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Implementation of electronic signature in the process of Opinion and Bank Certificates

As of 15 October 2019, the opinions and bank certificates issued by us are in electronic form. Such a form of documents with electronic signatures of the Bank’s proxies is equivalent to a paper form. Thanks to the electronisation of the process:

- we will send you the document in electronic form, thus, you will be able to send it or present to others much faster
- we operate pro-ecologically (elimination of paper)
- we ensure full security of the sent data.

The manner in which certificates and opinions are requested remains unchanged (remember to provide an e-mail address to which we will send the document).

Update of “Authorisations to contact the Bank”

To ensure the highest quality of the services provided, we would like to draw your attention to the issue of updating authorisations to contact the Bank that are indispensable in everyday cooperation between your company and Citi Handlowy.

Lack of up-to-date contact details, such as e-mail addresses and telephone numbers, or lack of authorised persons result in the Bank not being able to provide timely information on urgent and crucial issues for your company.

The Bank may only share confidential information with authorised persons. By confidential information we mean all bank information relating to your accounts, products, transactions and documents. Front Office (CitiService) must be able to contact you to clarify any doubts. The only persons whom CitiService may contact are the persons specified by you in the “Authorisation to contact the Bank”.

Therefore, we encourage you to update this document on a regular basis.

You can obtain the current form and additional information from a Banking Advisor or a CitiService Advisor.
**eForms – electronic documents exchange platform**

We are striving to become even more available so we keep creating solutions which facilitate your contact with Citi Handlowy, saving time spent on completing current bank orders.

Therefore, we have made it possible for you to change the manner of form authorisation in the system on the eForm platform, by setting the authorisation scheme and granting User entitlements for defined roles (creation/sending, authorisation of eForms) - in order the speed up the processing of forms submitted via the eForm platform. The modifications we have applied are similar to the mechanism that you know from CitiDirect BE or Citi Trade Portal.

In order to change entitlements on the platform, fill-in a form and send it to the following address:

Citi Handlowy  
Bank Handlowy w Warszawie S.A.  
Strefa Dokumentacji Klienta [Customer Documentation Zone]  
ul. Senatorska 16  
00-923 Warszawa

The existing entitlements will be replaced with those indicated in the form.

Customers who choose not to change the entitlements will use the platform on the current terms and conditions. Please also note that we have added a new notification for Users on the platform, informing them about forms waiting for authorisation.

We also encourage you to enable the receipt of notifications via an additional channel (SMS and/or e-mail).

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**Annual balance confirmations**

We kindly inform you that the Bank will send balance confirmations as of 31 December 2019 to your correspondence addresses.

Please check them and - if needed - also update your correspondence addresses.

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**Changes in Split Payment Mechanism**

This is to remind you that the changes to Split Payment Mechanism (SPM) in Poland went live on 1st November 2019. New regulations require taxpayers to pay for certain goods and services using Split Payment, or face penalties for non-compliance. The specifications for a split payment order remain unchanged in CitiDirect BE.

More on new SPM rules:  
Updates in the Table of Fees and Commissions

Please be advised that on 2nd December 2019 the updated Table of Fees and Commissions will come into force at the Bank.

The excerpt from the Bank’s Table of Fees and Commissions is available on: www.citibank.pl/poland/corporate/english/client-zone.htm

If you have any questions concerning agreed non-standard prices, please contact your Relationship Manager.

Bank holidays in November and December 2019

Please note below the days November and December 2019 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).

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<thead>
<tr>
<th>NOVEMBER</th>
<th>DECEMBER</th>
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