



Service Shortcuts:

Contact with CitiService:

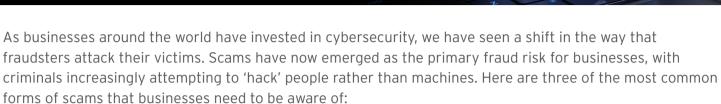


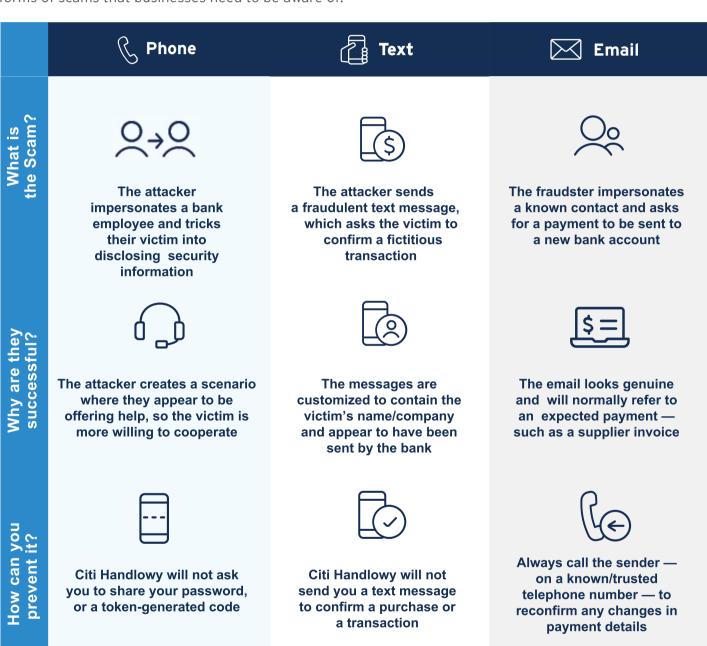
tel.: 801 24 84 24; 22 690 19 81





FRAUD: Understanding Fraud Scams





If you want to avoid fraud, join our new cybersecurity **trainings** >>





Security: create secure passwords



Passwords have become an integral part of our lives. We use passwords when logging into a computer at work, social networking sites, e-mail and even a mobile phone. Password strength is a key to our online security.

Popular passwords:

Theoretically, there are infinitely many combinations of characters that can create passwords for Internet users. However, as research shows, the most common password is 123456. Next on the list are qwerty, qwe123, password. The use of such passwords is pointless, they are not unique and should be not used.

Tips for creating a strong password:

- password should be at least 8 characters long
- use alternating uppercase and lowercase letters for example PaSSworD
- Replace letters with special characters and numbers, e.g. instead od Password select P@sswOrD

What to avoid:

- Keyboard strings
- The password should not be related to private information (names, places, date of birth)
- Do not add numbers at the end of popular passwords (e.g. password1) this change does not make the password stronger
- Do not use the same password for multiple services
- Never write down your password
- Never share your passwords



Managing your business cards is now easier than ever:

CitiManager capabilities and change of hotline opening hours for Card Holders



We develop for our clients. We implement online processes and ensure the possibility of card programs self-service without unnecessary formalities. An administrator is a function assigned to a person in your company who will be given access to an application that enables self-management of the business card program for employees. At least two administrators are required to provide proper support.

Don't waste your time and see how easy it is! Appoint administrators today and fill in the form >>. The indicated persons will receive instructions from the bank and access to the CitiManager application.

We know that changes take time, but please familiarize yourself with the possibilities offered by CitiManager. In 2023, we plan to stop supporting processes free of charge that the administrator can perform independently in CitiManager.

Advantages of CitiManager

Security |

Enhanced control over card application - the program administrator gives access to online application only to approved employees, can update data, change limits and block or close cards on their own.

(L) | Time saving

Shorter waiting time to receive cards after submitting an online application in CitiManager.

✓ Convenience

Online forms have been simplified to minimize errors due to incomplete or inaccurate information.

RR | Clarity

Program administrators and cardholders can view the application status online without having to make inquiries to the bank.

