NEW WAY OF USER ACTIVATION IN CITICONNECT

On March 12, the new way of user activation was launched in Citiconnect. Previous process based on distribution of letters with user name and PIN is now replaced with e-mails sent to indicated address. The next steps of the activation process will be made through a special Internet website with no need to contact our CitiPhone.

Thanks to the new method, new user activation will take no more than 24 h.
NEW POSSIBILITIES OF FOREIGN TRANSFERS

By using OTHER INSTRUCTIONS field in CitiDirect you may submit urgent (D+1) or express (D+0) transfer orders to the Bank. To use this solution, please enter one of the following codes in the OTHER INSTRUCTIONS field:
- VD1 - for urgent transfers
- VD0 - for express transfers

Using any other elements in this field (e.g. transfer details, alphanumeric single signs, other codes) may cause delay in transfer completion.

Starting January 1, 2012, Citi Handlowy accepts cross-border and PSD (CHF, DKK, EEK, EUR, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, CZK, SEK) transfers as urgent (default value date D+1). The Urgent Transfer and Express Transfer is paid additionally according to the Commissions and Banking Fees Table.

SANCTIONS IMPOSED BY THE EUROPEAN UNION AGAINST IRAN

In view of imposing further sanctions on IRAN by the European Parliament, on March 17 at 04:00 pm GMT, SWIFT totally blocked sending and receiving all communication from Iranian banks covered by the sanctions.

In practice, this means a lack of possibility of making any transfers both to and from Iranian banks.

For full information on the sanctions, please visit SWIFT webpage: http://www.swift.com/news/press_releases/SWIFT_disconnect_Iranian_banks

Any transfers for completion with the above-mentioned banks received by Bank Handlowy w Warszawie S.A. will be cancelled or blocked, depending on the EU sanctions.

CITIDIRECT MOBILE FOR CITIDIRECT CUSTOMERS

Starting April, we will offer our CitiDirect Mobile customers an easy access to CitiDirect through mobile phones, tablets and other mobile devices. This will enable the Customers to:
- authorize and release payments;
- make and authorize payment list;
- view account balances and transaction details.

The application will be available through the Internet browser used for tablets and smartphones (BlackBerry, Apple iOS, Android, Windows and Symbian).

To activate the service, you should complete the “CitiDirect – Mobile Access” form to be downloaded at www.citidirect.pl or available at your CitiService Advisor.