## TRADE SERVICE AND FINANCING PRODUCTS

We are pleased to inform that for clients using trade service and finance products (amongst other things documentary letter of credit, bank guarantee, bill discount and collection, receivables financing – factoring), we activated a new customer service telephone number as of **June 1, 2010:**

**InfoTrade – 801 258 369** is open on business days from 8:00 a.m. to 5:00 p.m.

Calling at InfoTrade you will find all details and professional information regarding your trade service and finance product transactions.

The call fee is one pulse cost irrespective of the length of the call, which amounts to PLN 0,35 plus VAT of 22%.

## PRE-PAID CARD NEW FUNCTIONALITIES

**Pre-paid card** – this is a type of VISA Electron, which is used for payments in sales points equipped with electronic POS terminals and to take out cash at ATMs up to the loaded amount. The account must be loaded before the transaction is made. The additional advantage is that the card may be loaded just once or on a regular basis. The Card’s user does not have to own a bank account.

Citi Handlowy issues the biggest number of Prepaid Cards in Poland. To make the product more attractive for customers, Citi Handlowy launched **new functionalities and facilities for its clients:**

- Possibility to make **transactions all over the world**;
- Possibility to order **Prepaid Card to the PLN, EUR, USD accounts**;

### NEWS can be downloaded:

- in CitiDirect – in Pobieranie Plików menu,
- at www.citihandlowy.pl in the Bankowość dla Korporacji section,
- in electronic version together with the statement of 1 June 2010

- **FX Tables** available at www.citihandlowy.pl or in CitiDirect, Pobieranie Plików menu,
- **Excerpt from the Table of Bank Commissions and Fees** available at www.citihandlowy.pl, in the Bankowość dla Korporacji section,
- **Manuals for CitiDirect** available on the information page of the program, visible after logging into the system,
- **CitiDaily** – ongoing analysis of the situation in financial markets available at www.citihandlowy.pl, in the **Okiem Analistyka** bookmark.
Possibility to chose by the client a currency of the Prepaid Cards account (PLN, EUR, USD);

- Visa cash back;

Benefits for the Company:

- More attractive prizes and more satisfied card users;
- Eliminating logistic problems regarding distribution of traditional in-kind prizes;
- Possibility to have individual Card design – “co-brand” cards strengthening the brand position in the market and increasing competitive advantage;
- Possibility to chose a currency of the Prepaid Card account (PLN, EUR, USD), on which the Prepaid Card operations will be settled. It is very useful for clients who often make PLN transactions or travel to the countries with EUR or USD;
- Possibility to issue Prepaid Card to the PLN, USD or EUR accounts – debiting the account in a given currency without necessity to change the currency, eliminating exchange differences; the amount of cash taken out from ATM in EUR or USD will equal the amount in EUR or USD which will be debited into Prepaid Card account with only statutory commissions charged, as specified in valid List of Fees and Charges of Bank Handlowy w Warszawie SA.
- Prepaid Card account balance agreement – the client may receive one out of five standard electronic reports on a daily or monthly basis;
- Safety – if the Card is lost or stolen, the client may ask for blocking the card and transferring the funds from the lost card to the new one;
- Top up – easy way of fund distribution and loading already issued cards:
  - 1 electronic file with information on card users and amounts loaded into the Card;
  - 1 transfer to the Bank.

Benefits for users:

- Visa payment – Visa Electron is commonly accepted card in Poland and abroad;
- Discount program – Prepaid cards offer broad discount program for the Card users (over 1500 points, discount to 50%);
- Visa Polska promotion – Visa Electron Prepaid Card users will be invited to take part in many promotional activities and campaigns organized by Visa;
- 24h Customer Service Center – The users can call the Customer Service Center 24/7 through 365 days a year. They can find information amongst other things on the account balance and transactions made with the use of the Card.
- Visa cash back – The users can take out cash in sale points offering this service provided that directly before they made non-cash transaction with the use of the same card. The maximum single cash back amount is PLN 200. This service is available only for the Card users and can be used within Poland only.
The above new functionalities are available after signing relevant documentation.

Should you have any questions, please contact your Customer Service Department Advisor.