



## CitiService News

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### Formatting of SWIFT messages initiating Split Payment and VAT payment

When initiating payment instructions with SWIFT MT101 or MT103 messages sent directly to Citi Handlowy, which are to pay VAT to the Tax Office, in accordance with the requirements of STP of Bank Handlowy w Warszawie S.A.:

- the MT103 message must contain the USVAT53 code word in field 77B,
- the MT101 message must contain the OTHE/USVAT53 code word in field 23E.
- Where the payment is to be sent as Split Payment, the following codes must be used:
- the MT103 message must contain the VAT53 code word in field 77B,
- the MT101 message must contain the OTHR/VAT53. code word in field 23E.

### Service Shortcuts



Extract from the Table of Fees and Commissions



Foreign Exchange Rates



CitiService News



Market Analyses



Contact with CitiService:  
tel.: 801 24 84 24; 22 690 19 81



### Electronization of public procurement - tender eGuarantee

We advise that in connection with implementation of Directive 2014/24/EU of the European Parliament And of the Council of 26 February 2014 on public procurement and repealing Directive 2004/18/EC, in line with the Act amending the Public Procurement Law and certain other acts dated 22 June 2016, starting from 18 October 2018 participation in a public contract will require filing all documents, tenders, applications and collateral in the form of bank guarantees (tender guarantees) in an electronic form.

In practice this means that tender guarantees extended to date by banks in writing shall be extended in an electronic form.

In accordance with provisions of the Civil Code an electronic form exists where a declaration of will filed electronically is signed with a qualified electronic signature. A declaration of intent filed in an electronic form shall be equivalent to a declaration of will filed in writing.

Bank Handlowy w Warszawie S.A. offers guarantees (not only tender guarantees) extended in an electronic form - eGuarantees - from April 2017.

You need to select an appropriate option on the guarantee extension application and specify the e-mail address to which the Bank is to send the eGuarantee.

The eGuarantee is sent via Citi Secure Email.

Should you have any questions, please contact your consultant or the guarantee team directly.



### Transfers to Russia in Russian rubles (RUB) - changes

Please be advised that the Central Bank of Russia has introduced time limits for accepting orders in the Russian currency.

In view of these limits, please make sure that orders in Russian rubles contain complete information and are compliant with the laws currently in force in the Russian Federation. The content of the new guidelines can be found in the attachment to this document. Please also note that they are subject to change.

In the case of lack of complete information required in accordance with Russian regulations, the transactions will be returned to the payer by the Russian banks, including our correspondent (Citibank Moscow). This means, that the payment will not be credited to the beneficiary's account.

The current cut-off time for accepting payments in Russian rubles at Citi Handlowy (Bank Handlowy w Warszawie SA) remains unchanged: **transactions are executed, provided that there are sufficient funds in the Customer's account.**

#### Import transfers (ordered, outgoing) - realization of transfer based on available funds on client's account:

Currency	COT VDO	COT VD1, VD2
RUB	10:20	14:30

#### Export transfer (received, incoming) - realization in the current working day base on the confirmation that funds were receipt on Nostro account:

Currency RUB	10:20
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## Currency settlements in a multi-currency account

Citi Handlowy (Bank Handlowy w Warszawie S.A.) added settlements in Belarusian rubles to currency settlements in a multi-currency account (an account in PLN, EUR and USD). Below is a list of currencies that can be used for settlements via CitiDirect BE from an account in PLN, EUR and USD.

### Multi-currency Account

#### The ability of payments making in more than 130 currencies from PLN, USD or EUR account.

- Solution is available immediately - no need for additional implementation
- Minimization of formalities - no need to sign additional documentation
- Optimization of the number of accounts - the possibility of payments making in over 130 currencies from PLN, EUR or USD account
- Quick access to current local regulations, rules of payment formatting and settlements
- Simplification of processes - all settlements on one platform
- Access to a global network and local know-how

The list of currencies in force at CitiDirect BE as part of the multi-currency account functionality:

