entitlements which have been assigned to the User.

Liabilities and other requests that have been selected for settlement by the User will be visible with "awaiting" status under the transfer details. After the User's request for settlement is verified by the Bank, its status will change accordingly to "accepted" or "rejected". If all settlement requests have been accepted and the amount remaining to be settled equals 0, the payment will appear on the list with the status "settled".

Homepage Letter of credit ▼ Guarantee ▼ Collection ▼ Invoices ▼ List of payments S Filter	General overview ▼ Reports 0 Global invoice list Paymen Alerts Factor's invoices Letters	ontracts ♥ Settings ♥ Logout	• Selection of the form featuring Payments .
Sender account Sender Title Dete from Show only payments left to settle	Settlement accunt	ul v	
List of payments Page I of 1 Number of results 1 N Sender's account no. Settlement account no. 0089333032 7410300000000000000000000000000000000000	Aumber of results per page 20 V Date Sender Title 20.02.2014 test2 test2 test2	Amount Amount to settle Status Detais Action 100,39 100,39 new show settle	• The settle link is available only for the transfers with status new .

Details screen (which can be accessed through the link in the "Details" column) displays general information about the payment as well as information on the liabilities, which are selected to be settled with that transfer.

The payment settlement screen (accessed by clicking the link "settle" in the "Action" column) displays general information about the payment as well as the unpaid liabilities, which the User can select for settlement.

To settle a payment:

- 1) find a payment with status "new" on the list;
- 2) click on the "settle" link to open the "Settlement of payments" form;
- 3) on the "Settlement of payments" screen, on the "Invoice related payables" screen, press "Search" button this will display the invoices available for settlement;
- 4) select the amounts (payables) you wish to settle and click on "settle".

The payment on the list will receive status "sent to settle", and in the details (under the "show" link in "Details" column) for this payment you will be able to see which payables were selected for settlement.

The Bank analyses the settlement proposal sent. On the "Details of performed settlements" form, in the Status" column, you can check whether the liability is accepted for settlement or rejected.

If all settlement requests have been accepted and the amount remaining to be settled equals 0 (the "List of payments" form, the "Amount to settle" column), the payment will appear on the list with the status "settled".

Settlemen	t of payment	s								
Cottlement accor	740	20110100000000	0065255							
Settlerient account	0089	301191000000010	10065355							
Sender data	test)								
Transfer title	test2	· ? test2								
Amount	0.04	PLN								
Date	20.02	.2014								
The final settler	nent will be conducte	ed by the factor.								
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After you press **Settle**, details of the payables selected on the list below will become available on the "Details of performed settlements" form (after clicking **show** in the **Details** column in the **List of payments**) and the transfer status on the payments list will change from **new** to **sent to settle**.

4.2. Alerts

Displayed on this screen are all alerts that have been generated by the system for the User.



Once you have opened the details of an alert with the "unread" status, the status will change into "read".

4.3. Factor's invoices

On this screen you can view the list of invoices issued by the Bank and made available in the system. The content of this list depends on scope of assigned User entitlements.

Factor's involu Filter Contract Invoice no Invoice date Amount	all	to	5 5	Vicbal invoice list Payment Alexts Factofs invoices			Selection of the Factor's invoices form.
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4.4. Letters/Confirmations

The form enables access to representations made available in the system.

Homepage Invoices	General overview - Reports Contracts -			Settings 👻 Logout	
Letters	Global invoice list Payments Alerts Factor's invoices Letters				Selection of the Letters form
Contract Document no. Document date fr	al - (D			
Search Clear You can download documents t	that are less than 90 days old. Older documents are availa	ble on request to InfoTrade under infotrad	e@citi.com.		
List of letters Page	1 of 1 Number of results 5 Number of	fresults per page 100 🗸	-	🗗 Adjust	
Contract no.	Document no.	Document date	Template type	Action	
ABC/XY/123456789	HNN00000012387	17.02.2014	Rejected invoices	download	
ADG/A1/000111222	AV-0000011123	17.02.2014	Rejected involdes	download	
SHV/XY/123321123	MNB99781211111	17.02.2014	Rejected invoices	download	
IJK/XY/000767000	000087600121451	21.01.2014	Rejected invoices	download	

If the system made the representation available three months ago (or earlier), the note "archived" is displayed instead of "download".

5. CONTRACTS

The screen available under Contracts -> Contract list features a list of agreements concluded with the Bank which are serviced through the Citi Trade Portal.

Homepage List of co	Letter of oredit 🔻	Guarantee 🔻	Collection ¥	Invoices 🔻	General overvie	w • Reports	Contracts Contract list	Settin	gs 🔻 Lo	gout	•	Selection	of the form	featurin	g Contra	ict list.
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Contract no		Client	Contract typ	oe -	Curre	ncy Limit		Threshold	Details	Action						
DEMO/F. z r	egresem	DEMO Klient	Faktoring z	Regresem	PLN		9,999,999,999,999	9.999,00	details	modify						

When you click:

- "details" you will see detailed information on each contract;
- "modify" in the "Action" column you can modify the threshold amount which, if exceeded will result in a notification to be sent to the User. Such a notification can be set up from the Settings -> Notifications tab ("Defined exposure limit has been crossed" notification).

6. ADDITIONAL INFORMATION

6.1. File templates

In the Settings -> File templates tab, you can view import templates predefined by the Bank or create your own file import template by clicking "New template" button

Homepage Letter of creative Gearantees Collection wherease where Gear Configuration of file templates	aral overview 🔻 Reports 🛛 Contracts 👻	Settings V Logout File templates Notifications Shotcuts Olobal settings Tada Setrivies - Sontactor Tada Setrivies - Sontactor Tada Setrivies - Agreements Trade Setrives - Agreements Trade Setrives - Accounts	Selection of the File templates tab
Name	Action		
Faktoring Odwrócony	show		
TUF4	show		
New template		•	Click here to create your own file import template.

The "New file template" creation screen is formed out of three parts:

- The part concerning the file structure here you can set up technical parameters of the file, e.g. column separator type or date format;
- Configuration of file columns here you may specify the order of columns in the imported files. You can also set up a fixed value for particular columns;
- Test of the new file template here you may test if the files you wish to upload to the system are formatted according to the specified new import template.

Homepage Invoices 🗸	General overview 🔻 Rej	orts Contracts 🔻					Settings - Logout
New file template			1				
Template name			С	olumns ir	1 a file		
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6.2. Reversed factoring

The reversed factoring is offered in several options. The option number is located in the upper right corner of the first contract page. **Depending on the contract option**:

- a) in the Invoices -> Add new tab, the "Due date" should be populated with:
- for option 1, 2, and 3 the invoice maturity date (the due date specified on the invoice);
- for option 4 the requested date of payment of liabilities for the Bank; for this option, the maturity date does not need to be inserted in this field or any other field;
- b) in the Invoices -> Send tab, the "Purchase request date" should be populated with:
- in option 1 the field "Purchase request date" does not require to be populated, the request will be executed within the invoice due date; in relation to preparation of transactions for execution, the request needs to be sent at least 2 business days before the invoice due date;

- in option 2 the purchase request date is specified by the User, it should be at least 2 business days before the invoice due date and not earlier than 2 business days from the day on which the request is sent to the Bank;
- in option 3 the purchase request date is specified by the User, it should be at latest on the maturity date and not earlier than 2 business days from the day on which the request is sent to the Bank;
- in option 4 the purchase request date is specified by the User, it should be not earlier than 2 business days from the day on which the request is sent to the Bank.

7. IMPORT LETTER OF CREDIT

Import letter of credit allows the Customer to send the following documentation to the Bank:

- 1) Application to open an irrevocable documentary letter of credit (Application for documentary letter of credit);
- Application for transfer of cash to Bank Handlowy w Warszawie S.A. (the "Bank") to open a documentary letter of credit reimbursed in advance (Application - reimbursement in advance (opening of a letter of credit));
- 3) Request for change of terms and conditions (Request for change);
- 4) Amendment of application for transfer of cash to Bank Handlowy w Warszawie S.A. (the "Bank") to open a documentary letter of credit reimbursed in advance (Amendment of application reimbursement in advance (documentary letter of credit))
- 5) Application for deferral of the date of refund to the Bank of the amount paid to the Beneficiary for the documentary letter of credit (Application for an extension);
- 6) Request of the ordering party regarding prepayment of the extension (Request prepayment of the extension)
- 7) Request of the ordering party regarding change of the account to be debited (Request for change of account);
- 8) Request of the ordering party regarding the method of assignment of rights arising from the documents presented as a part of the irrevocable documentary letter of credit (Change of the method of assignment of rights arising from documents);
- 9) Request of the ordering party regarding cancellation/write-off of the documentary letter of credit (Request cancellation of the letter of credit);
- 10) Request of the ordering party regarding import documentary letter of credit (free format);
- 11) Lifting of objections arising from documents (Lifting of objections) as a response to objections submitted by the Bank;
- 12) Sustaining of objections (Sustaining of objections) as a response to objections submitted by the Bank;
- 13) The following applications: Application to open an irrevocable documentary letter of credit; Application for transfer of cash to Bank Handlowy w Warszawie S.A. (the "Bank") to open a documentary letter of credit reimbursed in advance and application for deferral of the date of refund to the Bank of the amount paid to the Beneficiary, under the condition of being submitted together with the application to open a letter of credit, can be sent to the Bank as draft versions (for the Bank to assess their correctness). However, the application initiating the transaction in the system is application No 1 (which may be accompanied by application No 2, if applicable). Application No 5 may be sent both before and after conclusion of the transaction. The remaining applications can only be sent after the Bank has opened a Letter of credit (transaction) based on applications No 1 and No 2.

The following applications:

- 1) Application for a documentary letter of credit,
- 2) Application for a letter of credit reimbursed in advance,
- 3) Application for extension only from the position of conversation with the Customer (application for extension presented at the Bank together with application to open a letter of credit)

can be sent to the Bank as a draft version (for the Bank to assess their correctness).

Documentation concerning the documentary letter of credit sent by the Bank to the Customer includes:

- 1) Confirmation of opening or change of the documentary letter of credit (Confirmation of opening/change),
- 2) Submission of documents (Submission of documents),
- 3) Submission of objections concerning documents (Notification of objections),
- 4) Information concerning import documentary letter of credit (free format),
- 5) Additional information (Additional information).

All foregoing types of documentation are hereinafter referred to as "applications". The names provided in parentheses are abbreviated names of applications used in Citi Trade Portal.

Confirmation of submission of the declaration of intent by the Bank will take place immediately by assigning the appropriate status online. The meaning of the statuses assigned by the Bank online is stated in this User Manual in chapter 4.

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned letter of credit number). The letter of credit number is filled in by the Bank in the application to open an irrevocable documentary letter of credit and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the authorisations assigned by the Customer to a given User.

Custom applications are made available by the Bank in the Letter of credit -> Open -> Custom tab. Templates of custom applications are created by the Bank based on the provisions of the agreements concluded by and between the Bank and the Customer and reflect the arrangements included in these agreements.

7.1. Creating applications

Wprowadzanie wniosków przez Klienta do systemu Citi Trade Portal w kontekście Akredytywy importowej odbywa się na trzy sposoby – poprzez zakładki:

- Letter of Credit -> Open as a new application;
- Letter of credit -> Applications by editing an existent application or as a reaction to an application sent by the Bank (e.g. submission of objections concerning documents by the Bank);
- Letter of credit -> Transactions as additional applications in the context of an existing transaction, after pressing the "Create an application" command on the "Details of the transaction" screen.

An application is created by filling in a form with all necessary information and pressing the "Save" button. After saving, the application is available in the Letter of credit -> Applications -> In creation tab.

The application can be sent directly from the form after being saved or from the Letter of credit -> Applications tab.

The "Add an attachment" button allows for any document to be attached to the application. Acceptable file formats are: .jpg, .jpeg, .tif, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .txt, .htm, .html, .rtf,. png. Every file is scanned for viruses. Data entered into the application are validated and marked with the following colours while the application is being filled in:

- red means missing information or errors which prevent the application from being sent to the Bank for execution (such an application can only be sent to the Bank as a draft),
- green means a correctly filled in field/section of the form,
- yellow means warnings (which do not block the application from being sent to the Bank).

Bank Handlowy w ul. Senatorska 16 00-923 Warszawa tel. +48 (22) 657 7 tel. +48 (22) 690 4 APPLICAT	Warszawe SA 2 0000 0 00000, fax. +45 (22) 692 50 23000 100N FOR A∬IRREVOCABLE	cft handlowy"	List of errors 1. The fielo "Agreement number" is required. 2. The fielo "Advising bank (57a)" is required. 3. The fielo "Delais (first line)" is required.
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Blocking errors on the error list are marked with red font and warnings are black.

Clicking on the information in the error list brings the error / warning link to the request field.

7.2. Libraries

Creating the application to open an irrevocable documentary letter of credit requires it to be supplemented, among others, with the following data: the bank, the counterparty (beneficiary), agreement and accounts. These data can be entered into the application by typing them in or selecting them from the library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

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Data concerning the agreement, accounts and counterparties, entered into the library, are available to all Users on the Customer's side.

The possibility of managing the library content (adding, removing, modifying) depends on the authorisations assigned to the User.

Information available in the library also includes information about banks, SWIFT codes and information about the key exchanged with a given bank. Information about banks cannot be modified by Users.

7.3. Browsing and sending applications

In the Letter of credit -> Applications tab, there are 5 folders containing applications with the following statuses:

- In creation applications with "Correction", "Sent working copy" and "Working copy" statuses;
- Waiting for correction applications with "To modification" status;
- Waiting for authorisation applications with "To authorisation" status;
- Uploaded by the Bank applications with the following statuses: "To correction", "To answer", "To read", "Verified working copy";
- All applications with the above statuses as well as: "Sent" "Processed", "Rejected", "Accepted", "Deleted", "Processed working copy", "Read", "Answered".

The meaning of individual statuses assigned by the Bank regarding the applications (declarations) submitted both by the Customer and the Bank is described below:

Applications initiated by the User:

- 1) Working copy a saved draft version prepared by the User, not sent to the Bank;
- 2) Sent working copy a draft version of the application sent by the User to the Bank for the purpose of assessment (sending a draft version does not constitute an instruction to provide a product);
- 3) Processed working copy the draft application is being verified by the Bank;
- 4) Verified working copy the draft application has been assessed by the Bank;
- 5) Sent the final version of the application sent by the User to the Bank (it constitutes an instruction to provide a product);
- 6) Verification in progress the final version of the application is being assessed by the Bank;
- 7) Accepted the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) Rejected the final version of the application has been rejected by the Bank i.e. the product has not been provided;
- 9) **To correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted by the Customer;
- 11) To modification an application rejected during the authorisation process on the Customer's part (before it was sent to the Bank) in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorisation** an application undergoing the authorisation process on the part of the Customer (this status is assigned to the application when the User presses the function button "Send" if authorisation by a different User is required on the Customer's part);
- 13) **Deleted** application removed by the User before being sent to the Bank.

Applications initiated by the Bank:

- 14) To answer applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** status of an application which requires the User's response once the Customer saves the application, e.g. in order to supplement it, but before sending a response to the Bank;
- 16) Answered a response given by the User to an application sent by the Bank;
- 17) **To read** applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/ transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the **Transaction details** page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the **Conversation details** page will open.

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Clicking the "show" link in the "Details" column will display the application details.

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Search Clear	Page < 🗐 d	of 3 > Numbe	r of results 51	Number of results (ber page 20 🗸				🛛 Adjust		
Type of application		Reference number	Customer reference	Status	Within the scope of	f Contractor	Contractor country	Date of last action ▼	Details	1	Clicking a link displays a Details of the
LCIMP - Application for an Let LCIMP - Application for an Let	tter of Credit tter of Credit	AI59216/10/07/17 AI57828/19/06/17		Working copy Working copy	AI59216/10/07/17 AI57828/19/06/17			10-07-2017 19-06-2017	sho show	-	application form

etails of the applica	ation		 (
ype of application LC atus To	CIMP - Raising objections to documents o answer	List of attachments		details of the conversion / transaction.
ite of last action 22 ontractor BI	2-08-2017 IOCHEMISTRY CO., LTD.	No records found		
ontractor country SF	PAIN	Nonepage Letter of credit & Guarantee & Collection & Invoices & General verview & Reports & Contracts &	Trade Loan W Settings & Logest	
thin the scope of Al	161633/21108/17	Details of the transaction		
ference number Al	J81634/22/08/17	Documentation Status of document sets and payments	自	
Back Cancel the objecti	ions Sustain the objections Print	Type of Analysis on Denie of Constrainty Letter of Constrainty Let	ast action ▼ Detain	Possible actions (depending on the
application List of	of changes		Ê	permissions assigned to the User, the type and status of the application).
Bank Handlowy w W ul. Senatorska 16 00-923 Warszawa tel. +48 (22) 697 70 tel. +48 (22) 690 40 0	a szawie S.A. 0 0. fax. +48 (22) 892 50 23 Raising objections to documents	cítì handlowy*		Place to enter the note and give the
To:	PVT POLAND Mądzka 42 Warszawa 04-136 PL 6210224100			
Date	31-08-2017			
Under documentary let	tter of credit A/61633/21/08/17			
Invoice	faktura		-	
Beneficiary	BIOCHEMISTRY CO., LTE PROVINCE SPAIN SPAIN	NO BU STREET, CITY,	• (The List of changes tab presents information
Wniosek Historia		DOP V		about all actions taken on the application.
Data A 28-28-2017 15-20	Užyšovnik Typ akcj		•(
Under above named let Required inf	atter of oredit we have received documents. We have noted following formation confirming transfer is not received	objections:		

The following actions are possible from the level of Details of the application:

- Back the appropriate screen will open in the Letter of credit -> Applications tab;
- Edit it is possible to change the application fields which are editable by the User;
- Delete the application is moved to the "deleted" status; the application is still in the system it can be seen in the Letter of credit -> Applications -> All tab;
- Send as a draft regardless of errors or missing information on the form, the application draft can be sent to the Bank. Sending the draft version to the Bank allows for substantive verification of the application contents with the assistance of the Bank's employees;
- Send it is synonymous with submitting the application to the Bank;
- Print allows for printing the entire application for the letter of credit as a form;
- Show as SWIFT allows for illustrating terms and conditions of the ordered letter of credit (terms and conditions entered in the application to open a letter of credit) in the form of a SWIFT message.

Details of the application	
Type of application LCIMP - Application for an Letter of Credit Status Working copy Date of last action 10-07-2017 Contractor Contractor country Whin the scope of <u>AI59216/10/07/17</u> Reference number <u>AI59216/10/07/17</u> Referenc	List of attachments File No records found

7.4. Authorization

Applications which require authorisation are available in the Letter of credit -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Form (Activation / Configuration - Citi Trade Portal - Trade Services) specifies the representation type of the Customer indicated in Section I of the application, i.e.:

1) one-person representation - occurs in case of selecting the "By sending" or "1 - one level" authorization scheme

The "By Sending" authorisation means that a given User is authorised to contract obligations as one person and create/send applications on their own.

The "1- one level" authorisation means that the User is authorised to contract obligations as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) two-person representation - if the "2 - two levels" authorisation is marked

The "2- two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

www.citihandlowy.pl Bank Handlowy w Warszawie S.A.		citi handlowy"
Citi Trade Portal – Trade Serv	ioes 1	Claar
toms an integral part of the agreement whe "Network") and Expective, together with the related to performance of banking operations 1. Account Holder's Data	reby the Bank provides the Client with access to a system of a adorementance agreement, the method and the effects of au in electronic form, along with the types of declarations of will a	Actoric data processing and transmission (the brainsion of declarations of will, including those and the authorized representatives.
Account Holder's Name		
Number of the Current Account		
Address for correspondence		
Contact person ²		
Telephone number	E-mail [*]	
The Client hereby represents that the perion/p "Bank"] through the Network, any and all dec	errons (users) specified in Section 3 hereinbelow are authorized to darations of will in respect of provision or use of the product re	submit, to Bank Handlowy w Wanzawie S.A. (the ferred to in Section 2 hereinbelow, including the

Trans provide the servers, any and all distantions of will in respect of provides or use of the product referrer to in Section 2 hereinbeiew, including the establishment, modification or transmission of the align instainably are well as these usefunding the measure the the lack's provides of the product or fits use, along with filing distantions of submission to enforcement, including these field under framework agreement made with the lists and certing out the terms and conditions of the product referred to in Section 1 hereinbeiew as well as submission for the product provides and accounts in relation to provides of the product inferred to in Section 2 hereinbeiew and making deposits within the meaning of Articia 100 of the listicing 100 of the listic 20 August 1007 in the asystement setting out the terms and conditions of the listics provides of the product referred to in Section 2 hereinbeiew (the "Uncer's Manual"). The Client's representation method that B section 2 hereinbeiew, A detaid decorption of the terms of use of the "Hereinon, along with client"s therms and conditions of the intervent, along with client therms and the section 2 hereinbeiew (the "Hereinon, along with the remaind or the section 2 hereinbeiew (the "Hereinon, along with client"s therms and conditions of the listics provides of the product referred to in Section 2 hereinbeiew (the "Hereinon, along with client"s therms and conditions of the listics of the function of the authorization Scheme, as referred to in Section 2 hereinbeiew, that section 2 hereinbeiew (the "Under's Manual").

2. Authorization scheme

No.	Product	ity sending	1 - one level	2 - two levels
1	Letter of credit			
2	Guarantee			

A letter of credit shall be the Bank's obligation to the beneficiary, assumed in accordance with the order (product request) as well as the Terms and Conditions or the framework agreement concluded, to pay a specified amount in return for documents compliant with the terms of a documentary and disaddy letter of credit. A guarantee dails be the Bank's obligation, assumed in accordance with the arder (product request) as a documentary and disaddy letter of credit. A guarantee dails be the Bank's obligation, assumed in accordance with the arder (product request) as well as the Terms and Conditions or the concluded, to pay a specified amount based on a request submitted by the beneficiary in the required manner, along with other documents (if required under the terms of the guarantee).

The authorization scheme determines the method of the Client's representation and stands for:

 one person representation - in case of selecting the "By sending" or "1 - one level" Authorization option with consideration to the fact that: Authorization "By sending" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) and is entitle Create / Send the Forms.

Authorization "1 - one level" means that the User is entitled to make statements on behalf of the Client (perform Authorization of the Forms) with the following limitation: if a User who is entitled to Create / Send the Forms has created a particular Form, this User will not be able to perform the Authorization strain for this Form.

2) two persons representation - in case of selecting the "2 - two levels" Authorization option.

Authorization "2 - two level" means that the User is settlied to make statements on behalf of the Client (perform Authorization step of the Forms) in cooperation with another User with same settlinement, with the following limitation: If a User who is settlined to Create / Seed the Forms has created a particular Form.

