



 **citi handlowy**

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**CitiService  
News**

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## Service Shortcuts

We are here to help:

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

# Changes to the Business Cardholders' helpline



As announced in previous editions of CitiService News, the bank has introduced changes to the operation of the helpline for Business Cardholders. Below, we remind you of the details and scope of the changes.

Scope	Previously	Today
Service hours	Service: Monday to Friday (on business days), 9:00 a.m. – 5:00 p.m. Card blocking: 24/7.	Full service (also card blocking): 24/7, including weekends and public holidays.
Language	Polish and English	Polish, English, and several other languages Outside business hours (5:00 p.m. – 8:00 a.m.), as well as on weekends, the language of service will be English.

**IMPORTANT:** The contact number remains unchanged (as shown on the back of the card):  
+48 22 692 26 62 or 800 120 111.

At the same time, we would like to inform you that the verification method when contacting the bank's helpline has changed. To ensure your comfort and security, please update the field *Any data of the Holder appearing on statement* – this field will be renamed shortly to: *Employee ID (internal employee identifier, and if none, any content or number)* – via the CitiManager system under the *Manage Users* tab, by selecting the *Edit/Account maintenance* option (if you wish to make a mass change to this parameter, please contact the CitiService team). The information provided in this field, e.g., an employee's internal number, will be used to verify the person calling the helpline and will be available on the statement/in the reporting system. Failure to complete this information may prevent or significantly delay the handling of your telephone inquiries. You can make these changes yourself at your convenience.

We would like to remind you that the CitiManager system, also available as the CitiManager Mobile application, is at your employees' disposal around the clock. We especially recommend this method of contact with the bank if you need to block a card. This action can be performed from the system level by:

- Cardholder – using the *Replace Card* option in the CitiManager system or the CitiManager Mobile app,
- Card Program Administrator – editing option in the *Manage Users* tab in the CitiManager system.

Changes to the helpline's operating model are possible thanks to the use of Citi group resources. As a result, Cardholders gain greater availability of consultants and an extended list of service languages. Following the changes, our Advisors provide support in the following languages: Polish, English, French, Spanish and German (the list may change in the future).

The use of global processes enables us to adapt services more efficiently to the latest Citi standards and market requirements in the future.

# New Interest Rates Table from March 10, 2026

As of March 10, 2026, the Interest Rates Table has changed. The changes concern the reduction of interest rates on PLN term deposits for periods from 1 month to 12 months. The changes were dictated by subsequent decisions of the Monetary Policy Council to lower the NBP reference rate, which currently stands at 3.75%.

The current Interest Rates Table is available on [our website >>](#)

# Digital Signer Management – faster and simpler

## Reminder

We have made the Digital Signer Management (DSM) module available in Polish. This is a digital tool that significantly simplifies and accelerates the process of updating the list of persons authorized to operate your accounts. Until now, the module was only available in English.

## Key benefits for your company:

- **Speed:** Electronic document circulation shortens the waiting time for changes to be implemented.
- **Convenience:** The process of updating the Central Database of Authorized Persons is initiated online.
- **Control:** You have direct, digital access to information about authorized persons.

## How to ensure efficient updates?

For changes in the Central Database of Authorized Persons to be processed quickly and successfully, it is crucial to provide complete and correct data. Please follow these rules:

- Use the dedicated Universal Maintenance Form.
- Provide all data required by the Anti-Money Laundering (AML) Act.
- Provide individual, corporate email addresses of authorized persons (within the company's domain).

**Important information:** Submitting only company registration documents, without the data specified in the form, is not sufficient to process the change.

## What's next?

We are already gradually contacting our clients to provide access to the new module. If you have any questions, please contact your Relationship Manager.

### Categories of persons authorized to operate on the account – Signers:

**Corporate** – signers authorized per Board Resolutions, Powers of Attorney, Commercial Registers, or other similar authority documents to act on behalf of the Customer in opening, closing, and maintaining accounts.

**Operating** – signers authorized to credit, debit, or otherwise operate any account on behalf of the Customer for any service provided by the bank, subject to any restrictions specified next to their name. Transactional signing authority is outlined in the Board Resolution or other similar authority documents, specifying who can transact on accounts and how.

**Initiators** – individuals authorized to initiate and confirm fund transfers by manual means (as well as amend, recall, or cancel previous instructions).

**Confirmers** – to ensure the security of funds, the Bank reserves the right to confirm over-the-phone instructions that result in debiting the account. For confirmation, the Bank will contact one of the authorized persons listed in this category.

The global Digital Signer Management solution implemented by Citi was awarded in August at the **2025 Digital Banker Global Transaction and Innovation Awards**.

We are making the DSM module available as part of the digitization of the new account opening process, i.e., CitiDirect Digital Onboarding.

## Standardization and Global Consistency

This digital onboarding process aligns with Citi's global approach, enabling us to deliver a consistent client experience worldwide. As part of this effort, we are adopting standardized documents across Citi that outline the terms and conditions of service provision, including: [the Master Account & Service Terms](#), [the Confidentiality and Data Privacy Terms](#), [the Security Procedures](#), and [the Country Addendum for Bank Handlowy w Warszawie S.A.](#), as well as [the Cash Management User Guide \(Poland\) for Bank Handlowy w Warszawie S.A.](#) These will replace the current documentation, primarily the General Terms and Conditions of Co-operation with Clients, after you sign the [Universal Onboarding Form](#). Please note that this standardization of documentation will not alter your existing terms of service with Citi Handlowy but will ensure a consistent documentation structure across our entire group.

We believe these enhancements will significantly improve your experience with Citi Handlowy, providing more efficient service.

# Bank Holiday: April and May 2026

Please note the following days in **April and May 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).

APRIL	
02	DKK, ILS, NOK
03	AUD, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, SEK, ZAR
06	AUD, CHF, CNY, CZK, DKK, EUR, GBP, HUF, NOK, PLN, SEK, ZAR
08	ILS
10	RON
13	RON, UAH
22	ILS
23	TRY
27	ZAR
29	JPY

MAY	
01	CHF, CNY, CZK, EUR, HUF, KZT, NOK, PLN, RON, SEK, TRY, UAH, ZAR
04	CNY, GBP, JPY
05	CNY, JPY
06	JPY
07	KZT
08	CZK, UAH
11	KZT
14	CHF, DKK, NOK, SEK
15	DKK
18	CAD
19	TRY
22	ILS
25	CHF, DKK, GBP, HUF, NOK, USD
27	KZT, TRY
28	TRY
29	TRY