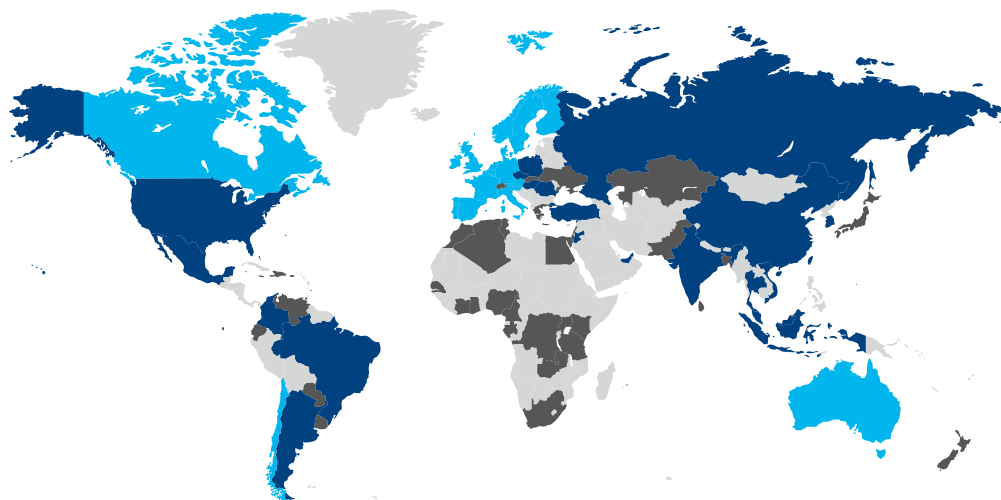


Operate globally with a global bank



Citi Handlowy is a part of Citi, one of the largest financial institutions in the world, operating on 6 continents, connecting 1,000 cities, 160 countries and millions of people all over the world.

We offer a number of specialised services which make us a truly global bank. International Desk is a programme for companies conducting international activity or planning foreign expansion. As a part of this programme, our Customers can use of Citi's global presence thanks to access to the same banking systems and a similar service standard in many countries.



- presence of Citi Commercial Bank (in Poland: Commercial Banking Division) and comprehensive product service
- presence of Citi with basic transaction services for Citi Commercial Bank Customers
- presence of Citi with individual offer approach for Citi Commercial Bank Customers

Asia

- China
- Hong Kong
- India
- Indonesia
- South Korea
- Malaysia
- Singapore
- Thailand
- Taiwan
- Vietnam

EMEA

- Bahrain
- Jordan
- Poland
- Czech Republic
- Russia
- Romania
- Slovakia
- Turkey
- Hungary
- United Arab Emirates

North and South America

- Argentina
- Brazil
- Colombia
- Mexico
- USA

and additionally in the following countries:

- Australia
- Austria
- Belgium
- Chile
- Denmark
- Finland
- France
- Greece
- Spain
- Netherlands
- Ireland
- Canada
- Luxembourg
- Germany
- Norway
- Portugal
- Sweden
- UK
- Italy

Operate globally with a global bank



Product offering

In countries where Citi Commercial Bank (the Commercial Banking Division) is present, we offer you optimal support and product service:

- ✓ one dedicated Consultant in Poland, who acts as a liaison to City Consultants and branches all over the world
- ✓ accounts in local and foreign currencies
- ✓ a single electronic banking system, allowing for management and access to international accounts via a single platform
- ✓ optimal liquidity management thanks to the balance consolidation option
- ✓ the option to centralise management of foreign currency exposure within the group thanks to the CitiFX Pulse currency platform
- ✓ lending to subsidiaries abroad based on surety by the parent company and/or Citi Handlowy guarantees
- ✓ support of local CitiService teams in operational service
- ✓ service in English or in local language
- ✓ the option to use a dedicated product range

	Service	Asia	Europe, Africa and Middle East	Mexico	South and Latin America	USA
Information management	CitiDirect	✓	✓	✓	✓	✓
Account and receivables management	Accounts	✓	✓	✓	✓	✓
	Receivables	✓	✓	✓	✓	✓
	Payments	✓	✓	✓	✓	✓
Trade financing	Letter of credit	✓	✓	✓	✓	✓
	Receivables financing	✓	✓	✓	✓	✓
	Provider financing	✓	✓	✓	✓	✓
	Trade financing as a part of cooperation with government agencies	✓	✓	✓	✓	✓
Loans	Working capital financing	✓	✓	✓	✓	✓
	Financing of fixed assets/investment goods	✓	✓	✓	✓	✓
FX	FX spot transactions	✓	✓	✓	✓	✓
	Currency exchange platform	✓	✓	✓	✓	✓

In countries not covered by Citi Commercial Bank, we offer you basic banking services with an option to expand them depending on your needs. You will receive information concerning risks and charges during the meeting with our Bank Consultant.



Details of the offer:

phone +48 22 692 99 82