



Dear customer,

EU Regulation 2015/847 (based on FATF Recommendation XVI) (the "Regulation") was published in June 2015 with an implementation date of June 26, 2017.

In advance of this Regulation coming into force, Citi has developed an overview of the key changes that will come into effect, how your institution will be impacted and what you need to do in advance of the implementation of the Regulation. This overview is available at our website www.citibank.sk.

We ask that you review the published document to ensure that you are aware of the changes that will come into effect. If you have any questions regarding the Regulation, please contact the CitiService Department using phone line +421 2 58230 111.

Sincerely,

Citibank Europe plc, pobočka zahraničnej banky