CitiDirect: review of user rights

Please remember to review your user rights in CitiDirect on a regular basis. The purpose of such a review is to identify individuals who no longer use the CitiDirect system and therefore should not be designated as users.

Changing the rights or user lists requires submitting written instructions in the Bank. To make the review of CitiDirect user activity easier for you, we may review it on your behalf (this requires activation of an additional option in CitiDirect) or you may order a complete report with information on last logging activity.

In case of any questions or concerns do not hesitate to contact the CitiDirect HelpDesk or CitiService teams on the following numbers:

<table>
<thead>
<tr>
<th>HelpDesk</th>
<th>CitiDirect CitiService</th>
</tr>
</thead>
<tbody>
<tr>
<td>801 343 978</td>
<td>801 24 84 24</td>
</tr>
<tr>
<td>+48 (22) 690 15 21</td>
<td>+48 (22) 690 19 81</td>
</tr>
<tr>
<td><a href="mailto:helpdesk.ebs@citi.com">helpdesk.ebs@citi.com</a></td>
<td><a href="mailto:citiservice.polska@citi.com">citiservice.polska@citi.com</a></td>
</tr>
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**New currencies available in Multicurrency Account**

Dear Sirs or Madams,

We are pleased to inform you that in response to your requests we have added a new functionality to expand the range of our foreign clearing services: **from now on, local currency payments can also be made from USD and EUR accounts.**

*Multicurrency Account* is a simple and easy way to make settlements in local currencies with counterparties all over the world.

<table>
<thead>
<tr>
<th>Compare terms and dates of settlements in USD, EUR and local currency.</th>
<th>Learn about local requirements – ask the counterparties for instructions and transfer details.</th>
<th>Don’t be afraid of change. Think how much your company can benefit in the long run.</th>
</tr>
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<tr>
<td>The easiest way to optimize settlements is to ask the supplier for an invoice in 2 currencies, e.g. in USD and local currency – in this way you may easily compare the settlement costs.</td>
<td>Compliance with local regulations is the key to smooth and quick transfer processing. Use the support of the bank with a global presence.</td>
<td>Costs of currency conversion affect the supplier’s revenues. To compensate for the difference, suppliers often charge a several percent commission on the order value. Ask the counterparty for a discount because of local currency clearing: 1% off a USD 1 million order is USD 10,000.</td>
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</table>
Bank holidays in August and September 2015

Due to bank holidays in specific countries, customer instructions placed on the following days in September and October 2015 will be processed on subsequent business days:

**September**
- 07 - BRL, CAD, USD
- 08 - MKD
- 14 - ILS
- 15 - ILS
- 16 - MYR, MXN
- 18 - CLP, MUR
- 21 - JPY
- 22 - BGN, ILS, JPY, KWD, SAR
- 23 - AED, EGP, ILS, JPY, KWD
- 24 - AED, ALL, BHD, EGP, INR, IDR, KWD, JOD, LBP, MYR, MAD, OMR, PKR, PHP, QAR, SAR, SGD, ZAR, TND, TRY, UGX
- 25 - AED, BHD, EGP, JOD, KWD, LBP, MAD, OMR, PKR, QAR, SAR, TND, TRY
- 28 - CNY, CZK, HKD, ILS, KRW, TWD
- 29 - KRW
- 30 - BWP

**October**
- 01 - BWP, CNY, HKD
- 02 - CNY, INR
- 05 - CNY, ILS
- 06 - CNY, EGP
- 07 - CNY
- 08 - HRK, PEN
- 09 - KRW, TWD, UGX
- 12 - ARS, BRL, CAD, CLP, COP, JPY, MKD, USD, VEF
- 13 - AED, BHD, EGP, JOD, KWD, LBP, MAD, OMR, TND
- 14 - IDR, MYR
- 15 - MWK, TND
- 19 - ALL, JMD
- 20 - KES
- 21 - CNY, HKD
- 22 - BHD, HUF
- 23 - BHD, HUF, INR, LBP, MKD, PKR, THB
- 26 - NZD
- 28 - CZK
- 29 - TRY