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

**Account name: CitiKonto Personal Account - opened on or before August 19, 2020.
As of August 20, 2020 product withdrawn from the offer.**

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	
General services related to the account		
Payment account maintenance [CitiKonto Personal Account]	per month Total annual fee if the receipts to the Personal Account in the given month are at least PLN 3,500	PLN 7.00 PLN 84.00
	per month Total annual fee if the receipts to the Personal Account in the given month are at least PLN 2,000	PLN 16.00 PLN 192.00
	per month Total annual fee in other cases	PLN 20.00 PLN 240.00
Phone banking service [CitiPhone]	per month Total annual fee	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

<p>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</p>	<p>per month Total annual fee</p>	<p>PLN 6.00 PLN 72.00</p>
<p>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</p>	<p>per month Total annual fee</p>	<p>PLN 10.00 PLN 120.00</p>
Payments (excluding payment cards)		
<p>Internal transfer order</p>	<p>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 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</p>	<p>PLN 0.00 PLN 20.00 PLN 0.00 PLN 20.00</p>
<p>Transfer order</p>	<p>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</p>	<p>PLN 0.00 PLN 20.00 PLN 20.00 PLN 40.00</p>

	in the electronic banking service [Citibank Online]	PLN 15.00
	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 30.00
	BLIK Phone Transfer via the Citi Mobile banking service	
	cross-border EUR transfer order within the EEA	PLN 0.00
	in the electronic banking service [Citibank Online]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
	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]	0.5% of the transfer amount minimum PLN 30.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00
Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.5% of the transfer amount minimum PLN 30.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
Direct debit		PLN 0.00
Standing order	creating/modifying/cancelling in the electronic banking service [Citibank Online]	PLN 0.00
	creating/modifying/cancelling in the phone banking service [CitiPhone] or at a Bank Branch	PLN 7.50
	execution	PLN 0.00

Cards and cash		
Debit card service	per month	PLN 8.00
	Total annual fee	PLN 96.00
	per month	PLN 5.00
	Total annual fee	PLN 60.00
	fee for the service of a debit card – the Contactless Carrier in the form of a sticker – service withdrawn from the offer as of 20 August 2020	
Issuing a payment card	issuing a Citicard payment card	PLN 0.00
	issuing a Citicard payment card as a result of replacement requested by the Client	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	at a Bank Branch	PLN 0.00
	in Citi ATMs	PLN 0.00
	in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service)	PLN 7.00
	from ATMs other than the Bank's ATMs via the BLIK Cash Withdrawal service	PLN 7.00
	in Citi ATMs abroad	PLN 0.00
	in non-Citi ATMs abroad	PLN 7.00
Cash deposit	at a Bank Branch	PLN 0.00
	in Citi ATMs	PLN 0.00
	in non-Citi ATMs – refers to Clients who have cancelled their monthly subscription	PLN 8.00
	per month	PLN 3.00
	Total annual fee	PLN 36.00
	monthly subscription – unlimited number of deposits in non-Citi ATMs in Poland	
Overdrafts and related services		
Overdraft [Credit Line]	annual overdraft [Credit Line] fee	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 hereinabove – 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