With regard to the above, it is recommended for the Client to configure the authorization in such a way that actions must be performed by at least two Users.

Destantifici et autoriani parane, la accelera alla las hacces d'histo representation / pores et al circum, fi

Full name		Card	Card Type?		÷	. 1	1	No.	1	ĩ	
Adres e-mail (reg *In-case of creatin Token* please et	uliv-d) (Mobile phone number (optional) 7 19 new User and choosing "Hardware 1941 "New"			Product ⁴	1	4		Create 12	Anthorited	Authorited	1
1	1	-			0	0	0				
2	1	-			0	0	0				
a	,				0	0	0				
4	1				0	0	0				
5	1				0	0	0				
6	,				0	0	0				
7	,				0	0	0				

7.5. Transaction browsing

The Letter of credit -> Transactions screen presents applications to open a letter of credit which have been executed by the Bank.

Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Letter of credit -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, customer reference, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), contractor name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed.

Homepage Letter of ci	redit 👻 Guarantee 👻 Collection 👻 Invoices 👻	General overview Reports	Contracts	Settings 🔻 Logout	
Letter of credit - T	Transactions				
Fitter Transaction number Customer reference Amount Currecy Date of opening Expiration date Maturity Search Clear	[Contractor Contractor country Status Product	[The details marked are transaction details completed by the Bank, available on the next business day following the execution of the application. The transaction list may include transactions with complementary transaction details and without additional transaction details.
List of transactions	Page Tof 1 Number of results 2	Number of results per page 20		🗟 Adjust	
Transaction number Cus PLDEXLC160060028 PL1EXLC170010001	tomer reference Status Product Contr Export letter of credit Export letter of credit	actor Contractor country Amount	Currency Date of opening Expirat	Export as: PDF CSV	
Details of the tran	nsaction				
Transaction number Kwota Waluta Data utworzenia Data ważności	Al81833/21/08/17 78.000.00 PLN 26.10-2017 21-11-2017	Contractor Contractor country Status	BIOCHEMISTRY CO., LTD. SPAIN Active		Clicking a link displays a Details of the transaction form.
Documentation S	itatus of document sets and payments			Ê	
Type of application LCIMP - Abolition of object LCIMP - Raising objection LCIMP - Application for an	ctions is to documents n Letter of Credit	Status Sent Answering Accepted	Date of last action ▼ 22-08-2017 22-08-2017 21-08-2017	Details show show	 Clicking a link displays the application details form.
Create an application		, weeksen		211513	

Opening of an import letter of credit by the Bank is also confirmed by presenting to the Customer, in the Letter of credit -> Applications -> Uploaded by Bank tab, a Confirmation of opening/change of the documentary letter of credit, whose appendix will be a copy of the SWIFT message sent by the Bank.

Homepage Letter of credit Guarant	tee 🔻 Collection 🔻 Invoices 👻 General overview 💌 Reports 💌 Contracts 💌 Trade Loan 💌	Settings - Logout
Letter of credit - Cut-off times	1	
Cut-off time Page < 1 of 1	Number of results 3 Number of results per page 20 V	🗟 Adjus
Product	Type of event	Cut-off hour
Import letter of credit	Issuing of Letter of Credit	13:00
Import letter of credit	Amendment of Letter of Credit Terms and Conditions	13:00
Import letter of credit	Lifting of discrepancies	13:00
		Export as: PDF CS\
Times provided under the Cut off Times Chart m that they are correct and complete, and have ne	ean that documentation received by Trade Operations until the specified time will be processed on the date of receipt (cessary approvals.	bank business day) provid

7.6. Parameters

Parameters are available in the Letter of credit -> Other Parameters tab and present cut-off time values defined by the Bank (execution time, provided that the application is complete and correct and that required approvals have been obtained) as well as fees for individual events as a part of products.

Homepage	Letter of credit 🔻	Guarantee 🔻	Collection 🔻	Invoices 🔻	General overview 🔻	Reports 🔻	Contracts 🔻	Trade Loan 🔻	Settings 🔻	Logout		
Letter of	credit - Cut-of	ftimes										
Cut-off time	Page <	1 of 1 >	Number of resu	lts 3 Numbe	er of results per page	20 🗸				🗟 Adjust		
Product		Туре	of event						Cut-off hour			
Import letter of	credit	Issui	ng of Letter of Cr	edit					13:00			
Import letter of	credit	Ame	ndment of Letter	of Credit Terms	and Conditions				13:00			
Import letter of	credit	Liftin	g of discrepancie	s					13:00			
									Export as:	PDF CSV		
Times provided that they are con	imes provided under the Cut off Times Chart mean that documentation received by Trade Operations until the specified time will be processed on the date of receipt (bank business day) provide tait they are correct and complete, and have necessary approvals.											
Homepage	Letter of credit	Guarantee 🔻	Collection -	Invoices 🔻	General overview 🔫	Reports -	Contracts -	Trade Loan 🔻	Settings 🔻	Logout		
Letter of	credit - Fees											
Filter												
Product	all			~	1							
Search Clear												
Jean	Citear											
Fees Pa	ige 🧲 🚺 of 3	> Numbe	er of results 41	Number of rea	sults per page 20	-				🗗 Adjust		
Product	Type of event				The fee							
Import letter of credit	Issuance of a Letter of	of Credit			0,25 % za każdy ro (Prowizja pobierana	zpoczęty miesi a z góry, za cał	iąc ważności, nie w okres ważnośc	e mniej niż 200,00 :i)	USD za cały okres waż	ności;		
Import letter of credit	Issuance of a pre-pai	id Letter of Credi	t		1 % od kwoty akred akredytywy.	lytywy, nie mni	ej niż 150,00 US	D - Prowizja pobie	erana z góry, w dniu otv	varcia		
Import letter of credit	Amendment - extensi	ion of validity or i	increase in amou	nt	jak za otwarcie akre	edytywy (prowi	zja liczona za ok	res przedłużenia lu	ub od kwoty podwyższe	enia).		
Import letter of credit	Amendment - increas	se in amount (re.	pre-paid Letter o	f Credit)	0,15 % od kwoty po	odwyższenia, n	ie mniej niż 150	00 USD				
Import letter of credit	Other amendment				75,00 USD							
Import letter of credit	Payment				0,2% kwoty płatnoś	ici, nie mniej ni	ż 200,00 USD					
Import letter of credit	Deferred payment (n/	/a for pre-paid Le	tter of Credit)		jak za otwarcie akre zleceniodawcy; licz płatności.	edytywy Prowia ona od kwoty o	zja pobierana z <u>o</u> lokumentów ora	jóry, w dniu akcept z za okres od term	tu/wydania dokumentów inu ważności akredytyw	v vy do dnia		
Import letter of credit	Discount margin (no i	recourse to the b	eneficiary)		3% rocznie, nie mniej niż 100,00 USD (płatne przez zleceniodawcę lub beneficjenta)							

7.7. Lifting objections

Objections are presented to the User in the form of a document initiated by the Bank in the Letter of credit -> Applications -> Uploaded by the Bank tab.

mepage Letter of	f credit 🔻 Guarantee 🕶 Collection 🔻 Inv	oices 🔻 General over	riew 🔻 Reports 🔻 Co	ntracts 🔻 🛛 Trade I	Loan 🔻	Settings - Logout			
etails of the ap	plication								
rpe of application	LCIMP - Raising objections to documents		List of attachments						
atus	To answer		F 0-						
te of last action	22-08-2017		rie						
ntractor	BIOCHEMISTRY CO., LTD.		No records found						
intractor country	SPAIN						Dressing the button courses a Concel the		
ithin the scope of	AI81822/21/09/17						Pressing the button causes a Cancel the		
ference number	AI61634/22/08/17						objections application to be created.		
Back Cancel the	objections Sustain the organizations Pri	int							
e application	List of changes					自	Processing the hutton causes a Suctain the		
	-					1.1			
00-923 Warsz tel. +48 (22) 8 tel. +48 (22) 8	awa 5 7 2 00 90 40 00, fax. +48 (22) 892 50 23 Raising objections	to documents							
To:		PVT POLAND Mlądzka 42 Varszawa 04-136 PL							
Date		31-08-2017							
Under document	tary letter of credit	AI61633/21/08/17							
Invoice		faktura							
Beneficiary		BIOCHEMISTRY CO., LT PROVINCE, SPAIN, SPA	D. NO 90 STREET, CITY, N						
Concerning docu	uments for amount	222,00	DOP	\checkmark					
paid									
Under above na Requi	med letter of credit we have received documents ired information confirming transfer is not receive	We have noted following	objections:						

Objections will be described in the form of a page entitled "Abolition of objections to documents". The application will be accompanied by a scanned copy of the document to which the objections pertain.

The Customer has the option to lift or sustain objections and to add any description.

nepage Letter of	credit Guarantee	Collection -	Invoices 🔻	General overvie	w 🔻 Reports 🔻	Contracts -	Trade Loan 🔻	Settings 🔻	Logout
etails of the ap	plication								
anges have been save	:d.								
e of application	LCIMP - Abolition of o	bjections			List of attachm				
us	Working copy				F24-				
of last action	22-08-2017				File				
tractor	BIOCHEMISTRY CO.		No records found						
tractor country	SPAIN								
in the scope of	AI61633/21/08/17								
arence number	AI61635/22/08/17								
ack Edit E	List of changes	nt							É
Bank Handiow ul. Senatorska 00-923 Warsz: tel. +48 (22) 60 tel. +48 (22) 60	yw warszawie S.A. 10 awa 37 72 00 30 40 00, fax. +48 (22) 692 Aboliti	50 23 on of objec	tions to (documents	citi han	dlowy			
Concerning: doo "Bank") for amo SPAIN as well a	umentary letter of credit i unt 76.000,00 PLN benet s raised objections submitt	no Al61633/21/08 iciary BIOCHEMI ed via Network un	/17 issued by STRY CO., I der no Al6163	/ Bank Handlowy .TD. NO 90 STR 34/22/08/17	w Warszawie S.A. EET, CITY, PROV	(dalej zwany INCE, SPAIN,			
Acting for and documents for a of credit we have	on behalf of PVT POLA mount 222,00 DOP includ submitted.	ND, Mlądzka 42, ed raised objectio	Warszawa (ns by the Bar	04-136 PL, 5210 hk, which were pr	324100 , we accep esented under docu	t commercial mentary letter			
textarea									
textaréa									
BANK HANDLO Warsaw in War 1538; NIP 526-	DWY w WARSZAWIE S.A saw, XII Commercial Divis 030-02-91; paid-in share ca	; 00-923 Warsza sion of the Nation spital: PLN 522.63	wa; Sentorsk al Court Regi 8.400,-	a 16 street; Distr ister, National Co	ict Court for the ca urt Register No.: KR	pital city of RS 000 000			

The history of correspondence concerning objections is available in the system.
Homepage	Letter of credit 🔻	Guarantee 🔻	Collection -	Invoices -	General overview 🔻	Reports -	Contracts -	Trade Loan 🔻		Settings 🔻	Logout
Details of	the transacti	on									
Transaction nu	mber Al616	33/21/08/17			Contra	ctor	BIOCHE	MISTRY CO., LTI	D.		
Kwota	76.00	0,00									
Waluta	PLN				Contra	ctor country	SPAIN				
Data utworzen	ia 25-10	-2017			Status		Active				
Data ważności	21-11	-2017									
Documentat	on Status of	f document set	s and paymen	ts							Ê
Type of applic	ation				State	15	Date of	last action 🔻			Details
LCIMP - Abol	tion of objections				Sent		22-08-2	22-08-2017			show
LCIMP - Raisi	ng objections to doc	uments			Ansv	vering	22-08-2	22-08-2017			show
LCIMP - Appl	cation for an Letter o	f Credit			Acce	pted	21-08-2	2017			show
Create an	application										
Citi.com build:2017-08-14								Privacy State Copyright @ 20	ment Terr 16 Bank Har	ms of Use ∣ 1 ndlowy w Wa	Jser manual rszawie S.A.

7.8. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate entitlement of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X – days set in the Settings -> Notifications tab

8. EXPORT LETTER OF CREDIT

8.1. Export letter of credit notification

The export letter of credit is initiated in the Citi Trade Portal system by the Bank, which, acting pursuant to a letter of credit issued by another bank (the opening bank), notifies of this letter of credit, enclosing its terms and conditions (a copy of the SWIFT message - MT700).

The User does not need to log on to Citi Trade Portal to verify whether the notification of the export letter of credit has appeared there. The "Notifications" functionality of Citi Trade Portal makes it easier to receive information about any correspondence being sent, including information about the letter of credit notification.

Receiving notifications via text messages, emails and in the form of an alert on the home page requires appropriate settings in the system. Notifications are configured on the Settings -> Notifications page and require subscribing to the "Correspondence was sent from the Bank" notification type.

If notifications are set to appear in the form of an alert on the home page - it is recommended to log on to Citi Trade Portal to verify whether the notification of the letter of credit has appeared.

For more details about the "Notifications" functionality, see item 2.4 of this User Manual. The image below depicts the configuration screen for the "Correspondence was sent from the Bank" notifications.

Homepage	Letter of credit 🔻 Guarantee 🔻	Collection - Invoices -	General overview	 Reports 	Contracts 🔻	Setting	js 🔻	Logout
Reminder	rs configuration							
Phone	+48 11122233			Letter of Cred	it/Guarantee/Collection/eForms			
SMS hours	from 08:00 to 18:00	unlimited		Reminder type		Alert	SMS	E-mail
E-mail	name@citi.com		-	Application rejected	ed			
				Correspondence	was sent from the Bank	V	-	V
				./C due date is co	oming (3 days ahead) (modify)			
Save	Cancel			The application h	as been returned for corrections			
				The application h	as been reviewed			
				The application w	as accepted			
				The transaction h	as been opened			

The notification is visible in the system in the following spot: Letter of credit -> Applications -> Uploaded by Bank (see the screen below).

Homepage	Letter of credit -	Guarantee 🔻	Collection -			
	Open					
	Applications	In creation				
	Transactions Other parameters Regulation	Waiting fo Waiting fo Uploaded	or correction or authorization by Bank			
		All				
Homepage Letter of Letter of Credit - A	credit Guarantee Collection Applications - Uploaded t	Invoices General over Bank	rview Reports Contracts	 Trade Loan 	Settings Logout	
S Filter		,				
Type of application	all	×	Contractor			
Within the scope of			Date of last action from	to		
Reference number			Customer reference			
Search Clea	ar					
List of applications	Page < 🔳 of 1 > Nur	mber of results 1 Number of	results per page 20 💙		🗟 Adjust	
ype of application CEXP - Documentary Lette	Reference numb	er Customer reference Stat 17 To 1	us Within the scope of Contra read PL0EXLC16006002	tor Contractor country	Date of last action ▼ Details	After clicking the show hyperlink, the D
,					Export as: PDF CSV	the application screen will be displayed

Details of the app	lication			
Type of application Status Date of last action Contractor	LCEXP - Documentary Letter of Credit advice Read 23-11-2018	List of attachments File No records found		After clicking the show hyperlink, the Detail
Contractor country Within the scope of Reference number	PL0EXLC160060023 AE45017/23/11/16			of the application screen will be displayed.
The application	st of changes			
Bank Handlowy ul. Senstorska 1 00-923 Warszaw tel. +48 (22) 667 tel. +48 (22) 690	w Warszawie S.A. 6 ra 72 0002 40 0002, fax. +48 (22) 692 50 2302	cftì handlowy'		
	Documentary Letter of Credit advice			
Concerning: docur	mentary letter of credit no PLOEXLC160080028			
This is the advice	of the Documentary Letter of Credit.			
BANK HANDLOV Warsaw in Warsa	W w WARSZAWIE S.A: 00-923 Warszawa; Sentorska 16 street; Dist aw, XII Commercial Division of the National Court Register, National Co	rict Court for the capital city of unt Register No.: KRS 000 000		

8.2. Creating applications

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned letter of credit number). The letter of credit number is filled in by the Bank in the "Export letter of credit notification" application and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the authorisations assigned by the Customer to a given User.

Applications relating to an Export letter of credit can be entered by the Customer into the Citi Trade Portal system in two ways, using the following tabs:

- Letter of credit -> Applications by editing an existing application;
- Letter of credit -> Transactions as additional applications in the context of an existing transaction, after pressing the "Create an application" command on the "Details of the transaction" screen.

An application is created by filling in a form with all necessary information and pressing

the "Save" button. After saving, the application is available in the Letter of credit -> Applications -> In creation tab. The application can be sent directly from the form after being saved or from the Letter of credit -> Applications tab.

The "Add a new attachment" button allows for any document to be attached to the application. Acceptable file formats are: .jpg, .jpeg, .tif, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .txt, .htm, .html, .rtf, .png. Every file is scanned for viruses.

Data entered into the application are validated and marked with the following colours while the application is being filled in:

- red means missing information or errors which prevent the application from being sent to the Bank for execution (such an
 application can only be sent to the Bank as a draft),
- green means a correctly filled in field/section of the form,
- yellow means warnings (which do not block the application from being sent to the Bank).

The following applications can be created from the User's level as a part of an export letter of credit:

- Application for taking up an obligation to negotiate documents as a part of documentary letter of credit,
- Export letter of credit transfer order,
- Document shipment order as a part of letter of credit (disclaimer commercial documents required by the letter of credit must be sent/submitted in writing),
- Request of the Customer (letter of credit beneficiary) associated with assignment of receivables from an export letter of credit,
- Request of the Customer (beneficiary) concerning a documentary letter of credit (free format)
- Request of the beneficiary concerning documents which are not compliant with the terms and conditions of the letter of credit,
- Request of the Customer regarding change of the account to be debited/credited.

A document shipment order as a part of letter of credit can be sent to the Bank as a draft version (for the Bank to assess its correctness).

In the case of an export letter of credit, the Bank will commence execution of the Document shipment order as a part of letter of credit after receiving the order and the commercial documents in written form. It means that apart from sending the aforementioned order electronically (filling out the order in Citi Trade Portal and enclosing appendices), it is necessary to deliver the original commercial documents to the Bank and the printed order can constitute a cover letter for the documents being sent.

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Filling in the application					_	
Type of application LCEXP - Documents delivery order Status Date of last action Contractor Contractor country With the scope of Reference number Cancel Clear Save		List of attachments File <u>Spied sk1lestet</u> added by le ig (2 Add a new attachment	1-08-2017)		Action delete	
Bank Handlowy w Warszawie S.A. ul. Senatorska 10 00-923 Warszawa tel. 448 (22) 657 72 00 tel. 448 (22) 600 40 00, fax. 448 (22) 602 60 23 Documents delivery or	cíti handlowy'	1. 2. 3.	List of errors At least one document sho selected. The field "Ask for examinat required. The field "Delivery conditio required.	uld be ion" is ns" is	Blocking errors on the error panel are marked with red font and warnings - with black font.	
Bank Handlowy w Warszawie S.A.('Bank') reference no Opening Bank reference no Beneficiary (name and address) Applicant Opening Bank Documents We are sending the following documents under the aim Letter Instructions	RSZAWA 00-000 PL, 000000		 The field 'Amount and the account' is required. The field 'Account number' is required. The field "Bank" is required. The field 'Account number' is required. The field 'Account number' is required. The field 'Por information contact' is required. The field 'Phone' is required. 		 Clicking the information on the error list will display the application field associated with the given error/warning message. 	
Instructions re. the documents presented under Letter of Cred We hereby ask for examination the attached documents again	iit, unconfirmed by Bank Handlowy nst terms and conditions of a/m Let	y w Warszawie S.A ('Bank') tter of Credit: O YES O NO	1			

8.3. Libraries

Creating applications relating to an export letter of credit requires their supplementation with, among others, the bank data and account data. These data can be entered into the application by typing them in or selecting them from the library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

The system libraries functionality, together with preview screens, are described elsewhere in this User Manual, e.g. in the chapter on Import letter of credit, item 4.2.

8.4. Browsing and sending applications

In the Letter of credit -> Applications tab, there are 5 folders containing applications with the following statuses:

- In creation applications with "Draft", "Corrected application" and "Sent draft" statuses;
- Waiting for correction applications with "Held for modification" status;
- Waiting for authorisation applications with "Held for authorisation" status;
- Uploaded by the Bank applications with the following statuses: "held for adjustment", "held for response", "held to be read", "reviewed draft";
- All applications with the above statuses as well as: "Sent", "Processed", "Rejected", "Accepted", "Removed", "Verified working copy", "Read", "Answered".

The meaning of individual statuses assigned by the Bank regarding the applications (declarations) submitted both by the Customer and the Bank is described below:

Applications initiated by the User:

- 1) Working copy a saved draft version prepared by the User, not sent to the Bank;
- 2) Sent working copy a draft version of the application sent by the User to the Bank for the purpose of assessment (sending a draft version does not constitute an instruction to provide a product);
- 3) Verified working copy the draft application is being verified by the Bank;
- 4) Processed working copy the draft application has been assessed by the Bank;
- 5) Sent the final version of the application sent by the User to the Bank (it constitutes an instruction to provide a product);
- 6) Processed the final version of the application is being assessed by the Bank;
- 7) Accepted the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) Rejected the final version of the application has been rejected by the Bank, i.e. the product will not be provided;
- To correction the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted by the Customer;
- 11) To modification an application rejected during the authorisation process on the Customer's part (before it was sent to the Bank) in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) To authorisation an application undergoing the authorisation process on the part of the Customer (this status is assigned to the application when the User presses the function button "Send" if authorisation by a different User is required on the Customer's part);
- 13) Deleted the application removed by the User before being sent to the Bank;

Applications initiated by the Bank:

- 14) Held for response applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) **Answering** status of an application which requires the User's response once the Customer saves the application, e.g. in order to supplement it, but before sending a response to the Bank;
- 16) Answered a response given by the User to an application sent by the Bank;
- 17) **To read** applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** applications created by the Bank, in particular for information purposes, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/ transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Details of the transaction page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

Letter of credit - Applications - All	
Filter Type of application all Contractor Status all Within the scope of Reference number Gearch Clear	Indicates conversations / transactions within which the application operates. If the transaction has not yet been created, the reference number of the request initiating the conversation is displayed here, which means that the request is in the conversation.
List of application Page Image: Contractor reference Customer of results 51 Number of results per page Image: Contractor reference Date of last Date of last Type of application Reference number Customer reference Status Within to scope of Contractor country Date of last Date of last LCIMP - Application for an Letter of Credit Al59216/100/17 Working copy Al59216/1000/22 10-07-2017 abox LCIMP - Application for an Letter of Credit Af7628/1906/17 Working copy Al59/216/1000/17 19-06-2017 abox	Clicking a link displays a Details of the transaction form.
	 Clicking a link displays a Details of the conversation form.
	• Own number assigned by the Customer.
	 The number assigned by the system.
Details of the transaction	
Transaction number PLDEXLC10000002 Contractor TREUTUTUTUT Kwota 423.706.80	 After you have pressed the Create an application button, a list of possible
	• transaction requests will be displayed.
Documentition Status of document sets and payments Type of approach List of available applications Decame LCEXP - Documentary Letter of Credit advice List of available applications ahore Creational application LCEXP - Request for Transfer end of proceeds ahore LCEXP - Instruction rs massianment of proceeds LCEXP - Instruction rs anassianment of proceeds ahore LCEXP - Instruction rs massianment of proceeds LCEXP - Instruction rs anassianment of proceeds ahore LCEXP - Instruction rs massianment of proceeds LCEXP - Instruction rs anassianment of proceeds ahore LCEXP - Instruction rs massianment of proceeds LCEXP - Instruction rs massianment of proceeds ahore	
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Szczegóły konwersacji	
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Utwörz missek	
CT	
Citi.com LCIMP - Whiosek - pokrycie z pórv (otwarcie akredytywy)	

Clicking the "show" link in the "Details" column will display the application details.