AED	United Arab Emirates
ALL	Albania
AMD	Armenia
ANG	Netherlands Antilles
AOA	Angola
AUD	Australia
AWG	Aruba
AZN	Azerbaijan
BAM	Bosnia and Herzegovina
BBD	Barbados
BDT	Bangladesh
BGN	Bulgaria
BHD	Bahrain
BIF	Burundi
BMD	Bermuda
BND	Brunei Darussalam
BOB	Bolivia
BRL	Brazil
BSD	Bahamas
BTN	Bhutan
BWP	Botswana
BYN	Belarus
BZD	Belize
CAD	Canada
CDF	Congo,(DRC)
CHF	Liechtenstein
CLP	Chile
CNY	China
COP	Colombia
CRC	Costa Rica
CVE	Cape Verde
CZK	Czech Republic
DJF	Djibouti
DKK	Denmark
DOP	Dominican Republic
DZD	Algeria
EGP	Egypt
ERN	Eritrea
ETB	Ethiopia
EUR	Andorra
FJD	Fiji
GBP	United Kingdom
GEL	Georgia
GHS	Ghana
GMD	Gambia
GNF	Guinea
GTQ	Guatemala
GYD	Guyana
HKD	Hong Kong
HNL	Honduras
HRK	Croatia
HTG	Haiti
HUF	Hungary
IDR	Indonesia
ILS	Israel
INR	India
ISK	Iceland
JMD	Jamaica
JOD	Jordan
JPY	Japan
KES	Kenya
KGS	Kyrgyzstan
KHR	Cambodia
KMF	Comoros
KRW	Korea, South
KWD	Kuwait
KYD	Cayman Islands
KZT	Kazakhstan
LAK	Laos
LBP	Lebanon
LKR	Sri Lanka
LRD	Liberia
LSL	Lesotho
LYD	Libya
MAD	Morocco
MDL	Moldova
MGA	Madagascar
MKD	Macedonia, (FYR)
MMK	Myanmar
MNT	Mongolia
MOP	Macau
MRU	Mauritania
MUR	Mauritius
MVR	Maldives
MWK	Malawi
MXN	Mexico
MYR	Malaysia
MZN	Mozambique
NAD	Namibia
NGN	Nigeria
NIO	Nicaragua
NOK	Norway
NPR	Nepal
NZD	New Zealand
OMR	Oman
PEN	Peru
PGK	Papua New Guinea
PHP	Philippines
PKR	Pakistan
PLN	Poland
PYG	Paraguay
QAR	Qatar
RON	Romania
RSD	Serbia
RUB	Russia
RWF	Rwanda
SAR	Saudi Arabia
SBD	Solomon Islands
SCR	Seychelles
SEK	Sweden
SGD	Singapore
SLL	Sierra Leone
SRD	Suriname
SSP	South Sudan
STN	Sao Tome and Principe
SZL	The Kingdom of eSwatini (Swaziland)
THB	Thailand
TJS	Tajikistan
TMT	Turkmenistan
TND	Tunisia
TOP	Tonga
TRY	Turkey
TTD	Trinidad and Tobago
TWD	Taiwan
TZS	Tanzania
UAH	Ukraine
UGX	Uganda
USD	United States of America
UYU	Uruguay
UZS	Uzbekistan
VEF	Venezuela
VND	Viet Nam
VUV	Vanuatu
WST	Samoa
XAF	Cameroon
XCD	Anguilla
XOF	Benin
XPF	French Polynesia
YER	Yemen
ZAR	South Africa
ZMW	Zambia
ZWD	Zimbabwe



## The AML Act - changes with regard to identification and verification of identity

Please be advised that the Act on counteracting money laundering and financing terrorism came into force on 13 July this year. The Act specifies a new way of identifying and verifying the identity of each customer and, among others, a person authorised to act on the customer's behalf, i.e. a person indicated in the signature specimen card, in electronic banking applications or making cash deposits. In the case of these persons, the Bank has the right to require the presentation of an identity document, e.g. to make a copy or to submit a copy of a notarised document.

For opened cash deposits, in order to verify the identity of the person making the deposit, the Bank has the right to require the presentation of an identity document, regardless of the amount of the transaction.

If the person concerned refuses to present his or her identity document, the Bank may withdraw from the transaction.

Please also be advised that the following forms have been updated: the signature specimen card and electronic banking applications. In order to receive the updated forms, please contact a consultant or download them from the website [www.citidirect.pl](http://www.citidirect.pl).

The updated documentation is available on the following website:  
<http://www.citihandlowy.pl/poland/citidirect/polish/dokumenty.htm>.

Should you have any questions, do not hesitate to contact the Card Customer Service by calling on: **+48 22 692 26 62** or sending an email to: [karty.obsługa.klienta@citi.com](mailto:karty.obsługa.klienta@citi.com).



## Bank holidays in September and October 2018

Please note below the days in September and October 2018 when orders received on that day will be effected on the following business day due to a currency exchange holiday (i.e. a public holiday in a given country).

SEPTEMBER	
3	CA, US
6	BG
11	AE
17	JP
24	BG, CN, JP, ZA
25	HK
28	CZ

OCTOBER	
1	AU, CN, CY, HK
2	CN
3	CN, DE
4	CN
5	CN, PT
8	CA, HR, JP, US
12	ES
15	UA
17	HK
22	HU
23	HU
26	AT
29	IE, TR
31	SI