



## CitiService News

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Foreign Exchange Rates



CitiService News



Market Analyses



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

### CitiDirect user reviews and the terms of using the SafeWord card

We would like to kindly remind you of the necessity for Customers to periodically review user entitlements in the CitiDirect system. The aim of the review is to revoke access for those who do not use the system and should no longer be CitiDirect users.

Modification of entitlements or the user list requires submitting a written instruction to the Bank.

In order to facilitate the review of CitiDirect users' activity within your company, we offer you the option to perform an independent user review (by activating the Administrator service in CitiDirect) or order a complete report with data on last system login.

We would also like to remind you that in order to maintain access to the CitiDirect system for a given SafeWord card, the user must log in to the system at least once every 3 months.

For reasons of security of access to the CitiDirect system, a SafeWord card will be blocked upon the lapse of 12 months since:

- a) the last login date - for users who have logged in to the system; or
- b) the date of user creation in the system - for users who have never logged in to the system.

A blocked SafeWord card must be replaced if the user intends to use the CitiDirect system in the future. For this purpose, a separate request must be submitted. The CitiDirect system user who uses a given SafeWord card will be deleted automatically after the lapse of 2 years since the last login date - this applies to users who have logged in to the CitiDirect system at least once.

It is possible to reactivate a user's card within the period from 12 to 24 months since the last login. The reactivation request should be submitted to CitiDirect Technical Support on **+48 22 690 15 21** or via e-mail to [helpdesk.ebs@citi.com](mailto:helpdesk.ebs@citi.com).

After card reactivation, the user should log in to the system within 7 calendar days, otherwise the card will be blocked again without the possibility to reactivate it once more.

Should you have any other questions, do not hesitate to contact the CitiDirect Technical Support or CitiService teams on the following phone numbers:

#### CitiDirect Technical Support

801 343 978  
+48 22 690 15 21  
[helpdesk.ebs@citi.com](mailto:helpdesk.ebs@citi.com)

#### CitiService

801 24 84 24  
+48 22 690 19 81  
[citIService.polska@citi.com](mailto:citIService.polska@citi.com)



## We are answering your questions - fast and with precision!

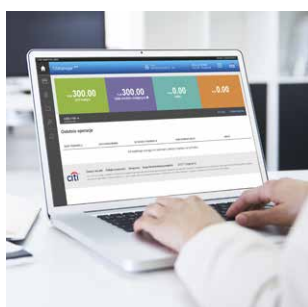
We are pleased to inform, that we have provided a website available for you, on which you will find answers to the most frequently asked questions about the products and services offered by Citi Handlowy.

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

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

We encourage you to enter directly through the link: [www.citihandlowy.pl/faq](http://www.citihandlowy.pl/faq).

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



## CitiManager - business cards under your control

We are pleased to inform you about the changes about to be introduced to the graphic form of the **CitiManager** card platform for your Employees using business cards. The platform's new template provides for intuitiveness, transparency and easy use.

The transformed **CitiManager** platform has been launched on 8 July 2017. You will gain access to the platform and its new functionalities automatically and without the need to perform any additional tasks on your part. The user ID and password will also remain the same.

Please kindly distribute this message among your Employees.

Should you have any other questions, you can reach us 24/7 (on **+48 22 692 26 62** or **800 120 111**, email: [migracja@citi.com](mailto:migracja@citi.com)).

Yours faithfully,  
Business Cards Support Team



## Important information for customers using guaranteed Visa Business cards

We would like to inform you that in connection with the commencement of migration of Cards to a new platform, Customers using guaranteed Visa Business Cards will soon receive the following information:

- a letter with details about the migration process and the works being carried out, as well as the updated terms and conditions, and Table of Fees and Commissions,
- an e-mail with registration data for programme administrators in the company,
- new microprocessor Cards.



## Important information for customers using Visa Business Charge Cards

We would like to remind you that your account will be debited with one accumulated sum over the subsequent cycles, as both your Card types need to be settled. Details concerning debits on new Cards are available via the CitiManager Platform, which is described in more detail below - in the information for proxies and company employees who use charge Cards.

