Wishing you a happy and joyful Christmas Holiday and a prosperous and successful New Year 2020!

CitiService News

December 20, 2019 | Special Edition

Cut of time for receiving payments in Citi Handlowy on 24 and 31 December 2019

1. We kindly inform you that on 24 December 2019 the Citi Handlowy opening hours will be reduced. Our branches will close at 2:00 pm and the order submission (cut-off times) will be as follows:

   a) International and domestic external and internal transfers:
      - sent via electronic banking system:
        1) Domestic internal transfers - until 5:30 pm
        2) Domestic external transfers - until 5:30 pm (Domestic external outgoing transfers sent between 12:30 pm and 5:30 pm will debit the account on 24.12.2019 and will be settled in the 1st Elixir session on 27.12.2019)
        3) Sorbet domestic transfers - until 12:00 pm (noon)
        4) International external transfers - PLN until 12:00 pm (noon), other currency as usual
        5) International internal transfers - until 5:00 pm
      - Express Elixir transfers remain unchanged
      - domestic internal transfers submitted in a paper form - until 2:00 pm
      - domestic external transfers and international transfers submitted in paper form - until 12:00 pm (noon) (international with VDO - until 10:00 am)
      - sent via keyed fax - until 12:00 pm (noon)
   
   Orders sent outside the above hours will be executed on 27 December 2019.

   b) Deposits
      - executed by phone - until 12:00 pm (noon)
      - sent electronically or submitted in a paper form - until 12:00 pm (noon)

   c) International cash receipts
      - received by our Bank before 5:00 pm will be executed on the same day
      - received through the EuroElixir system will be recorded on the same day

   d) Domestic cash receipts from the National Clearing House to Customers' accounts will be recorded on the same day

   e) Trade Services Products, i.e. Export and Import Letter of Credits, Collections and Guarantees - until 11:00 am

   f) Trade Finance Orders - Factoring - until 11:00 am

Service Shortcuts

- Extract from the Table of Fees and Commissions
- Foreign Exchange Rates
- CitiService News
- Market Analyses

Contact with CitiService:
Tel.: 801 24 84 24; 22 690 19 81
2. We kindly inform you that on 31 December 2019 the Citi Handlowy opening hours will be reduced. Our branches will close at 2:00 pm and the order submission (cut-off times) will be as follows:

a) International and domestic external and internal transfers:
   - sent via electronic banking system:
     1) Domestic internal transfers - until 5:30 pm
     2) Domestic external transfers - until 5:30 pm (Domestic external outgoing transfers sent between 12:30 pm and 5:30 pm will debit the account on 31.12.2019 and will be settled in the 1st Elixir session on 2.01.2020)
     3) Sorbnet domestic transfers - until 12:00 pm (noon)
     4) International external SWIFT transfers - until 12:00 pm (noon)
     5) International external SEPA transfers - until 15:00 pm (SEPA VD1 until 17:00 pm)
     6) International internal transfers - until 5:00 pm
   - Express Elixir transfers remain unchanged
   - domestic internal transfers submitted in a paper form - until 2:00 pm
   - domestic external transfers and international transfers submitted in paper form
     - until 10:00 pm (noon) (international with VDO - until 10:00 am)
   - sent via keyed fax - until 12:00 pm (noon)

Orders sent outside the above hours will be executed on 2 January 2020.

b) Deposits
   - executed by phone - until 12:00 pm (noon)
   - sent electronically or submitted in a paper form - until 12:00 pm (noon)

c) International cash receipts
   - received by our Bank before 2:00 pm will be executed on the same day
   - received through the EuroElixir system will be recorded on the same day
   - received SEPA payments be recorded on the same day

d) Domestic cash receipts from the National Clearing House to Customers’ accounts will be recorded on the same day

e) Trade Services Products, i.e. Export and Import Letter of Credits, Collections and Guarantees
   - until 11:00 am

f) Trade Finance Orders - Factoring - until 11:00 am

g) Availability of electronic files in the CitiDirect system:
   The anticipated availability of files concerning receivables collection (i.e. SpeedCollect, Direct Debit and bank statements in the form of MT940 and PRGSTA files) - from 8:00 am on 25 December 2019.

h) Availability of PDF electronic bank statements in the CitiDirect system: from 7:00 am on 27 December 2019.

Please be reminded that confirmations of balances as at 31.12.2019 will be sent by the Bank to your correspondence addresses. Please verify and update the correspondence addresses if necessary.
Bank holidays in December 2019

Please note below the days in 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).

<table>
<thead>
<tr>
<th>DECEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>16</td>
</tr>
<tr>
<td>24</td>
</tr>
<tr>
<td>25</td>
</tr>
<tr>
<td>26</td>
</tr>
<tr>
<td>27</td>
</tr>
<tr>
<td>31</td>
</tr>
</tbody>
</table>