We would like to remind you that you may use the advisory services of our EU experts. **We provide complex services related to obtaining EU funding and EU funded project management.** With present and future beneficiaries of EU funding in mind, Citi Handlowy launched a **special EU advisory program.** We created a number of advisory-related products that will enable our clients to obtain EU funding, implement and manage EU funded projects.

**Benefits:**

- access to knowledge and expertise on EU funding;
- possibility to use professional advisory services;
- full control over project implementation;
- use of UE funding according to their intended use and applicable laws;
- possibility to use a wide array of EU programs and other funding forms;
- time saving.
Banking holiday schedule for December 2012:

Below are the dates of currency holidays (a day free from work in a given country) on which banking instructions will be completed on the next working day.

03 - AED
06 - EUR (Spain, Finland
17 - ZAR
24 - EUR (Austria, Belgium, Germany, Estonia, Finland, Portugal, Slovakia)
    CZK, HUF, ISK, JPY, LVL, NOK, SEK, DKK
25 - EUR (Austria, Belgium, Cyprus, Germany, Finland, Estonia, Spain, France, Greece, Ireland, Italy, Luxembourg, Holland, Portugal, Slovakia, Slovenia)
    AUD, BGN, CHF, CAD, CZK, DKK, GBP, HKD, HRK, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK, SGD, USD, ZAR
26 - EUR (Austria, Belgium, Cyprus, Germany, Estonia, Finland, France, Greece, Ireland, Italy, Luxembourg, Holland, Slovakia, Slovenia)
    AUD, BGN, CAD, CHF, CZK, DKK, GBP, HKD, HRK, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK, ZAR
27 - EUR (Ireland)
31 - EUR (Germany) DKK, HUF, JPY, LVL, SEK

OPERATING HOURS AT POLAND’S CENTRAL BANK AND POLISH CLEARING HOUSE FOR FILLING BANKING INSTRUCTIONS ON 24 and 31 DECEMBER 2012

Please note that 24/12/2012 is a normal working day at Polish Clearing House and Poland’s Central Bank.

On 31/12/2012 there will be only 1st and 2nd clearing sessions in Elixir system that will take place at standard working hours of Polish Clearing House. The Euro-Elixir system will perform three clearing sessions that will also take place at standard working hours of Polish Clearing House.

You will be informed of the operating hours for filling banking instructions at Bank Handlowy w Warszawie S.A. in a special edition of CitiService Newsletter in December 2012.