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tter of credit - Applications	- All													
Filter														
Type of application all		~	Contrac	tor										
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Within the scope of			Date of	last action from		🗌 🇰 to 🗌	🏛	1			1° 1)
Reference number			Custom	er reference]	<u> </u>		CIICKI	ng a link	displays t	ne applica	tion
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et of applications Page C	l of 3 Numbe	er of results 51	Number of results n	ter page 20 V				R Addated						
e of application	Reference number	Customer	Status	Within the scope of	Contractor	Contractor	Date of last	Details						
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IP - Application for an Letter of Credit	AI57828/19/06/17		Working copy	AI57828/19/06/17			19-06-2017	show						
epage Letter of credit - Guaran	tee - Collection -	involces - G	eneral overview –	Reports Contra	cta 🛩		Settings -	Logout						
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Bank Handlowy w War zawie S.A. ul Senatorska 10 00420 Marszahr 72 000 tel +49 (22) 600 40 000 fax. +48 (22) APPLICATION FOR AND be applicat	cft handlo	List of errors List of errors The field "Expiry value (31D)" is required. The field "Expiry place (31D)" is required. The field "Expiry place (31D)" is required. The field "Available at (41a)" is required.	Place to save the note and give the identification number.
Letter of credit number (20)		The field "Transferable LO" Not transferable LC" is required. The field Common LL (Not	The List of changes tab presents information about all actions taken on the application.

The following actions are possible from the level of **Details of the application**:

- **Back** the appropriate screen will open in the Letter of credit -> Applications tab;
- Edit it is possible to change the application fields which are editable by the User;
- Delete deletes the application;
- Send as a draft regardless of errors or missing information on the form, the application draft can be sent to the Bank. Sending the draft version to the Bank allows for substantive verification of the application contents with the assistance of the Bank's employees; in case of the export letter of credit, the only possible application to be sent as a draft is Document shipment order as a part of letter of credit;
- Send it is synonymous with submitting the application to the Bank;
- Print allows for printing the entire application for the letter of credit as a form.

8.5. Authorization

Applications which require authorisation are available in the Letter of credit -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Form (CitiDirect, CitiDirect EB - Activation/Configuration - Citi Trade Portal - Export letter of credit) specifies the representation type of the Customer indicated in Section I of the Application Form, i.e.:

1) one-person representation - if "By sending" or "1 - one level" authorisation is marked

The "By Sending" authorisation means that a given User is authorised to contract liabilities as one person and create/send applications on their own.

The "1- one level" authorisation means that the User is authorised to contract obligations as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) two-person representation - if the "2 - two levels" authorisation is marked

The "2-level" authorisation means that the User is authorised to contract liabilities jointly with another person empowered to perform authorisation; however, if the User are simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

8.6. Transaction browsing

The Letter of credit -> Transactions screen presents notifications of an export letter of credit which have been executed by the Bank.

Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Letter of credit -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, customer reference, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), contractor name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed.

Homepage Letter of c	credit Guarantee Collection Invoices	General overview Reports C	Contracts 🔻	Settings 💌 Logout	
Letter of credit - 1	Transactions				
Fiter Transaction number Customer reference Amount Currency Date of opening Expiration date Maturity		Contractor [Contractor country [Status [Product]	ali ali		 The details marked are transaction details completed by the Bank, available on the next business day following the execution of the application. The transaction list may include transactions with complementary transaction details and without additional transaction details.
List of transactions Transaction number Cut PLDEXLC160060028 PL1EXLC170010001	Page I of 1 Number of results stomer reference Status Product Export letter of credit Export letter of credit	2 Number of results per page 20 Contractor Contractor country Amount	Currency Date of opening Exp	Adjust Adjust	
Details of the trai	nsaction				Clicking a link displays a Details of the transaction form.
Transaction number Kwota Waluta Data utworzenia Data ważności	Al61833/21/08/17 76.000,00 PLN 25-10-2017 21-11-2017	Contractor Contractor country Status	BIOCHEMISTRY CO., LTD. SPAIN Active		
Documentation	Status of document sets and payments			Ê	
Type of application LCIMP - Abolition of objec LCIMP - Raising objection LCIMP - Application for an Create an application	ctions ns to documents n Letter of Credit	Status Sent Answering Accepted	Date of last action ▼ 22-08-2017 22-08-2017 21-08-2017	Details show show show	• Clicking a link displays the application details form.

8.7. Parameters

Parameters are available in the Letter of credit -> Parameters tab and present fees defined by the Bank for individual events as a part of products.

Homepage	Letter of credit -	Guarantee 🔻	Collection -	Invoices 🔻	General overview 🔫	Reports 🔻	Contracts 🔫	Trade Loan 🔻		Settings 🔻	Logout
Letter of	Letter of credit - Fees										
S Filter	S Filter										
Product	all			~							
Searc	th										
Fees Pa	ge < 🚺 of 3	Numbe	r of results 41	Number of re-	sults per page 20	-					Adjust
Product	Type of event				The fee						
Import letter of credit	Issuance of a Letter of	of Credit			0,25 % za każdy ro (Prowizja pobierana	zpoczęty mies a z góry, za ca	iąc ważności, nie ły okres ważnoś	e mniej niż 200,00 ci)	USD za	ały okres ważr	ności;
Import letter of credit	Issuance of a pre-pai	d Letter of Credit			1 % od kwoty akred akredytywy.	lytywy, nie mn	iej niż 150,00 US	SD - Prowizja pobi	erana z g	óry, w dniu otw	arcia
Import letter of credit	Amendment - extensi	ion of validity or i	ncrease in amou	nt	jak za otwarcie akredytywy (prowizja liczona za okres przedłużenia lub od kwoty podwyższenia).						
Import letter of credit	Amendment - increas	e in amount (re.	pre-paid Letter o	f Credit)	0,15 % od kwoty podwyższenia, nie mniej niż 150,00 USD						
Import letter of credit	Other amendment				75,00 USD						
Import letter of credit	Payment	0,2% kwoty płatności, nie mniej niż 200,00 USD									
Import letter of credit	Deferred payment (n/	/a for pre-paid Le	tter of Credit)		jak za otwarcie akredytywy Prowizja pobierana z góry, w dniu akceptu/wydania dokumentów złeceniodawcy, liczona od kwoty dokumentów oraz za okres od terminu ważności akredytywy do dnia płatności.						y do dnia
Import letter of credit	Discount margin (no i	recourse to the b	eneficiary)		3% rocznie, nie mn	iej niż 100,00	USD (płatne prze	ez zleceniodawcę	lub benef	icjenta)	

8.8. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate entitlement of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X – days set in the Settings – Notifications tab

9. GUARANTEES

A Guarantee allows the Customer to send the following documentation to the Bank:

- 1) Application for verification of the contents of the guarantee / standby letter of credit (Application for verification of the contents of the guarantee),
- 2) Application for preparation of the contents of the guarantee / standby letter of credit according to the template of Bank Handlowy w Warszawie S.A. (Application for preparation of a draft guarantee according to BH),
- 3) Application for preparation of the contents of the guarantee / standby letter of credit according to the agreed template (Application for preparation of a draft guarantee according to the Customer),
- 4) Application for provision of a bank guarantee / opening a standby letter of credit (Application for a guarantee / standby letter of credit),
- 5) Request for change of terms and conditions (Request for change),
- 6) Request of the ordering party regarding change of the account to be debited (Request for change of account)
- 7) Request of the ordering party regarding the standby letter of credit / bank guarantee / counter-guarantee (Request free format).

The application for a guarantee / standby letter of credit and the request for change of terms and conditions (of a guarantee / standby letter of credit) can be sent to the Bank as a **draft version** (for the Bank to assess their correctness). However, the application initiating the transaction in the system is application No 4.

If there is a need for the Bank to provide a guarantee according to the Customer's template, such a template should be submitted to the Bank for the purpose of its assessment. It should be sent to the Bank for assessment prior to submitting the application for provision of a guarantee. To this end, one should send to the Bank an application for verification of the contents of the guarantee / standby letter of credit, enclosing the guarantee template.

Some of the applications listed above, which are created in connection with a transaction (e.g. the request for change) can only be created if an initiated transaction exists in the Citi Trade Portal system. This means that every application created by the Customer will be supplemented, among others, with the transaction number, counterparty data and data of the presenting entity's or the payer's bank. If the transaction lacks this information, after performing the "Create an application" instruction from the level of transaction details, the User will receive a message that it is impossible to create applications as a part of the transaction.

If there is a need to prepare custom contents of a guarantee / standby letter of credit - one can submit an application to the Bank for preparation of the contents of the guarantee / standby letter of credit according to:

- the Bank's template; or
- the agreed template.

The agreed or assessed template of the guarantee / standby letter of credit should then be enclosed to the application for provision of a bank guarantee / standby letter of credit.

Documentation concerning the Bank guarantee sent by the Bank to the Customer includes:

- 1) Information concerning own guarantee (free format),
- 2) Confirmation of provision/change of the bank guarantee / standby letter of credit (Confirmation of provision/change).

The aforementioned documentation is presented by the Bank in the Guarantees -> Applications -> Uploaded by the Bank tab.

All foregoing types of documentation are hereinafter referred to as "applications". The names provided in parentheses are abbreviated names of applications used in Citi Trade Portal.

Confirmation of submission of the declaration of intent by the Bank will take place immediately by assigning the appropriate status online. The meaning of the statuses assigned by the Bank online is stated in this User Manual in chapter 4.

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned guarantee number). The guarantee number is filled in by the Bank in the application for provision of a guarantee and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the privileges (authorisations) assigned by the Customer to a given User.

Custom applications are made available by the Bank in the Guarantee -> Apply for -> Issuance of the guarantee -> Individualized tab.

Templates of custom applications are created by the Bank based on the provisions of the agreements concluded by and between the Bank and the Customer and reflect the arrangements included in these agreements.

9.1. Creating applications

An application can be entered by the Customer into the Citi Trade Portal system in the context of the guarantee in three ways, using the following tabs:

- Guarantee -> Apply for as a new application;
- Guarantees -> Applications by editing an existent application or as a reaction to an application sent by the Bank (e.g. submission of objections concerning documents by the Bank);
- Guarantees -> Transactions as additional applications in the context of an existing transaction, after pressing the "Create an application" command on the "Details of the transaction" screen.

An application is created by filling in a form with all necessary information and pressing the "Save" button. After saving, the application is available in the Guarantees -> Applications -> In creation tab.

The application can be sent directly from the form after being saved or from the Guarantees -> Applications tab.

The "Add an attachment" button allows for any document to be attached to the application. Acceptable file formats are: .jpg, .jpeg, .tif, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .txt, .htm, .html, .rtf, .png. Every file is scanned for viruses. The following documents need to be enclosed to the application for provision of a guarantee/standby letter of credit:

- a template of contents of the guarantee/standby letter of credit, previously assessed by or agreed upon with the Bank and
- a copy of the contract, agreement or other documents describing the underlying relationship between the Ordering party and the Beneficiary:
 - a copy of the contract, agreement, order or invoice for an advance payment bond, guarantee of good performance of the contract, payment guarantee,
 - a copy of the credit agreement for a credit repayment guarantee,
 - a copy of Terms of Reference for a bid bond,
 - rules of the game for lottery guarantees.

If the application concerns the provision of a customs guarantee, guarantee of tax (e.g. VAT or excise duty) payment to the Agricultural Market Guarantee and the National Fund for Environmental Protection and Water Management, the basis for providing a guarantee are the provisions of the relevant act / regulation; therefore, it is not necessary to enclose copies of documents associated with the underlying transaction.

Data entered into the application are validated and marked with the following colours while the application is being filled in:

- red means missing information or errors which prevent the application from being sent to the Bank for execution (such an application can only be sent to the Bank as a draft),
- green means a correctly filled in field/section of the form,
- yellow means warnings (which do not block the application from being sent to the Bank).



9.2. Libraries

Creating the application for the provision of a bank guarantee / opening a standby letter of credit requires it to be supplemented, among others, with the following data: the bank, the counterparty (beneficiary), agreement and accounts. These data can be entered into the application by typing them in or selecting them from the Library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

Homepage Lo	etter of credit → Guarantee → Collection → Invoices	▼ General overview ▼ Reports	Contracts	Trade Loan 🔻	Settings 🕶	Logout
Trade Servio	ces - Banks					
—						
Filter						
SWIFT		Exchanged keys	yes		~]
Name		In user dictionary	all		~	1
						1
Search	Clear					
List of Banks	Page 2 of 722 Number of results 144	27 Number of results per page 20	~			
LIST OF BAILKS			-			
WIFT 🔺	Name			Exchanged keys	In user dictionary	Action
ABBLBDDH004	AB BANK LIMITED, DHAKA			yes	no	include
BBLBDDH005	AB BANK LIMITED (PRINCIPAL BRANCH) DHAKA			yes	no	include
BBLBDDH011	AB BANK LIMITED DHAKA BANGLADESH			yes	yes	extrude
ABBLBDDH019	AB BANK LIMITED DHAKA			yes	no	include
ABBLBDDH020	AB BANK LIMITED DHAKA			yes	no	include
ABBLBDDH101	AB BANK LIMITED CHITTAGONG			yes	no	include
ABBLBDDH110	AB BANK LIMITED CHITTAGONG BANGLADESH			yes	no	include
ABBYGB2L	SANTANDER UK PLC LONDON			yes	no	include
ABBYGB2LANB	SANTANDER UK PLC, LONDON			yes	no	include
ABCJJOAM	ARAB BANKING CORPORATION (JORDAN) AMMAN			yes	no	include
ABDIEGCA	ABU DHABI ISLAMIC BANK-EGYPT, CAIRO			yes	no	include
ABGBUS44	ASSOCIATED BANK GREEN BAY N.A. GREEN BAY,WI			yes	no	include
ABKLCY2N	ALPHA BANK CYPRUS LTD, NICOSIA			yes	no	include
ABKLCY2NLAR	ALPHA BANK LIMITED LARNACA			yes	no	include
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Homepage Letter of credit Guarantee Col	lection Invoices General overview Reports	Contracts 🔻 Trade Loan 🔻	Settings 👻 L	Logout	
Trade Services - Contractors					
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Contractor details	Country	all	~		
Search				•	Contractors located in the library can be modified or removed.
List of contractors Page S 10f1	Contractor data	×			
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	Country select	~			to optor the contractor's data
	Save			•	
Citi com		Privacy Stateme Copyright © 2016	ent Terms of Use Use Bank Handlowy w Warsz	er manual tawie S.A.	
build:2017-07-28 08:42:53					
Trade Services - Agreem	ents				Contracts in the library can be
				•	deleted
List of agreements					deleted.
Page < 🔢 of 1 > Nu	umber of results 1 Number of results per pa	ige 20 🗸			
Agreement number			Action		
BDK/URT/000086840/0062/15			delete		
	Add a new element		×		
Add					Pressing the Add button causes pop up
	Agreement number				field to enter the contract number.
	Save				
cíti					
Citi.com					
Trade Services - Accoun	ts				
List of accounts Page 🧲	1 of 1 > Number of results 7 Num	ber of results per page	20 🗸		Account numbers in the library
Account number			Action		can be deleted.
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11 1030 1508 2222 1111 2222 4444			derete		
11 2222 333 4444 5555 6666 7001			delete		
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213124134135	Add a new element	×	delete		
22 2222 2222 2222 2222 2222	Account number		delete		
2342342342342			delete		
	Save				Pressing the Add button causes a pop up
Add					to add account number.

Data concerning the agreement, accounts and counterparties, entered into the Library, are available to all Users on the Customer's side. The possibility of managing the library content (adding, removing, modifying) depends on the authorisations assigned to the User. Information available in the library also includes information about banks, SWIFT codes and information about the key exchanged with a given bank. Information about banks cannot be modified by Users.

9.3. Browsing and sending applications

The following folders are available in the Guarantees -> Applications tab:

- In creation applications with "Draft", "Corrected application" and "Sent draft" statuses;
- Waiting for correction applications with "Held for modification" status;
- Waiting for authorisation applications with "Held for authorisation" status;
- Uploaded by the Bank applications with the following statuses: "held for adjustment", "held for response", "held to be read", "reviewed draft";
- All applications with the above statuses as well as: "Sent", "Verification in progress", "Rejected", "Accepted", "Removed", "Draft verification in progress", "Read", "Response given".

The aforementioned folders contain applications with the following statuses:

Applications initiated by the User:

- 1) Working copy a saved draft version prepared by the User;
- 2) Sent working copy a draft version of the application sent by the User to the Bank for the purpose of assessment;
- 3) Verified working copy the draft application is being verified by the Bank;
- 4) Processed working copy the draft application has been assessed by the Bank;
- 5) Sent the final version of the application sent by the User to the Bank;
- 6) Processed the final version of the application is being assessed by the Bank;
- 7) Accepted the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) Rejected the final version of the application has been rejected by the Bank;
- 9) To correction the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted;
- 11) **To modification** an application rejected during the authorisation process in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorization** an application undergoing the authorisation process (this status is assigned to an application after being sent to the Bank, when authorisation is required);
- 13) Deleted an application removed.

Applications initiated by the Bank:

- 14) Held for response applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) Answering status of a "Submission of objections" application once the Customer saves the response application;
- 16) Answered further specification: status of an application sent by the Bank to which the User has provided a response;
- 17) To read applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/ transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Transaction details page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

	Indicates conversations / transactions within which
	the application operates.
Filter Type of application all Contractor Status all Contractor country from Within the scope of Date of last action from Reference number Customer reference	If the transaction has not yet been created, the reference number of the request initiating the conversation is displayed here, which means that the request is in the conversation.
List of applications Page < 1 of 3 > Number of results 54 Number of results per page 2 V	Clicking a link displays a Details of the
Type of application Reference number reference Status of Contractor country action Country action Contractor Country action Country	conversation form.
OTEE - Application for changes L30101 (30101/) Working copy L30101/(7/101/) NE 18-08-2017 3/10W CTEE - Application for changes I (3110/(1/101/) Violation copy I (3110/(1/101/) NE 18-08-2017 3/10W	
OTE::::::::::::::::::::::::::::::::::::	 Clicking a link displays a Details of the transaction form.
	• Own number assigned by the Customer.
	• The number assigned by the system.
Homepage Letter of credit ··· Guarantee ··· Collection ··· Invoices ··· General overview ··· Reports ··· Contracts ··· Trade Loan ··· Settings ··· Logout Details of the transaction <td< th=""><th></th></td<>	
Kwoła 2,131,00 Waluta PLN Contractor country Data utworzenia 10-09-2017 Status Active 01-01-2018	
Documentation	
Type of application Outcor Detect Name Operation OTEE - Application for changes 109-2017 show OTEE - Application for changes 08-2017 show	When you click the Create an application button, you will see a list of possible applications for the transaction.
CTEE - Application for changes Working copy 18-08-2017 Bhow CTEE - Application for changes Working copy 18-08-2017 Bhow CTEE - Application for a Guaranteel stand-by letter of credit Accepted 17-08-2017 Bhow	
Homepage Letter of credit Guarantee Collection Invoices General overview Reports Contracts Trade Loan Settings Logout	
Details of the conversation	
Documentation	When you click the Create an application
Type of application Status Date of last action ▼ Details GTEE - Application for a Guarantee' stand-by letter of oredit Working copy 28-02-2017 <u>show</u> Create an application	button, you receive a message about not being able to create an request within the conversation.
Cft Privacy Statement Terms of Use User manual Citi.com List of available applications List Of available application can not create any new application. In the context of the current transaction can not create any new application.	

Clicking the "show" link in the "Details" column will display the application details.

Homepage Letter of credit Guarantee	Collection In	voices 🔻 General overview	🔻 Reports 🔻 Co	ontracts 🔻 Tra	ide Loan 🔻	Settings 🔻	Logout		
Guarantee - Applications - In cre	ation								
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Type of application	Reference number	Customer Status	Within the scope of	Contractor	Contractor country	Date of last action ▼	Details		
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GTEE - Application for changes	LG61610/18/08/17	Working	LG61579/17/08/17	BENE NE NE		18-08-2017	sh a		the application form to appear
GTEE - Application for changes	LG61609/18/08/17	Working	LG61579/17/08/17	BENE NE NE		18-08-2017	show		the application form to appeal.
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No comments available Add								_	Possible actions (depending on the entitlements assigned to the User, the type
The application List of changes									and status of the request).
Bank Handlowy w War zawie S.A. ul. Senatorska 10 00-923 Warszawa tel. +48 (22) 657 72 000 tel. +48 (22) 690 40 0000, fax. +48 (22)) 692 50 23@		cítì handlo	wy*	Li 1. The fiel required required 2. The fiel expiry expiry	ist of errors d "Type of produc d. d "Other term of is required.	t" is	-•(The List of changes tab presents information about all actions taken on the application.
Application	for changes in	the terms and condi	tions		3. The fiel commis	d "Costs and sions of BANK			

The following actions are possible from the level of **Details of the application**:

- Back the appropriate screen will open in the Guarantee -> Applications tab;
- Edit it is possible to change the application fields which are editable by the User;
- Delete deletes the application;
- Send as a draft regardless of errors or missing information on the form, the application draft can be sent to the Bank. Sending the draft version to the Bank allows for substantive verification of the application contents with the assistance of the Bank's employees.
- Send it is synonymous with submitting the application to the Bank;
- Print allows for printing the entire application concerning the guarantee as a form.

Homepage	Letter of credit 🔻	Guarantee 🖛	Collection •	Invoices 🔻	General overvi	iew 🔻 Re	ports 🔻	Contracts -	Trade Loa	n v	Settings 🔻	Logout		
Details of	f the applicat	ion												
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9.4. Authorization

Applications which require authorisation are available in the Guarantees -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Form (Activation / Configuration - Citi Trade Portal - Trade Services) specifies the representation type of the Customer indicated in Section I of the Forms, i.e.:

1) **one-person representation** - if the "By Sending" or "1-one level" authorisation is marked

The "By Sending" authorisation means that a given User is authorised to contract liabilities as one person and create/send applications on their own.

