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HelpDesk - CitiDirect Technical Support - citidirect.poland@citi.com

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A new chapter in the history of Citi Handlowy and key changes concerning the transfer of retail banking

We are opening a new chapter in the history of Citi Handlowy, which will enable us to further dynamically strengthen our position in the field of institutional banking. As part of our strategy in Poland and in line with previous announcements, on **June 12, 2026** Citi Handlowy's retail banking will be transferred to VeloBank.

The purpose of this strategic move is to focus on building a Global Business Bank, with the aim of becoming the number one bank for companies with international needs and ambitions, as well as a trusted partner and advisor supporting key investments in Poland.

We would like to emphasize that the transfer of retail banking does not affect the services or offering of Citi Handlowy for institutional clients. Your existing relationship with our bank remains unchanged.

The only changes for you, after the transition date, result from the fact that retail branches along with ATMs will be transferred to VeloBank. Therefore, please pay attention to the following:

- transfers previously made to accounts held within Citi Handlowy retail banking;
- ATMs.

Details of changes regarding transfers:
If you make internal transfers to accounts currently maintained within Citi Handlowy retail banking (with clearing numbers 10300019 or 10300022), from June 15, such transfers will be directed to VeloBank.
We note the following:

- for foreign currency transfers, a new SWIFT code will be required: **GBGCPLPK** (VeloBank SWIFT code);
- until the end of September, transactions made to accounts transferred to VeloBank may still display "Bank Handlowy w Warszawie S.A." in the transaction description, even though the transaction will be routed to VeloBank.

Details of ATM-related changes:

- Citi Handlowy ATMs will be unavailable from 8:00 p.m. on June 11, 2026 until Monday, June 15, 2026;
- from June 15, 2026, ATMs previously belonging to Citi Handlowy will be transferred to VeloBank, and withdrawals made with Citi Handlowy corporate cards will be treated as withdrawals from other banks' ATMs and will be subject to fees and limits according to VeloBank settings or those set by new ATM operators indicated by VeloBank;
- ATMs in Warsaw at 7/9 Traugutta Street and 6 Goleszowska Street, and in Olsztyn at 16 Pstrowskiego Street, will be decommissioned.

Additional information:
If you have any questions regarding institutional banking services, please contact your Relationship Manager directly.

More details about the transfer of retail banking to VeloBank can be found on www.citihandlowy.pl.

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

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A new look for your Visa Business debit cards

As we communicated in CitiService News 05/2026, as part of the final stage of simplifying our card offer, we have standardized the design of our corporate payment cards. As a result, Visa Business debit cards have received a new, clear visual layout.

When will you receive your new cards?

The change is being implemented gradually. Starting in April, every newly ordered, renewed, or replaced debit card (e.g., due to expiration, loss, or theft) is being issued in the new design.

This change is fully automatic and **requires no action on your part.**

What does this mean for your company?

- **The same number and functionality:**
  Your debit card number will remain unchanged, and the card will operate exactly as it does today.
- **Enhanced security:**
  All sensitive data – the card number, expiration date, and CVV code – will be moved to the back of the card.
- **Easier currency identification:**
  The currency symbol of the account (PLN, EUR, or USD) to which the card is assigned will now be printed on the back of the card.

New card distribution method

To simplify the card distribution process at your company, we have changed our shipping method. Cards are sent to the Program Administrator's address; however, each envelope is now individually addressed to the respective cardholder. Shipments are delivered by a courier company, with Bank Handlowy w Warszawie S.A. and Citigroup (origin: London, United Kingdom) listed as the senders.

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in order to manage your Business Card Program for employees without unnecessary formalities or the need to contact the bank.