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**The process of blocking Charge Cards with a magnetic strip will begin within the period of one month.**

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### Important information

#### For Card proxies in the company

As we provide you with the new CitiManager Platform for managing your Business Cards, the proxies currently authorized to receive Cards and PIN numbers will also obtain the status of main proxy and Business Card CitiManager system administrator. Every proxy has received or will receive two separate e-mails from [citicommercialcards.admin@citi.com](mailto:citicommercialcards.admin@citi.com) containing:

- a unique ID number / registration identifier and
- a registration password / code.

The proxies will use those details to log on to [home.cards.citidirect.com](http://home.cards.citidirect.com) via the "Individual registration for persons with no card" option, in order to create an administrator account.

If you do not receive the above-mentioned e-mails, please contact Corporate Card Customer Service in order to provide us with the contact details necessary to create system accounts.

For more information on setting up access to CitiManager and its functionalities, as well as the existing CCRS module, go to [citidirect.pl](http://citidirect.pl) and [www.citihandlowy.pl/strefaklienta/karty](http://www.citihandlowy.pl/strefaklienta/karty).

#### For employees

The new chip Cards will be inactive when you receive them - they will have to be activated by phone by the end of June, which will also mean blocking your current Card. As of July, the process of blocking old Cards will commence.

Every employee who receives a new chip Card should contact Corporate Card Customer Service (by calling **+48 692 26 62** or **800 120 111**) to have a T-PIN (PIN for phone service) and A-PIN (PIN for transaction authorization at POS terminals and ATMs) assigned, following the instructions enclosed by the Bank with the Card. Our helpline consultants will be at your disposal 7 days a week from 6.30 am till 12 midnight.

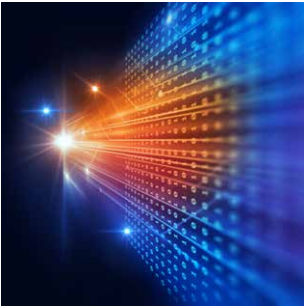
### Important changes in Visa Business Charge Cards with access to the CitiManager system

Function	Before changes	After changes	Additional information
Transaction authorization	Signature	PIN	Safer and quicker authorization. You can still make your signature authorizations (option)
Card structure	Magnetic stripe Card	Magnetic stripe and chip Card	Safer saving of data
Contactless payments	Unavailable	To be implemented	The Bank is currently working on implementing this functionality. You will be notified when it is made available
Card number	Number assigned to the magnetic stripe Card	A completely new number assigned to the chip Card	In case of cyclical debits or Card blocking, please change your Card number
Card validity	1 year	3 years	Lower Card issuance costs (not once a year, as before, but once every 3 years) Reduction of the costs of distribution in the company and administrative costs
Card usage fee	Annual upfront fee	Monthly fee	No payments for the other months once the Card has been closed
Express Card issuance	Within 1 business day	On the following business day	Dates for a properly filled out application delivered to the Bank on a business day, at or before 12 pm. Courier deliveries are accepted until 5 pm on business days
PIN distribution	By post, one day after the Card is sent	PIN is assigned by phone while the Card is activated via IVR	The Card is ready for payment transactions after its activation. Reduction of the costs of distribution in the company and administrative costs
PIN change	Fixed Card PIN	PIN assigned by phone	Free change and assignment of PIN instead of Card re-issuance and associated costs
PIN recovery	PIN sent by post again	PIN assigned by phone again	Free change and assignment of PIN instead of the PLN 20 fee
Employee access to transactions	By phone or through the bank statement	By phone, through the bank statement, on-line access including mobile access	CitiManager and CitiManager Mobile, at any place and time
Access to information on Cards and transactions for the proxy	By phone, through bank statements, and CitiDirect static reports	By phone, through bank statements, and data available in CitiManager	CitiManager with online access
Access to reports	Reports available in CitiDirect	Possibility to generate your own reports in the CCRS module in CitiManager. The report option currently available in CitiDirect is deactivated	CCRS is an advanced tool enabling users to create reports based on any Card and transaction data they choose, with the options to subscribe, create report templates, share reports with other employees, etc. Instructions for CCRS are available at <a href="http://citidirect.pl">citidirect.pl</a>
Employee bank statements	Sent via email	Ready for download in CitiManager	Employees receive email notifications about their bank statements ready for download in CitiManager
Individual employee bank statements and Collective company statements	Sent via email or ready for download in CitiDirect	Ready for download in CitiManager	The Collective statement for all Cards has been replaced with Collective statements generated separately for each Card colour (Gold, Silver, Blue)
Joint company statements	One statement for all Cards	One statement for Gold, Silver, and Blue Cards	The option to generate data sets in several formats and individually, using CitiManager or CCRS
Bank statement archive	30 days	5 years	Available earlier in CitiDirect, now in CitiManager

