

Rules of execution of **Express Elixir** instant transfers

Capitalized terms not otherwise defined in these Rules of execution of Express Elixir instant transfers at Bank Handlowy w Warszawie S.A., hereinafter referred to as the "Rules", shall have the meaning as ascribed to them in the General Terms and Conditions of Co-operation with Clients or the Master Account and Service Terms and the User Guide for Bank Handlowy w Warszawie S.A., depending on which of those documents are applicable to the contractual relationship with the Customer.

Terms used in these Rules shall have the following meaning:

- 1) Bank means Bank Handlowy w Warszawie S.A.; operating under the Citi Handlowy brand,
- 2) KIR S.A. means Krajowa Izba Rozliczeniowa S.A. (national clearing house),
- 3) Express Elixir Transfer means a service of instant transfer of funds from an account maintained with the Bank to the account of the Beneficiary held with an institution that is a participant of Express Elixir settlements, executed within the System provided by KIR S.A., based on a payment order placed by the Sender,
- 4) Sender means a holder of a bank account maintained by the Bank,
- 5) Beneficiary means a holder of a payment account with an institution to which the Express Elixir Transfer is addressed,
- 6) System means the Express Elixir system.

1. Express Elixir Transfers are executed only in the Polish zloty. Transfers are converted using the table exchange rate applicable at the time of posting the transfer.
2. The Express Elixir Transfer instruction can be sent only with the current date.
3. Upon sending the Express Elixir Transfer instruction the order is either transmitted to KIR S.A. or its execution is refused within 2 minutes at the maximum.
4. In the period between sending the Express Elixir Transfer and debiting the Sender's account the Bank blocks the funds in the Sender's account in the amount of the sent Express Elixir Transfer. The Sender should ensure appropriate funds for the execution of the transfer before sending an instruction.
5. The maximum amount limit for a single Express Elixir Transfer transaction cannot exceed PLN 100,000.
6. The current list of institutions participating in Express Elixir settlements is available on the website of KIR S.A. dedicated to the Express Elixir service.
7. An Express Elixir Transfer order can be sent within the Bank's availability times for transmission within the Express Elixir system. The Bank's availability times are provided for the Client's information on the Bank's website and on the website of KIR S.A. dedicated to the Express Elixir service.
8. If:
 - 1) the Beneficiary's institution is unavailable in the System,
 - 2) correct processing of the settlement in the System is unavailable for technical reasons, the Bank shall immediately send a message to the Sender informing the Sender that the Express Elixir Transfer order cannot be executed.
9. The Bank reserves the right to temporarily turn off availability of the System for technical reasons that hinder correct processing of settlements in the System.
10. The Express Elixir Transfer service is provided subject to a fee; amounts of fees and commissions are included in the Table of Fees and Commissions of the Bank.



Detailed information about fees and commissions, the product functionality, requirements and conditions of product use, as well as risks connected with it, will be provided by Relationship Manager.