Fee information document



The English version of the document is for information purposes only. In the event of any discrepancies between the Polish and English language versions, the Polish language version shall prevail.

Name of the account provider: Bank Handlowy w Warszawie S.A.

Account name: Citigold Personal Account

Date: September 14, 2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Table of Fees and Charges: Accounts and Credit Line for Individual Clients.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee | | | |
|---|---|--------------------------------|--|--|
| General services related to the account | | | | |
| Payment account maintenance [Citigold Personal Account] | per month Total annual fee for accounts opened on or after 1 January 2015 or Personal Accounts switched to Citigold on or after 1 January 2015; when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 | PLN 0.00 PLN 0.00 | | |
| | per month Total annual fee for accounts opened until 31 December 2014 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 | PLN 0.00 PLN 0.00 | | |
| | per month Total annual fee when the average balance across all accounts in a given month amounts, as a minimum, to PLN 200,000 | PLN 50.00 PLN 600.00 | | |
| | per month Total annual fee in other cases | PLN 220.00 PLN 2640.00 | | |
| Phone banking service [CitiPhone] | per month Total annual fee | PLN 0.00 PLN 0.00 | | |
| Electronic banking service [Citibank Online] | per month Total annual fee | PLN 0.00 PLN 0.00 | | |

| SMS alert | SMS alerts other than alerts under | |
|---|--|--|
| | the CitiAlerts service | |
| | per month | PLN 0.00 |
| | Total annual fee | PLN 0.00 |
| The fee includes the following service package: SMS alerts under the CitiAlerts service, Standard Package, daily summary SMS and/or | per month Total annual fee | PLN 0.00 PLN 0.00 |
| e-mail alerts about events on the accounts | | |
| The fee includes the following service package: SMS alerts under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts | per month Total annual fee | PLN 0.00 PLN 0.00 |
| Payments (excluding pa | yment cards) | |
| Internal transfer order | | PLN 0.00 |
| Transfer order | domestic PLN transfer order (other than internal transfer order) cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] (excluding Citi Mobile) via Consultant in the phone banking service [CitiPhone] and at a Bank Branch domestic instant PLN transfer order – Express Elixir in the electronic banking service [Citibank Online] | PLN 0.00 PLN 10.00 PLN 20.00 PLN 5.00 |
| | and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch | PLN 10.00 |
| Foreign currency transfer order | | PLN 0.00 |
| SEPA transfer order | | PLN 0.00 |
| Direct debit | | PLN 0.00 |
| Standing order | | PLN 0.00 |

| Cards and cash | | | | | |
|---|--|--|--|--|--|
| Debit card service | per month Total annual fee | PLN 0.00 PLN 0.00 | | | |
| Issuing a payment card | | PLN 0.00 | | | |
| Cross-border payment transaction with the use of a debit card for cash payments | | PLN 0.00 | | | |
| Cross-border payment transaction with the use of a debit card for non- cash payments | | PLN 0.00 | | | |
| Credit card service | | the service is unavailable | | | |
| Cash withdrawal | | PLN 0.00 | | | |
| Cash deposit | | PLN 0.00 | | | |
| Overdrafts and related services | | | | | |
| Overdraft [Credit Line] | annual overdraft [Credit Line] fee fee for changing the overdraft [Credit Line] limit | for [Credit Line] open on or after 22 August 2011 no fee in the first year; in the following years 1.0% of the overdraft [Credit Line] limit, no less than PLN 50.00 for [Credit Line] open until 21 August 2011 no fee in the first year; in the following years 1.75% of the overdraft [Credit Line] limit, no less than PLN 50.00 PLN 40.00 | | | |
| Other services Preparing a statement of payment transactions | additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, | PLN 0.00 | | | |
| | 2011 renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy | PLN 10.00 | | | |
| | renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format account history for up to 12 months | PLN 8.00 PLN 20.00 | | | |
| | (for more than 12 months only in the form of monthly statements) | | | | |

| | other certificates concerning the Account (also with other banking products – also applies to former Bank Clients), also making a specification of payment transactions, other than those listed above – hardcopy other certificates concerning the Account (also with other banking products – also applies to former Bank Clients), also making a specification of payment transactions, other than those listed hereinabove – in electronic format | PLN 70.00 PLN 45.00 |
|---|---|------------------------|
| Issuing a certificate of payment account operated | in hard copy in electronic format | PLN 15.00 PLN 13.00 |