The "1-one level" authorisation means that the User is authorised to contract liabilities as one person; however,

if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) two-person representation - if the "2-two levels" authorisation is marked

The "2-two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

www.citihandlowy.pl Bank Handlowy w Warszaw	rie S.A.			cit	i han	dlow	y-			
Citi Trade Portal – Tra	ade Service	5 ¹						Clear		
ions an integral part of the agr Network") and it specifies, toge elated to performance of bankin	eement whereby ther with the afor g operations in el	the Bank provid ementioned agri ectronic form, a	es the Client with a eement, the metho long with the types	ccess to a sys d and the effect of declarations	tem of electronic dat to of submission of of will and the autho	a processing an declarations of rized represents	d transmissic will, including coves.	n (the those		
1. Account Holder's D	ata									
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Address for correspondence										
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establishment, modification or termination of the legal relationship as well as those submitted in connection with requests for the Bank's providen of the product or its use, along with filing declarations of submission to enforcement, including those filed under framework agreements made with the Bank and setting out the terms and conditions of the Bank's providen of the product referred to in Section II hardwhellow as well as authoriting the Bank to debt the Client's accounts in relation to provision of the product referred to in Section 1 hardwhellow as well as authoriting the Bank to debt the Client's accounts in relation to provision of the product referred to in Section 2 hereinbelow and making deposits within the meaning of Article 20 of the Banking Ad dated 29 August 1997 In the event of defaulty, an defined in the Ferna and Conditions for issuing Bank Guaratees and Openeig Lutters of Credit (the "Terms and Conditions") or the framework agreement setting out the terms and conditions of the Bank's providen of the product referred to in Section 2 hereinbelow. A detailed decription of the terms during the "Uncline" is the "Uncline" of the "Uncline" in the authorization Scheme, as referred to in Section 2 hereinbeliew, has been provided in the manual supplied by the Bank to the Client (the "User's Manual").										
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9.5. Transaction browsing

The Guarantees -> Transactions screen presents applications for provision of a guarantee which have been executed by the Bank.

Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Guarantee -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, ID number, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), counterparty name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed.

	uarantee Collection Involces General o	verview 🔻 Reports 🔻 Contracts 🔻 Trade Loan 🔻	Settings 🔻 Logout	
Guarantee - Transactions				
Filter Transaction number Customer reference Amount from Currency all Date of cogning from		Contractor Contractor country Status all Product all		Clicking a link displays a trans
Expiration date from	to fill			details form.
Search Clear				The area marked are transact
List of transactions Page < Transaction number Customer referen LG61579/17/08/17	I of 1 Number of results 1 Number Status Product Contractor Cc Active Own Guarantee BENE NE NE NE	of results per page 20 V Intractor country Amount Currency Date of opening 2.131.00 PLN 10-08-2017	Adjukt Expiration date Maturity Delajis 11-01-2018 <u>show</u> Export as: PUP C.SV	by the Bank, available on the r following the execution of the The transaction list may inclu- completed transaction details
				transaction details.
Homepage Letter of credit G Details of the transaction	uarantee × Collection × Invoices × General or	verview V Reports V Contracts V Trade Loan V	Settings V Logout	transaction details.
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9.6. Parameters

Parameters are available in the Guarantees -> Other Parameters tab and present cut-off time values defined by the Bank (execution time, provided that the application is complete and correct and that required approvals have been obtained) as well as fees for individual events as a part of products.

Homepage	Letter of credit 🔻	Guarantee 🔻	Collection -	Invoices 🔻	General overview 🔻	Reports -	Contracts -	Trade Loan 🔻		Settings 🔻	Logout		
Gwarancj	Gwarancja - Cut-off time												
Cut-off time	Page <	1 of 1 🚬	Number of resu	Its 2 Numb	per of results per page	20 🗸					📑 Adjust		
Product	Type of event Cut-								t-off hour				
Own Guarantee			Guan	antee Issuance	1			13	00				
Own Guarantee			Amer	ndment of Gua	rantee			13	00				
	Export as: PDF_CSV												
Times provided u that they are corr	Times provided under the Cuit off Times Chart mean that documentation received by Trade Operations until the specified time will be processed on the date of receipt (bank business day) provided that they are correct and complete, and have necessary approvals.												

нотераде	Letter of credit •	Guarantee	Collection	invoices	General overview	Reports	Contracts	Trade Loan •	Settings	Logout		
Gwaran	cja - Prowizje											
Fees F	Page 🧲 🚺 of 1 (> Numbe	r of results 15	Number of r	results per page 20	~				🛛 Adjust		
Product	Type of event				The fee							
Own Guarantee	Issuance of a guarante credit (with validity up t	e/a counter-guar to 1 year)	antee/ stand-by	letter of	0,2 % za każdy rozpocz pobierana z góry, za ca zabezpieczającej).	ęty miesiąc wa ły okres ważno	iżności, nie mnie ści liczony od da	ij niż 200,00 USD za (aty udzielenia gwaran)	cały okres ważności; cji /kontrgwarancji/ak	(Prowizja redytywy		
Own Guarantee	Issuance of a guarante credit (with validity from	e/a counter-guar n 1 until 3 years)	antee/ stand-by	letter of	0,3% za każdy rozpocze pobierana z góry, za ca zabezpieczającej).	ęty miesiąc wa: ły okres ważno	żności, nie mniej ści liczony od da	i niż 200,00 USD za c sty udzielenia gwarani	ały okres ważności; cji /kontrgwarancji/ak	(Prowizja redytywy		
Own Guarantee	Issuance of a guarante credit (with validity for r	e/a counter-guar more than 3 year	rantee/ stand-by 's)	letter of	0,4% za każdy rozpocze pobierana z góry, za ca zabezpieczającej)	ęty miesiąc wa: ły okres ważno	żności, nie mniej ści liczony od da	i niż 200,00 USD za c ity udzielenia gwarani	ały okres ważności.(cji /kontrgwarancji/ak	Prowizja redytywy		
Own Guarantee	Agreeing upon terms of bank issuing a guarant	f guarantee /star ee locally upon a	nd-by letter of cre applicant's writter	dit with a request	150,00 USD							
Own Guarantee	Issuance of the guaran template delivered by th commission)	tee/stand-by lette he applicant (fee	er of credit accor s additional to th	ding to the e issuance	150,00 USD							
Own Guarantee	Amendment - extension	n of validity or inc	crease in amoun	t .	jak za udzielenie (prowizja liczona za okres przedłużenia lub od kwoty podwyższenia).							
Own Guarantee	Other amendment				75,00 USD							
Own Guarantee	Assignment of rights in	guarantee/ stan	d-by letter of cre	dit	100,00 USD , prowizja pobierana po otrzymaniu powiadomienia o cesji, niezależnie od przyjęcia jej przez Bank/skuteczności przeniesienia praw							
Own Guarantee	Claims - Verification of	received claim			150,00 USD							
Own Guarantee	Claims - payment				200,00 USD (prowizja płatna przez zleceniodawcę)							
Own Guarantee	Preparing of compariso in writing	on re. transaction	is at the applicar	t's request	100,00 USD							
Own Guarantee	Cancellation before the called open-ended gua	e expiry (not appl irantees)	icable for bid-bo	nd and so	50,00 USD							
Own Guarantee	Cancellation of applicat counter-guarantee or a issuance/amendment)	tion for guarante application for a	e/ stand-by letter mendment (befo	of credit / re	100,00 USD							
Own Guarantee	Issuance of a duplicate	2			30,00 USD							
Own Guarantee	Filing of the Application paper form	n for product or A	pplication for ch	ange in	50,00 USD							
									Export as:	PDF CSV		

9.7. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event					
1	The transaction has been enough	After the Bank accepts the application initiating the transaction with the supplemented					
1	The transaction has been opened	transaction number (for Customer requests and Bank requests)					
2	The application was accepted	The Client's request received a status "Accepted"					
3	Application rejected	The Client's request received a status "Rejected"					
4	The application has been returned for	The Client's request has been granted the status of the waiting for correction					
4	corrections	The client's request has been granted the status of the waiting for correction					
5	The application has been reviewed	The Client's request has been granted the status of the working version					
6	Correspondence was cent from the Pank	After the Bank accepts the application (concerns the Bank applications created from the level					
0	correspondence was sent from the bank	of transactions and applications of the Bank initiating the transactions)					
7	L/C due date is coming (Y days aboad)	X days before maturity date (the notification only for import letter of credit);					
1	L/C due date is coming (X days aread)	X - days set in the Settings -> Notifications tab					

10. COLLECTION

10.1. Types of applications and their creation

The Citi Trade Portal allows the Customer to enter the following applications:

Applications concerning export collection

Applications initiating conversations are entered using the Collection -> Fulfill order page. These include:

- 1) Collection order (export collection) with the reservation that commercial documents must be sent/submitted in written form;
- 2) Order of performance of collection activities (export collection) with the reservation that financial documents (promissory notes) must be sent/submitted in written form.

Other applications concerning export collection in the context of conversations/transactions are entered from the level of transaction details, after pressing the "Create an application" command:

- 3) Request for change concerning the export collection (export collection),
- 4) Request for reminders concerning the export collection (export collection),
- 5) Request of the presenting entity regarding change of the account to be debited (export collection),
- 6) Request of the Customer (collection presenting entity) associated with assignment of receivables from export collection,
- 7) Request of the presenting entity concerning the export collection.

The following applications:

- Collection order,
- Order of performance of collection activities (note collection)

can be sent to the Bank as a draft version (for the Bank to assess their correctness).

In the case of export collection, the Bank will commence collection activities after receiving a collection order or an order of performance of collection activities <u>as well as commercial or financial documents in written form</u>. It means that apart from sending

the aforementioned orders electronically (filling out the order in Citi Trade Portal and enclosing appendices), it is necessary to deliver the original commercial or financial documents to the Bank and the printed collection order or order of performance of collection activities can constitute a cover letter for the documents being sent.

The remaining applications can only be sent after the Bank has opened Collection (transaction) based on application No 1 or No 2 and after the Bank has received the original documents concerning the collection and processed them.

Applications concerning import collection

In the case of import collection, the application initiating the transaction is the following application initiated by the Bank:

1) Presentation note, which constitutes a notification of the import collection,

Applications concerning import collection are available to the User from the level of transaction details, after pressing "Create an application" command.

- 2) Response to the presentation note,
- 3) Collection payment order,
- 4) Request of the payer concerning the import collection,
- 5) Request of the payer regarding change of the account to be debited.

In the case of collections, the applications sent to the Bank are as follows:

- Presentation note (import collection),
- Collection change notification (import collection),
- Information concerning import collection (free format),

- Confirmation of collection order execution (export collection),
- Information concerning export collection (free format).

All foregoing types of documentation are hereinafter referred to as "applications". The names provided in parentheses are abbreviated names of applications used in Citi Trade Portal.

Confirmation of submission of the declaration of intent by the Bank will take place immediately by assigning the appropriate status online. The meaning of the statuses assigned by the Bank online is specified below.

The following folders are available in the Collection -> Applications tab:

- In creation applications with "Draft", "Corrected application" and "Sent draft" statuses;
- Waiting for correction applications with "Held for modification" status;
- Waiting for authorisation applications with "Held for authorisation" status;
- Uploaded by the Bank applications with the following statuses: Held for adjustment", "Held for response", "Held to be read", "Reviewed draft";
- All applications with the above statuses as well as: "Sent", "Verification in progress", "Rejected", "Accepted", "Removed", "Draft verification in progress", "Read", "Response given".

The aforementioned folders contain applications with the following statuses:

Applications initiated by the User:

- 1) Working copy a saved draft version prepared by the User;
- 2) Sent working copy a draft version of the application sent by the User to the Bank for the purpose of assessment;
- 3) Verified working copy the draft application is being verified by the Bank;
- 4) Processed working copy the draft application has been assessed by the Bank;
- 5) Sent the final version of the application sent by the User to the Bank;
- 6) Processed the final version of the application is being assessed by the Bank;
- 7) Accepted the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) Rejected the final version of the application has been rejected by the Bank;
- 9) **To correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted;
- 11) **To modification** an application rejected during the authorisation process in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorization** an application undergoing the authorisation process (this status is assigned to an application after being sent to the Bank, when authorisation is required);
- 13) Deleted an application removed.

Applications initiated by the Bank:

- 14) Held for response applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) Answering status of a "Submission of objections" application once the Customer saves the response application;
- 16) Answered further specification: status of an application sent by the Bank to which the User has provided a response;
- 17) To read applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/ transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Transaction details page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet),

the Conversation details page will open.

Some of the applications listed above, which are created in the context of a transaction (e.g. the request for change), can only be created if an initiated transaction exists in the Citi Trade Portal system. This means that every application created by the Customer will be supplemented, among others, with the transaction number, counterparty data and data of the presenting entity's or the payer's bank. If the transaction lacks this information, after performing the "Create an application" instruction from the level of transaction details, the User will receive a message that it is impossible to create applications as a part of the transaction.

Data from the fields on the form are validated dynamically while they are being entered as well as during an attempt to save or send them - fields containing discrepancies are marked in yellow or red and textual information explaining the reason for errors appears in the margin. It is possible to save the form (using the "Save" command) at every stage of form completion, regardless of the discrepancies and/or missing information.

When the final version is sent (the "Send" command), two-level validation is carried out, i.e. any errors preventing the form from being sent and warnings are marked visually (in red and yellow, respectively) and accompanied by a comment (in the margin), informing about the cause of the discrepancy.

Discrepancies marked in red require the User's reaction - completion of the field / change of the value; otherwise, the form will not be sent. Yellow warnings do not require changes (only suggest them) - the form can be sent in spite of the warnings but lack of the User's reaction will mean their conscious acceptance of the terms and conditions of the application being sent.

When sending the draft version for verification by the Bank's employee (using the "Send as a draft" command), any discrepancies and/or missing information will be treated as warnings, i.e. sending the draft will not be blocked.

The following terms apply during application processing:

Conversation - means documentation (applications) sent between the Bank and the Customer, with all statuses but before execution of a given application by the Bank. The conversation will be created after the application is saved.

Transaction - means a conversation referring to applications which have already been executed by the Bank (with the assigned collection number). The collection number is filled in by the Bank in the application entitled Collection order or Order of performance of collection activities and after its approval by the Bank, the transaction is created in the Citi Trade Portal system.

The available functionalities depend on the products made available to a given User and on the authorisations assigned by the Customer to a given User.

10.2. Libraries

Creating applications relating to collection may require their supplementation with, among others, the bank data, counterparty data and account data. These data can be entered into the application by typing them in or selecting them from the Library.

Data can be entered into libraries from the application level or in the Settings tab (such data can only be modified in the Settings tab).

The system libraries functionality, together with preview screens, are described elsewhere in this User Manual, e.g. in the chapter on Import letter of credit, item 4.2.

10.3. Import collection notification

Import collection is initiated in the Citi Trade Portal system by the Bank, which, acting based on the collection documents received from a third-party bank, notifies this collection (sends a Presentation note with enclosed scans of commercial or financial documents received for the collection).

The User does not need to log on to Citi Trade Portal to verify whether the notification of the import collection has appeared there. The "Notifications" functionality of Citi Trade Portal makes it easier to receive information about any correspondence being sent, including information about collection notification. Receiving notifications via text messages, emails and in the form of an alert on the home page requires appropriate settings in the system. Notifications are configured on the Settings -> Notifications page and require subscribing to the "Correspondence was sent from the Bank" notification type.

If notifications are set to appear in the form of alerts on the home page – it is recommended to log on to Citi Trade Portal to verify whether the notification of collection has appeared.

For more details about the "Notifications" functionality, see item 2.4 of this User Manual. The image below depicts the configuration screen for the "Correspondence was sent from the Bank" notifications.

Homepage	Letter of credit Guarantee Collection Invoices	General overview	v 🔻 Reports	Contracts 🕶	Settin	js 🔻	Logout
Reminde	rs configuration						
Phone	+4811122233	·	Letter of Credi	t/Guarantee/Collection/eForms			
SMS hours	from 08:00 to 18:00 unlimited		Reminder type		Alert	SMS	E-mail
E-mail	name@citi.com	_	Application rejecte	d			
			Correspondence v	vas sent from the Bank	V	V	V
			L/C due date is co	ming (3 days ahead) (modify)			
Save	Cancel		The application ha	s been returned for corrections			
			The application ha	s been reviewed			
			The application wa	as accepted			
			The transaction ha	is been opened			

The notification is visible in the system in the following spot:

Collection -> Applications ->Uploaded by the Bank (see the screen below) or on the Collection -> Transactions screen - only if the Bank has opened a transaction for a given initiating application.

Homepage	Letter of o	redit 🔻	Guarantee	 Coll 	ection 🔻	Invoic	es 🔻	General overview	Repo	rts 🔻 🛛 (Contracts	• Tra	de Loan	•		Settin	js 🔻	Logout
Collectio	n - Appl	ication	s - Uplo	aded b	y Bank	k												
					-													
🔕 Filter																		
Type of a	application	all					~	 Contr 	actor									
Status		all					~	 Contr 	actor coun	itry								
Within th	e scope of							Date	of last acti	on	from		- #	to			1 🗰	
Reference	e number							Custo	mer refere	ence							_	
Searcl	n Clea	r -																
List of appli	cations	Page <	1 0	1 >	Numbe	r of resu	ults O	Number of results	per page [20 🗸]							🖹 Adjust
Type of applicat	tion R	eference n	umber	Custom	er referend	æ	Status	5 Within the scope	of	Contract	or Cor	tractor o	ountry	D	ate of l	ast actio	n 🔻	Details
No records for	und																	
																-		
																Expor	tas: r	OF CSV
đ												P	rivacy S	tateme	nt Te	erms of l	Jse l	Jser manual
Citi com												Co	ovriaht @	2016	Bank H	andlowy	w War	szawie S.A.

10.4. Browsing and sending applications

The following folders are available in the Collection -> Applications tab:

- In creation applications with "Draft", "Corrected application" and "Sent draft" statuses;
- Waiting for correction applications with "Held for modification" status;
- Waiting for authorisation applications with "Held for authorisation" status;
- Uploaded by the Bank applications with the following statuses: Held for adjustment", "Held for response", "Held to be read", "Reviewed draft";
- All applications with the above statuses as well as: "Sent", "Verification in progress", "Rejected", "Accepted", "Removed", "Draft verification in progress", "Read", "Response given".

The aforementioned folders contain applications with the following statuses:

Applications initiated by the User:

- 1) Working copy a saved draft version prepared by the User;
- 2) Sent working copy a draft version of the application sent by the User to the Bank for the purpose of assessment;
- 3) Verified working copy the draft application is being verified by the Bank;
- 4) Processed working copy the draft application has been assessed by the Bank;
- 5) Sent the final version of the application sent by the User to the Bank;
- 6) Processed the final version of the application is being assessed by the Bank;
- 7) Accepted the submitted application has been executed by the Bank, i.e. e.g. the product has been provided;
- 8) Rejected the final version of the application has been rejected by the Bank;
- 9) To correction the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction;
- 10) **Correction** the final version of the application has been rejected by the Bank and presented to the User for the purpose of its correction and is being adjusted;
- 11) **To modification** an application rejected during the authorisation process in order for it to be corrected (it is the status for an application which had the "held for authorisation" status and was submitted for adjustment by the authorising User);
- 12) **To authorization** an application undergoing the authorisation process (this status is assigned to an application after being sent to the Bank, when authorisation is required);
- 13) Deleted an application removed.

Applications initiated by the Bank:

- 14) Held for response applications created by the Bank which require a response, presented to the User but without a saved response from the User to the Bank's application;
- 15) Answering status of a "Submission of objections" application once the Customer saves the response application;
- 16) Answered further specification: status of an application sent by the Bank to which the User has provided a response;
- 17) To read applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and not read by the User;
- 18) **Read** applications created by the Bank, with respect to which it is not necessary to respond to the Bank, i.e. applications made available to the User and read by the User.

Applications can be looked up based on the following criteria: application name, application status, association with a conversation/ transaction, counterparty name and country, date range for the last action performed and ID number (the ID number assigned and entered in the application by the Customer/the Customer's own reference).

Clicking the link in the column "Within the scope of" grants access to details of the transaction or conversation. If the "Within the scope of" column contains the transaction number, the Transaction details page will open. If the "Within the scope of" column contains the reference number of the application initiating the conversation (because the transaction has not been created yet), the Conversation details page will open.

Some of the applications listed above, which are created in the context of a transaction (e.g. the request for change), can only be created if an initiated transaction exists in the Citi Trade Portal system. This means that every application created by the Customer will be supplemented, among others, with the transaction number, counterparty data and data of the presenting entity's or the payer's bank. If the transaction lacks this information, after performing the "Create an application" instruction from the level of transaction details, the User will receive a message that it is impossible to create applications as a part of the transaction.

10.5. Authorization

Applications which require authorisation are available in the Collection -> Applications -> Waiting for authorisation tab.

The authorisation option becomes available after clicking the "show" link in the transaction details column. The application can be authorised by a person empowered by the Customer according to the Configuration Application.

The authorisation mode laid out in Section II of the Configuration Application (CitiDirect, CitiDirect EB - Activation/Configuration - Citi Trade Portal - Trade Services - Collection) specifies the representation type of the Customer indicated in Section I of the Application, i.e.:

1) one-person representation - if the "By Sending" or "1-one level" authorisation is marked

The "By Sending" authorisation means that a given User is authorised to contract liabilities as one person and create/send applications on their own.

The "1-one level" authorisation means that the User is authorised to contract liabilities as one person; however, if the User is entitled to create/send and at the same time to authorize requests, it is not possible for this User to create/send and then authorize the request they created in the system, even in case of one person representation.

2) two-person representation - if the "2-two levels" authorisation is marked

The "2-two levels" authorisation means that the User is authorised to contract obligations jointly with another person empowered to perform authorisation; however, if the User is simultaneously authorised to create/send and authorise in spite of being authorised to representation jointly with another person empowered to perform authorisation, the User cannot perform the authorisation individually or jointly with that person if the User or that person created the application in the network themselves.

10.6. Transaction browsing

The Collection -> Transactions screen presents transactions relating to the collection, executed by the Bank. Due to the connections between the applications and transactions, which group them in terms of content, it is possible to browse applications in the context of the transaction to which specific applications refer. The list of transactions is available in the Collection -> Transactions tab.

Transaction browsing is possible according to the following criteria: transaction number, ID number, transaction amount range, transaction currency, opening, expiration and maturity date range, payment deadline (descriptive), counterparty name and country, transaction status and product type.

After clicking the "show" link on the transaction list, the details of the transaction are displayed. It displays the screen included in chapter concerning import letter of credit.

