

February 2026 | edition No. 2

## Service Shortcuts

We are here to help:

 CitiService tel.: 801 24 84 24; +48 22 690 19 81

 HelpDesk - CitiDirect Technical Support - [citidirect.poland@citi.com](mailto:citidirect.poland@citi.com)

# Changes in Business Cards documentation



We would like to remind you that, in accordance with the communication in the previous edition of CitiService News, we have simplified the documentation and processes with your convenience in mind, as well as to ensure further standardization and digitization of card program services. As of December 15, 2025, the following changes are in effect, among others:

1. A new “Table of Fees and Commissions for Business Cards”, introducing a single monthly fee of PLN 30 for a credit card (in a separate message we will provide the date from which the new fee will take effect).
2. A new “Rules and Regulations for issuing and using Business Cards”, including changes that prepare for:
  - a. modifications to the scope of telephone support for Cardholders,
  - b. harmonization of the credit card offering by consolidating the three card types – Blue, Silver, and Gold – into a single type: Credit Card,
  - c. the introduction of notifications, including text messages or emails, for suspicious transactions (so-called “2WaySMS”),
  - d. access to additional services offered by Visa or its partners.
3. A simplified “Application to set up the User in Business Card system” for implementing the most commonly used settings.
4. A simplified “Form of Business Card Program Administrators”, which will apply to all Business Card programs covered under a single agreement.

Please note that the new documentation is in effect – we kindly ask you to use documents marked **STANDARD 102025** or contact your Relationship Manager for assistance.

The transitional period for documentation bearing the **STANDARD 062024** signature ended on **January 31, 2026**. As of **February 1, 2026**, any documents submitted using this template will no longer be accepted and will be returned to you with a request to resubmit them using the new template.

The new documentation is available on [kartybiznes.pl](http://kartybiznes.pl) in the “Program Administrator Zone” section.

# Unified corporate cards insurance offer: one insurance package for all credit cards

As of January 1, 2026, we have unified the insurance packages for all Citi Handlowy corporate credit cards. This change is the first step toward simplifying our offer.

## What is this insurance package change about?

As announced, starting January 1, 2026, all issued cards – regardless of their previous type (Blue, Silver, Gold) – have a single, common insurance package. It corresponds to the terms of the former Silver credit card and includes key benefits such as Assistance, Accident Insurance, and Medical Cost coverage. It covers the most common incidents, such as baggage delays, travel delays, and cancellations.

## What does this mean for you?

- **Blue cardholders:** the scope of insurance coverage has been significantly expanded, providing greater security during international business trips.
- **Silver cardholders:** the package remains unchanged.
- **Gold cardholders:** the scope of insurance coverage has been slightly reduced but adjusted to the real needs of users. Our analyses have shown that the historical value of reported claims corresponds to the scope of the new, unified package.

As previously announced in CitiService News, we are aiming to simplify and unify our offer. The introduction of the unified insurance package is a preparation for the next stage, planned for the first half of 2026, in which the three card types (Blue, Silver, Gold) will be replaced by a single, universal solution.

## Where to find detailed information?

The insurance terms and Insurance Product Sheets are available on the [kartybiznes.pl](http://kartybiznes.pl) website under the “Ubezpieczenie” (Insurance) tab. We encourage you to review these documents to fully understand the scope of coverage.

# Changes to the Business Cardholders' helpline – coming soon

As announced in previous CitiService News issues, our bank intends to change the way the helpline for Business Cardholders operates. We plan to launch the new service model soon. Below, we describe the details and scope of the changes.

Scope	Today	Soon
Service hours	Service: Monday to Friday (on business days), 9:00 a.m.–5:00 p.m. Card blocking: 24/7.	Full service (also card blocking): 24/7, including weekends and public holidays.
Language	Polish and English	Polish, English, and several other languages Outside business hours (5:00 p.m.–8:00 a.m.), as well as on weekends, the language of service will be English.

**IMPORTANT:** The contact number remains unchanged (as shown on the back of the card):

**+48 22 692 26 62 or 800 120 111.**

The changes to the helpline operating model are made possible through the use of Citi's global resources. As a result, Cardholders will benefit from greater availability of consultants and an expanded list of supported languages. Following the change, our Advisors will provide support in the following languages: Polish, English, Czech, German, French, Hungarian, Romanian, Slovak, and Spanish (the list may be subject to change in the future).

We would also like to inform you that the method of verifying the cardholder when contacting the bank's helpline will soon change. For your comfort and security, please update the *Any data of the Holder appearing on statement* field via the CitiManager system and the *Manage Users* tab, using the *Edit/Account maintenance* option (if you wish to change this parameter in bulk, please contact the CitiService team). Information provided in this field, such as the employee's extension number, will be used to verify the caller's identity and will be available on your statement/reporting system. **Failure to complete this information may prevent or significantly delay the handling of your telephone inquiries.** You can make changes yourself at your convenience.

We would like to remind you that your employees have 24/7 access to the CitiManager system, also available as the CitiManager Mobile app. We particularly recommend using this channel to block a card if necessary. This action can be performed in the system for:

- Cardholder – using the *Replace Card* option in the CitiManager system or in the CitiManager Mobile app,
- Card Program Administrator – using the *edit* option in the *Manage Users* tab in the CitiManager system.

Leveraging global processes will enable us to adapt our services more efficiently to Citi's latest standards and future market requirements.

