

# Aktualności CitiService



April 2, 2013

Issue No. 4

## Services in short:



Banking Commission Fees and Charges



CitiService Newsletter



Exchange Rates



CitiDaily Market Analyses

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- Banking holidays in April and May 2013
- Why is updating your CitiDirect e-mail address so important?
- Outcoming SORBNET system payments
- Reminder of cut-off times for accepting and making foreign orders

## NOT ONLY ABOUT MONEY

### Citi Handlowy has a growing commitment to being eco-friendly

Citi Handlowy has long been active in supporting eco-friendly solutions. We are the first financial company that has fully certified its environmental management system (EMS) and received ISO 14001 certificate.

We encourage our customers to be green by **using electronic banking statements**. In order to join the customers who gave up on paper banking statements, please contact your Relationship Manager.

Since 2008, Citi Handlowy has partnered with the Leopold Kronenberg Foundation on its "More Trees Thanks To You!" initiative. For each customer who gives up on paper banking statements we plant a tree. So far, we have planted 519 000 trees and we have conducted 224 classes for children and youth on how to be environmentally-friendly.



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## CURRENT INFORMATION

### Banking holidays in April and May 2013

Below are the dates of currency holidays (a day free from work in a given country) in March and April 2013 when banking orders will be completed on the next working day.

#### APRIL

01 - ANG, ARS, AUD, BWP, CHF, CZK, DKK, EUR, GBP, HKD, HRK, HUF, ISK, INR, ILS, JMD, KES, LBP, LTL, LVL, MWK, NOK, NZD, PLN, SEK, UGX, XOF, ZAR, ZWL  
02 - ARS  
03 - TWD  
04 - CNY, HKD, TWD  
05 - CNY, TWD  
08 - THB  
09 - PHP, TND  
11 - MUR  
15 - THB  
16 - ILS, THB  
18 - ZWL  
19 - VEF  
23 - TRY  
25 - AUD, EGP, ISK, NZD  
26 - DKK  
29 - JPY  
30 - ANG

#### MAY

01 - ALL, ANG, ARS, BAM, BHD, BWP, BRL, BGN, CDF, CHF, CLP, CNY, CZK, EGP, EUR, HKD, HRK, ISK, JOD, KES, LBP, LTL, LVL, MAD, MKD, MWK, MYR, MUR, MXN, NOK, PKR, PEN, PHP, PLN, RON, RUB, SCR, SGD, SEK, TWD, THB, TND, UGX, VEF, XOF, ZAR, ZWL  
03 - BGN, JPY, LBP, MKD, PLN  
06 - BGN, EGP, GBP, JPY, LBP, LVL, MKD, RON, THB  
08 - CZK  
09 - ANG, BWP, CHF, DKK, ISK, IDR, NOK, RUB, SEK  
10 - DKK  
13 - VEF  
14 - MWK  
15 - ILS  
17 - CDF, HKD, NOK  
20 - CAD, CHF, DKK, HUF, ISK, NOK  
21 - CLP  
23 - JMD  
24 - BGN, MKD, MYR, SGD, THB  
27 - GBP, USD  
30 - BRL, HRK, PLN, SCR



## INFORMATION ABOUT PRODUCTS

### Why is updating of your CitiDirect e-mail address so important?

We send only **the most important information about CitiDirect changes or updates** to the e-mail address you provided in the system. This will ensure **the continuity of work** with the system.

#### CitiDirect Online Banking

To update your e-mail address, please do the following:

- log onto CitiDirect,
- click on the "Change" option in the upper-left corner
- enter your current e-mail address and click on "Submit" .

#### CitiDirect Banking Evolution

To change your e-mail address, please enter your current e-mail address in the activation form or contact your Relationship Manager or CitiDirect Technical Services.



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## INFORMATION ABOUT PRODUCTS

### Outgoing SORBNET system payments

We kindly remind you that the SORBNET system for servicing bank accounts operated by Poland's Central Bank is a real-time interbank settlement system dedicated to high amount transactions. The time of completing transactions of banks' customers depends on the bank sending the order and the bank receiving the order, which result in longer actual settlement and transaction posting time.

## INFORMATION ABOUT PRODUCTS

**We would like to remind you the cut-off times for accepting and making foreign transfers in our Bank.**

**Incoming transfers — made on the same working day provided that the Bank receives a payment order and confirmation of Nostro account crediting:**

<b>For USD, EUR, CHF, DKK, GBP, HUF, LTL, LVL, NOK, RON, SEK, CZK</b>	03:30 pm
<b>For USD, EUR meeting STP criteria</b>	04:30 pm
<b>For transfers in other currencies</b>	01:00 pm

**Outgoing transfers and foreign currency internal transfers are made on the same working day (D+0) provided that the orders are submitted until:**

<b>For Express electronic orders (D+0) only for EUR, USD transfers. For one-off transfers, in CitiDirect in the OTHER INSTRUCTION fields, please enter VD0.</b>	03:00 pm
<b>For paper D+0 orders submitted in a branch or via keyed fax</b>	10:00 am
<b>For electronic CZK, TRY, RON D+0 transfers</b>	10:00 am
<b>For electronic SEK D+0 transfer orders</b>	10:15 am
<b>For electronic HRK and RUB D+0 transfer orders</b>	11:00 am
<b>For electronic CHF i ZAR D+0 transfer orders</b>	12:00 pm
<b>For electronic GBP, DKK, NOK, CAD, HUF, EEK, LTL and LVL D+0 transfer orders</b>	12:30 pm
<b>For electronic PLN D+0 transfer orders</b>	01:00 pm
<b>For internal transfers</b>	05:00 pm

**D+1 or D+2 orders**

<b>For paper orders or orders submitted via keyed fax</b>	01:00 pm
<b>For electronic EUR, USD i GBP transfer orders</b>	05:00 pm
<b>For electronic orders (other currencies)</b>	02:30 pm