Function	Before changes	After changes	Additional information
Card settlement period end and statement date	25th day of each month, regardless of public holidays	In the event that the cycle end date (25th day of the month) falls on a public holiday, it will be shifted to the preceding business day, while the statement date will be the following business day	The modified date presentation will have no impact on the functioning of the Cards and statement settlements
Notifications	Unavailable	Sent via email. SMS notifications to be implemented	Set up by the Bank, the company, and employees in CitiManager. E.g. with regard to the availability of a new statement, exceeded Card threshold limit, a transaction above a specified amount or any transaction that has been made, along with many other notifications
Structure of proxies for Business Cards	Proxies authorized to receive Cards and PIN numbers are among those authorized to give instructions by phone and in writing	Main proxies authorized to receive Cards, set as first administrators in CitiManager, and auxiliary proxies authorized to give instructions in writing and by phone	The Bank has selected main proxies from the current list of proxies authorized to receive Cards and PIN numbers. These persons will receive two emails - with an identifier and a unique registration code enabling activation of CitiManager access for the administrator. The main proxies may delegate CitiManager access rights to other employees with their own or lower access levels
Temporary limit change	Available by phone and e-mail up to PLN 55 thousand, regardless of cash and cashless payments	Available by phone and e-mail up to PLN 55 thousand. In cashless payments, there are no changes, while in cash payments, the new limit may not exceed the original Card limit	If there is a need to increase the cash limits beyond the original Card limit, please update the latter, so that it does not create limitations going forward. In addition, the Bank plans to make it possible to change Card limits in CitiManager
Business Card Customer Service - phone numbers	(22) 692 24 36 or 800 120 078	(22) 692 26 62 or 800 120 111	The current number can always be found on the back of the Card
Available Card types	Gold, Silver, Blue, CitiBusiness	Gold, Silver, Blue	Due to your declining interest in flat CitiBusiness Cards, the Bank has decided to discontinue them. And instead, along with the migration to the new system, issue Cards from the higher, Blue, segment
Access to bank statements and reports	Via CitiDirect: <a href="http://portal.citidirect.com">portal.citidirect.com</a>	Via CitiManager: <a href="http://home.cards.citidirect.com">home.cards.citidirect.com</a>	Addresses and reference materials are available at <a href="http://www.citidirect.pl">www.citidirect.pl</a>
Bank extended liability fee	It is charged at the end of the cycle if at least one cashless transaction was made	It is charged at the end of the cycle if at least one cashless or cash transaction was made	Despite the risk of the Card being lost, and regardless of whether it is used or not, the Bank still charges no fees for the months during which the Card is not active.

In connection with the need to activate the Cards received by the end of June 2017, the process of blocking Charge Cards with a magnetic strip will begin in July 2017.

Should you have any further questions do not hesitate to contact Corporate Card Customer Service (by calling **+48 22 692 26 62** or **800 120 111**).



## eGuarantee - new way of delivering bank guarantee to beneficiary

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

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

**A bank guarantee document sent via Citi Secure Email is:**

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

**How to start using the new form of delivery?**

Find out / confirm with the beneficiary that:

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

and then:

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

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

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## Bank holidays in August and September 2017

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

AUGUST	
1	CH
7	AU, CA, IE, IS
9	SG, ZA
11	JP
15	AT, BE, CY, ES, FR, GR, HR, IT, LT, LU, PL, PT, RO, SI
24	UA
28	GB
29	SK
30	TR
31	AE

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