Dear Sir/Madam,

This year’s Euromoney magazine survey has been launched in order to select the bank that provides the best services in the field of transaction banking.

We would like to inform you that the prestigious international financial magazine Euromoney has already launched this year’s survey, which will allow you to have your say on the level of financial services offered by banks.

We encourage you to vote for us – your vote is extremely important to us! You can vote from 21 April to 3 June 2016.

Your vote and opinion are very important to us and the survey only takes about 10 minutes.

We would like to thank you for the recognition you gave us in previous years.

It is a real pleasure to be your partner!

Your opinion on the services we offer is of exceptional importance to us. Survey results will be published in the October issue of Euromoney.
New General Terms and Conditions of Co-operation with Clients - coming soon

We would like to inform you that as of 16 May 2016, the General Terms and Conditions of Co-operation with Clients (the „Rules”) that constitute the basis for the provision of our services and cooperation with you will change. You will soon receive the new Rules together with information indicating the main areas that have changed.

The Rules have been updated to bring them in line with the existing macroeconomic and legal environment. The amendments concern primarily the complaint handling, cybersecurity and interest on accounts and deposits in the event of negative interest rates in the interbank market.

We believe that the new provisions of the Rules will promote security and the development of our relationship.

Details coming soon!

Change of Customer Document Zone Address

Customer Document Zone

Please be advised that the address of the Customer Document Zone [Strefa Dokumentacji Klienta] has changed; the new address is:

**Bank Handlowy w Warszawie S.A.**
Citi Handlowy
Strefa Dokumentacji Klienta
Ul. Senatorska 16
00-923 Warszawa

Please send any instructions and documents (except for those relating to Trade Services and Finance Products) to the address indicated. In addition, please be advised that a confirmation that documents have been processed will be sent provided that we receive copies of such documents together with the originals and that the address to which the confirmation should be sent is indicated.
Online banking security

Please remember that whenever cybercriminals target bank customers, standard security rules of which we periodically remind you prove effective.

Some basic rules:

- Do not open suspicious links and attachments in the e-mails received.
- Do not respond to e-mails that ask you to provide your personal information or access codes.
- Install and run an anti-virus program that has access to the most current information on malicious programs.

More information on secure online banking is available in the Security section:

for CitiDirect system users
for CitiDirectEB system users

If you have opened a link included in a suspicious e-mail or provided any data on a website that looked like the bank’s one, please call our consultant at one of the following numbers:

CitiService – 801 24 84 24 or +48 22 690 19 81
Helpdesk – 801 34 39 78 or +48 22 690 15 21
Below is the list of dates in May and June 2016 on which orders will be processed on the following business day owing to currency holidays (a statutory holiday in the country in question):

### MAY

- 02 - ALL, ANG, BAM, BGN, BWP, CNY, EGP, GBP, HKD, KES, LBP, MKD, MWK, MYR, RON, RUB, SCR, SGD, THB, TWD, ZAR, ZMW, ZWL
- 03 - JPY, MKD, PLN, RUB
- 04 - JPY
- 05 - AED, ANG, BWP, CHF, DKK, IDR, ISK, JPY, KRW, KWD, NOK, OMR, SEK, THB
- 06 - BGN, DKK, IDR
- 09 - COP, RUB, VEF
- 12 - ILS
- 16 - CHF, DKK, HUF, ISK, MWK, NOK
- 17 - CDF, NOK
- 19 - TRY
- 20 - THB
- 23 - CAD, JMD
- 24 - BGN, MKD
- 25 - ARS, JOD, LBP, ZMW, ZWL
- 26 - BRL, HRK, PLN, SCR
- 30 - COP, GBP, USD, VEF

### JUNE

- 01 - KES
- 03 - UGX
- 06 - COP, KRW, NZD, PKR, SCR, SEK
- 09 - CNY, HKD, TWD, UGX
- 10 - TWD
- 13 - AUD, RUB
- 16 - ZAR
- 17 - ISK, MKD
- 20 - ARS, RON
- 22 - HRK, MYR
- 24 - SEK, VEF
- 27 - CLP
- 29 - PEN, SCR
- 30 - CDF