Paperless operation

Operations performed directly in the system.

| ✓ | Monitoring

More control over card transactions and limit usage.

Cost savings

Free e-mail notifications, the ability to generate reports, statements "on request" without having to contact the bank.

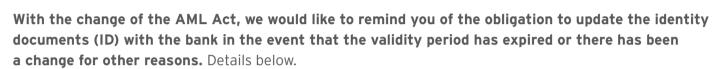
After adding new options to serve cards via CitiManager, the bank adopts new standards for the telephone servicing of Card Holders.

NOTE: The opening hours of telephone customer service for Business Card Holders changed effective from January 15, 2023. From that day on, the hotline operates from 9:00 a.m. to 5:00 p.m., Monday to Friday on business days, at the current number: 22 692 26 62 (in the case a card is lost or stolen, it can be cancelled or blocked 24/7).



Update identity documents:

- important due to the requirements of the AML Act



In connection with the amendment to the Act on anti-money laundering and terrorist financing of March 1, 2018 ("AML Act"), new obligations have been imposed on obliged institutions, including banks, starting from October 31, 2021. These obligations are related to the application of financial security measures in a situation where there has been a change to the previously determined customer data, including persons authorized to act on behalf of the customer or ultimate beneficiary owner. Please be reminded that, banks are required to identify the customer and verify its identity on the basis of identity documents on a constant basis. Citi Handlowy performs these activities in particular towards persons authorized to act on behalf of the customer, i.e. persons indicated in the signature specimen card or entitled to authorize payments in electronic banking, program administrators and corporate card holders. The obligations imposed by the amended AML Act require ensuring that customer data, including those from ID of persons authorized to act on behalf of the customer, is valid.

We would like to draw your attention to this as **lack of current data from the end of February 2023 will result in blocking the possibility of performing a transaction by a person whose data is not up-to-date, and this may result in the delay or even suspension of your company's transaction.**

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Business Cards: changes in the compliant procedure



We kindly inform you that the complaint procedure in the area of Business Cards Insurance have **changed.** The new provisions have been specified in the following documents:

- Special Terms and Conditions of Travel Assistance Insurance for Users of Charge, Guaranteed and Business Debit Cards of Bank Handlowy w Warszawie S.A. - point 10 Complaints and appeals and
- Group accident and medical expenses insurance for holders of Business Silver and Gold Cards of Bank Handlowy w Warszawie S.A. - point 9 Complaints and appeals.

The changes result from the obligation set out in the Act of 5 August 2015 on handling complaints by financial market entities, on the Financial Ombudsman and on the Financial Education Fund. Below are the most important changes.

Pursuant to the current wording of the Special Terms and Conditions of Insurance, the policyholder, the insured, the beneficiary, the beneficiary under the insurance contract or the heir with a legal interest in determining liability or the performance of the insurance contract would like to submit a complaint, they may do so:

- 1) in writing at the registered office of Chubb at ul. Królewska 16, 00-103 Warszawa or another entity serving customers - in person or by post within the meaning of the Act - Postal Law,
- 2) orally in person at the registered office of Chubb or another entity serving clients or by phone at 801 800 028,
- 3) in electronic form by sending a complaint to the following address: poland.office@chubb.com or serwis@chubb.com

The response to the complaint is provided in writing, without undue delay, but not later than within 30 days from the date of receipt of the complaint. In particularly complex cases, which make it impossible to consider the complaint and provide a response within the time limit indicated above, the deadline for considering the complaint may be extended to a maximum of 60 days from the date of receipt of the complaint. If the complainant would like to receive a reply by e-mail, he should include such a request in the complaint and indicate the e-mail address to which the reply should be sent.

The full text of the current Special Terms and Conditions of Insurance (Polish version only) is available here >>

If you have any questions, please contact CitiService. Please call your individual CitiService Representative or use general phone number dedicated to administrators: phone: 801 24 84 24, +48 (22) 690 19 81 or email: citiservice.polska@citi.com.