10.7. Parameters

Parameters are available in the Collection -> Other Parameters tab and present cut-off time values defined by the Bank (execution time, provided that the application is complete and correct and that required approvals have been obtained) as well as fees for individual events as a part of products.

cíti handlowy	Citi Trade Portal	12 grudnia 2013												
Strona główna 🛛 Akredytywa 🔍 Gwaranoja 👻 Ink	aso 🔻 Faktury 🔻 Sprawy bieżące 🔻 Raporty Umowy	y 🕶 Ustawienia 👻 Wyłoguj												
Inkaso - Cut-off time														
Cut-off time < 1 - 4 z 4 🕟 Ilość wyników na stronie 20 💌														
Produkt	Zdarzenie	Godzina												
kaso inportowe Awizacja inkasa importowego 13:00														
Inkaso importowe	Zapłata za inkaso importowe	11:00												
Inkaso eksportowe	Awizacja inkasa eksportowego	13:00												
Inkaso eksportowe	Zapłata za inkaso eksportowe	11:00												
		Eksportuj: PDF CSV												
Czasy podane w tabeli Cut-off time oznaczają, że dokumentac oboczym Banku) pod warunkiem, że otrzymana dokumentacja	a otrzymana przez Biuro Operacji i Finansowania Handlu do wskaz laędzie poprawnie i kompletnie wypełniona oraz uzyskano niezbędi	anej godziny zostanie przeprocesowana w dniu otrzymania (dniu ne aprobaty.												
cíti		Zapewnienie prywatności Zasady korzystania z serwisu												

Homepage Letter of	oredit - Guarantee -	Collection -	Involoes -	General overview	Reports -	Contracts -	Trade Lo	an T 8	attings –	Logout
Inkaso - Prowizje	e									
💿 Filter										
Product	all		~	2						
Search Cie	1									
Fees Page <	1 of 1 📄 Number	of results 20	Number of re	sults per page 20	-					🗟 Adjust
Product	Type of event						1	The fee		
Import documentary Collections	Processing of a documenta	ary collection or o	clean collection	1			C r	0,1%, nie mniej niż 7 11ż 300,00USD	5,00 USD, r	le więcej
Import documentary Collections	Cancellation (delivery of do the transaction - additional	ocuments or bills fee applies)	free of payme	nt or return of unpaid d	ocuments or bi	ls, upon request,	, during s	50,00 USD		
Import documentary Collections	Partial payment for import	collection (without	ut documents o	or bills delivered)			2	25,00 USD		
Import documentary Collections	Assignment of receipt of go endorsed to BHW	oods or a bank e	ndorsement of	shipment or insurance	documents, if	documents are is	ssued or s	50,00 USD		
Import documentary Collections	Amendment						4	40,00 USD		
Import documentary Collections	Bill protest (in addition to n	otary's fee)					5	600,00 USD		
Import documentary Collections	Transmission of explanatio drawee	ons, information o	or queries to th	e drawer's bank or to ti	te drawer upon	written request of	of 1	10,00 USD		
Import documentary Collections	Preparing of comparison re	e. transactions at	the drawee's	request in writing			1	100,00 USD		
Import documentary Collections	Filing the Payment order fo	or collection in pa	per form				5	50,00 USD		
Export documentary Collections	Processing of a documenta	ary collection or o	clean collection	1			0	0,1%, nie mniej niż 5 niż 200,00 USD	0,00 USD, r	ie więcej
Export documentary Collections	Cancellation (delivery of do the transaction - additional	ocuments or bills fee applies)	free of payme	nt or return of unpaid d	ocuments or bi	ls, upon request,	during s	50,00 USD		
Export documentary Collections	Payment reminder (tracer)	upon drawer's w	ritten request				1	15,00 USD (platne p nonit)	zez stronę z	decającą
Export documentary Collections	Payment to another bank u	upon drawer's rec	quest - In PLN				2	20,00 USD		
Export documentary Collections	Payment to another bank u	upon drawer's rec	quest - In FX				з	35,00 USD		
Export documentary Collections	Amendment						4	10,00 USD		
Export documentary Collections	Direct collection - registrati	Ion					4	40,00 USD		
Export documentary Collections	Assignment of proceeds						5	60,00 USD		
Export documentary Collections	Transmission of explanatio drawer	ons, information o	or queries to th	e drawee's bank or to t	he drawer upor	written request	of 1	10,00 USD		
Export documentary Collections	Preparing of comparison re	e. transactions at	the drawer's r	equest in writing			1	00,00 USD		
Export documentary Collections	Additional to the electronic	form – transferri	ng the paper fo	orm of notices/correspo	ndence/etc. by	the Bank	5	50,00 USD		

10.8. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
1	The transaction has been opened	After the Bank accepts the application initiating the transaction with the supplemented transaction number (for Customer requests and Bank requests)
2	The application was accepted	The Client's request received a status "Accepted"
3	Application rejected	The Client's request received a status "Rejected"
4	The application has been returned for corrections	The Client's request has been granted the status of the waiting for correction
5	The application has been reviewed	The Client's request has been granted the status of the working version
6	Correspondence was sent from the Bank	After the Bank accepts the application (concerns the Bank applications created from the level of transactions and applications of the Bank initiating the transactions)
7	L/C due date is coming (X days ahead)	X days before maturity date (the notification only for import letter of credit); X - days set in the Settings -> Notifications tab

11. TRADE LOAN

Invoice entry screen - basic info.

The drop down menus of Buyers are limited to 30 items. If the list of Buyers is made up of more than 30 items, you can access the full list, clicking the icon on the right side of the drop down menu.



11.2. Entering invoices

Invoice/Order	submissior	ı										
Contract Contract Contract Contract Contract Contract Contract Contract Contract Contractor Contrac												
Invoice no 5 Invoice 05/2017 10 Add Save	Cancel	Invoice o [14-05-2	ate 6 017		Maturity date 7		Amount 8	PLN V	•			
Preview of submitte	ed invoices/ord	lers Page 🗲	1 of 1 >	Number of	results 0 Number of	of results per page 20	~	5	Adjust			
Contract Borrowe	r Contractor	Order no Invoice	no Invoice date	Maturity date	Amount Currency	Installment number	Amount number	Installment currency	Action			
No records found												
Delete		⊳										
							navigate	e to the "Invoice Send P	age" >>>			

Detailed steps you need to take in the "Invoice/Order Submission" form in order to enter your invoices in the system:

• Selection of the agreement in the "Contract" field. $oldsymbol{0}$

(This is an optional step, necessary only when the User is authorized to more than one agreements. Otherwise, the "Contract" will

be populated automatically).

• Selection of the borrower in the "Borrower" field. 2

(This is an optional step, necessary only when the User represents more than one entity. Otherwise, the "Borrower" field will be populated automatically).

- Selection of the counterparty in the "Contractor" field.
- Selection of the "Invoice" option.

(If only one invoice/order option is set forth in the agreement, the field will be populated automatically).

• Entry of the invoice No. in the "Invoice No." field. 5

(this field label will change once you have made your selection in the "Invoice/Order" field).

- Entry of the invoice issuance date in the "Invoice Date" field.
- Entry of the payment date in the "Maturity Date" field.
- Entry of the invoice amount in the "Amount" field. (3)
- Selection of the invoice currency in the "Currency" field. 🥑

(This is an optional step, necessary only when the agreement you have selected stipulates the handling of more than one currency. Otherwise, the "Currency" field will be populated automatically).

Once the parameters of the invoice have been entered, use the "Add" button ¹ to save the invoice and make it automatically available on the "Invoice/Order Sending" screen with the "To Send" status.

The list of the newly entered invoices will also be visible in the "Preview of submitted invoices/orders" section. In that section, you can edit the invoice, clicking "modify" in the table featuring the invoice/order items. The fields in the upper part of the form will be

populated with the edited invoice data. Once the changes are saved (upon clicking "Save"), the table item will be updated with the values you have provided. If you mark a given item in the list of the entered invoices preview, and click the "Delete" button, the entered invoices will be deleted.

Invioice/Order sub	mission													
Invoice/order Invoice 05/201	17 has been s	ucessfully submitted	•										-•	The spot in which messages related
Contract Borrower Contractor Invoice/Order	URKHS/PF POLAND T DOSTAWC	ROBA/PROBA FE PVT CA TFE PVT		> > > >	61) 61) 61)	Kredyt handl Tax ID: 5210 Tax ID: 1234	owy Sprzec 324100 5677745	lający Address Addres	: Mlądzka 42 04 s: Rzeczna 10-9	136 Warszawa DD Mokre	3			to the entered invoices are displayed.
Add Save Ca Preview of submitted in	voices/orde	rs 🔶 Page 🔀	1 of 1	Nu	mber of resu	its 1 Num	ber of resu	lts.per.pag	ı#[21] ▼]			🕏 Adjust		Section displaying entered invoices/orders.
Contract	Borrower	Contractor	Order no	Invoice no	Invoice date	Maturity date	Amount	Currency	Installment number	Amount number	Installment currency	Action		
	PVT POLAND	DOSTAWCA TFE PVT		Invoice 05/2017	14-05- 2017	31-05- 2017	1.000,00	PLN				modify		
Delete														
					The total n	umber of subr	nitted invoi	es 1	The total am	ount of submitt	ed invoices 1.0	00,00 PLN		
										navigate to	the "Invoice Sen	d Page" >>>		

The functionality connected with entering/editing/deleting/importing invoices under agreements supporting the Split Payment Method in settlements does not change.

The following is extended:

- fields available on forms to enter/edit/delete/import invoices in the trade loan only for agreements for which a possibility to use the Split Payment Method in settlements is specified;
- validations of fields (gross amount, net amount, VAT amount) available on forms to enter/edit/delete/import invoices in the trade loan only for agreements for which a possibility to use the Split Payment Method in settlements is specified.

The list of fields on enter/edit/delete or import invoices forms will be extended with the fields:

- Net amount (Numerical data type, the field length 15)
- VAT amount (Numerical data type, the field length 15).

In addition, the "Amount" field name will be changed into "Gross amount".

Validations:

- the sum of the invoice net amount and the VAT amount must be equal to the gross amount,
- the net amount is required,
- the VAT amount is required.

The image of the form to manually enter invoices under agreements supporting the Split Payment Method in settlements:

ontract	URKHSF/BAK/08/2013	Кг	redyt handlowy Sprzedający		
orrower			ax ID: 8370000812 Address:	POŁCZYŃSKA 97A 01-303 WAR	SZAWA
ontractor		✓ 41 Ta	ax ID: 9370008168 Address:	TARGOWA 72 03-734 WARSZA	NA
voice/Order	Invoice	~			
voice no		Gross amount		Currency F	PLN V
voice date	<u> </u>	Net amount			
aturity date		VAT amount			
Add Save	Cancel	1 of 1 Number of resu	its 0 Number of results per p	age 20 V	VAT Currency Acti
Contract Borro					
Contract Borro					

11.3. Entering orders

Invoice/	Invoice/Order submission														
Contract Borrower Contractor Invoice/Orde	Contract 1 BD/KURKHK00000129200007/16 ✓ Lb Borrower 2 select ✓ Lb Contractor 3 select ✓ Lb Invoke/Order 4 Corder ✓ Order no 5 Amount 6 Currency 7														
Order no 6 Currency (7) Grider 01.2017 10000 select 6 Carcel Carcel															
Preview of	submitted	invoices/or	rders P	age <	1 of 1 >	Number of r	esults 0	Number o	f results per page 20	~	2	' Adjust			
Contract	Borrower	Contractor	Order no	Invoice no	Invoice date	Maturity date	Amount	Currency	Installment number	Amount number	Installment currency	Action			
No records for	ound														
Delete	Oelete														
										novinet	to the Towaise Send D				

Detailed steps you need to take in the "Invoice/Order submission" form in order to enter your orders in the system:

• Selection of the agreement in the "Contract" field. **1**

(This is an optional step, necessary only when the User is authorized to more than one agreements. Otherwise, the "Contract" will be populated automatically).

• Selection of the borrower in the "Borrower" field. 2

(This is an optional step, necessary only when the User represents more than one entity. Otherwise, the "Borrower" field will be populated automatically).

- Selection of the counterparty in the "Contractor" field. 3
- Selection of the "Order" option. 4

(If only one invoice/order option is set forth in the Agreement, the field will be populated automatically).

- Entry of the order No. in the "Order No." field (this field label will change once you have made your selection in "Invoice/Order") field.
- Entry of the order amount in the "Amount" field. 6

• Selection of the order currency in the "Currency" field. 🤈

(This is an optional step, necessary only when the agreement you have selected stipulates the handling of more than one currency. Otherwise, the "Currency" field will be populated automatically).

Once the parameters of the order have been entered, use the "Add" button ^(a) to save the order and make it automatically available on the "Invoice/Order Sending" screen with the "To Send" status.

The list of the newly entered orders will also be visible in the "Preview of submitted invoices/orders" section. In that section, you can edit the order, clicking "modify" in the table featuring the invoice/order items. The fields in the upper part of the form will be populated with the edited order data. Once the changes are saved (upon clicking "Save"), the table item will be updated with the values the User has provided. If you mark a given item in the list of the entered orders preview, and click the "Delete" button, the entered orders will be deleted.



11.4. Entering invoices / orders via data import

You may also enter invoices or orders, using the 'import" function. Choose "Trade Loan" from the main menu bar, then "Import".



The file import is carried out by a wizard in two steps:

- Indication of the file to be imported, and selection of the file import mode from the templates specified by the Bank or prepared by the User;
- Review of read invoices, error correction, and data edition.



Once the file has been loaded into the system, each row will be analyzed in line with the selected import mode – the rows with appropriate structures will be marked with a \square , while the erroneous ones will be marked with a \square cross.



The invoices or orders read from the file will be entered in the Citi Trade Portal base with a "To Send" status only after you have pressed the "Save approved invoices" button. At this point, the validation of selected items will be carried out. Using the "Send approved invoices" button, you can send the invoices imported from the file (and omit the invoice entry step). The invoices referring to a given invoice/order will be marked with a "Sent" status following successful validation of sent applications.

Ir	Invoice submission from a file - step 2/2														
Fi To er	File name kh_prod_TFE - Kopia.txt Total number of invoices 5 Total number of approved invoices 4 Total number of invoices being not loaded 1 Total number of records with detected errors 1														
	Show only records with detected errors														
It	It is possible to edit uploaded invoices by selecting appropriate option in the column "Action".														
In	Invoice list from a file Page < 1 of 1 🔊 Number of results 5 Number of results per page 20 🗸														
	Contract	Borrower	Contractor	Invoice no.	Invoice date	Maturity date	Amount	Currency	Туре	Requested execution date	Installment number	Amount number	Installment currency	Action	
✓	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST001	17-05- 2017	15-08- 2017	1.000,01	PLN	Trade Loan (after send)					<u>change</u>	
✓	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST002	17-05- 2017	15-08- 2017	1.000,02	PLN	Trade Loan (after send)					<u>change</u>	
✓	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST003	17-05- 2017	15-08- 2017	1.000,03	PLN	Trade Loan (after send)					<u>change</u>	
✓	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST004	17-05- 2017	15-08- 2017	1.000,04	PLN	Trade Loan (after send)					<u>change</u>	
×	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST005	17-05- 2017	15-08- 2017	1.000,05		Trade Loan (after send)					<u>change</u>	
	Save approved invoices	Send a	pproved invoices												
						The	total numt	er of subm	itted invoice	s 4 The t	otal amount of	submitted in	voices 4.000	,10 PLN	

If you want:

- to send applications relating to confirmed invoices/orders, the "Requested Execution Date" will be set in the system, by default, as the current date. You can change the Requested Execution Date, editing each invoice/order in the file import step 2, and using the "Change" hyper-link;
- to enter confirmed invoices or orders and send them from the Trade Loan -> Send tab, select the Application Execution Date in a dedicated field (where it is possible to indicate it for a group of invoices/orders). The sending of invoices/orders from the Trade Loan / Send tab has been described in the "Sending" chapter below.

Notwithstanding the above, in the event that the agreement concluded with the Bank stipulates an application execution date set in advance (e.g. Due Date, always), the system will make the transactions pursuant to the terms and conditions of the Trade Loans Framework Agreement.

The date in the "Requested Execution Date" field means the day the Borrower expects the Bank to accept the application. It is not the Execution Date within the meaning of the Trade Loans Framework Agreement.

What the system does once the "Send approved invoices" option has been selected

The system begins to process the import and sending of the application/applications to the Bank. The process is asynchronous, i.e. it is taking place in the background, making it possible to use other functions of the system, while the result/response of its activity is not shown immediately.

At the same time, you may perform other operations in the Citi Trade Portal.

You will find information regarding the status of the application/applications, imported and sent to the Bank, in the current status preview screen ("Trade Loan / Preview") in line with the displayed message:

• The import and sending of the application/applications has begun. You can check the invoice status in the current status preview screen.

In addition, in the "Background Tasks" info panel at the bottom of the screen, you will see the processing status of the imported file.

Ir	voice submissio	sion from a file - step 2/2 nvices has begun. Status of invoices can be checked in the Global Invoice Lat screen. Indut Is 5 Total number of approved invoices 4 Total number of invoices being not loaded 1 Total number of records with detected with detected errors														
In	port and sending of invoice	es has begi	un. Status of invo	ices can be	checked ir	the Global	Invoice List	screen.								
Fi Ti er	e name Trade Loan.txt dal number of invoices 5 rors 1	Tot	al number of appr	roved invoic	es 4	Total nu	mber of invo	oices being	not loade	d 1 Total	number of rec	ords with de	etected			
	Show only records with d	records with detected errors														
It	s possible to edit uploader	e edit upleaded invoices by selecting appropriate option in the column "Action".														
	voice list from a file	to edit uploaded involces by selecting appropriate option in the column "Action".														
	Contrast	Page	Contractor	Invoice	Invoice	Maturity	Amount	Suits per pa	Turne	Requested	Installment	Amount	Installment	Adjust		
	Contract	Dorrower	Contractor	no.	date	date	Amount	Currency	Trade	execution date	number	number	currency	Action		
×	URKHS/PROBA/PROBA	POLAND	DOSTAWCA TFE PVT	TESTOOS	17-05- 2017	15-08- 2017	1.000,05		Loan (after send)					<u>change</u>		
	Save approved invoices	Send a	pproved invoices													
cít Citi	com									C	Privacy Stater opyright © 201	nent Tem 6 Bank Har	ns of Use Us idlowy w Wars:	er manual zawie S.A.		
		Background 18-05-2017 11:	tasks 16 Invoices/o	rders from f	ile dispatch											

The correct loading of the file depends on whether the file has been prepared in line with an appropriate import mode. The Bank may give you ready-made templates, or you can set the mode yourself. Detailed info on import modes and their creation is available in the platform (Settings -> File template tab), and in the User's Manual (Chapter 12) - File Templates.

11.5. Sending applications

Applications are sent through a dedicated form available in the Trade Loan -> Send menu.



The invoice sending form is made up of four parts: the filter, the main table, functional elements, and the summary.

:	ending invoices/	orders																
5	elected invoices/orders ha	ve been su	ccessfully sent															
(S Filter																	
	Invoice/Order	all					~	Contract		all					✓ 🚯			
	Borrower	all				,	- 🚯	Contract	or	all					✓ 🚯			
	Creator	all					- 🚹	Status		all					~			
	Invoice/Order no.							Request	type	all					~			
	Submission date	from 04-	05-2017	🗰 to			1											
	Search Clear			List	of sen umber	t invoices/or	ders Status of au	thorization			×							
I	Invoice/Order list Page < 1 of 1			TE TE	ESTOD2 ESTOD4 ESTOD1	2	to approve to approve to approve							Poguartad	1			
	Contract	Borrower	Contractor	li nu.		. auto	unic		_		nission	n Seno date	d Execution date	execution	Status	Installi numbe		
	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TESTO	002	17-05-20	17 15-08 2017	- 1.000,02	PLN	Trade Loan (after send)	18-05-2017	7		18-05- 2017	to approve			This is where you can select your invoices/
	URKHS/PROBA/PROBA	PROBAPROBA POLAND TFE PVT ICSTUZE I 100-2017 2 PROBAPROBA PVT DOSTAWCA TEST004 17-05-2017 2		17 15-08 2017	- 1.000,04	PLN	Trade Loan (after send)	18-05-2017	7		18-05- 2017	to approve		1	applied for.			
	URKHS/PROBA/PROBA	17 15-08 2017	- 1.000,01	PLN	Trade Loan (after send)	18-05-2017	7		18-05- 2017	to approve								
Requested execution date The Summary section - you have selected by cl box ticked).													The Summary section – refers to the invoices/orders you have selected by clicking the left column (check box ticked).					

To send your applications, you should:

- mark the check box in the main table by the invoice/order you have selected (the last column on the left);
- choose the Requested Execution Date, i.e. the day on which the Borrower would like the Bank to execute the application;
- press "Send".

You may mark for sending any item with the status: "to send" or "rejected".

Once you have clicked the "Send" button, all the marked invoices will be validated.

If any irregularities are found, the sending process will fail, and you will receive an appropriate message displayed in red, for instance:

- The financing period for Invoice 123/2015 is shorter than the minimum financing period.
- Process aborted. No application has been sent.

In the case of a positive system verification, there will be a message in green, for instance:

• Selected invoices/orders have been successfully sent.

In addition, the system will display - in the info window - confirmation of your operation, showing the application status. What you can see on the screen below are the invoices/orders sent by a User bound by the 1-one level Authorization Mode (please see the chapter titled "Authorization").

S	Sending invoices/orders															
Se	lected invoices/orders hav	ve been suc	cessfully sent													
	Filter															
	Invoice/Order	all				~		Contract		all					✓ 🚯	
	Borrower	all				~	估	Contracto	r	all					✓ 🚯	
	Creator	all				~	<u>41</u>	Status		all					~	
	Invoice/Order no.							Request t	/pe	all					~	
	Submission date	from 04-0	5-2017	to 🗌	_											
	Event Clare List of sent invoices/orders															
	Search Clear List of sent invoices/orders X															
	Number Status of authorization TESTI02 to approve															
In	voice/Order list Pag	je < 🗌	1 of 1 >	TEST	004	to	approve									
	Contract	Borrower	Contractor	I	001	to	approve				nission	Send	Execution	Requested execution	Status	Install
-				nu.	110.	June	uuto			Trado	one	date	date	date		numbe
	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST002	ß	17-05-2017	15-08- 2017	1.000,02	PLN	Loan (after send)	18-05-2017			18-05- 2017	to approve	
	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST004		17-05-2017	15-08- 2017	1.000,04	PLN	Trade Loan (after send)	18-05-2017			18-05- 2017	to approve	
	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST001		17-05-2017	15-08- 2017	1.000,01	PLN	Trade Loan (after send)	18-05-2017			18-05- 2017	to approve	
Re 18 Mo	quested execution date -05-2017	Sim oan Se	ulate costs end Edit	Delet	e	Send all										

From the level of this form, you may also edit your invoice, delete it or simulate the costs, by pressing the appropriate buttons located under the invoice list. These buttons will be activated upon ticking the check box by at least one invoice from the list.

