

	per month Total annual fee when the total amount of non-cash transactions with the use of Citicard in points of sale in the given month is min. PLN 500 AND the average balance across all accounts is below PLN 30,000 and the receipts to the Personal Account are below PLN 5,000	PLN 40.00 PLN 480.00
	per month Total annual fee in other cases	PLN 49.00 PLN 588.00
Phone banking service [CitiPhone]	per month Total annual fee when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000	PLN 0.00 PLN 0.00
	per month Total annual fee in other cases	PLN 9.00 PLN 108.00
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 Total annual fee	PLN 0.00 PLN 0.00
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 6.00 PLN 72.00
The fee includes the following service package: SMS alerts under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts	per month Total annual fee	PLN 10.00 PLN 120.00
Payments (excluding payment cards)		
Internal transfer order	internal transfer order in PLN in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00 PLN 20.00

	internal transfer order in EUR or other foreign currency in the electronic banking service [Citibank Online] and in the Automatic Banker via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00 PLN 20.00
Transfer order	domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic instant PLN transfer order – Express Elixir in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch BLIK Phone Transfer via the Citi Mobile banking service cross-border EUR transfer order within the EEA in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00 PLN 20.00 PLN 20.00 PLN 40.00 PLN 10.00 PLN 20.00 PLN 0.00 PLN 0.00 PLN 20.00 0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00

Foreign currency transfer order	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00 PLN 20.00
Direct debit		PLN 0.00
Standing order	creating/modifying/cancelling in the electronic banking service [Citibank Online] creating/modifying/canceling in the phone banking service [CitiPhone] or at a Bank Branch execution	PLN 0.00 PLN 2.50 PLN 0.00
Cards and cash		
Debit card service	per month Total annual fee for Accounts opened on or after 17 July 2010 or Personal Accounts switched to Citi Priority on or after 17 July 2010 per month Total annual fee for accounts opened until 16 July 2010 per month Total annual fee fee for the service of a debit card – the Contactless Carrier in the form of a sticker	PLN 0.00 PLN 0.00 PLN 8.00 PLN 96.00 PLN 5.00 PLN 60.00
Issuing a payment card	issuing a Citicard payment card issuing a Citicard payment card as a result of replacement requested by the Client	PLN 0.00 PLN 30.00
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	for [Credit Line] open on and 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
	fee for changing the overdraft [Credit Line] limit	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, 2011	PLN 5.00
	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	PLN 8.00
	account history for up to 12 months (for more than 12 months only in the form of monthly statements)	PLN 20.00
	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 – in hard copy	PLN 70.00
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 – in electronic format	PLN 45.00	
Issuing a certificate of payment account operated	in hard copy	PLN 15.00
	in electronic format	PLN 13.00