

 **citi handlowy**

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**CitiService
News**

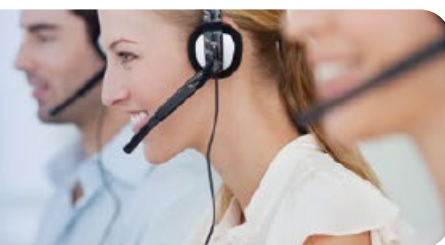
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Service Shortcuts

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Update of the Tariff of Commissions and Fees for Corporate Clients

Effective 1 November 2025, we are updating the Tariff of Commissions and Fees for Corporate Clients. The changes result both from the need to adapt the price list to evolving service standards and market practices, as well as from the bank’s withdrawal from providing certain services. Citi Handlowy is investing in its infrastructure to further digitalize processes, thus constantly improving the quality, speed, and standard of services provided to our clients. At the same time, the bank is adapting to a number of new regulatory requirements.

Please read the new tariff, which is already available [on our website >>](#).

For detailed explanations, please contact your Relationship Manager or CitiService Representative. For your convenience, we present below the most important information.

The changes in the tariff cover the following items:

- **settlement account** (Chapter I, points 3 and 4) – the monthly account maintenance fee updated and a minimum fee threshold introduced (details below);
- **foreign payments** (Chapter III, point 1) – updated rates for foreign transfers;
- **cash products** (Chapter III, points 2 and 3) – updated fees for cash deposits and withdrawals due to rising external costs of these services;
- **payment cards** (Chapter IV) – removal of fees and commissions for Business Cards, as this category of fees is described in a separate document – the “Table of Fees and Commissions for Business Cards”, which is part of the “Agreement on the issuing of Business Cards and the handling of operations executed with such Cards”;
- **blocked deposit** (Chapter VI) – revised fee for opening and simplified fee structure;
- **providing information to auditors** (Chapter VII, point 1) – fee updated;
- **trade transaction services** (Chapter IX, subchapter 2) – a new fee for handling the cancellation of a payment demand related to a guarantee issued by another entity and changes to the fee for verification and confirmation of the authorization of persons signing a claim for payment under the guarantee.

Minimum fee threshold:

Please note a **new minimum fee threshold** has been introduced for the basic range of our bank’s products and services.

IMPORTANT: if the total amount of monthly fees for the specified set of services is lower than PLN 3,000.00, the bank reserves the right to debit the client’s account with the difference between the unit fees paid and the amount of PLN 3,000.00.

The set of fees that will be subject to monthly total amount verification:

Chapter I, point 2	Settlement account (current and auxiliary) – monthly fee for maintaining an account for a resident
Chapter I, point 3	Settlement account (current and auxiliary) – single fee for opening an account for a non-resident
Chapter I, point 4	Settlement account (current and auxiliary) – monthly fee for maintaining an account for a non-resident
Chapter I, point 5	Monthly fee for extended operational activities related to customer services (e.g., related to the KYC process or transaction monitoring)
Chapter I, point 21	Management fee
Chapter III, point 1.1.1	Electronic internal funds transfers
Chapter III, point 1.2.1.1	Outgoing domestic payments – electronic
Chapter III, point 1.4.3	SEPA international transfer
Chapter V, point 1.1	E-BANKING – CitiDirect – monthly fee
Chapter V, point 2.1	E-BANKING – CitiConnect API – monthly fee for an account covered by the CitiConnect service

NOTE: the introduction of the minimum fee threshold will not affect our clients who actively and regularly use various services we offer.

We therefore recommend reviewing activity on your accounts at Citi Handlowy and increasing your transaction volume. Your Relationship Manager remains at your disposal to answer any questions regarding the tariff changes. They will also help you ensure the optimal use of our products and services, given the new minimum fee threshold.

CitiDirect® Digital Onboarding

- managing the list of authorized account users

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.

Importantly, thanks to the module in CitiDirect – *Digital Signer Management* (which we plan to expand later this year) – 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.

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.

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.



Updated list of entities affiliated with Citi Handlowy and Citigroup Inc.

In order to ensure a high quality of service, we are further digitizing the corporate banking services provided within Citi, of which our bank is a part. For this reason, we have updated the list of affiliates of Citi Handlowy and Citigroup Inc. This list includes entities that may participate in the exchange of information in accordance with the applicable bank account documentation.

A full list can be found at [Related entities | Bank Handlowy w Warszawie S.A. \(citibank.pl\)](#)

If you have any questions, please contact CitiService.



Change in the limit for Business Card withdrawals from Citi Handlowy ATMs

Please be informed that the limit for single cash withdrawals from Citi Handlowy ATMs has changed for Business Cards. Currently, the withdrawal limit for a single transaction from our bank's ATM is **PLN 2,000** and is independent of the cash withdrawal limit set for each card.

Changes to the Business Cardholders' Helpline



As announced in CitiService News edition No. 8, our bank is planning to change the way the Helpline for Business Cardholders operates. The new service model is expected to go live later this year. Below we describe the details and scope of the changes.

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

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 by:

- 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.

The changes to the Helpline operating model are made possible through the use of Citi resources. As a result, you will benefit from greater availability of consultants supporting Cardholders. Leveraging global processes will enable us to adapt our services more efficiently to Citi's latest standards and future market requirements.

Bank Holiday: October and November 2025

Please note the following days in **October and November 2025** when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

OCTOBER	
1	CNY, ILS, UAH
2	CNY, ILS
3	CNY
6	AUD, CNY
7	CNY, ILS
8	CNY
13	CAD, JPY, USD
14	ILS
23	HUF
24	HUF
27	KZT
28	CZK
29	TRY

NOVEMBER	
3	JPY
11	CAD, USD, PLN
17	CZK
24	JPY
77	USD