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A new look for your Visa Business credit cards

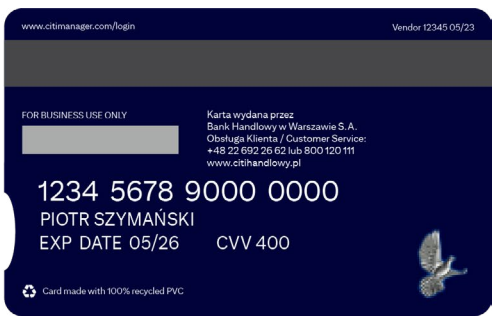
As we communicated in CitiService News 05/26, as part of the final stage of simplifying our card offer, **we have introduced one universal type of Visa Business credit card and standardized its design.**

When will you receive your new credit cards?

The change is being introduced gradually, starting in April. From that point on, any new or replacement card will be issued with the new design. To prepare for this change, starting from mid-March, applications in the CitiManager system are only possible for the single, new card type.

What benefits did the above change to the credit cards bring?

- **A new design and enhanced security:**
  All new cards have a unified design, and all sensitive data (card number, expiration date, and CVV code) has been moved to the back of the card.



- **Simplified processes within your company:**
  - One universal credit card type for all employees.
  - A standard and transparent monthly fee rate.
  - Information about all cards included in one consolidated account statement (for cards that are settled automatically).

Key change: a new card number upon renewal due to expiration:

Please pay special attention to the rules below, which vary depending on the settlement type and the reason for issuing a new card.

1. **For cards settled automatically (formerly known as charge cards):**
   - **Silver and Gold** cards renewed due to expiration **will receive a new card number.**
   - **Blue** cards renewed due to expiration **will retain their existing card number.**
2. **For cards settled individually (formerly known as guaranteed cards):**
   - **Blue and Silver** cards renewed due to expiration **will receive a new card number and a new account number for repayment** (visible on the statement and in the CitiManager Reporting system).

     NOTE: If the card is repaid via direct debit, after the card number is changed, it will be necessary to submit a new direct debit authorization, as for a new card. The existing direct debit will expire automatically on the card's expiration date.
   - **Gold** cards renewed due to expiration **will retain their existing card number** (as a result, any direct debit linked to the card will continue without changes).

What does it mean to receive a new card number when a card is renewed due to its expiration date?

- **Data update:**
  Please remember to update your card details wherever they are stored (e.g., subscriptions, online stores). Holders of these cards will receive additional communication from us, where we will provide them with detailed information regarding the new card (e.g., PIN update, Direct Debit setup and data updates, and connecting the new card in the CitiManager system).
- **Double limits during the transition period:**
  Until the current card expires or is blocked, the employee will be able to use the limits on both cards – the existing one and the new one. Activating the new card does not block the previously issued card. However, please ensure that the overall spending limit granted to the company is monitored. It is also advisable to verify individual card limits if they were changed shortly before renewal.
- **Temporary limits:**
  These do not transfer automatically to the new card and must be set again.

What about replacement for other reasons, such as loss, theft, or damage?

- **Process:**
  The replacement process will remain the same as before.
- **Direct Debit:**
  There is no need to update the Direct Debit – it will continue to work uninterrupted, even if the card number changes for security reasons.
- **New design:**
  The new card will be issued with the new design.

New card distribution method

To simplify the card distribution process at your company, we have changed our shipping method. Cards are sent to the Program Administrator's address; however, each envelope is now individually addressed to the respective cardholder. Shipments are delivered by a courier company, with Bank Handlowy w Warszawie S.A. and Citigroup (origin: London, United Kingdom) listed as the senders.

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ISO 20022: new requirements for beneficiary address

As part of the global migration of payment systems to the modern ISO 20022 standard, the requirements concerning beneficiary address details included in payment orders will change starting from November 2026.

Although the beneficiary address is currently not required when initiating a payment, it is often an important element for the beneficiary's bank, as it facilitates verification and thereby reduces the risk of returns and delays. In view of the continued automation of financial flows, the banking sector indicates a need for greater transparency and better structuring of data, including the beneficiary address.

The upcoming changes will require data to be provided in the appropriate structure when initiating payments. Therefore, we encourage you **to ensure that you already have information such as the town and country of your counterparties.**

Below we present the key information on this topic.

