Euromoney 2018 magazine survey - results

We are very grateful to you once again for recognising Citi Handlowy bank products as the best on the Polish market in this year’s Euromoney 2018 survey. Your votes were highly appreciated!

Citi Handlowy No 1 Cash Management in Poland!

We are immensely pleased that by providing the highest quality of service, we can support our clients in their business activities. We hope to contribute to your success in the years to come, and that with your trust we will continue in first place.

The best is yet to come!

Annual balance confirmations

We kindly inform you that the Bank will send balance confirmations as of 31 December 2018 to your correspondence addresses.

Please check them and, if needed, also update your correspondence addresses.
In an effort to increase our availability, we are developing new solutions that make it easier for you to contact the Bank and save the time you need to handle everyday bank orders. As a result, we have already provided you more than 50 online application forms, which may be submitted through our electronic document exchange platform - eForms.

The eForms platform is a digital channel for exchanging documents between the Client and the Bank. It enables you to submit applications to the Bank more quickly and easily. The hints offered by the platform will help you fill in the application correctly, minimizing the risk of mistakes. This will streamline the process of verifying the correctness of your application by the Bank. You will be able to check the status of the case on the platform, and you will be also notified about the application status with e-mail or SMS alerts.

In the near future, this solution will almost completely eliminate paper documentation from the banking product handling process.

Learn more about the eForms platform >>>

At present, you can submit electronic applications for services related to: CitiDirect BE electronic banking, bank account and corporate cards. With the eForms platform you can do things such as:

• set the statement delivery method to email,
• open a new sub-account,
• change debit card settings,
• add or delete permissions in your profile in the CitiDirect BE system.

Additionally, we will gradually introduce new functionalities and product groups to be supported in this channel. With the eForms platform you can request, free of charge, changes in the CitiDirect BE system which are not covered by Security Manager Entitlements.

See how you can get access to the eForms platform >>>

We also invite you to use our new innovative solution: the MobilePASS app. Its advantages include:

• More convenient, “on the spot” log-in process using your smartphone.
• Friendly and secure log-in process using app-generated numeric passwords.
• Possibility to use additional security features protecting the smartphone against unauthorized access, e.g. using PIN, password, pattern or fingerprint.
• Possibility to add new users quickly without the need to wait for the delivery of new physical tokens.

Find out more about mobile access with the MobilePASS app >>>

Should you have any queries, please contact your Relationship Manager.
Bank holidays in November and December 2018

Please note below the days in November and December 2018 when orders received on that day will be effected on the following business day due to a currency exchange holiday (i.e. a public holiday in a given country).

<table>
<thead>
<tr>
<th>NOVEMBER</th>
<th>DECEMBER</th>
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<tbody>
<tr>
<td>2 HU</td>
<td>6 ES, Fi</td>
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<tr>
<td>5 RU</td>
<td>17 ZA</td>
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<tr>
<td>6 SG</td>
<td>21 JP</td>
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<td>30 AE, RO</td>
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