Citi Handlowy has a growing commitment to being eco-friendly

Citi Handlowy has long been active in supporting eco-friendly solutions. We are the first financial company that has fully certified its environmental management system (EMS) and received ISO 14001 certificate.

We encourage our customers to be green by using electronic banking statements. In order to join the customers who gave up on paper banking statements, please contact your Relationship Manager.

Since 2008, Citi Handlowy has partnered with the Leopold Kronenberg Foundation on its "More Trees Thanks To You!" initiative. For each customer who gives up on paper banking statements we plant a tree. So far, we have planted 519 000 trees and we have conducted 224 classes for children and youth on how to be environmentally-friendly.
### Banking holidays in April and May 2013

Below are the dates of currency holidays (a day free from work in a given country) in March and April 2013 when banking orders will be completed on the next working day.

#### APRIL
- 01 - ANG, ARS, AUD, BWP, CHF, CZK, DKK, EUR, GBP, HKD, HRK, HUF, ISK, INR, ILS, JMD, KES, LBP, LTL, LVL, MKD, MWK, NOK, NZD, PLN, SEK, UGX, XOF, ZAR, ZWL
- 02 - ARS
- 03 - TWD
- 04 - CNY, HKD, TWD
- 05 - CNY, TWD
- 06 - PHP, TND
- 11 - MUR
- 15 - THB
- 16 - ILS, THB
- 18 - ZWL
- 19 - VEF
- 23 - TRY
- 25 - AUD, EGP, ISK, NZD
- 26 - DKK
- 29 - JPY
- 30 - ANG

#### MAY
- 01 - ALL, ANG, ARS, BAM, BHD, BWP, BRL, BGN, CDF, CHF, CLP, CNY, CZK, EGP, EUR, HKD, HRK, ISK, JOD, KES, LBP, LTL, LVL, MAD, MKD, MWK, MYR, MUR, MXN, NOK, PKR, PEN, PHP, PLN, RON, RUB, SCR, SGD, SEK, TWD, THB, TND, UGX, VEF, XOF, ZAR, ZWL
- 02 - BGN, JPY, MKD, MWK, PEN, PHP, PLN, RON, VEF
- 03 - BGN, JPY, LBP, MKD, PLN
- 06 - BGN, EGP, GBP, JPY, LBP, LVL, MKD, RON, THB
- 08 - CZK
- 09 - ANG, BWP, CHF, DKK, ISK, IDR, NOK, RUB, SEK
- 10 - DKK
- 13 - VEF
- 14 - MWK
- 15 - ILS
- 17 - CDF, HKD, NOK
- 20 - CAD, CHF, DKK, HUF, ISK, NOK
- 21 - CLP
- 23 - JMD
- 24 - BGN, MKD, MYR, SGD, THB
- 27 - GBP, USD
- 30 - BRL, HRK, PLN, SCR

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#### INFORMATION ABOUT PRODUCTS

**Why is updating of your CitiDirect e-mail address so important?**

We send only the most important information about CitiDirect changes or updates to the e-mail address you provided in the system. This will ensure the continuity of work with the system.

**CitiDirect Online Banking**

To update your e-mail address, please do the following:
- log onto CitiDirect,
- click on the “Change” option in the upper-left corner
- enter your current e-mail address and click on “Submit”.

**CitiDirect Banking Evolution**

To change your e-mail address, please enter your current e-mail address in the activation form or contact your Relationship Manager or CitiDirect Technical Services.
OUTGOING SORBNET SYSTEM PAYMENTS

We kindly remind you that the SORBNET system for servicing bank accounts operated by Poland’s Central Bank is a real-time interbank settlement system dedicated to high amount transactions. The time of completing transactions of banks’ customers depends on the bank sending the order and the bank receiving the order, which result in longer actual settlement and transaction posting time.

INFORMATION ABOUT PRODUCTS

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INFORMATION ABOUT PRODUCTS

We would like to remind you the cut-off times for accepting and making foreign transfers in our Bank.

<table>
<thead>
<tr>
<th>Incoming transfers — made on the same working day provided that the Bank receives a payment order and confirmation of Nostro account crediting:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For USD, EUR, CHF, DKK, GBP, HUF, LTL, LVL, NOK, RON, SEK, CZK</td>
<td>03:30 pm</td>
</tr>
<tr>
<td>For USD, EUR meeting STP criteria</td>
<td>04:30 pm</td>
</tr>
<tr>
<td>For transfers in other currencies</td>
<td>01:00 pm</td>
</tr>
</tbody>
</table>

Outgoing transfers and foreign currency internal transfers are made on the same working day (D+0) provided that the orders are submitted until:

| For Express electronic orders (D+0) only for EUR, USD transfers. For one-off transfers, in CitiDirect in the OTHER INSTRUCTION fields, please enter VD0. | 03:00 pm |
| For paper D+0 orders submitted in a branch or via keyed fax | 10:00 am |
| For electronic CZK, TRY, RON D+0 transfers | 10:00 am |
| For electronic SEK D+0 transfer orders | 10:15 am |
| For electronic HRK and RUB D+0 transfer orders | 11:00 am |
| For electronic CHF i ZAR D+0 transfer orders | 12:00 pm |
| For electronic GBP, DKK, NOK, CAD, HUF, EEK, LTL and LVL D+0 transfer orders | 12:30 pm |
| For electronic PLN D+0 transfer orders | 01:00 pm |
| For internal transfers | 05:00 pm |

D+1 or D+2 orders

| For paper orders or orders submitted via keyed fax | 01:00 pm |
| For electronic EUR, USD i GBP transfer orders | 05:00 pm |
| For electronic orders (other currencies) | 02:30 pm |