Also, if you tick a check box by at least one of the invoices from the list, you will see - in the lower right corner of the screen - the application amount, the number of invoices in the application, and the available financing limit stemming from the Trade Loan Framework Agreement.
11.6. Authorization

Authorization may be carried out in the Trade Loan -> Approve tab.

Trade Loan 🔻	Settings 🔻	Logout
Add new Send		
Approve -	N	
Global invoice/order list	3	
Import		
List of contracts		(1)

The application authorization consists in marking the invoices/orders for authorization in the appropriate check boxes and pressing the "Approve" button.

The application sent to the Bank via the Citi Trade Portal, duly authorized by the User, will be deemed confirmed by the User, valid and commissioned to the Bank.

In	voice approval															1		
	Filter Invoice/Order Borrower Creator Invoice/Order no.	all all all				▼ ▼ (2	Contract Contracto Submissio Maturity o	r on date ate	all all from 0. from	4-05-2017	·	to					
In	voice/Order list Pa	ge < 🗌	1 of 1 D	Numbe	er of res Order	ults 2 Numl Invoice/Order	ber of resi Maturity	ults per pa	ge 20 🔹	✓ Nur Total	nber of se	elected rov	vs: 2 Submission	Requested	Installment Ar			
 ✓ 	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	no. TEST005	no.	date 17-05-2017	date 15-08- 2017	1,00	PLN	advanced	l Michał I W	type Trade Loan (after send)	date 18-05-2017	date 18-05- 2017	number nu		(This is where you should select your
~	URKHS/PROBA/PROBA	PVT POLAND	DOSTAWCA TFE PVT	TEST003		17-05-2017	15-08- 2017	0,10	PLN	0,10	l Michał I W	Trade Loan (after send)	18-05-2017	18-05- 2017		•	L	applications for authorization.
	Approve Pass to me	odification	Delete	Simulat	e costs	Approve	all										$\boldsymbol{\mathcal{C}}$	
B U U	Contract / Or DK/URKHK/000091292/0 RKHS/MAP/14/2012 MAP RKHS/PROBA/PROBA F	rganization 007/16 BTF PRO POLAND TFE	I IMPORT STAL	without se	ent requ 84.919, 4.841, 1,	Available limi ests with 14 PLN -3.1 70 EUR 00 PLN	t 1 sent req 35.714.56 4.84	uests 👳 6,98 PLN 11,70 EUR 1,00 PLN	Num	ber of items reques	within th t	2	Sum of the request 1,10 PL	without s	Remain ent requests 📼 -0,10 PLN	-•		Section with the Financing Limit and the summary of applications marked for authorization.

The form is made up of four parts: the filter, the main table, functional elements, and the summary.

You can:

- return the invoice/order for corrections (the "Pass to modification" button);
- delete the invoice/order (the "Delete" button);
- make your authorization (the "Approve" button);
- simulate the costs (the "Simulate costs" button).

The authorization mode laid out in Section II of the Configuration Application (CitiDirect / CitiDirect EB - Activation/Configuration - Citi Trade Portal - Trade Finance) specifies the Customer representation type indicated in Section I of the Configuration Application, i.e.:

1) one-person representation - if you have marked the "By Sending" authorization or "1-one level", taking into account that:

The "By Sending" authorization means that you are authorized to contract liabilities as one person and create/send applications on your own;

The "1- one level" authorization means that you are authorized to make one-person representations on behalf of the Customer (to authorize applications) with the reservation that if a given User authorized to create/send applications has created the application in the Network on their own, they cannot authorize it;

2) two-person representation - if you have marked the "2-two levels" authorisation

The "2-levels" authorization means that You are authorized to make representations on behalf of the Customer (to authorize applications) along with another person holding the same authorizations, with the reservation that if any User authorized to create/ send applications has created the application in the Network on their own, they cannot authorize it.

Therefore, it is advisable for the Customer to configure their authorization in a way making it necessary for at least two Users to act.

www.citihandlowy.pl Bank Handlowy w Warszawie S.A.							cít	i ha	and	low	/y*
CitiDirect [®] /CitiDirect [®] EB - Activatio Forms an integral part of the agreement whereby to Network') and, together with the aforementioned a the effects of submission of declarations of will, of declarations of will and the authorized represent 1. Account Holder's Data Account Holder's Name Number of the Current Account	DN/CON greement ncluding t atives.	figurati rovides th and the a hose rela	ion - Cit e Client wit greement/a ted to perfi	i Trade	e Portal	- Trad	le Fin onic data I II herei s in elec	ance 1 a process nbelow it ctronic fo	ing and t specifies rm, alon	transmiss s the meti g with th	Clear ion (the nod and e types
Address for correspondence Contact person ²											
Telephone number				E-mail	3						
2. Authorization scheme										_	
No. Agreement No. E	By sending ,	/ Up to th	e amount o	f 1-on	e level /	Limit		2 - two	levels /	/ Limit	
2	- 8	,			1				,		
 one person representation – in case of selecting the ' Authorization ''By sending'' means that the Use Create / Send the Forms. Authorization '1 – one level'' means that the following limitation: if a User who is entitled to atep for this Form. two persons representation – in case of selecting the Authorization '2 – two level'' means that the cooperation with another User with same en particular form, this User will not be able to pe With regard to the above, it is recommended for the CII The Client hereby represent that it has read the Use cooperation and that it hall ensure that the pi be published by the Bank on the aforementioned webs to the e-mail address specified in Section I hereinabove User entitlements 4 	By sending r is entitled t User is entitled t User is entitled t '2 - two le e User is entitlements, rform the A ient to conf r's Manual ovisions set ite of the B	" or "1 – or d to make : ntitled to in Send the Fi twels" Auth authorizati authorizati igure the a available t forth in th Sank, of with	ne level" Au statements o make stater orization op make state following lin on step for t uthorizatior on the Bani e User's Mi	chorization on behalf or nents on b lated a par- tion. ments on i nitation: if his Form. i in such a v 's website: nual have nt shall be	option with f the Client ehalf of the ticular Form behalf of th a User wh way that act : www.citid been presen notified by	considerat (perform A e Client (p n, this User he Client (p o is entitle ions must I inect p] or thed to the Bank p	ion to the uthorizat erform A will not perform d to Cre be perfor Users. A osting a	e fact that tion of the luthorizat be able to Authoriza ate / Sen med by a <u>tidirecteb</u> ny change	:: = Forms) = ion of the perform ation step d the For t least two pl in the is to the U in the Net	and is enti e Forms) (the Author of the F rms has o o Users. Manuals Jser's Man swork or s	ted to with the prization prms) in reated a section, ual shall ending it
Full name Adres e-mail (required) /Mobile phone number (optional)	Safe Card	Word Type ⁷ Moble spp	Agreement	de	nove	weUser e System	e/Send	rization 1	fration 2	outs	brity yment ^a
*In case of creating new User and choosing "Hardware Token" please enter "New"	tokan	P NoblePass	No. ⁵	entitle	Ren	Rem from th	Creat	Author	Autho	Rep	÷.
1	-			0	0	0					
2				0	0	0					
3				0	0	0					
4				0	0	0					
5	<u> </u>			0	0	0		-			
				0	0	0					
• I				0	0	0					
7	1			0	0	0					

11.7. Trade Loan - invoices/orders status preview

The Trade Loan / Global invoice/order list form is the basic system form from the level of which you can preview the current situation with regard to the invoices, orders, applications, and granted loans (and their current statuses).



Use the upper part of the screen (grey background) to specify your search/filtering criteria.

0	Dverview														
	Filter														
	Invoice/Order	all				\checkmark	Contract		all					✓ 🚯	
	Borrower	all				✓ 🚹	Contractor		all					✓ 🚹	
	Invoice/Order no.						Request type	•	all					~	
	Submission date	from 04-05	5-2017	🗌 🇰 to) 🇰	Payment stat	tus	all					~	
	Loan maturity date	from		to 🛄 to) 🗰	Status		all					~	
	Maturity date	from		to 🏢] 🇰	Prolongation		all					~	
In	Search Clear Invoice/Order list Page C 1 of 3 Number of results 43 Number of results per page 20 V														
	Contract	In no	voice D.	Order no.	Borrower	Contractor	Invoice/Order date	Maturity date	Loan maturity date	Amount	Currency	Total advanced	Amount due	Request type	Paym status
	URKHS/PROBA/PROBA	TE	EST002		PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1.000,02	PLN	1.000,02		Trade Loan (after send)	not pa
	URKHS/PROBA/PROBA	TE	EST004		PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1.000,04	PLN	1.000,04		Trade Loan (after send)	not pa
	URKHS/PROBA/PROBA	TE	EST001		PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1.000,01	PLN	1.000,01		Trade Loan (after send)	not pa
	URKHS/PROBA/PROBA	TE	EST005		PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1,00	PLN	1,00		Trade Loan (after send)	not pa

The current status screen will present information on the current status of the invoices. Possible statuses:

- to approve the invoice/order applications are expected to be authorized;
- to modify the invoice/order applications have been rejected during the authorization process, and are expected to be modified;
- to sent the invoices/orders have been entered in the system and await the Borrower's decision on sending the application to the Bank;
- **sent** the invoice/order applications have been sent to the Bank for execution, before their acceptance by the Bank's transaction system;
- waiting for realization the invoice/order applications have been sent to the Bank and are being processed by its transaction system;
- financed the invoice/order applications for which the application has been financed, and a loan agreement concluded;
- waiting for limit the invoice/order applications sent to the Bank for which there is no limit in the contract;
- **rejected/cancelled** the invoice/order applications have been sent to the Bank and rejected during the execution process. It is possible to resend them;
- corrected the invoice/order applications subject to corrections by the Borrower.

11.8. Early repayment" function

It is possible to apply for an early repayment in the Trade Loan -> Global invoice/order list form.



Utilizing the form, you should:

• find the invoice or order that needs to be repaid before its due date. Specify your search/filter criteria at the top of the screen (grey background), and click "Search";

0	verview																
8	Filter																
	Invoice/Order	all				~		Contract		all					~	41	
	Borrower	all				✓ [L.	Contracto	or	all					~	<u>41</u>	
	Invoice/Order no.	test002						Request	type	all					~		
	Submission date	from 04-	05-2017	- 1	to	#		Payment	status	all					~		
	Loan maturity date	from		- 1	to	```		Status		all					~		
	Maturity date	from			to			Prolongat	tion	all					~		
Inv	Search Clear	ge 💽 🗌	1 of Order no.	1 Dorrower	Number of res	ults 2 Num Invoice/Order date	ber of resi Maturity date	ults per pa Loan maturity date	ge 20	✓ Nu Currency	Imber of sei	lected row Amount due	vs: 1 Request type	Payment status	Status	Submissio	
V	URKHS/PROBA/PROBA	TEST002	2	PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1.000,02	PLN	1.000,02		Trade Loan (after send)	not paid	deleted	18-05-201	Select the row with an appropriate invoice
	URKHS/PROBA/PROBA	TEST002	2	PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1.000,02	PLN			Trade Loan (after	not paid	deleted	18-05-201	or order (tick the check box), and click
ſ	Early repayment												Jointa)				
<																>	

- then, select the invoice/order to be repaid early, ticking the check box in the last column on the left in the chosen row with the invoice/order, and click "Early repayment" (see screen above);
- once the "Early repayment" button has been clicked, there will be a window with a date field. Use this field to provide the early repayment requested date. By default, the system will suggest the current date in this field (screen below);

C	verview															
E	Filter															
	Invoice/Order	all				~		Contra	ct	а					~	
	Borrower	all				~	#	Contra	ctor	а	1				~	
	Invoice/Order no.	em989						Reque	st type	а					~]
	Submission date	from 12	-05-201	17 🛛 🎽	9					а					~]
	Loan maturity date	from 🗌			Request for ea	irlier repaymer	nt			×	1				~]
	Maturity date	from			Date of earlier	repayment	19-05-20	017		1 a	1				~]
	Search Clear	1		l	Send C	Cancel										
In	voice/Order list Pag	je <	1	of 1 >	Number of r	esults 1 Nu	mber of re	esults per	page 20	~	Number of s	elected re	ows: 1			
	Contract	Invoice no.	Order no.	Borrower	Contractor	Invoice/Order date	Maturity date	Loan maturity date	Amount	Current	y Total advanced	Amount due	Request type	Payment status	Status	Submission date
V	URKHS/PROBA/PROBA	EM989		PVT POLAND	DOSTAWCA TFE PVT	17-05-2017	15-08- 2017		1.488,01	PLN			Trade Loan (after send)	not paid	to send	17-05-2017
	Early repayment															

• once the date has been provided, confirm your operation with the "Send" button and have your application sent to the Bank, or press "Cancel" to abort the operation.

Once you have clicked the "Send" button, all the marked invoices/orders will be validated.

If any irregularities are found, the sending process will fail, and you will receive an appropriate message displayed in red, for instance:

- Invoice/Order no. INVOICE123 the maturity date has passed.
- Process aborted. No request for earlier repayment has been sent.

In the case of a positive system verification, there will be a message in green, for instance:

• The request for earlier repayment of selected invoices has been successfully sent.

11.9. Additional "Preview" screen functions (Trade Loan / Preview)

You can adjust what is displayed in your screen, hiding/unhiding columns.

If you press "Adjust", you will see a selection panel of columns on the current status screen. Complete each modification with the "Save" button at the bottom of the panel. Otherwise, your changes will not be saved.

The configuration is saved individually for each User.



How to sort data in the columns

Any data list in the Citi Trade Portal may be sorted in the descending or ascending order. All you need to do is double click the selected column header. The triangle symbol you will see in the header means that the sorting has been set.

Saving data into PDF or CSV files.

Once the data has been displayed and at least one list item selected (by marking the check box in the left column), at the bottom of the screen, you will be able to export selected data into PDF or CSV files.

In particular, the CSV format is quite useful, because it is universal and may be used in different spreadsheets, which makes it possible to further analyze exported data.

Overview																
Filter																
Invoice/Order	all			~	C	ontract		all				✓ 4	3			
Borrower	all			∠ 🗄	C	ontractor		all				✓ []	3			
Invoice/Order no.	EM1000				R	equest type		all				~				
Submission date	from 12-05-20	17 🛄 to [1	Pa	ayment statu	us	all				~				
Loan maturity date	from	to [1	St	tatus		all				~				
Maturity date	from	to [) 🇰	P	rolongation		all				~				
Search Clear	age < 🔃 1	of 1 > Num	ber of results 1	Numbe	r of results	s per page	20 🗸	Number	ofselecte	i rows: 1		3	Adjust			
Contract	Invoice no. Born	ower Contractor	Invoice/Order date	Maturity date	Amount	Currency	Total advanced	Request type	Payment status	Status	Submission date	Requested execution date	Details			
	EM1000 PVT POL	DOSTAWCA	17 05 2017	15-08- 2017	1.499,01	PLN	1.499,01	Trade Loan (after send)	not paid	to approve	17 05 2017	19 05 2017	<u>show</u>	-•		Selection of list items and data
Early repayment											Ex	port as: PDI	CEV	-	ť	export format.
				1	The total n	umber of se	lected invoi	ices 1	The tota	amount o	f selected inv	oices 1.499,	01 PLN			

11.10. Notifications

For a detailed description of the parameters of the Notifications, see chapter 2.4.

Receiving a notification from the Bank is connected with a separate authorization of the User. If the User has the right granted, at the time of the event, the notification will be generated and sent by the User selected channels (if specified for him/her on the Settings -> Notifications tab).

Unread alerts are displayed on the home page, and can be read only from the "Alert list" form in the General overview tab.

Events initiating sending notifications to the User:

No	Notification	Event
		Invoices/orders are sent and await authorization at the level to which the User has entitlements in that Agreement (and the User may authorize this invoice/order, i.e. he / she has not authorized it previously at a lower level).
I	Involces/Orders to approve	If there are no invoices fulfilling the condition at the time the notification is generated, the process will be canceled.
		Notification generated for invoices and orders.
2	Financed Invaices/Orders	Loans were granted - in the contract, in which the User has the right to send invoices / orders.
2	rindiiced involces/Orders	Notification generated for invoices and orders.
3	Information about rejected	Invoices / orders have been rejected by the Bank in a contract where the User has the right to send invoices / orders.
	Involces/Orders	Notification generated for invoices and orders.
		Invoice / order has been completely repaid in a contract where the User has one right to send invoices / orders.
4	Information about paid Invoices/Orders	If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.
		Notification generated for invoices and orders.
5	Overdue Invoices/Orders	Credits have not been fully repaid and the repayment date has expired; concerns contracts in which the User is authorized to send invoices / orders.

No	Notification	Event			
		Invoice / Order has not been fully repaid, and in X days (according to the current setting), there is the day of repayment of the loan – it also applies to invoices / orders whose repayment term expires in less than X days but has not yet been notified to the User.			
6	Payment date is coming (X days ahead)	The notification concerns invoices / contracts in contracts where the User is granted the right to send invoices / orders.			
		For setting the notification date, free days are excluded (for example, the invoice payment date is set to			
		Tuesday and with the setting for 2 days before the alert will be sent on Friday).			
		End of asynchronous invoicing / post-import orders from the contract file to which you have the authority.			
7	Result of importing Invoices/ Orders from a file	The notification is generated after each event (each asynchronous invoice/order import action), separately for each User.			
		Notification generated for invoices and orders.			
		End of asynchronous sending of invoices / orders after import from the contract file to which the User has			
8	Result of sending Invoices/ Orders from a file	The notification is generated after each event (each asynchronous invoicing / order action), separately for			
		edch user.			
		Find of asynchronous invoice / order authorization running from the invoice / order authorization form			
	Pacult of asynchronously	under contracts where the User has the right.			
9	authorizing Invoices/Orders	The notification is generated after each event (each asynchronous invoice / invoice authorization action), for each User individually.			
		Notification generated for invoices and orders.			
		End of asynchronous sending of invoices / orders running from the invoice / order format under contracts where the User has rights.			
10	Result of asynchronously sending Invoices/Orders	The notification is generated after each event (each asynchronous sending of invoices / orders running from the invoice / order format), separately for each User.			
		Notification generated for invoices and orders.			
		Notification generated:			
11	Payment received from	 based on the contractors' payment references report (Notification generated only for Trade Loan under the Seller option); 			
	ContractorX	 for contracts where User has rights to send invoices / orders; 			
		• for invoices and orders.			
		Notification generated:			
		• based on the repayment information from the Bank's system;			
12	Loans were partially settled	• for contracts where User have rights to send invoices / orders. No account information and repayment will be displayed.			
		If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.			
	Limit threshold set was	Whenever you increase your contractual exposure beyond your specified threshold, as long as the User is granted the right and one of the rights to send invoices / orders.			
13	exceeded	If the condition is not present at the time the notification is generated for the User (the engagement level is less than the set threshold), the process will be canceled.			
		Notification generated:			
		• on the basis of the Information, whether the repayment has been settled by way of collection;			
14	Bank made debits on Borrower's Account • for contracts where User has the authority to send invoices / orders;				
	DOLLOWER 2 ACCOUNT	• generated for invoices and orders. If there are no invoices / orders fulfilling the condition at the time the notification is generated, the process will be canceled.			

11.11. List of alerts

The form enables you to view all the alerts generated for you by the system.

Ho	mepage Le	tter of credit 🔻	Guarantee 🖛	Collection 🔻	Invoices 🔻	General overview 🔻	Reports 🔻	Contracts 🔻	Trade Loan 🔻	Settings	Lo	gout
L	ist of alerts	1				Global invoice list Payments Portfolio						
	Filter					Alerts						
	Filler			-		Factor's involces	15					
	Date	from		to								
	Status	new				~						
	Topic	all				 Image: A set of the set of the						
	Search	Clear										
L	st of alerts	Page <	1 of 5 >	Number of resu	ilts 88 Nur	mber of results per page	20 🗸				7	Adjust
	Date	Туре									Status	Details
	18-05-2017 17:0	00 Reminder ab	out invoice paym	ent date							new	details
	18-05-2017 13:3	37 Invoices/Orde	ers to approve								new	details
	18-05-2017 13:1	19 Result of imp	orting Invoices/C	orders from a file							new	details
	18-05-2017 13:1	13 Invoices/Orde	ers to approve								new	details
	18-05-2017 11:4	16 Result of sen	iding Invoices/Or	ders from a file							new	details
	18-05-2017 11:4	13 Result of sen	iding Invoices/Or	ders from a file							new	details
	18-05-2017 11:4	12 Result of sen	iding Invoices/Or	ders from a file							new	details
	18-05-2017 11:3	38 Result of imp	orting Invoices/C	orders from a file							new	details
	18-05-2017 11:1	13 Result of imp	orting Invoices/C	orders from a file							new	details
	18-05-2017 11:1	10 Result of imp	orting Invoices/C	orders from a file							new	details
	12-05-2017 08:2	27 The application	on was accepted								new	details
	12-05-2017 08:2	27 The application	on has been revi	ewed							new	details
	12-05-2017 08:2	27 The application	on has been retu	rned for correction	ons						new	details
	11-05-2017 13:4	14 The application	on was accepted								new	details
	Delete											

Once you have opened the details of an alert with the "Unread" status, the status will change into "Read".

11.12. Agreements

The list of trade finance products framework agreements concluded with the Bank and serviced by the Citi Trade Portal is available in Trade Loan -> List of contracts tab.



Upon pressing the hyper-link:

- "show" you will see detailed information on each agreement;
- "modify" in the "Actions" column, you can change the limit threshold amount of which you may be notified with a notification. The configuration takes place in the Settings -> Notifications tab (the "Limit Exceeded" notification).
- "Credit interests" you will see contractual interest resulting from the Borrower's loan in the loan period in line with the definition in the Trade Loan Framework Agreement.

11.13. Contractual (credit) interest

The info on the amount of interest arising from the Ioan is available in the Citi Trade Portal, in the "List of contracts" form upon clicking the "Credit interests" hyper-link - "Details" column.

The interest will be charged and presented in line with the Trade Loan Framework Agreement.



11.14. File Template

In the Settings -> File templates tab, there are file import modes defined by the Bank.

In this form, you may create a new template (if you click the "New template" button). The Citi Trade Portal lets you create your own file template configuration with the reservation that it should be a flat text file

Homepage Letter of credit Guaran Configuration of file template	tee - Collection - Invoic	es 👻 General overviev	v ▼ Reports ▼ Contracts ▼	Trade Loan	Settings VLogout File templates Notifications Shortouts	-•(Selection of the File templates tab.
Filter Template type Template kind Search Clear		V V			Global settings		
List of file templates							
Name	Template type	Action					
Faktoring Odwrócony	Invoice	show					
Faktoring Standard	Invoice	show					
Kredyt Handlowy - Faktury	Invoice of Trade Loan	show					
Kredyt Handlowy - Zamówienie	Order of Trade Loan	show					
New template						┣━•(Select it to create a new import template.