What will change from November 2026?

- It will no longer be possible to provide the beneficiary address in an **unstructured** format.
- It will be possible to provide the beneficiary address in a **hybrid** and/or **structured** format.
- There will still be no technical requirement to provide the beneficiary address; however, we recommend including this information, especially for international transfers.

What are unstructured, structured, and hybrid addresses? (Reminder)

- **An unstructured address** is an address entered in one or several text lines without separation into individual fields. The market is moving away from this format, as an unstructured data model does not support automation of transaction identification and monitoring processes.

Unstructured address

Address line 1	ul. Batalionu Armii Krajowej Zoska
Address line 2	3D lok. 7, 01-234 Warszawa

```
<PstlAdr>
    <AdrLine>ul. Batalionu Armii Krajowej Zoska</AdrLine>
    <AdrLine>3D lok. 7, 01-234 Warszawa</AdrLine>
</PstlAdr>
```

- **A structured address** is an address divided into separate fields. The minimum required fields are: town and country.

Structured address

Street	Batalionu Armii Krajowej Zoska
Building number	3D
Room number	7
Postal Code	01-234
Town	Warszawa
Country	PL

```
<PstlAdr>
    <StrtNm>Batalionu Armii Krajowej Zośka</StrtNm>
    <BldgNb>3D</BldgNb>
    <Room>7</Room>
    <PstCd>01-234</PstCd>
    <TwnNm>Warszawa</TwnNm>
    <Ctry>PL</Ctry>
</PstlAdr>
```

- **A hybrid address** is an address partially split into separate fields and partially entered in one or several text lines. The minimum required separate fields are town and country, although additional fields may be included. Information must not be duplicated or contradictory.

Hybrid address

Address line 1	ul. Batalionu Armii Krajowej Zoska
Address line 2	3D lok. 7
Town	Warszawa
Country	PL

```
<PstlAdr>
    <AdrLine>ul. Batalionu Armii Krajowej Zoska</AdrLine>
    <AdrLine>3D lok. 7</AdrLine>
    <TwnNm>Warszawa</TwnNm>
    <Ctry>PL</Ctry>
</PstlAdr>
```

How will the method of entering the beneficiary address change depending on the payment initiation channel?

Over the coming months, **payment templates in CitiDirect** will change to enable entering the town and country in separate fields. From November onwards, these fields will be mandatory if an address is provided.

CitiDirect (User interface, templates)

Currently		After the change	
Address line 1	*(optional)*	Address line 1	*(optional)*
Address line (...)	*(optional)*	Address line (...)	*(optional)*
		Town	*(optional if no address, mandatory if address is provided)*
		Country	*(optional if no address, mandatory if address is provided)*

Regarding flat file import, the key change consists of placing the country code and town name in a single, specific address line.

CitiDirect (flat file import)

Currently	After the change
Unstructured address, as specified by the specific import file format	**Format:** COUNTRY Code/CITY Name **Location:** Last address line in the Beneficiary Name and Address field (4th for cross border transactions, 3rd for domestic transactions) e.g.. PL/WARSZAWA

Clients initiating payments **using XML file format** will include beneficiary town and country information in separate fields, in accordance with the new specifications.

CitiConnect (XML files)

Currently

```
<PstlAdr>
    <AdrLine> (opcjonalne) </AdrLine>
    (...)
</PstlAdr>
```

After the change

```
<PstlAdr>
    <AdrLine> (optional item) </AdrLine>
    (...)
    <StrtNm> (optional item) </StrtNm>
    <BldgNb> (optional item) </BldgNb>
    <Room> (optional item) </Room>
    <(...)> (optional item) </(...)>
    (...)
    <TwnNm> (optional if no address, mandatory if address is provided)</TwnNm>
    <Ctry> (optional if no address, mandatory if address is provided)</Ctry>
</PstlAdr>
```

How to prepare (for the November changes)?

