



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: January 30, 2023.**

- 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	
<b>General services related to the account</b>		
<b>Payment account maintenance</b> [Citigold Personal Account]	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000	
	per month	PLN 220.00
	<b>Total annual fee</b>	<b>PLN 2,640.00</b>
	in other cases	
<b>Phone banking service</b> [CitiPhone]	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
<b>Electronic banking service</b> [Citibank Online]	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
<b>SMS alert</b>	SMS alerts other than alerts under the CitiAlerts service	
	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>



<b>Cross-border payment transaction with the use of a debit card for non-cash payments</b>		PLN 0.00
<b>Credit card service</b>		the service is unavailable
<b>Cash withdrawal</b>		PLN 0.00
<b>Cash deposit</b>		PLN 0.00
<b>Overdrafts and related services</b>		
<b>Overdraft [Credit Line]</b>	<p>annual overdraft [Credit Line] fee</p> <p>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</p> <p>fee for changing the overdraft [Credit Line] limit</p>	PLN 40.00
<b>Other services</b>		
<b>Preparing a statement of payment transactions</b>	<p>additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011</p> <p>renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy</p> <p>renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format</p> <p>account history for up to 12 months (for more than 12 months only in the form of monthly statements)</p> <p>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</p>	<p>PLN 0.00</p> <p>PLN 10.00</p> <p>PLN 8.00</p> <p>PLN 20.00</p> <p>PLN 70.00</p>

	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 45.00
<b>Issuing a certificate of payment account operated</b>	in hard copy in electronic format	PLN 15.00 PLN 13.00