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: August 8, 2018

- 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 300,000 | 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 300,000 | 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 per month | PLN 50.00 PLN 600.00 PLN 220.00 | | |
| | Total annual fee in other cases | 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 | |
|--|---|------------|
| SWS alert | the CitiAlerts service | |
| | per month | PLN 0.00 |
| | Total annual fee | PLN 0.00 |
| The fee includes the | per month | PLN 0.00 |
| following service | Total annual fee | PLN 0.00 |
| package: SMS alerts | | |
| under the CitiAlerts service, Standard Package, daily | | |
| summary SMS and/or | | |
| e-mail alerts about events | | |
| on the accounts | | |
| The fee includes the | per month | PLN 0.00 |
| following service | Total annual fee | PLN 0.00 |
| package: SMS alerts | | |
| under the CitiAlerts service, | | |
| Standard Package, daily summary SMS and/or | | |
| e-mail alerts about events | | |
| on the accounts | | |
| Payments (excluding pa | yment cards) | |
| Internal transfer order | | PLN 0.00 |
| Transfer order | domestic PLN transfer order (other | PLN 0.00 |
| | 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 | PLN 10.00 |
| | [Citibank Online] (excluding the | |
| | electronic banking service Citi | |
| | Mobile) via Consultant in the phone | PLN 20.00 |
| | banking service [CitiPhone] and at | T EN 20.00 |
| | a Bank Branch | |
| | domestic instant PLN transfer order – Express Elixir | |
| | in the electronic banking service | PLN 5.00 |
| | [Citibank Online] | |
| | and in the Automatic Banker | |
| | in the phone banking service [CitiPhone] | |
| | via Consultant in the phone | PLN 10.00 |
| | banking service [CitiPhone] and at | |
| | a Bank Branch | |
| 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 |
| Kredyty w rachunku bie | żącym i usługi powiązane | |
| Overdraft [Credit Line] | annual overdraft [Credit Line] commission fee for changing the overdraft [Credit Line] limit | For [Credit Line] open on or after 22 August 2011 no commission 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 commission 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 Sporządzenie zestawienia transakcji płatniczych | additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011 | PLN 0.00 PLN 10.00 |
| | renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy 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 (for more than 12 months only in the form of monthly statements) | PLN 10.00 PLN 8.00 PLN 20.00 |

| | other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) other than those listed above – in hard copy other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) other than those listed above – 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 |