# CitiDirect® Digital Onboarding - managing the list of authorized account users

Thanks to the Digital Signer Management (DSM) module, which we introduced earlier, you will have direct access to information about individuals authorized to operate on the account (Signers) and the ability to submit online documentation to add, change, or remove them. The bank will verify the documents and automatically update the Central Database of Signers. Since the process relies on electronic document exchange, it is crucial that all changes are submitted in a strictly defined manner to ensure timely updates.

The module is currently available in English. A full version in Polish will be released soon. We will provide further updates regarding its availability.

**NOTE:** to update the list of Signers, it is necessary to provide full details of authorized persons. To do this:

- use the [Universal Maintenance Form](#),
- provide all AML Act-required data indicated in the form,
- indicate individual business e-mail addresses of authorized persons (with the company domain).

**IMPORTANT:** submitting only registration documents without the required data does not constitute the designation of a Signer for banking matters.

## Categories of people authorized to operate on the account – Signers:

**Corporate** – signers authorized per Board Resolutions, Powers of Attorney, Commercial Registers, or other similar authority documents to act on behalf of the Customer in opening, closing, and maintaining accounts.

**Operating** – signers authorized to credit, debit, or otherwise operate any account on behalf of the Customer for any service provided by bank, subject to any restrictions specified next to their name. Transactional signing authority is outlined in the Board Resolution or other similar authority documents, specifying who can transact on accounts and how.

**Initiators** – individuals authorized to initiate and confirm fund transfers by manual means (as well as amend, recall, or cancel previous instructions).

**Confirmers** – to ensure the security of funds, the Bank reserves the right to confirm over the phone instructions that result in debiting the account. For confirmation, the Bank will contact one of the authorized persons listed in this section.

This worldwide deployment by Citi was recognized with the *2025 Digital Banker Global Transaction and Innovation Awards* in August.

We would like to remind you that CitiDirect Digital Onboarding supports our clients in opening additional accounts using the *Universal Onboarding Form*. Currently, in Phase 1, the bank partially completes the form using the data we already have, and sends it to you for completion and signature. At this stage, the process is already digital but still initiated by a bank representative. [Click here to see how you can open an incremental account in 3 easy steps >>](#)

In the target model (phase 2), CitiDirect Digital Onboarding will allow you to self-initiate additional account requests at your convenience. You will also be able to manage transaction banking products and update the list of individuals authorized to operate the account – all directly on our CitiDirect platform.

## Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, enabling us to deliver a globally consistent client experience. As part of this effort, we are adopting standardized documents across Citi that outline the terms and conditions of service provision, including: [the Master Account & Service Terms](#), [the Confidentiality and Data Privacy Terms](#), [the Security Procedures](#), and [the Country Addendum for Bank Handlowy w Warszawie S.A.](#) and [the Cash Management User Guide \(Poland\) for Bank Handlowy w Warszawie S.A.](#) These will replace the current documentation, primarily the General Terms and Conditions of Co-operation with Clients, after you sign the [Universal Onboarding Form](#). Please note that this standardization of documentation will not alter your existing terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire group.

We believe these enhancements will significantly improve your experience with Citi Handlowy, providing more efficient service.

# Invoices for cash services are already available in KSeF

**With the KSeF system becoming mandatory as of February 1, 2026, all invoices issued for cash collection services are sent to KSeF in compliance with the new regulations.** This means that, from February 1, invoices issued for cash services provided in January are already available in KSeF.

To help you adapt to the new system, we plan a **transition period from February to April 2026. During this time, invoices will be sent both via KSeF and through our existing channels.** If you confirm that receiving invoices solely through KSeF is sufficient, please inform us through your Relationship Manager or CitiService Advisor, and we will cease sending invoices via the traditional method.

Ultimately (after the transition period), for clients who are VAT payers in Poland, we plan to issue invoices exclusively through KSeF, except in emergency situations, when we may send an invoice via traditional channels.

For foreign clients who do not have a Polish NIP (non-residents not covered by KSeF), the process will remain unchanged, and invoices will be sent via the same channel as currently (the only difference will be an additional QR code on the invoice).

Since this change is primarily tax-related, we encourage you to stay up to date with information published by the Ministry of Finance (website in Polish): <https://www.podatki.gov.pl/ksef/>.

If you have any questions, please contact your Relationship Manager or CitiService.

# Invoices for trade finance services are already available in KSeF



**Due to the entry into force of KSeF on February 1, 2026, invoices for trade finance services issued by the bank (similarly to cash services) are now available in KSeF.**

As announced, starting in February, VAT invoices for trade finance services issued by the bank are registered in KSeF and then forwarded to clients through existing channels.

For both foreign currencies and PLN, invoice delivery occurs **daily** (before February 1, 2026, the frequency varied depending on the currency).

We also remind you that, in connection with KSeF for trade finance products, an additional field has been added to the Citi Trade Portal platform, allowing you to enter the KSeF number for invoices submitted to us for financing. We recommend implementing the necessary changes in your financial and accounting systems to enable the automated transfer of the KSeF number of registered invoices to the bank, confirming compliance with the statutory obligation effective from February 1, 2026.

As this change is primarily tax-related, we encourage you to follow updates published by the Ministry of Finance (website in Polish): <https://www.podatki.gov.pl/ksef/>

# Bank Holiday: February and March 2026

Please note the following days in **February and March 2026** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

FEBRUARY	
11	JPY
16	CAD, CNY, USD
17	CNY
18	CNY
19	CNY
20	CNY
23	CNY, JPY

MARCH	
3	ILS
9	KZT, UAH
20	JPY, TRY
23	KZT
24	KZT
25	KZT