

Szukasz informacji      Dostajesz informacje

**citi handlowy**

Bank Handlowy w Warszawie S.A.  
[www.citihandlowy.pl](http://www.citihandlowy.pl)  
16 Senatorska Street, 00-923 Warsaw  
tel. (022) 657 7200, fax (022) 692 5023  
**SWIFT: CITIPLPX**



APRIL 1st, 2010 – NO. 4

## NEWSLETTER

CUSTOMER SERVICE DEPARTMENT

### THE NEWSLETTER can be downloaded here::

- CitiDirect - *Download files*
- at [www.citihandlowy.pl](http://www.citihandlowy.pl) in section *Corporate Banking*
- in electronic version with statement as at 1 April 2010

- **Exchange rate tables** are available at [www.citihandlowy.pl](http://www.citihandlowy.pl) or in CitiDirect under *Download files*
- **Extract from Commission and Bank Charges** is available at [www.citihandlowy.pl](http://www.citihandlowy.pl) in section *Corporate Banking*
- **CitiDirect Handbooks** are available on the program homepage after logging into the system.
- **CitiDaily** – current analysis on financial markets available at [www.citihandlowy.pl](http://www.citihandlowy.pl) under bookmark *According to analysts*

### FOREIGN OUTGOING TRANSFERS

We kindly remind that when making a foreign transfer with a determined value date, there are some specified hours for submitting the order of payment to the Bank:

- ... for PLN, EUR, GBP, USD and CHF express payments value date of **VD+0 until 10:00 a.m.**
- ... payments with value date of **VD+1 and VD+2 until 2:30 p.m.**

For payments in other currencies, please contact your Consultant from the Customer Service Department.

Submission of the order of payment to the Bank within the specified time guarantees that the Bank will **effect the transfer on the current day**, i.e. it will debit the Customer's bank account and transfer the payment notification to the Beneficiary's bank on the current day.

Due to the circumstances beyond the Bank's control, effecting the payment, i.e. debiting the Customer's bank account shall not be a guarantee of a receipt of the funds by the Beneficiary on the value date. It means that the value date is a date on which the Bank shall transfer the funds to the Beneficiary's bank without a guarantee of crediting the Beneficiary's bank account on the current day.

#### **Circumstances beyond the Bank's control may result from the following:**

- ... different time zones of the country of the Ordering Party and that of the Beneficiary;
- ... limited funds acceptance time by the Beneficiary's bank, especially currencies unpopular in a given country;
- ... applied practice in the Beneficiary's country, e.g. the funds to be entered into the books of account on the following day after a receipt of the payment notification;
- ... bank holiday in the country of the Beneficiary or an agent bank.

By communicating the above rules, we hope that, in justified cases, your payments will be ordered early enough to ensure the timely transfer of funds by the Beneficiary's bank to the Payee's bank account.

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<p><b>DOMESTIC AND FOREIGN TRANSFERS – VERIFICATION OF IBAN/ NRB</b></p>	<p>For any domestic or foreign transfer, to verify the <b>correctness of the Beneficiary's bank account</b>, please use the verification option of the Beneficiary's IBAN and NRD bank accounts available to public on the website of the National Clearing Chamber S.A. - <a href="http://www.kir.com.pl">www.kir.com.pl</a>. To use the tool, after entering the website's address, click on bookmark "Clearing services" and then "Verification tools for IBAN/NRB".</p>
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***HAPPY AND PEACEFUL EASTER!***