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