



Dear customer,

We would like to provide you with the information about processing and opening hours of Citibank Europe plc, pobočka zahraničnej banky, with its registered seat at Mlynské nivy 43, 825 01 Bratislava (further “bank”), during the upcoming holiday season.

During the time period before Christmas holidays (from December 19, 2011 to December 23, 2011), both cash and non-cash transactions will be processed in the usual way.

Non-cash transactions will be processed and sent to beneficiary bank with value dates of year 2011 if delivered to the bank in line with the following schedule:

Local Payments:

- delivered personally or by mail by **December 29, 2011 until 1:00 p.m.**
- delivered electronically by **December 29, 2011 until 4:00 p.m.**

Cross Border Payments without FX conversion:

- delivered personally or by mail by **December 29, 2011 until 1:00 p.m.**
- delivered electronically by **December 29, 2011 until 2:00 p.m.**

Cross Borderv Payments with FX conversion:

- delivered personally or by mail by **December 28, 2011 until 1:00 p.m.**
- delivered electronically by **December 28, 2011 until 2:00 p.m.**

Last outgoing payments (cross border and local) will be processed in the year 2011 and sent to beneficiary bank with value dates of the year 2012 if delivered to the bank on December 30, 2011 until 12:00 noon.

If the payment orders are delivered to the bank after this cut-off time, they will be processed on the first banking day of the year 2012.

Loan drawdowns, including rollovers, should be delivered to the bank two days before actual drawdown as per the loan agreements at the latest . Any notices of drawdown received on December 30, 2011 will be processed in 2012.

Applications for Visa card issuance will be accepted until **December 19, 2011**. All applications received after this date start to be processed from **January 2, 2012**.

We wish you an enjoyable holiday season and successful year 2012.

Sincerely,

CitiService