

# Aktualności CitiService



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Issue No. 8

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## INFORMATION ON PRODUCTS

### Foreign Currency Trade Loan

Many Citi Handlowy clients do business with foreign partners. With this in mind, Citi Handlowy has expanded the offer of **Trade Loan— by an option of financing facility in foreign currencies— EUR and USD**. Now with the Trade Loan it is possible to pre-finance trade orders through the electronic platform. This is a comprehensive tool that supports the liquidity of trade and manufacturing companies.

**The major benefits of the Trade Loan are as follows::**

- financing before or after delivery of goods or combining these options,
- release of the loan based on an electronic request,
- financing of a revolving loan with no assignment of receivables to the Bank,
- ensuring efficient control of your debt for the Loan for specific trade flows

The Trade Loan is an innovative solution which ensures flexible financing facility as an alternative to discounting offered in the market.

We encourage you to learn more about this product. For more information and the terms and conditions regarding the Trade Loan, please contact Citi Handlowy representatives.



## CURRENT INFORMATION

### Incoming payments in a currency other than the currency indicated to be credited to the account

Please be kindly reminded that Citi Handlowy, according to the General Terms and Conditions of Cooperation with Clients, accepts transfers in a currency other than the currency indicated in the transfer order as an order to convert the credited currency to the account as indicated in the order, according to the exchange rate as applicable in Citi Handlowy at the time of transaction.

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## CURRENT INFORMATION

### Banking holidays in August and September 2012

Below are the dates in August and September 2012 on which any currency orders due to a public holiday (a mandatory day off work in a given country) will be performed on the following working day.



#### AUGUST:

01 - CHF  
06 - AUD, CAD, **EUR** (Ireland), ISK  
09 - SGD, ZAR  
15 - **EUR** (Austria, Belgium, Cyprus, Spain, France, Greece, Luxembourg, Poland, Portugal, Slovenia), HRK, LTL, ROL  
20 - AED, **EUR** (Estonia), HUF, SGD, TRL  
21 - AED, TRL  
22 - AED  
24 - UAH  
27 - **GBP**  
29 - **EUR** (Slovakia)  
30 - TRL

#### SEPTEMBER:

03 - CAD, **USD**  
06 - BGN  
17 - JPY  
24 - ZAR  
28 - CZK

### Operating hours of currency orders

Please be reminded that when making a foreign payment with a specific value date, you should follow the operating hours for delivering transfer orders to the bank:

Schweiz	1	513.000	0.000
Norwegen	100	18.000	0.000
Schweden	100	17.100	0.000
Kanada	100	88.164	1.000
Japan	1	0.53	0.000

- **standard (VD2) and urgent (VD1):** EUR, USD, GBP until 5:00 p.m., other currencies until 2:30 p.m.  
- **express (VD0):** EUR, USD until 2:00 p.m. (for express payments in other currencies, please contact CitiService).

If a transfer order is delivered to the bank within the operating hours, we guarantee that the bank will perform the transaction on the same day, i.e. it will debit the account of the client and will send a payment announcement to the bank of the beneficiary on the same day. **Due to reasons independent of the bank, the execution of the order, i.e. debiting the account of the payer does not guarantee that the beneficiary will receive the funds on the value date.** This means that the value date is a day when the Bank will send the funds to the bank of the beneficiary with no guarantee of crediting the account of the beneficiary on the same day.

#### Events independent of the bank may take place in the following situations:

- time difference between a country of the payer and that of the beneficiary,
- limited time of accepting by the bank of the beneficiary the funds, especially in the currencies which are uncommon in a given country,
- a practice in a given country, according to which the funds are always booked on the next day after receiving the payment announcement,
- holiday in the country of the beneficiary or in a country which acts as an agent in the payment transaction.

We hope that the payments made by you will be ordered in advance to ensure receiving the funds by a beneficiary on the expected date.

## NOT ONLY ABOUT MONEY

### #1 in Poland according to Euromoney magazine



Citi Handlowy for the fourth consecutive year made it to the top of Euromoney's ranking. Our **market share in currency trading** with clients **was over 28%** and exceeded two times the result of the ranking's second winner. According to Euromoney, **Citi Handlowy's CitiFX Pulse is the most popular FX platform in the market.** Over 77% of the FX transactions with corporate clients is made through the platform.

### #2 in the „Quality per bank” ranking

Citi Handlowy took the second spot in the „Quality per bank” ranking. The ranking was aimed to recognize the best service offered by banks in their branches. The survey was made by TNS Polska and included 22 banks. **This what distinguished our bank among others was commitment of our staff who were convinced about high quality and competitive advantage of our services.**

This is another evidence that our strategy announced in 2010, whose main focus was placed on quality, is working. We strive to further improve the quality of our clients' service. It is one of the top priorities of Citi Handlowy. The bank has developed an individual approach to each of its clients, which can be seen at each level of the cooperation with the bank.

Jakość na bank



Niezależny audyt jakości obsługi

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