We recommend taking the following steps now:

1. **Review your counterparty database in ERP/Financial & Accounting systems:**

   If you use beneficiary address data from your ERP/Financial & Accounting system to initiate payments, please ensure that:

   - address data contains at least structured town and country information (if not, please update it),
   - your system transfers this data into payment instruction files (please contact your software provider to ensure the data is properly saved and mapped).

2. **Review your counterparty database in CitiDirect:**

   If you use beneficiary address data stored in CitiDirect (as templates/preformats) to initiate payments, please **update it with missing beneficiary town and country information** once these fields become available. We recommend collecting your counterparties' address data in advance.

3. **Conduct tests:**

We encourage you to plan and conduct tests early. Self-testing tools for XML and flat files are already available (here >>). For other formats, please contact us to arrange bilateral testing.

Where can I find more information?

- Questions and Answers (Q&A) >>
  Here you will find answers to the most frequently asked questions regarding the changes.
- Detailed technical guide (specifications) >>
  This document contains detailed technical specifications, examples for XML and flat files, and field mappings.

If you have any additional questions, please contact your Relationship Manager or CitiService.

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Important information regarding GPW Benchmark S.A.'s decision concerning reference rates

According to the decision of GPW Benchmark S.A., the WIBOR and WIBID reference rates for 1M, 3M, and 6M terms will cease to be provided with effect from January 1, 2037.

Please refer to the detailed information related to GPW Benchmark S.A.'s decision >>

More information regarding the decision of GPW Benchmark S.A. can be found on the website:
GPW Benchmark >>

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CitiConnect API – Certificate procurement and renewal process via DigiCert

To ensure uninterrupted and secure CitiConnect API connections, digital certificates that meet Citi and Citi Handlowy requirements are needed.

NOTE: Thanks to the partnership between Citi and DigiCert, we provide the **ability to order and exchange certificates** required for integration with the CitiConnect API directly through the Developer Portal **for free.** Now this option is also available to Citi Handlowy clients.

Client benefits:

- faster CitiConnect API onboarding and integration with the bank
- no cost and no complexity – access to certificates that meet Citi and Citi Handlowy requirements
- enhanced convenience in delivering your certificate

How to get it?

Step-by-Step Guide >>

If you have any questions, please contact the CitiDirect Helpdesk >>

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Changes in the delivery of invoices for cash services

Following up on our communication from February, we would like to inform you that as of **July 1, 2026,** we will discontinue the additional sending of invoices for cash services via post or e-mail. The transitional period, during which for your convenience we have been sending invoices via two channels (through KSeF and traditionally), has been extended until the end of June.

From that date, VAT invoices for clients who are VAT taxpayers in Poland will be available **exclusively** in the National e-Invoicing System (KSeF), subject to exceptions provided in the regulations.

For clients without a Polish NIP number, the invoicing process remains unchanged.

Should you have any questions, please contact your Relationship Manager or CitiService.

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Cross border transfers: SHA as the default charging option

Please be reminded that SHA is the default charging option for foreign payments to banks located in the European Economic Area, regardless of the currency of the transaction. This is due to the guidelines of the Payment Services Act implementing the PSD2 directive. The bank cannot interfere with your selected payment option. If you choose OUR option, your payment will be processed accordingly. However, this may lead to the beneficiary's bank rejecting the transaction, as they may not accept this cost option.
At the same time, if no charging option has been selected, the system will set the default option – SHA (Shared), as prescribed by the rules mentioned above.

IMPORTANT NOTE: when ordering payments in the EEA, please pay special attention to the selection of the SHA charging option. Selecting any other charging option may result in rejection of the payment.

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Bank Holiday: June and July 2026

Please note the following days in **June and July 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).

JUNE	
1	RON, UAH
4	PLN
5	DKK
8	AUD
16	ZAR
19	CNY, SEK, USD
29	UAH

JULY	
1	CAD
6	CZK, KZT
15	TRY, UAH
20	JPY
23	ILS

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Bank Handlowy w Warszawie S.A.

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