Amendment to the Table of Fees and Commissions

Dear All,

Please be advised that on December 28, 2015 the amended Table of Fees and Commissions of the Bank came into force.

The following items have been amended:

- Rules of conversion of foreign currency transactions for VISA Cards. Detailed information is presented in a separate communication included in this issue of CitiService News.
- Charges for VISA BUSINESS Debit Cards and VISA BUSINESS Guaranteed Cards. The charges have been broken down into three groups:
  1. Basic Services
  2. Account Statements
  3. Non-Standard Services
- A new item has been added under Prepaid Cards:
  - Fee for Foto Card
- The following items have been removed:
  - Speed Collect Light
  - Fotokasa
  - Goniec

The excerpt from the Table of Fees and Commissions is available to Clients on www.citihandlowy.pl/strefaklienta.

If you have any questions about individual pricing arrangements please contact your Relationship Manager.
Changes in the FX transaction settlement method: pay cards

Please be advised that due to regulatory requirements of the VISA Organization, the method of settlement of foreign exchange transactions made with pay cards (credit, debit or prepaid cards) will change effective from the beginning of 2016.

Card transactions made abroad will be settled in two simple steps:

**STEP 1:** One conversion from the currency of the transaction into PLN at the exchange rate of the VISA Organization

**STEP 2:** Charging the Bank's commission, i.e. 4% of the transaction amount in PLN

This is an important change compared to the previous method where the transaction currency was converted:

- At the VISA level – to the currency of settlements with the Bank
- At the Bank's level – to the Bank Client's account currency, after adding a commission of 4% of the transaction amount.

Each Client will receive a letter as an annex to the agreement, which the Client will be asked to sign, and the new rules and regulations of card use.

If you have any questions about individual pricing arrangements please contact your Relationship Manager.
Safe use of CitiDirect: best practices

For Citi Handlowy, security of electronic banking systems, and therefore of your money, is of key importance. We kindly request you to read the following rules that will help you maintain high level of security while using electronic banking services.

Protect your computer!

- Use the latest version of the operating system and recommended web browsers
- Use the latest version of anti-virus software and firewall
- Protect tools and data used for logging and authorization of transactions
- Protect your personal data – use Internet resources wisely
- Do not install software from untrusted sources
- Do not answer email messages containing requests for personal details or access codes – report all such cases to us
- Do not open any attachments or click on any links in suspicious emails or text messages
- Always log on to the electronic banking system using a trusted computer and network (avoid hot spots), entering the specific URL address – do not search for the address in the web browser
- When logging on to the system, always check whether the connection is secure (https, SSL, TLS)
- Check authenticity of your Bank’s website by verifying the certificate and the information included therein
- Never copy and paste bank account numbers for the purpose of making bank transfers but enter and verify the account numbers on your own
- Check on a regular basis whether account numbers in payment templates have not been substituted
- Remember to log out after finishing your session in the electronic banking system (use the “Log out” option)
- Always inform the Bank of any non-standard situations or irregularities when using the electronic banking services
CitiDirect: take advantage and upgrade your security level

- Use multi-level authorization process – avoid situations when a single person can make payments on his/her own
- Make sure that high-risk transactions, e.g. payments for large amounts, are processed through a multilevel authorization process

**WARNING!** Even the best designed internal processes may prove insufficient if control over transactions in the system is in the hands of one person only.

- Consider using pre-defined payment templates
- Create accounting processes so as to prevent modification of beneficiary account before inputting transactions into the system (e.g. in the file imported to CitiDirect)
- Make a request to Citi Handlowy to remove access rights for employees who left the company or are on a prolonged leave (e.g. maternity leave). Use the Activation/Set Up request for that purpose (Table 3)
- Actively review user rights in the electronic banking system to ensure that they are assigned to proper individuals and that the rights are up-to-date and enable such individuals perform their duties in accordance with the minimum rights principle
- Never pass your SafeWord card to anyone or share information related to the card (such as card number or PIN)

We recommend changing the PIN code on a regular basis. To do that, follow the steps below:

- Switch on your SafeWord card by pressing the “ON” button
- Enter the current four-digit PIN
- Select the “PIN” button from the keyboard
- When the words “NEW PIN” display, enter the new four-digit PIN
- When the word “AGAIN” displays, reenter the new PIN
- If the new PIN has been assigned correctly, the word “SUCCESS” will display on the screen

**WARNING!** Memorize the new PIN – if you forget it, you will have to have your SafeWord card replaced.
Warning: hacker attacks

Recent years have witnessed an increase in criminal activities in the Internet in Poland and around the world. Incidents where criminals attempt to extort sensitive or secret information from system users have become more and more frequent.

Criminals often use advanced social engineering techniques. When contacting a company or an individual over a phone, they can impersonate a bank employee (e.g. Customer Service or Helpdesk manager) asking about details related to use of electronic banking system, such as:

- Number of authorization levels
- Sequence of authorization of instructions
- Logging data (SafeWord card number)

If any conversation raises your doubts, you can always ask the person to provide you with their personal data (name and surname) and verify them by calling:

» CitiService: 801 24 84 24 or +48 22 690 19 81
» HelpDesk: 801 34 39 78 or +48 22 690 15 21

WARNING! Citi Handlowy never contacts its Clients to ask them for passwords to the system, SafeWord PINs or any other information generated by the SafeWord card.
CitiDirect: review of user rights

We kindly remind you of the need to review your user rights in CitiDirect. The purpose of such a review is to identify individuals that no longer use the CitiDirect system and therefore should not be designated as users.