The "New file template" creation screen is formed out of three parts:

- Structure parameters this is where you are supposed to define technical parameters of the file (such as column separators and date formats);
- File columns here, you set the order of columns, and you can set permanent column values;
- Import Template Test this is where you can test the file you created and check whether it is consistent with the newly defined import mode/template.

New file template						$\left \right $	
			Columns in a file				Naming of one's own import
Template type			No. Column	Length	Constant value		template and parameter setting.
Innore first	rows		1 V Seller Tax ID	20)
Ignore last	rows		✓ 2 ▲▼ Contract	30			
File structure	with separator	~	3 ▲▼ Buyer Tax ID	20		(
Separator	[semicolon] ;	<	✓ 4 ▲ ✓ Invoice no ✓ 5 ▲ ✓ Invoice date	10		•	Setting column parameters in the file.
Quote char	[none]	~	✓ 6 ▲▼ Due date	10			
Decimal separator	[comma] ,	~	7 A Amount	15			
Thousands separator	[dot] .	~		3			
Date separator	[dash] -	~	✓ 10 ▲▼ Installment amount	15			
Date format	dd mm yyyy	~	✓ 11 ▲▼ Action after rejection	1			
File encoding	UTF-8	~	✓ 12 ▲▼ Request type	1			
			13 ▲▼ Financing date	10			
Save Cancel			 ✓ 14 ▲ ♥ Installment correctly ✓ 15 ▲ Installment rate 	15			
Tost of a file template							
Seller Buver	Invoice Invoice D	Due Installment	Installment Action after Request	Financino Ins	taliment Instaliment		
Tax ID Contract Tax ID	no date d	late Amount Currency no.	amount rejection type	date cur	rency rate		
No records found						(Describility to toot the encoded
	Przeglądaj Run te	st					Possibility to test the created
							import template.
citi Citi com			Pri Copy	vacy Statement 1 yright © 2016 Bank	erms of Use User manual Handlowy w Warszawie S.A.		
Filter Templa Templa	te type te kind ch Clear	all		~]	-	
List of file t Name Faktoring Odw	templates		Template type		Action		
NEW TEMPLA	TE		Invoice		show		
New temp	late				<u></u>	-•(Import template created by the user.

The import template configuration is saved for the Customer, which means that the template will be available to all the Company Users.

Description of import templates existing in the system

("Trade Loan - Invoices import format).

It is a simple template in which the import file should be prepared as a text file coded in accordance with UTF-8.

Such an import template, in line with its name, **may be used only for invoice data import as regards the Trade Loan Agreements**. In the import file, there will be transaction rows, each containing necessary information about one invoice.

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Invoice no;Invoice date;Maturity date;Amount;Currency; Requested execution date

Template type	Invoice of Trade Loan	\checkmark	с	olumi	ns in a file		
Template name	Kredyt Handlowy - Faktury			No.	Column	Length	Constant value
/ Ignore first	0 rows		~	1	Contract	30	
Z lonore last	0 FOIME		1	2	Borrower Tax ID	50	
r ignore last	0 1003		\checkmark	3	Contractor Tax ID	50	
file structure	with separator	\checkmark	\checkmark	4	Invoice no	50	
Separator	[semicolon];	Ƴ;	\checkmark	5	Invoice date	10	
Quote char	[none]	\sim	\checkmark	6	Maturity date	10	
Decimal separator	[comma] .	\checkmark	\checkmark	7	Amount	18	
	[]		\checkmark	8	Currency	3	
r nousands separator	[none]	~	\checkmark	10	Requested execution date	10	
Date separator	[dash] -	\checkmark					
Date format	yyyy mm dd	\sim					
File encoding	UTF-8	\checkmark					

Example:

import_file_INVOICE_Trade_Loan — Notatnik	at 1 terms had		
Plik Edycja Format Widok Pomoc			
URKHS/BTH/07/2013;6793106652;5220100924; URKHS/BTH/07/2013;6793106652;5220100924; URKHS/BTH/07/2013;6793106652;5220100924;	Invoice01;2016-04-01;2016-06-30; Invoice02;2016-04-01;2016-06-30; Invoice03;2016-04-01;2016-06-30;	1,01;PLN;2016-04-29 1,01;PLN;2016-04-29 1,01;PLN;2016-04-29	
			-
<			

One transaction row looks as follows:

URKHS/BTH/07/2013;600000000;500000000;Faktura01;2016-04-01;2016-06-30;1,01;PLN;2016-04-29

"Trade Loan - Order" import format

It is a simple mode in which the import file should be prepared as a text file coded in accordance with UTF-8. Such an import mode, in line with its name, **may be used only for order data import as regards the Trade Loan Agreements**.

In the import file, there will be transaction rows, each containing necessary information about one order.

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Order no;Issue date;Maturity date;Amount;Currency; Requested execution date.

Preview of file te	mplate						
Template type	Order of Trade Loan	~		Colur	nns in a file		
Template name	Kredyt Handlowy - Zamówienie			No.	Column	Length	Constant value
✓ Ignore first	0 rows		~	1	Contract	30	
✓ Ignore last	0 rows		~	2	Borrower Tax ID	50	
Ele atrustice	with an end of the		~	3	Contractor Tax ID	50	
File structure	with separator	*	~	4	Order no	50	
Separator	[semicolon];	Ƴ;	~	5	Amount	18	
Quote char	[none]	\sim		6	Currency	3	
Decimal separator	[comma] ,	\sim	~	7	Requested execution date	10	
Thousands separator	[none]	~					
Date separator	[dash] -	\checkmark					
Date format	yyyy mm dd	\sim					
File encoding	UTF-8	\checkmark					
Cancel							

Example:

	imp	oort_file	_ORDER_T	rade_Loa	n — Notat	nik 🗖 🗖	x
=> P	lik	Edycja	Format	Widok	Pomoc		
UUU	RKHS RKHS RKHS	5/BTH/ 5/BTH/ 5/BTH/	/07/201 /07/201 /07/201	3;6000 3;6000 3;6000	000000; 000000; 000000;	500000000; order01:2016-04-01:2016-06-30; 1,01:PLN;2016-04-29 500000000; order02:2016-04-01:2016-06-30; 1,01:PLN;2016-04-29 5000000000; order03:2016-04-01:2016-06-30; 1,01:PLN;2016-04-29	*
							-
						III	В

One transaction row looks as follows:

URKHS/BTH/07/2013;600000000;500000000;0rder01;2016-01-04;2016-06-30;1,01;PLN;2016-04-29

For contracts using the Split Payment Method in settlements, the list of columns available on the "New file template" creation form will be extended for the "Invoice - Loan" template with the following fields:

- Net amount
- VAT amount.

In addition, the "Amount" field name will be changed into "Gross amount".

The predefined import template containing additional fields for the Split Payment Method:

• SP Trade Loan - Invoices.

Form image - an example for the Invoice - Loan template type:

Femplate type	Invoice of Trade Loan	~ C	olum	ns in a file		
Template name	SP Kredyt Handlowy - Faktury		No.	Column	Length	Constant value
/ Ignore first	0 rows	1	1	Contract	30	
Z lanara lart	0	~	2	Borrower Tax ID	50	
S ignore last	lows	~	3	Contractor Tax ID	50	
ile structure	with separator	~	4	Invoice no	35	
Separator	[semicolon] ; 💙 ;	~	5	Invoice date	10	
Quote char	[none]	~	8	Maturity date	10	
Decimal separator	[comma] .	~	7	Gross amount	20	
hourseds consister	Ireanol	~	8	Net amount	20	
nousanus separator	[shape]	~	9	Currency	3	
Date separator	[dash] -	~	10	Requested execution date	10	
Date format	yyyy mm dd	~	11	VAT amount	20	
-ile encoding	UTF-8	~		Installment no.	30	
				Installment amount	15	
				Installment currency	3	

Row structure:

Contract;Borrower Tax ID;Contractor Tax ID;Invoice no;Invoice date;Maturity date;Gross amount;Net amount;Currency; Requested Execution Date;VAT amount

Example:

SP Kredyt Handlowy — Notatnik	
Plik Edycja Format Widok Pomoc	
BDK/URKH5F/0080505051224567890;0987654321;Faktura1;2018-06-20;2018-06-28;7,33;4,33;PLN;2018-06-30;3,00 BDK/URKH5F/008050505;1224567890;0987654321;Faktura2;2018-06-20;2018-06-28;7,33;4,33;PLN;2018-06-30;3,00 BDK/URKH5F/00805050;1224567890;0987654321;Faktura2;2018-06-20;2018-06-28;7,33;4,33;PLN;2018-06-30;3,00	^
	Ŧ
<	

One transaction row looks as follows:

BDK/URKHSF/000805050;1234567890;0987654321;Faktura1;2018-06-20;2018-06-28;7,33;4,33;PLN;2018-06-30;3,00

12. REPORTS

The list of available reports depends on the entitlements assigned to the User on the configuration form.

The form consists of three parts:

- At the top a drop down list from which the desired type of report is chosen;
- In the middle, configuration part where, once the type of report has been indicated, the fields are displayed to enter the report parameters as well as the configuration of the lists of columns to be returned in the report;
- the lower part of the form contains action buttons used to generate the report and view it in the form and to download the CSV or PDF file containing the report.

Homepage Letter of c	rredit V Guarantee V Collection V Invoices V General over	Yew Reption contracts country copout	Selection of the Reports form.
Report	Factoring/Suppler Finance: Factored invoices over V The Report presents factored invoices within Factoring/Suppler Finance contracts over a given period of time. Data presented in the report show current state of those invoices.	Select FactoringSuppler Finance: Factored invoices over defined period FactoringSuppler Finance: Factored invoices over defined period FactoringSuppler Finance: Factored invoices over defined period Finanching history over a given period Invoices over over defined Invoices over Into Into Into Into Into Into Into Into	 Dropdown selection list of available report types and descriptions.
Seller Contract Buyer Execution date from Execution date to Request type	at (1) at (2) at (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	Invoices becoming due over specified period Factor's invoices becoming due over specified period Balances and limits of debtors Measures Contracts Proposals of payment settlement Factoring - Financing of Invoices (detailed costs) Settlement Report Baltement Report Import documentary cettler-talizations Export Letter of Credit - advises Export Letter of Credit - advises	Here you select the columns
Selected Contract no. Contract type Seller Buyer Invoice no. Submission date Send date Invoice dute date Invoice dute date Invoice dute date	Available Instalment no. Instalment amount	Export collection	Section to specify parameters for the created report.
Currency Total advanced Advance rate Status Execution date Requested execution date Extended maturity Show Download	,		Action buttons.

After you click the button "Show", the selected report will be displayed in form of a table (with enabled sorting by columns) in a pop-up window. From the level of this form, one will be able to download the report in the CSV or PDF file.

12.1. Trade Finance Reports Specification

Factoring/Supplier Finance: Factored invoices over defined period

A report showing invoices under the Factoring/Supplier Finance agreements which were accepted for processing in a given timeframe. Data presented in the report show current state of those invoices.

The report shows invoices which, in a given timeframe, received the 'financed' status. Invoices completed in a given timeframe, which were later corrected, will appear in the report with the "adjusted" status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

The values for invoices accepted in a currency other than the agreement currency will be presented in the application currency (no conversion into the agreement currency).

Available report columns:

No	Column	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted at the instalment rate
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments) Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Advance rate	Information on the invoice percentage financed by the Bank
17	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
18	Execution date	Date on which the request was completed
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance.
25	Invoice net amount	Invoice net amount
26	Invoice VAT amount	Invoice VAT amount

Receivables repaid/financed by the Bank

The report presents only financing applications executed by the Bank, as regards the invoices paid with the funds originating from the Bank's financing

Report columns:

No	Column	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of the agreement signed with the Bank
3	Supplier / Company	Full name of the company in the seller's role for this invoice
4	Supplier's/Company's NIP	Seller's NIP (Company)
5	Contractor/Distributor/Buyer	Full name of the company in the buyer's role for this invoice
6	Contractor's/Distributor's NIP	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Gross amount on the invoice
10	Invoice date	Issuance date based on the invoice

No	Column	Comment
11	nvoice payment date	Payment date based on the invoice
12	Date of receiving by the bank request for financing or request for pay off	Date on which the Bank received the application
13	Date of realize request (pay off receivable/ financing receivable - date of debit client account)	Date on which the application was accepted by the Bank and marked with the "Executed" status
14	Pay off amount	Amount of a given repayment
15	Date of receiving payment	Date of a given repayment/financing
16	To pay off to the Bank	The financing amount net of the financed amounts repayment value
17	Invoice payed off/or not payed off	Value: paid or unpaid
18	Invoice net amount	Invoice net amount
19	Invoice VAT amount	Invoice VAT amount

Factoring/Supplier Finance: Factored invoices over defined period (detailed costs)

Report similar to report 1., featuring additional columns with invoice costs.

Additional columns (in comparison to Report 1.):

No	Column name	Comment
1	Discount interest rate	Base rate (WIBOR/LIBOR)
2	Discount interest net amount	Value of the calculated net discount
3	VAT rate on discount interest	VAT rate of the discount. If various VAT rates are applied to a given discount calculation, the "multiple rates" value will be displayed in the field.
4	VAT on discount interest	Value of VAT on the discount
5	Discount interest gross amount	Value of the calculated (gross) discount
6	Invoice fee net amount	The (net) value of commission for invoice disbursement (or a blank field if the invoice was accepted for collection)
7	VAT rate on invoice fee	VAT rate on commission for invoice disbursement (or a blank field if the invoice was accepted for collection). If various VAT rates are applied to a given discount calculation, the "multiple rates" value will be displayed in the field
8	VAT on invoice fee	The amount of VAT on commission for invoice disbursement (or a blank field if the invoice was accepted for collection)
9	Invoice fee gross amount	The (gross) commission value for invoice disbursement (or a blank field if the invoice was accepted for collection)
10	Custom fee net amount	The (net) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)
11	VAT rate on custom fee	VAT rate on commission for invoice acceptance for collection (or a blank field if the invoice was disbursed). If various VAT rates are applied to a given discount calculation, the "multiple rates" value will be displayed in the field
12	VAT on custom fee	The value of VAT on commission for invoice acceptance for collection (or a blank field if the invoice was discounted)
13	Custom fee gross amount	The (gross) commission value for invoice acceptance for collection (or a blank field if the invoice was discounted)
14	Invoice net amount	Invoice net amount
15	Invoice VAT amount	Invoice VAT amount

Financing history over a given period

Report presenting the total amount advanced (under all types of agreements) which were disbursed in a given timeframe. Totals are presented per individual buyers in agreements (and per currency of transactions). Data presented in the report show current state of

those invoices.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of company in the seller's role
4	Buyer	Abbreviated name of company in the buyer's role
5	Total invoices amount	Sum of amounts of disbursed invoices (per discounting dates)
6	Currency	Currency of the invoice
7	Total amount advanced	"Total amount financed" for invoices included in the report
8	Total amount left to pay	Sum of current balances of invoices included in the report

Invoices not paid

The report showing invoices which at the time of report generation have been not paid yet. Data presented in the report show current state of those invoices.

Available report columns:

Lp.	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice No.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no	Number of the instalment (or blank field if the invoice is not linked with instalments).
1	instailment no.	Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
12	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments)
15		Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
17	Execution date	Date on which the request was completed
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Invoice net amount	Invoice net amount
23	Invoice VAT amount	Invoice VAT amount

Invoices overdue

Report presenting overdue invoices that at the time of report generation have been not paid yet and their due date, based on the invoice, has expired. Data presented in the report show current state of those invoices.

The report parameters and available columns are identical to those in the report titled 'Invoices not paid', except for an additional

column: "Delay" (in the table below).

No	Column name	Comment
1	Delay	The difference of days between the current date and the payment date based on the invoice

Invoices becoming due over specified period

Report showing all invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Status	The value: "financed" (the report presents only invoices which have the "financed" status)
17	Execution date	Date on which the request was completed
18	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
19	Recourse	Information on whether the invoice recourse was performed
20	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
21	Amount left to pay	Current invoice balance
22	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance
23	Invoice net amount	Invoice net amount
24	Invoice VAT amount	Invoice VAT amount

Factor's invoices becoming due over specified period

Report showing all factor's invoices that become due over specified period of time. Data presented in the report show current state of those invoices.

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments).
1		Note: the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
12	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments).
13		Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Invoice net amount	Invoice net amount
16	Invoice VAT amount	Invoice VAT amount

List of current balances and limits of debtors

The report showing the list of buyers in agreements, together with information on the amount of their (total and non-performing) exposure, and information on the limit assigned. The values are converted at the current NBP average rate into the buyer's limit currency.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Limit	Limit assigned under the agreement. Note: the column is not included by default in the report columns
4	Seller	Abbreviated name of the company in the seller's role for this invoice
5	Buyer	Abbreviated name of the company in the buyer's role for this invoice
6	Granted limit	Value of the buyer's limit assigned
7	Currency	Currency of the limit
8	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate)
0		for invoices included in the report
Q	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate)
		for invoices included in the report whose due date has already expired at the time of the report generation

List of current balances and limits of agreements

The report showing the list of agreements with information on the overall level of buyers' (total and non-performing) exposures in those agreements, and information on the limit assigned. The values for invoices accepted in a currency other than the agreement currency are presented in the agreement limit currency (conversion at the current NBP average rate).

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Granted limit	Limit assigned under the agreement
4	Currency	Currency of the limit
5	Credit exposure	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report
6	Exposure overdue	Sum of balances (converted into the currency of the buyer's limit assigned at the current NBP average rate) for invoices included in the report whose due date has already expired at the time of the report generation

Contracts

The report showing information on agreements. The set of agreements returned by the report is limited to the same rules which apply to the list of agreements in the tab: Contracts -> Contract list.

Available report columns:

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Seller	The seller's abbreviated name.
2		In the case of Reverse Factoring, specific parameters listed below are set on it
3	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
4	Currency	Currency of the agreement
5	Limit	The agreement limit value
6	Threshold	Threshold amount of the agreement limit, activating a notification of the limit excess
7	Buyer	Abbreviated buyer's name.
1		In the case of Classic Factoring, specific parameters listed below are set on it
8	Advance rate	Presented value applicable to the discount request.
0		If no discount request is filed for any relationship, the field will remain blank
9	Type of financing	Information on whether the base rate is fixed or variable for the discount request
10	Margin on discount interest	Information on margin linked with the discount request
11	Margin on credit interest	Information on margin linked with the financing request
12	Incasso	Information on whether a given request type is available for the agreement
13	Discounting	Information on whether a given request type is available for the agreement
14	Financing on due date	Information on whether a given request type is available for the agreement
15	Registration	Information on whether a given request type is available for the agreement

List of settlement instructions

The report showing the current status of transfer order settlement instructions. If liabilities to be repaid from a given transfer order are indicated multiple times, some information relating to the transfer order will be displayed multiple times as well (for each liability to be repaid).

No	Column name	Comment
1	Date	Date when the liability was selected for settlement
2	Contract no.	Number of the agreement that the liability indicated for repayment originates from. A blank field for instructions indicated as "Other"
3	Invoice no.	Number of the invoice that the liability indicated for repayment originates from. A blank field for liabilities connected with the agreement and instructions indicated as "Other"
4	Name	Name of the liability as per the glossary (for liabilities connected with the agreement and with invoices). In the case of instructions indicated as "Other", those are the following instructions: pass to seller, pass to debtor, other
5	Amount	Amount of the settlement instruction
6	Currency	Transfer order currency
7	Description	Column with the transfer order description (value entered by the User indicating "Other")
8	Status	Information on the instruction status (accepted, rejected, awaiting)
9	Reason for rejection	Rejection reason for the instruction
10	Sender details	Transfer order sender's details
11	Transfer title	Transfer title
12	Transfer amount	Total transfer order amount
13	Date	Date on which the Bank received the transfer
14	Sender account	Account from which the payment was received
15	Assignment account	The Bank account indicated in the agreement as the account for repayment

Factoring - Financing of Invoices (detailed costs)

A report showing invoices under the Factoring/Supplier Finance agreements which were accepted for processing in a given timeframe. The information returned by the report illustrates the current status of each invoice, together with the costs of invoices (interest, commissions).

The report shows invoices which, in a given timeframe, received the 'financed' status. Invoices completed in a given timeframe, which were later corrected, will appear in the report with the "adjusted" status.

Transfer requests which were disbursed (discounted) later will appear in the report as separate items (provided that the timeframe specified in the filter covers both the acceptance of the invoice for collection and the later disbursement (discount) of the invoice).

