“Read the News – Win Awards” Competition

Every day the first two correct entries win attractive prizes. Just get acquainted with the current issue of “CitiService News” and answer questions about the presented content. Please visit the CitiService website: www.citihandlowy.pl/citiservice for details.

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1. Interest Calculator - Micropayments
2. Urgent and Express Transfers - Reminder
3. NPSNPS QUESTIONNAIRE Questionnaire
Customers that use Micropayments are now offered a totally new functionality – **Interest Calculator**, i.e. a tool to calculate interest on individual deposits.

**How does it work?** It is just three easy steps!

1. Contact CitiService – by telephone (801 24 84 24) or via e-mail (citiservice.polska@citi.com). Specify parameters necessary to calculate interest on a given deposit, payment or security deposit, i.e.:
   - Interest calculation start date
   - Interest calculation end date
   - Type of capitalization
   - Payment date
   - Amount of deposit subject to interest
   - Interest rate

2. CitiService employee enters data to the Interest Calculator – the application generates the result, which is later provided to the Customer.

3. Within two business days a written statement may be generated on your request regarding the amount of interest calculated for a given deposit with the use of the Interest Calculator. The cost of the statement is PLN 25.

**Benefits for the User:**

- It saves time – just make a call or send an e-mail to the Relationship Manager.
- It enhances communication between the Customer and the Bank – no additional formalities.
- It offers additional functionality of the Interest Module – dedicated interest calculation for a big number of deposits. The tool is used to calculate interest on particular payments making up a collective archival deposit. The procedure is based on exchange of text files containing necessary data between the Client and the Bank.
URGENT AND EXPRESS TRANSFERS - REMINDER

We kindly remind you that the Bank may complete a selected foreign transfer with a shortened value date if the OTHER INSTRUCTIONS field of CitiDirect contains one of the following codes:

- “VD1” – for Urgent Transfers with the “tomorrow” value date,
- “VD0” – for Express Transfers with the “today” value date.

Should you have any questions, please contact CitiService.

RETURN TO THE LIST OF CITISERVICE NEWS TOPICS

NPS QUESTIONNAIRE

In everyday work of the CitiService the quality of Customer service is the most important aspect: the speed, the precise and professional answers, the commitment in resolving customer’s problems, the polite behaviour and proactive attitude. In order to perform a current monitoring of the quality of our services we have implemented a new form of Customer satisfaction survey – NPS (Net Promoter Score). NPS methodology applied widely on the market enables estimating an index which represents the net result of Customers who are prone to recommend our services and those who are dissatisfied, including their comments.

The questionnaire consists of six questions. The first three refer to the will to recommend CitiService services to another company; the remaining three evaluate the commitment, competence and politeness of a CitiService Relationship Manager.

We encourage you to complete the questionnaire and to share with the pollsters your remarks and observations. Your opinions are very valuable to us as they are the basis for further enhancement of Citiservice services.

BACK TO THE LIST OF CITISERVICE NEWS TOPICS