Changes in the rights or user list require 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 doubts 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>
</tbody>
</table>
Citi i Citi Handlowy wśród liderów!

Citi Handlowy z najlepszym Cash Management w Polsce według Euromoney

Głośami Klientów zarządzanie środkami finansowymi w Citi Handlowy zostało uznane za najlepsze w Polsce w badaniu Euromoney Cash Management Survey 2015. Tegoroczna edycja to powtórzenie zeszłorocznego sukcesu, jakim było zajęcie pierwszego miejsca w tym rankingu.

Citi The Best Digital Bank 2015 w rankingu Global Finance

Citi zostało wyróżnione w globalnym zestawieniu m.in. za skuteczność strategii i jakość obsługi Klientów w Internecie oraz wygląd i wysoki poziom funkcjonalności strony internetowej. Jury doceniło innowacyjność i rozwój bankowości mobilnej, szczególnie w obszarze bankowości elektronicznej CitIDirect.

Citi z tytułem The Best Global Bank 2015 roku według Euromoney

Kapitula konkursu przyznając nagrodę, podkreśliła, że Citi jest wzorem prawdziwej globalnego banku. Citi Handlowy konsekwentnie realizuje tę strategię, wspierając Klientów indywidualnych oraz korporacyjnych w realizacji ich międzynarodowych aspiracji.

Dziękujemy za zaufanie!
Citi Handlowy has been included in the prestigious RESPECT Index ranking for the ninth time. The Index distinguishes companies managed in a responsible and sustainable way. The Bank has been included in the Index since its founding in 2009 as one of the most socially responsible companies listed in the Warsaw Stock Exchange.

The official gala celebrating the 9th edition of the RESPECT Index project was held on December 16 in the Warsaw Stock Exchange building. Ms Barbara Sobala, Vice President of Citi Handlowy, received the diploma on behalf of the Bank. “The fact that we have been included in the RESPECT Index again proves that the Bank’s CSR policy and high corporate governance standards are highly appreciated by the market. In our case, compliance with the standards set by the RESPECT Index is not a question of following trends or satisfying our ambitions but an integral part of our corporate culture and the way in which we build trust among our clients, partners and investors,” said Ms Sobala.

“Citi Handlowy has been one of leaders of CSR in the Polish market. The Bank has been running the largest Polish employee volunteer program coordinated by Citi Handlowy’s Kronenberg Foundation for more than 10 years. Since the start of the program, our employees have implemented over 1,600 projects helping more than 200,000 people. It’s because of this type of activities that we have managed to build our position in the RESPECT Index,” says Krzysztof Kaczmar, Chairman of the Kronenberg Foundation at Citi Handlowy.

The RESPECT Index initiated by the Warsaw Stock Exchange is the first such index in the Central and Eastern Europe. To be included in the index, a company must maintain high standards of corporate governance, information governance and investor relations. Other aspects that are taken into consideration include environmental commitment, corporate social responsibility and high employment standards, which are an integral part of the Bank’s business strategy.
Bank holidays in January and February 2016

Due to currency holidays (bank holidays in specific countries), customer instructions placed on the following days in January and February 2016 will be processed on subsequent business days:

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 – AED, ANG, ALL, ARS, AUD, BAM, DGN, BHD, BRL, BWP, CAD, CDF, CHF, CLP, CNY, COP, CZK, DKK, EUR, GBP, HKD, HRK, HUF, IDR, ISK, JMD, JOD, JPY, KES, KRW, LBP, MAD, MKD, MUR, MWK, MXN, MYR, NOK, NZD, PEN, PHP, PKR, PLN, QAR, RON, RUB, SCR, SEK, SGD, THB, TND, TRY, TWD, UGX, USD, VEF, XOF, ZAR, ZMW, ZWL</td>
<td>01 – MUR, MYR, MXN</td>
</tr>
<tr>
<td>05 – PKR</td>
<td>05 – RUB</td>
</tr>
<tr>
<td>08 – ARS, ANG, BRL, CNY, HKD, IDR, KRW, MUR, MYR, NZD, PHP, SGD, TWD, VEF</td>
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</tr>
<tr>
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<td>10 – CNY, HKD, JMD, KRW, TWD</td>
</tr>
<tr>
<td>11 – JPY, TWD</td>
<td>12 – TWD</td>
</tr>
<tr>
<td>15 – USD</td>
<td>15 – USD</td>
</tr>
<tr>
<td>22 – RUB, THB</td>
<td>22 – RUB</td>
</tr>
<tr>
<td>04 – CDF, NZD, RUB, VEF</td>
<td>23 – RUB</td>
</tr>
<tr>
<td>05 – RUB</td>
<td>25 – KWD, PHP</td>
</tr>
<tr>
<td>06 – HRK, LBP, MKD, PLN, RUB, SEK</td>
<td>26 – KWD</td>
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<tr>
<td>07– EGP, MKD, RUB</td>
<td>29 – TWD</td>
</tr>
<tr>
<td>08 – RUB</td>
<td>11 – COP, JPY, MAD</td>
</tr>
<tr>
<td>14 – TND</td>
<td>15 – MWK</td>
</tr>
<tr>
<td>18 – USD</td>
<td>19 – MKD</td>
</tr>
<tr>
<td>25 – EGP, MYR</td>
<td>26 – AUD, INR, UGX</td>
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</tbody>
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