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NEWSLETTER

CUSTOMER SERVICE DEPARTMENT

<p>NEWSLETTER can be downloaded here:</p> <p>CitiDirect – Download files</p> <ul style="list-style-type: none"> • at www.citihandlowy.pl in section <i>Corporate Banking</i> • in electronic version with statement as at 1 February 2010 	<ul style="list-style-type: none"> • Exchange rate tables are available at www.citihandlowy.pl or in CitiDirect under Download files • Statement from Commission and Bank Charges is available at www.citihandlowy.pl in section <i>Corporate Banking</i> • CitiDirect Handbooks are available on the program homepage after logging into the system. • CitiDaily – current analysis of financial markets available at www.citihandlowy.pl under bookmark <i>According to analysts</i>
<p>ADDITIONAL TRANSFER PAYMENTS</p>	<p>We would like to inform you that starting from 1 February 2010, the Bank will charge additional fees for client request for certain activities, e.g., transfer cancellation, modification of the details or the completion time.</p> <p>The fees will be recorded within one month and charged on a monthly basis – the payment will be debited on your account on the same day as other paid services including confirmations, certificates or other bank opinions, since these require additional time for processing. The charges refer only to specific activities.</p> <p>You can learn more about Commission and Bank Fees available for clients in the Bank's branches and on our website www.citihandlowy.pl, or through <i>Download files</i> section for CitiDirect users.</p>
<p>FACTORING IN CITI HANDLOWY</p>	<p>We are pleased to inform that in 2009, Citi Handlowy served almost PLN 2 billion of factoring receivables. This fact places our Bank on the third position among all banks.</p> <p>We continue to extend and improve our offer in order to provide you with the highest quality services.</p>

FOREIGN TRANSFERS – CORRESPONDENT BANKS	<p>We kindly ask you to pay particular attention when providing details of the beneficiary's bank and the correspondent bank in foreign transfers. All details of the beneficiary's bank should be provided under section "Name and address of beneficiary's bank", and SWIFT code of the beneficiary's bank under section "Beneficiary's Bank Identification".</p> <p>We recommend not making any changes in section "Name and address of correspondent bank". Irrespective of the indicated correspondent, Citi Handlowy will transfer the payment choosing the fastest and the most optimal manner.</p>
FOREIGN TRANSFERS – INFORMATION ON NEGOTIABLE EXCHANGE RATES	<p>WARNING! CHANGE</p> <p>Please provide relevant information on "NEGOTIABLE EXCHANGE RATES" under section "Payment Details" for payments with individual negotiable exchange rates. We kindly ask for not using section "Other instructions" for the above purpose, which would greatly accelerate the exchange operations completion time.</p>