## **citi** handlowy<sup>\*</sup>

## Table of Fees and Commissions: Accounts and Credit Line for Individual Customers

Effective as of 1st March 2016

The Fastis			Continue Assessments			
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.		CitiKonto	Citi Priority - the Customers whose Personal Accounts were opened as of 17 July 2010 or who changed the type of their Personal Account as of 17 July 2010	citigold	Citigold Private Client	Savings Accounts Savings Account/ SuperSavings Account/ Regular Saver Account
<u>1.</u> 1.1.	Account monthly maintenance fee for Personal Account in PLN or Savings Account	PLN 3 when the Personal Account receipts in a given month amount, as a minimum, to PLN 3,500 PLN 8 when the Personal Account receipts amount, as a minimum, to PLN 2,000 PLN 15 in the remaining	PLN 0 when in a given month the average balance across all accounts amounts to a minimum of PLN 30,000 OR Personal Account receipts amount to not less than PLN 5,000 AND the Customer holds an active main Citibank Credit Card or has signed an agreement for a credit offered by the Bank to consumers; PLN 25 in the remaining	PLN 0 For the Accounts opened as of 1 January 2015, when in a given month the average balance across all accounts amounts, as a minimum, to PLN 300,000; For the Accounts opened by 31 December 2014, when in a given month the average balance across all accounts amounts, as a minimum, to PLN 200,000; PLN 150 in the remaining	PLN 0 for the Accounts opened or which Account type has been changed from 1 <sup>th</sup> December 2015, when in a given month the average balance across all accounts amounts, as a minimum, to PLN 3,000,000; for the Accounts opened by 30 <sup>th</sup> November 2015, when in a given month the average balance across all accounts amounts, as a minimum, to PLN 1,500,000 - effective from 30 <sup>th</sup> March 2016	Savings Account PLN 10 (not applicable to the Customers holding Personal Account) SuperSavings Account PLN 0 if the salary transferred into the Personal Account in a given month amounts, as a minimum, to PLN 2,000 or if the total amount of non-cash Citicard transactions (excluding transactions not involving physical use of the card) posted to the account amounts, as a minimum, to PLN 500; PLN 30 in the remaining cases (not applicable to the Customers holding Citigold Private Client Personal Accounts)
	monthly Foreign Currency	cases	cases	cases		Regular Saver Account PLN 0
1.2.	Sub-Account maintenance fee CitiPhone (a phone banking service)	PLN 3	PLN 0	PLN 0	PLN 0	not applicable
1.3.	monthly access fee	PLN 6	PLN 0	PLN 0	PLN 0	PLN 0
2.1.	monthly fee for each Debit Card	PLN 6	PLN 0	PLN 0	PLN 0	not applicable
2.2.	Citicard - replacement upon the Customer's request	PLN 20	PLN 20	PLN 0	PLN 0	not applicable
2.3.	World Elite Debit MasterCard	not applicable	not applicable	not applicable	PLN 0 issued only to Customers holding a Citigold Private Client Account with an average balance across all accounts amounts, as a minimum, to PLN 3,000,000; Customers with a Card are covered by the free-of charge Concierge Service in accordance with the Concierge Service Terms & Conditions for World Elite Debit MasterCard holders. If the average balance across all Customers accounts remains below PLN 3,000,000 for at least 3 consecutive months, the Bank provides the Customer with other Citicard.	not applicable
3. 3.1.	Domestic transfers in PLN Bank transfer order execution to Re	cipients' accounts at	the Bank (including own acco	unts)		
3.1.1.	via Citibank Online and CitiPhone Interactive Voice Responder	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first transfer order in a particular month from the Savings
3.1.2.	through a CitiPhone Consultant or at a Bank Branch Transfer order execution to Recipier	PLN 10	PLN 4	PLN 0	PLN 0	Account/ SuperSavings Account/ Regular Saver Account in a particular currency PLN 10 for each subsequent transfer order in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency
3.2. 3.2.1.	via Citibank Online and CitiPhone	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first transfer order in
3.2.2.	Interactive Voice Responder through a CitiPhone Consultant or at a Bank Branch	PLN 10	PLN 8	PLN 0	PLN 0	a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency PLN 10 for each subsequent transfer order in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency
3.2.3.	through a CitiPhone Consultant or in a Bank Branch using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)	PLN 40	PLN 40	PLN 20	PLN 0	PLN 50
4.	Transfer orders in foreign currencies Execution of a transfer order to the		PLN 0	PLN 0	PLN 0	PLN 0
4.1. 4.2.	Recipients' accounts at the banks operating in the territory of the Republic of Poland – executed in CHF Bank transfer order execution to Re	fee as per point 4.3.1.2. or 4.3.2.2.	order	r as per point 4.3.1.2, the chai	gh Citibank Online, the applicable rged fee shall be reimbursed withi	fee will be equal to that due for a transfer n 5 business days
	via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first transfer order in a particular month from the Savings Account/
4.2.2.	through a CitiPhone Consultant or at a Bank Branch	PLN 10	PLN 4	PLN 0	PLN O	SuperSavings Account/ Regular Saver Account in a particular currency PLN 10 for each subsequent transfer order in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency
4.3. 4.3.1.	Execution of a transfer order to the Re via Citibank Online					·
	SEPA standard (EUR) other	PLN 5 0.5% of the transfer amount, not less than PLN 30 and not more than PLN 100	PLN 5 0.25% of the transfer amount, not less than PLN 10 and not more than PLN 100	PLN 0 PLN 0	PLN 0 PLN 0	PLN 5 0.5% of the transfer amount, not less than PLN 10 and not more than PLN 100
4.3.2. 4.3.2.1.	through a CitiPhone Consultant or at SEPA standard (EUR)	a Bank Branch PLN 15	PLN 10	PLN 0	PLN 0	PLN 15
	other	1% of the transfer amount, not less than PLN 40 and not more than PLN 200	1% of the transfer amount, not less than PLN 20 and not more than PLN 200	PLN 0	PLN 0	1% of the transfer amount, not less than PLN 20 and not more than PLN 200
4.3.3.	additional fee for transfer orders with Sender OUR cost instruction, covering the cost of intermediating entities in execution of the transfer order or of Recipient' bank	PLN 70	PLN 70	PLN 70	PLN 70	PLN 70
4.4.	Execution of a CGT international transfer		PLN 0	PLN 0	PLN 0	PLN 0
5.	Payment order, SEPA payment order payment order, SEPA payment order - creation/ modification/ cancellation/	DINO	PLN 0	PLN 0	PLN 0	not applicable
5.1.	execution via Citibank Online, through					
	a CitiPhone Consultant or at a Bank Branch standing order - creation/modification/		PLN 0	PLN 0	PLN 0	not applicable
	a CitiPhone Consultant or at a Bank Branch		PLN 0 PLN 1	PLN 0 PLN 0	PLN 0 PLN 0	not applicable

