

read CitiService News

November 2026 | edition No. 11

Digital process for requesting
certificates and Bank
opinions

[MORE >>](#)

Audits – responding
to the auditor's
request

[MORE >>](#)

Compliance with
EU requirements:
implementation of the SEPA
Instant standard

[MORE >>](#)

Bank Holiday:
November
and December 2026

[MORE >>](#)

Service Shortcuts

Extract from the Table
of Fees and Commissions

[Check >>](#)

Foreign Exchange
Rates

[Check >>](#)

Market
Analyses

[Check >>](#)

Client
Zone

[Check >>](#)

Newsletter
archive

[Check >>](#)

Electronic Banking:
online trainings

[Sprawdź >>](#)

Electronic Banking:
video instructions

[Check >>](#)

Electronic Banking:
manuals and documents

[Check >>](#)

We are here to help:

 CitiService tel.: 801 24 84 24; +48 22 690 19 81
 HelpDesk - CitiDirect Technical Support - citidirect.poland@citi.com

Digital process for requesting bank certificates and opinions

As of **October 1, 2026**, please ensure that an authorized representative or a designated bank contact person submits all requests for the issuance of bank certificates and opinions **directly to the dedicated email address**:

 opiniebankowe@citi.com

What should be included in the request email?

1. **Account number** – the full account number for which the document relates.
2. **Type of requested document and scope of data** (e.g., certificate of account ownership, balance certificate, bank opinion/reference letter, confirmation of transaction execution, or other custom certificate).
3. **Detailed scope of data** – an exact specification of the information to be included in the document (e.g., the date or period for which the balance should be confirmed, confirmation of no outstanding liabilities, turnover history, list of authorized signatures, etc.).
4. **Document language** (PL/EN / PL+EN).
5. **Delivery method** (preferred: email; postal mail or courier delivery are also available).

Fast, fully digital processing by the bank:

- **Bank's electronic signature (QES):** We sign documents using a **Qualified Electronic Signature (QES)**, which is legally equivalent to a handwritten signature.
- **Digital delivery:** We recommend **electronic delivery** (fast delivery via encrypted e-mail).

[BACK >>](#)

[Designate Security Manager >>](#)

to manage your bank account on your own, without additional document exchange or the need to contact the bank.

Audits – responding to the auditor’s request



For most of you, the beginning of the year is a period of increased activity as you close the financial year and request financial statements as of December 31, 2026.

To help efficiently handle audit requests, we would like to remind you of the rules related to this process.

Scope of information provided in response to auditors’ requests:

1. Standard audit:

- Standard response to the auditor.
- Provides general information on balances across all bank accounts and on balances of deposits, guarantees, letters of credit, and cards. It does not answer every auditor’s question.
- Fee in accordance with the Fees and Commissions Table for Clients – PLN 400.
- Certificate prepared within 3 working days.

2. Custom audit:

- Customized response to the auditor.
- Includes answers to all the auditor’s questions included in the application submitted to the bank.
- Fee in accordance with the Fees and Commissions Table for Clients – PLN 1,200.
- Audit prepared within 5 working days.

We would like to remind you that you must sign the application in accordance with the company’s rules of representation and the documentation submitted to the bank (using a qualified electronic signature or a signature in accordance with the specimen signature card).

The application can be sent to the bank in four ways:

- Via the confirmation.com platform – the auditor attaches the appropriate authorization signed by the client.
- By email to a CitiService Representative or Relationship Manager – the application must be signed using a qualified electronic signature.
- As a scanned copy attached to an email, signed by hand in accordance with the company’s rules of representation and the specimen signatures available at the bank.
- By post, sending the original application (signed by hand) to the following address:

Citi Handlowy
Client Documentation Zone
16 Senatorska Street
00-923 Warsaw

At the same time, we encourage you to use the www.confirmation.com platform – digitalization of the process will help accelerate and improve the efficiency of issuing bank audits while maintaining high data security standards.

Instructions for auditors submitting applications via the confirmation.com platform are available on the [website >>](#)

Additionally, we would like to inform you that if the domain of the auditor’s email address to which the bank is to send the prepared audit is not on the MTLS list, the audit will be sent in an encrypted email message via Secure Mail.

[BACK >>](#)

[Designate Security Manager >>](#)

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Compliance with EU requirements: implementation of the SEPA Instant standard

Our bank is actively preparing to align its systems with the new EU requirements arising from the Instant Payments Regulation (IPR). In accordance with these regulations, we plan to make instant credit transfers in euro (SEPA Instant) available to you within the regulatory deadlines. The new standard will enable transaction execution in just 10 seconds, 24/7/365.

The EU timeline sets out the following implementation dates:

- January 9, 2027 – Implementation of incoming SCT Inst transfers.
- July 9, 2027 – Implementation of outgoing SCT Inst transfers.

More details will be shared in upcoming editions of CitiService News.

[BACK >>](#)

[Designate Security Manager >>](#)

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Bank Holiday: November and December 2026

Please note the following days in **November and December 2026**, when orders received will be processed on the following business day due to currency exchange holidays (i.e., public holidays in the respective countries).

NOVEMBER	
3	JPY
11	CAD, PLN, USD
17	CZK
23	JPY
26	USD
30	RON

DECEMBER	
1	RON
16	KZT, ZAR
24	PLN, CZK, DKK, HUF, NOK, SEK
25	PLN, AUD, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, RON, SEK, UAH, USD, ZAR
28	AUD, CAD, GBP
31	DKK, JPY, SEK

BACK >>