



June 2, 2014

Issue No. 6

### Service Shortcuts



Excerpt from  
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Commissions



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**Annual Euromoney Magazine survey: vote now!**

Dear Sirs or Madams,

**We are pleased to inform you that the annual Euromoney Magazine survey to select a bank that provides the best transaction services has already been launched.**

The prestigious international Euromoney Magazine has launched its annual survey for clients to evaluate the financial service level offered by banks.

**The survey will be active until July 4, 2014**  
**Vote for Citi ([click here](#))**

We appreciate the recognition that you showed us in the last year's survey and hope that this year you will also participate in it. Your vote is very important to us, and it only takes **10 minutes** to complete the survey.

It is our pleasure to be your partner. That is why we greatly appreciate your opinions on our products and services. The results of the survey will be published in the October issue of Euromoney Magazine.



**citi handlowy**

## Product information - reminder

### Information on the Bank's current cut off times for foreign transfers

Incoming transfers are processed on the same business day if the payment instruction is received and the Nostro account credit confirmed:

In USD, EUR, CHF, DKK, GBP, HUF, LTL, NOK, RON, SEK and CZK	3:30 PM
In USD and EUR (for STP transfers)	4:30 PM
Other currencies	1:00 PM

Outgoing transfers and internal transfers in foreign currencies are processed on the same business day (D+0) if the STP instruction is received until:

Electronic express transfers (D+0) in EUR and USD only. For single transfers in CitiDirect, enter VD0 in the OTHER INSTRUCTIONS ( <i>INNE INSTRUKCJE</i> ) field.	3:00 PM
Paper instructions submitted at the Branch or sent by encoded fax transmission (D+0)	10:00 AM
Electronic transfers in CZK, TRY and RON (D+0)	10:00 AM
Electronic transfers in SEK (D+0)	10:15 AM
Electronic transfers in HRK and RUB (D+0)	11:00 AM
Electronic transfers in CHF and ZAR (D+0)	12:00 PM
Electronic transfers in GBP, DKK, NOK, CAD, HUF and LTL (D+0)	12:30 PM
Electronic transfers in PLN (D+0)	1:00 PM
Internal transfers	5:00 PM

Transfers processed on the subsequent day (D+1 or D+2)

Paper instructions submitted at the Branch or sent by encoded fax transmission	1:00 PM
Electronic transfers in EUR, USD and GBP	5:00 PM
Electronic transfers in other currencies	2:30 PM

The above cut off times apply to properly formatted payments which may be processed automatically by the Bank. In the event of any error in the instruction format the payment may be delayed as the Bank will have to make manual corrections, which may also result in additional charges.

## Bank holidays in June and July 2014

Due to currency holidays (bank holidays in specific countries), customer instructions placed on the following days in June and July 2014 will be processed on subsequent business days:



### JUNE

02 - CNY, COP, HKD, KES,  
NZD, TWD, VEF  
03 - UGX  
04 - ILS  
05 - DKK, SCR  
06 - KRW, MKD, SEK  
09 - AUD, CHF, DKK, HUF, ISK, NOK, RON,  
UGX  
12 - PHP, RUB  
13 - RUB  
16 - ZAR  
17 - ISK  
18 - SCR  
19 - BRL, HRK, PLN, SCR  
20 - ARS, SEK  
23 - COP, LVL, VEF  
24 - LTL, LVL, VEF  
25 - HRK  
30 - CDF, COP, SCR

### JULY

01 - BWP, CAP, CNY, EGP,  
HKD, INR, PKR, THB  
02 - ANG  
04 - USD  
07 - MWK, ZMW  
08 - ZMW  
09 - ARS  
11 - THB  
16 - CLP  
21 - BWP, JPY  
22 - BWP  
23 - EGP, OMR  
24 - VEF  
25 - TND  
28 - BHD, IDR, KWD, MYR, PEN, SAR, SGD, TRY  
29 - AED, ALL, BHD, EGP, IDR, INR, JOD, KES, KWD, LBP,  
MAD, MKD, MUR, MYR, MWK, OMR, PEN, PHP, PKR,  
QAR, SAR, TND, TRY, UGX  
30 - AED, BHD, EGP, IDR, JOD, KWD, LBP, MAD, OMR, PKR,  
QAR, TND, TRY  
31 - AED, IDR, JOD, QAR