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice number	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing)
7	Installment pe	Number of the instalment (or blank field if the invoice is not linked with instalments). Note:
1		the column is not included by default in the report columns
8	Installment currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
10	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note:
13		the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the
15		amount of invoice * financing percentage)

No	Column name	Comment
16	Advance rate	Information on the invoice percentage financed by the Bank
17	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
18	Execution date	Date on which the request was completed
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of the final repayment which paid off a given invoice
21	Recourse	Information on whether the invoice recourse was performed
22	Total amount paid	The sum of amounts which the Bank received as repayment of the invoice principal amount
23	Amount left to pay	Current invoice balance
24	Paid advance amount	Information on whether the amount of financing was repaid. Information given on the basis of the current invoice balance
25	Current financing rate	The rate at which interest is accrued for financing (base rate (WIBOR/LIBOR) together with the margin stipulated) in the agreement, until the current date
26	Current financing net amount	(Net) value of interest for financing
27	Current financing VAT rate	VAT rate on interest for financing
28	Current financing VAT	Value of VAT on interest for financing
29	Current financing gross amount	(Gross) value of interest for financing
30	Financing rate until repayment obligations to the Bank	The rate at which interest is accrued for financing (until the current date)
31	Financing net amount until repayment obligations to the Bank	(Net) value of financing calculated until the date of repayment of the liability owing to the Bank
32	Financing VAT rate until repayment obligations to the Bank	VAT rate on interest for financing
33	Financing VAT until repayment obligations to the Bank	Value of VAT on interest for financing
34	Financing gross amount until repayment obligations to the Bank	(Gross) value of financing calculated until the date of repayment of the liability owing to the Bank
35	Financing fee net amount	(Net) value of commission for financing
36	Financing fee VAT rate	VAT rate on commission for financing
37	Financing fee VAT	Value of VAT on commission for financing
38	Financing fee gross amount	(Gross) value of commission for financing
39	Invoice net amount	Invoice net amount
40	Invoice VAT amount	Invoice VAT amount

Repayments Report

The report shows repayments of invoices accepted for processing by the Bank. Each repayment is visible in a separate record.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

No	Column name	Comment
1	Contract no.	Number of the agreement signed with the Bank

No	Column name	Comment
2	Contract type	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Seller	Abbreviated name of the company in the seller's role for this invoice
4	Buyer	Abbreviated name of the company in the buyer's role for this invoice
5	Invoice no.	Number of the invoice
6	Request type	Type of request that a given invoice refers to (e.g. transfer, discount, financing). Overwriting previous events for a given invoice
7	Installment no.	Number of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
8	Currency	Currency of the instalment, if other than currency of invoice
9	Installment rate	Exchange rate at which the instalment value is converted
10	Invoice date	Issue date based on the invoice
11	Invoice due date	Payment date based on the invoice
12	Invoice gross amount	Invoice gross amount
13	Installment amount	Amount of the instalment (or blank field if the invoice is not linked with instalments). Note: the column is not included by default in the report columns
14	Currency	Currency of the invoice
15	Total advanced	Information on the invoice value financed by the Bank (product of multiplication of the amount of invoice * financing percentage)
16	Advanced rate	Information on the invoice percentage financed by the Bank
17	Status	The value: "financed" or "adjusted" (the report presents only invoices which have or had the "financed" status)
18	Execution date	Date on which the request was completed
19	Extended maturity	The date of the invoice final maturity in relation to the Bank (e.g. based on extension of the invoice due date by the grace period under the agreement)
20	Payment date	Date of repayment for a given invoice (applies to the financed amount and/or non-financed principal amount of the invoice). In the case of recourse it is the recourse date
21	Total repayment date	Date of total repayment of the financed amount and/or non-financed principal amount of the invoice - it appears with the last repayment of the invoice, which finally pays off the invoice
22	Recourse	Information on whether invoice recourse was performed, takes the value of "Yes/No". For the record of repayment made by the debtor, 'No' appears in the column. For the record in the form of recourse, 'Yes' appears beside the record
23	Repayment amount	Value of repayment which was received by the Bank as repayment of the financed amount and/or non- financed principal amount of the invoice (also the recourse value in the case of repayment in the form of recourse). Current amount for a given repayment
24	Repaid amount	The sum of amounts which the Bank received as repayment of the financed amount and/or non-financed principal amount of the invoice. Current amount for a given repayment
25	Nominal repaid amount	Takes Yes/No value. Yes - if the invoice nominal value is fully repaid, No - in other cases. Current amount for a given repayment
26	Remaining nominal amount to repay	Outstanding portion of the invoice nominal amount, i.e. the financed and non-financed amount in total. For transfer order request – presentation of the invoice nominal value. Current amount for a given repayment
27	Financing amount repaid	Takes Yes/No value, Yes – if the invoice financing amount is fully repaid, No – in other cases. Current amount for a given repayment
28	Remaining financing amount to repay	Outstanding portion of the financing amount. For transfer order requests – presentation "O". Current amount for a given repayment
29	Invoice net amount	Invoice net amount
30	Invoice VAT amount	Invoice VAT amount

Receivables acquired by the Bank

No	Column name	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Supplier / Assignor	Full name of the company in the seller's role for this invoice
4	Supplier's/Assignor's NIP	Supplier's/Assignor's NIP

No	Column name	Comment
5	Buyer/Debtor	Full name of the organization in the buyer's role for this invoice
6	Buyer's NIP (Debtor)	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Invoice gross amount
10	Invoice date	Invoice date
11	Invoice payment date	Invoice payment date
12	Date of receiving by the bank request for transfer	
13	Status	
14	Date on which the application marked by the Bank with the "Executed" status	
15	Pay off amount	Amount of a given repayment
16	Date of receiving payment	Date of a given repayment
17	To pay off to the Bank	
18	To pay off to the Seller/ Assignor	The receivable amount net of the non-financed amounts repayment value
19	To pay off to the Buyer/ Debtor	The receivable amount net of the non-financed amounts repayment value
20	Invoice payed off/or not payed off	Value: paid or unpaid
21	Invoice net amount	Invoice net amount
22	Invoice VAT amount	Invoice VAT amount

Receivables acquired and discounted by the Bank

No	Column name	Comment
1	Agreement No.	Number of the agreement signed with the Bank
2	Type of agreement	Type of agreement signed with the Bank (e.g. Factoring with recourse)
3	Supplier / Assignor	Full name of the company in the seller's role for this invoice
4	Supplier's/Assignor's NIP	Supplier's/Assignor's NIP

No	Column name	Comment
5	Buyer/Debtor	Full name of the company in the buyer's role for this invoice
6	Buyer's NIP (Debtor)	Buyer's NIP (Debtor)
7	Invoice number	Invoice No.
8	Currency	Currency of the invoice
9	Invoice gross amount	Invoice gross amount
10	Invoice date	Invoice date
11	Invoice payment date	Invoice payment date
12	Date of receiving by the bank request for transfer	
13	Transfer application status assigned by the Bank	
14	Date on which the application marked by the Bank with the "Executed" status – an application for transfer	
15	Date of receiving by the bank request for discounting	
16	Discounting application status assigned by the Bank	
17	Date on which the application marked by the Bank with the "Executed" status – an application for discounting	
18	Extended maturity (grace period)	
19	The number of financing days	The number of days from the date the status is changed to the actual date of payment, a blank field if invoices not repaid
20	Financed receivable	Financing percent in the discounting application
21	Price for discounting	Financing amount net of the discounting interest and commission
22	Pay off amount	Amount of a given repayment
23	Date of receiving payment	Date of a given repayment
24	To pay off to the Bank	The financing amount net of the financed amounts repayment value
25	To pay off to the Seller/ Assignor	The non-financed amount net of the non-financed amounts repayment value
26	To pay off to the Buyer/ Debtor	The receivable amount net of the financed and non-financed amounts repayment value
27	Invoice payed off/or not payed off	Value: paid or unpaid
28	Invoice net amount	Invoice net amount
29	Invoice VAT amount	Invoice VAT amount

Payment confirmation

The report shows financed invoices from the reversed factoring agreements

No	Column name	Comment
1	Contract no.	Contract no.
2	Contract type	Value transferred with agreement data from TBE
3	Seller	Abbreviated name of the organization in the seller's role for this invoice
4	Seller's NIP	Seller's NIP

No	Column name	Comment
5	Buyer	Abbreviated name of the organization in the buyer's role for this invoice
6	Buyer's NIP	Buyer's NIP
7	Invoice number	Number of the invoice
8	Invoice date	Invoice date
9	Invoice due date	Invoice due date
10	Invoice gross amount	Invoice gross amount
11	Currency	Currency of the invoice
12	Execution date	Date on which the event was initiated
13	Invoice net amount	Invoice net amount
14	Invoice VAT amount	Invoice VAT amount

12.2. Specification of reports for trade transactions processing

Import documentary credit - issuances

The report contains the details of the letters of credit opened by BHW. Available report columns:

No	Column name	Comment
1	Reference number	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	L/C number (BHW's ref)	The letter of credit assigned by the Bank on the day of its opening - own reference of the Bank
4	Issue date	Date of opening the letter of credit
5	Expiry date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
6	Expiry place	Place of expiration of the letter of credit (place of submission of documents by the beneficiary)
7	L/C currency	Currency related to the amount of a letter of credit
0	1/C amount	The amount of the letter of credit means the right of the beneficiary to receive payment for documents for
0	L/C diffount	an amount not exceeding the amount of the letter of credit
		The value of tolerance in plus referring to the amount of the letter of credit, means the right of the
9	Tolerance in plus	beneficiary to receive payment for documents for an amount higher than the amount of the letter of credit
		but within the tolerance limits in plus
		The value of tolerance in minus referring to the amount of a letter of credit means the right of the
10	Tolerance in minus	beneficiary to receive payment for documents for an amount lower than the amount of the letter of credit
		but within the tolerance limits in minus
11	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
12	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
13	Payment conditions	Clarification of terms and conditions of deferred payments
14	Beneficiary's name	Name of the supplier / contractor
15	Beneficiary's address	Address of the supplier / contractor
16	Country	Country
17	Advising bank	The bank to which the letter of credit was sent to advise / notify the beneficiary
10	Advise through bank	The beneficiary's bank where the letter of credit is sent by the advancing bank (e.g. in the absence of the
10	Auvise through ballk	said key with the beneficiary's bank)
		"Active" - open letter of credit (without implementation) or a letter of credit under which there are
10	L/C status	realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used.
לו		"Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the
		unused amount was written off or a letter of credit which was canceled.

Import documentary credit - realizations

Report contains details of L/C realizations by beneficiaries. Realization - means submitting documents for payment by the beneficiary. Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	Realization number	The implementation number assigned by the Bank after receiving the beneficiary's documents - own
		reference of the Bank

No	Column name	Comment
4	Realization date	The date of posting the implementation (documents) by the Bank
5	L/C currency	Currency related to the amount of documents received by the Bank (invoices)
6	Documents amount	Amount of documents received by the Bank (invoices)
7	Term of payment	The calendar date determined on the basis of the documents received as indicated in the fields "Payment terms" or "LC payable"
8	Prolongation	YES" or "NO" means that the Bank has agreed (or not) to postpone the date of refunding by the Customer of funds paid by the Bank
9	Prolongation margin	Margin according to which interest for prolongation is calculated
10	Date of repayment extension	Calendar date indicating when the client's deadline for repayment of funds paid to the beneficiary by the Bank has been postponed (prolongation)
11	L/C number (BHW's ref)	The letter of credit assigned by the Bank on the day of its opening – own reference of the Bank
12	Issue date	Date of opening the letter of credit
13	Expire date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
14	Expiry place	Place of expiration of the letter of credit (place of submission of documents by the beneficiary)
15	L/C currency	Currency related to the amount of a letter of credit
16	L/C amount	The amount of the letter of credit means the right of the beneficiary to receive payment for documents for an amount not exceeding the amount of the letter of credit
17	Tolerance in plus	The value of tolerance in plus referring to the amount of the letter of credit, means the right of the beneficiary to receive payment for documents for an amount higher than the amount of the letter of credit but within the tolerance limits in plus
18	Tolerance in minus	The value of tolerance in minus referring to the amount of a letter of credit means the right of the beneficiary to receive payment for documents for an amount lower than the amount of the letter of credit but within the tolerance limits in minus
19	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
20	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
21	Payment conditions	Clarification of terms and conditions of deferred payments
22	Beneficiary's name	Name of the supplier / contractor
23	Beneficiary's address	Address of the supplier / contractor
24	Country	Country
25	Advising bank	The bank to which the letter of credit was sent to advise / notify the beneficiary
26	Advise through bank	The beneficiary's bank where the letter of credit is sent by the advancing bank (e.g. in the absence of the said key with the beneficiary's bank)
27	L/C status	"Active" - open letter of credit (without implementation) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used. "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled.

Export Letter of Credit - advises

The report contains the details of the received (export) letters of credit issued by other banks.

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	L/C number (BHW's ref)	The number of the letter of credit issued by the Bank - own reference of the Bank
4	Issue date (by issuing bank)	The date of opening of the letter of credit by the opening bank

No	Column name	Comment
5	Expire date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)
6	L/C currency	Currency related to the amount of a letter of credit
7	L/C amount	Credit amount - means the right to receive payment for documents for an amount not exceeding the amount of the letter of credit
8	L/C outstanding	The amount of the letter of credit to be used by the beneficiary
9	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)
10	Payment conditions	Clarification of terms and conditions of deferred payments
11	Applicant's name	Name of the Applicant - contractor
12	Country	Contractor's country
13	Issuing bank	The name of the bank that opens the letter of credit
		Possible values:
14	L/C confirmed by BHW	"YES" which means that the letter of credit has the Bank's confirmation;
		"NO" means that there is no confirmation from the Bank
		Possible values:
15	L/C status	 "Active" - an open letter of credit (without realization) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used; "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled

Export Letter of Credit - realizations

Report contains the details of LCs' realizations by the beneficiary. Realization - means submitting documents for payment by the beneficiary.

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank

No	Column name	Comment	
3	Realization number	The implementation number assigned by the Bank upon receipt of documents - own reference of the Bank	
4	L/C currency	Currency related to the amount of documents received by the Bank (invoices)	
5	Documents amount	Amount of documents received by the Bank (invoices)	
6	Date of payment	Date of payment determined in accordance with the terms of the letter of credit	
		Possible values:	
7	Discount	"YES" - means that the Bank discounted the letter of credit;	
		"NO" means that the Bank did not discount the letter of credit	
8	L/C number (BHW's ref)	The number of the letter of credit issued by the Bank - own reference of the Bank	
9	Issue date (by issuing bank)	The date of opening of the letter of credit by the opening bank	
10	Expire date	Date of validity of the letter of credit (deadline for submitting documents by the beneficiary)	
11	L/C currency	Currency related to the amount of a letter of credit	
12	L/C amount	Letter of Credit amount - means the right to receive payment for documents for an amount not	
13	L/C outstanding	The amount of the letter of credit to be used by the beneficiary	
14	L/C payable	General specification of the payment deadline (reflecting how the letter of credit is available)	
15	Payment conditions	Clarification of terms and conditions of deferred payments	
16	Applicant's name	Name of the Applicant - contractor	
17	Country	Contractor's country	
18	Opening bank	The name of the bank that opens the letter of credit	
		Possible values:	
19	L/C confirmed by BHW	"YES" which means that the letter of credit has the Bank's confirmation;	
		"NO" means that there is no confirmation from the Bank	
		Possible values:	
20	L/C status	• "Active" - an open letter of credit (without realization) or a letter of credit under which there are realizations (documents) awaiting payment and whose balance is 0 or there is still the amount to be used;	
		• "Closed" - a letter of credit in which all realizations (documents) were paid and its balance is 0 or the unused amount was written off or a letter of credit which was canceled	

Own Guarantees

The report contains the details of the issued bank guarantees/standby letters of credit.

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	Guarantee number (BHW's ref)	The guarantee number assigned by the Bank on the day of its granting - own reference of the Bank
4	Date of guarantee issue	The date of the guarantee

No	Column name	Comment
5	Expire date	Guarantee expiry date (deadline for the beneficiary to submit a payment request)
6	Guarantee currency	Currency relating to the amount of the guarantee
7	Guarantee amount	Guarantee amount - means the right of the beneficiary to receive payment on the basis of a request for
1		an amount not exceeding the amount of the guarantee
8	Outstanding of the guarantee The amount of the guarantee to be used by the beneficiary	
9	Beneficiary's name	Name of the beneficiary / contractor
10	Country	Country
11	Kind of the guarantee	Type of guarantee - depending on the type of claim secured by the given guarantee
		"Active" - a guarantee given which the validity period has not expired or the guarantee under which
	Guarantee status	the payment was made based on the request and there is still the amount to be used or the guarantee
		expired but the Bank received the payment request of the beneficiary, which has not yet been
12		completed or the Bank is waiting for the beneficiary's instructions with withdrawal of the request.
		"Closed" - a guarantee whose expiry date has expired and the Bank has not received a demand for
		payment or a guarantee under which the disbursement amounts have reached the amount of the
		guarantee (the balance is 0) or the Bank has been released from its obligations before its expiry date

Export collection

The report contains the details of collections sent to the payer.

Available report columns:

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank
3	Collection number (BHW's ref)	Collection number assigned by the Bank - own reference of the Bank
4	Collection reference number	Referee bank reference
5	Transaction date	The date of posting and sending documents by the Bank
6	Collection currency	Collection currency
7	Collection amount	Collection amount
8	Payment date	The payment deadline in accordance with the provider's instructions
9	Drawer's name	Drawer's name
10	Country	Drawer's country
11	Drawer's bank	Drawer's bank
		Possible values:
12	Drawer's bank Collection status	• "Active",
		• "Closed"

Import collection

The report contains the details of collections received from the drawer.

No	Column name	Comment
1	Reference number of TS system	A unique number assigned by the Citi Trade Portal to each application created in the system
2	Customer reference	Own Customer reference (e.g. order number). The number is not visible to the Bank

No	Column name	Comment
3	Collection number (BHW's ref)	Collection number assigned by the Bank - own reference of the Bank
4	Transaction date	Date of receipt of the collection
5	Collection currency	Collection currency
6	Collection amount	Collection amount
7	Payment date	Payment date
8	Drawer's name	Drawer's (exporter) name
9	Country	Drawer's country
10	Drawer's bank	Drawer's bank
		Possible values:
11	Drawer's bank Collection status	• "Active",
		• "Closed"

12.3. Report specifications for Trade Loans



Trade Loan reports have been divided as per the way they have been generated (synchronously and asynchronously). Access to them has been divided into two forms:

1. The Reports form - contains synchronously generated reports, i.e. the reports will be displayed or loadable right after you have provided the generation criteria and pressed the function buttons

"Show", "Download CSV", "Download PDF":



2. The Reports -> Generate reports form - contains reports which are to be generated asynchronously. The process is asynchronous, i.e. it is taking place in the background, making it possible to use other functions of the system, while the result/response of its activity is not shown immediately.

Generate reports		
Once the report finishes get	nerating, it will be available from the "Download generated reports" tab.	
Report	Detailed report for granted and repeid loans.	
Borrower Contract		
Contractor		
Date of execution of the application from Date of execution of the		
Date of sexecution of the application by the Balanting date of the application		
cîî Citi.com build:2017-03-01 09:37:06	Privacy Statement Terms of L Background tasks Copyright © 2016 Bank Handlow 16-05-2017 13:20 The report is available from the "Download generated reports" tab completed X	

In order to generate an asynchronous report, select a report, specify your generation criteria, and press "Generate CSV".

The system will respond with a message, for instance:

• Once the report finishes generating, it will be available from the "Download generated reports" tab.

At the same time, in the "Background tasks" panel in the lower right corner of the system window, you will see the report generation progress:



At the same time, you may perform other operations in the Citi Trade Portal.

Once the report has been generated (message in the "Tasks in the Background" panel: Your report is available in the "Reports to Load" form), go to the indicated form to load the report into your own computer.

The **Reports -> Download generated reports** form is a place with generated asynchronous reports, ready for download.

D	Download generated reports					
Re	ports Page	I of 1 Number of results 4 Number of results per page 20 V			🗟 Adjust	
	Date	Report	Format	Status	Action	
	19-05-2017 13:09	Detailed report for granted and repaid loans.	CSV	completed	Download	
	19-05-2017 13:09	3.09 Detailed report for granted and repaid loans. CSV completed Download				
	16-05-2017 16:04	3-2017 16:04 Counterparties' payment references CSV completed Download				
	16-05-2017 16:02	Detailed report for granted and repaid loans.	CSV	completed	Download	
Delete						

Contractors' payment references report

A report showing information on repayments made by the counterparties.

The report is generated asynchronously.

Column name	Description
Contract no.	Number of the Trade Loan Framework Agreement signed with the Bank

Column name	Description
Borrower	Borrower's short name
Borrower's Tax ID	Borrower's Tax ID
Contractor	Payer's name
Repayment amount	Repayment amount
Currency	Repayment currency
Repayment date	Repayment date
Payment title	Repayment title (in line with the Payer's description)

Borrower's financial limit report

A report showing information on agreement limits.

Available report columns:

Column name	Description
Contract no.	Number of the Trade Loan Framework Agreement signed with the Bank
Borrower	Borrower's short name
Borrower's Tax ID	Borrower's Tax ID
Currency	Agreement limit currency
Limit granted	Financing limit value assigned to a given agreement
Limit available	Finance limit value assigned to a given agreement

Loans status report

The report shows repayments of invoices accepted for processing by the Bank. Each repayment is visible in a separate record.

Default sorting of the report data: per the buyer's name, invoice number and date of repayment from collection of partial repayments. If no repayments were made for a given invoice, the columns containing partial repayment data will remain blank.

Column name	Description
Borrower	Borrower's short name
Borrower Tax ID	Borrower Tax ID
Agreement No.	Number of the Commercial Loan Framework Agreement signed with the Bank
Order number	Order number
Order amount	Order amount
Invoice No.	Number of the invoice
Invoice gross amount	Invoice gross amount
Contractor	Contractor short name (name of the buyer as regards a given invoice)
Contractor Tax ID	Contractor Tax ID
Loan amount	Paid loan amount
Currency	Loan currency
Loan fee	Net total of commissions for the financing of a given invoice
Loan disbursement date	Application execution date
Maturity date	Payment date set in the invoice
Loan maturity date	Payment date specified in the Trade Loan Framework Agreement signed with the Bank
Last repayment date	Date of the last payment for a given invoice/order
Amount Paid	Amount of all payments made for a given invoice (inclusive of a given repayment)

Column name	Description
Amount due	Difference between the loan amount and the received payment
Loan status	If the value in the "Outstanding Amount" column is 0, the value shown will be "repaid". Otherwise, it will be "withdrawn"
Debit on Borrower's Account	Info on whether the funds have been withdrawn from the Borrower's account or other accounts of the Borrower, administered by the Bank, in order to settle granted loans (YES/NO)
Invoice net amount	Invoice net amount
Invoice VAT amount	Invoice VAT amount

Detailed report on granted and repaid loans

The report presents a comparison of invoices and orders within the granted loan. The information returned by the report illustrates the current status of each granted loan, inclusive of repayments. Each repayment is visible in a separate record.

The report is generated asynchronously.

Column name	Description
Contract No.	Number of the Commercial Loan Framework Agreement signed with the Bank
Contract type	Specification of the Trade Loan Agreement type
Borrower	Borrower's short name
Borrower Tax ID	Borrower Tax ID
Contractor	Contractor short name (name of the buyer as regards a given invoice)
Contractor Tax ID	Contractor Tax ID
Invoice No.	Invoice number
Invoice gross amount	Invoice gross amount
Order number	Order number
Order amount	Order amount
Loan currency	Loan currency
Loan amount	Paid Ioan amount
Loan fee	Loan fee
Date of invoice	Invoice date
Maturity date	Payment date set in the invoice
Date of receipt of the application by the Bank	Date on which the Bank received the application
Status of application given by the Bank	Application status assigned by the Bank
Date when application was marked by	
the Bank as completed	Date on which the Bank accepted the application and marked it with the "Executed" status
Loan maturity date	Payment date specified in the Trade Loan Framework Agreement signed with the Bank
Loan period	The period between the date on which the Bank accepted the application and marked it with the
	"Executed" status, and the Due Date
Loan %	Crediting percentage expressed as a relation of the loan paid amount to the invoice/ order value
Amount of repayment	Value of received repayment
Date of receiving payment	Date of a given payment for a given invoice/order
Amount due	Difference between the loan amount and the received payment
Debit on Borrower's Account	Info on whether the funds have been withdrawn from the Borrower's account or other accounts of the Borrower, administered by the Bank, in order to settle granted loans (YES/NO)
Application paid/ not paid	Marking of the application as regards its repayment. Possible values: repaid/not paid
Amount paid	Amount of all payments made for a given invoice (inclusive of a given repayment)
Invoice net amount	Invoice net amount
Invoice VAT amount	Invoice VAT amount

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