Migration of SWIFT messages to ISO 20022 standard: reminder

We kindly remind you that, in accordance with the SWIFT guidelines, starting March 2023, the requirement for banks to accept payment messages (MT1XX, MT2XX) in a format compliant with the ISO 20022 standard (XML format), enters into force.

Citi Handlowy will be ready for this change at the time indicated. Citi Handlowy will be ready for this change at the time indicated.

We kindly remind you that after migration Citi Handlowy will continue to send MT statement and advice messages (MT900/910/940/942/950) over SWIFTNet FIN and will continue to support these messages until November 2025. The new camt version 8 messages (camt.052/53/54) over SWIFT FINplus will be made available in Poland at a later stage and will be communicated to you in due time.

In addition, we would like to inform you that the message in the XML format allows for more characters in the references field than the message in the MT format. If a message is received in the XML format, the Bank will continue to send MT900/910/940/942/950 messages in the form of an MT message, therefore shortened references (maximum 16 characters) may appear in the appropriate field.

At the same time, the bank is working on migrating all other SWIFT messages to the ISO 20022 standard in XML format. The ISO 20022 standard for all messages (sending + accepting) will become mandatory in 2025. As SORBNET (Polish RTGS) payments are executed using SWIFT network, Citi Handlowy expects for this type of payment to be also migrated to XML format in 2025. Until then, if SORBNET payments are received in XML format, Citi Handlowy will process them using the MTXXX format. The format for Elixir (ACH) payments remains unchanged for now. Again, we inform you that the message in the XML format allows for more fields and characters than messages in the MT/Elixir formats. If a message is received in the XML format, the bank will continue to send RTGS and Elixir payments in the current formats, therefore shortened data may appear.



Instant payments: extended transaction processing hours of Express Elixir

We are pleased to inform that we have extended hours of processing Express Elixir. Now you can make instant payments almost 24 hours, 7 days per week (excluding hours of system unavailability).

The hours of processing Express Elixir transfers:

Express Elixir	outgoing Express Elixir transfers are now proceeded:	incoming Express Elixir transfers are now proceeded:
from Monday to Friday	for 24 hours, with possible delays in execution between 10 p.m. and 2 a.m.	for 24 hours, excluding temporary system unavailability between 10 p.m. and 2 a.m.
on Saturday and Sunday	for 24 hours, excluding hours of system unavailability from 2 p.m. at on Saturday to 4 a.m. on Sunday	for 24 hours

Current business realities and clients' expectations more and more often require immediate settlements. And responsiveness can be an important differentiator in the market. Express Elixir is a system of domestic instant transfers that allows to transfer funds from account to account in near real time.

Selecting an option Express Elixir results in immediate crediting of the beneficiary's account, which confirms the booking status transactions. When a transaction cannot be completed, a reject status is immediately displayed informing you about the non-execution of the transaction. Express Elixir therefore means full control over your liabilities.

More detailed information about the realization hours and the rules for making transfers can be found on <u>Client Zone >></u> and the following materials:

- a general leaflet >>
- a leaflet with the rules for making transfers >>

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CitiDirect MobileToken: Enhanced Login Experience



As announced we are in the process of implementing the new and upgraded version of mobile token – it is rolled out gradually to the clients. **CitiDirect Mobile Token** allows organization's users to simply authenticate their identity to securely access CitiDirect on their computer or mobile app. Combined with biometric authentication, it offers a convenient way to login to CitiDirect. CitiDirect Mobile Token eventually it will replace existing mobile tokens (MobilePASS) and hard tokens. We encourage you to activate and use it as the leading login method. The existing security procedures will continue to apply.

More information can be found in the following resources:

- Security Manager guide >>
- **FAQs** >>
- see video material:
 - Activation >>
 - <u>Login >></u>



Bank holidays: February and March 2023

Please note below the days in **Febuary and March 2023** 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).

FEBRUARY	
6	IE
8	SI
16	LT
20	CA, US
21	PT
23	JP, RU
27	CY, GR

MARCH		
3	BG	
8	RU, UA	
15	HU	
17	IE	
21	JP, ZA	