



NOVEMBER 2, 2010 – No. 11

NEWSLETTER

CUSTOMER SERVICE DEPARTMENT

NEWS can be downloaded:

- at CitiDirect – menu *Pobieranie Plików*;
- at www.citihandlowy.pl in section *Bankowość dla Korporacji*;
- in electronic version together with the statement of November 2, 2010

- **FX Tables** available at www.citihandlowy.pl or at CitiDirect, *Pobieranie Plików* menu;
- **Excerpt from the Table of Bank Commissions and Fees** available at www.citihandlowy.pl, in section *Bankowość dla Korporacji*;
- **Manuals for CitiDirect** available on the information page of the program, visible after logging into the system;
- **CitiDaily** – ongoing analysis of the situation in financial markets available at www.citihandlowy.pl, in bookmark *Okiem Analityka*.

CITIDIRECT – EVENT MESSAGING

From October 4, 2010 on, **our Clients may enjoy a new service in the CitiDirect system – Event Messages.**

It is a **free service** that may deliver to your email address messages with:

- Current balance
- Credit or debit operations
- Credit or debit operations that include specific transaction details.

No additional installation or documents are required to start using the service. All you need to do is to send the appropriate instruction via CitiDirect and, after up to 24 hours, define your own messaging rules in a simple configuration process.

If you have any questions please contact EB Helpdesk or Customer Service Department.

OUTGOING FOREIGN TRANSFERS – CORRECT FORMAT

The execution of the process used to carry out your orders has significantly improved since the Bank **automated** the processing of the **“Outgoing Foreign Transfers”** in **October 2009**.

However, some of your orders still require manual processing, which results in delays in the execution process and in additional costs, also on your side.

The most frequent causes behind order rejections by the system are:

1. Information you enter into the “Other Instructions” field:

For SEPA credit transfers in EUR sent to EU countries, this field may only include a message that an individual exchange rate has been negotiated: **“Booked Rate”**.

	<p>For all other foreign transfers, the following messages may be entered into this field:</p> <ul style="list-style-type: none"> - Information that an individual exchange rate has been negotiated: "Booked Rate". - Instruction to shorten the value date: "VD0" – for a priority transfer and "VD1" – for an urgent transfer. - Instruction to send the equivalent amount in a different currency than the transfer currency. <p>If any other information is included in the "Other Instructions" field (e.g. payment title or details relating to foreign exchange control), it may lead to a delay in the processing of a transfer.</p> <p><u>2. Missing or incorrect swift code, code of the beneficiary's bank, or such code in the wrong field:</u></p> <p>For SEPA credit transfers in EUR sent to EU countries, the "Payment Method" field should be left blank and the SWIFT code of the beneficiary's bank should be filled in the field: "Beneficiary's Bank's Name/Address". The swift code should be entered into in 8- or 11-character format, no spaces, no name and address of the beneficiary's bank and without the "SWIFT" word.</p> <p>For all other foreign transfers, "SWIFT" should be selected in the "Payment Method" field and the swift code of the beneficiary's bank should be filled in the field next to it, in no-space format.</p> <p>If you have any doubts or wish to receive a complete instruction how to fill in orders, please contact a Relationship Manager from our Customer Service Department.</p>
<p>CONVERSION OF ESTONIA'S CLEARING CURRENCY</p>	<p>Please remember that the national currency of Estonia (EEK) will cease to be used in noncash settlements with effect from January 1, 2011 on as Estonia has implemented the euro as its clearing currency. Therefore, we want to emphasize that all outgoing EEK payments or payments from EEK accounts that you may want to carry out in the last days of 2010 must be delivered to the Bank no later than December 29, 2010, 2:30 p.m.</p> <p>Simultaneously, we reserve that the Bank will not be able to execute any such orders submitted to the Bank after the above cut-off time.</p> <p>In addition, EEK payments incoming to the Bank will only be processed if received by the Bank by December 31, 2010, 01:00 p.m. No orders received thereafter will be carried out.</p>