A.       A. J. Sale Enc.3       FR.13       FR.13       FR.10       FR.10       FR.10       PA.15	6.	Cash withdrawals										
A.J.       PAU       PAU <th< td=""><td></td><td>at a Bank Branch</td><td></td><td></td><td></td><td></td><td>a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency; PLN 10 for each subsequent cash withdrawal in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency</td></th<>		at a Bank Branch					a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency; PLN 10 for each subsequent cash withdrawal in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency					
Low         PUND         PUND         PUND         PUND         PUND         Output performance of the punch		at ATMs other than the Bank's ATMs										
6.4       Int J Ma Source       PLAG	6.3.	in Poland and through the Merchants	PLN 5	PLN 0	PLN 0	PLN 0	not applicable					
<ul> <li>A. even al Allo other than COD. even allo other than COD.</li></ul>	6.4.			PLN 0	PLN 0	PLN 0	not applicable					
Can Concern Control C	6.5.	abroad at ATMs other than Citi's	withdrawal amount, not less than PLN 10 and not more than	PLN 0	PLN 0	PLN 0	not applicable					
0.1c. default laters is a proving for each of the form is a proving form is a proving for each of the form is a proving form is a proving for each of the form is a proving for each of the form is a proving for each of the form 	6.6.			A fee corresponding to the fee charged by the foreign Citibank branch where the service is provided								
No.     NUM     NUM     NUM     NUM     PUA 0	7. 7.1.		PLN 0	PLN 0	PLN 0	PLN 0	PLN 0					
12.       Durch of special al. All holds methods for the special of th	7.2.		PLN 0	PLN 0	PLN 0	PLN 0	not applicable					
Bit Record from the monthy factor proving         In A         IN A </td <td></td> <td>number of deposits at ATMs other than the Bank's ATMs in Poland at ATMs other than the Bank's ATMs -</td> <td></td> <td></td> <td></td> <td></td> <td></td>		number of deposits at ATMs other than the Bank's ATMs in Poland at ATMs other than the Bank's ATMs -										
51.         Standard Package monthy by the set of the		renounced from the monthly subscription		PLN U	PLN U	PLNU	потаррисаріе					
9.         Conclust Jatement, Markov and other feer           10.         Scheduner und scheduler for Statement - explicitable for descent and scheduler for descheduler for descheduler for descent and scheduler	8.1.	Standard Package monthly fee	PLN 6									
1.1.     Extension: supplicable to the supplicable to the supplicable of the sup	8.2. 9.	Account statement, history and othe		PLN 10	PLN 0	PLN 0	not applicable					
Open Control         Description         PEN 10/PEN 4         PEN 10/PEN 0         PEN 10/PEN 0         PEN 10/PEN 0         PEN 10/PEN 0           32         termoder for the factor interiment interiment interiment interiment of the control of the factor interiment of the control of the factor interiment interiment interiment interiment of the control of the factor interiment of the control of the control of the factor interiment of the control of the contron of the control of the contron of the control of th	9.1.	Statement - applicable to the Customers who signed the Deposit Product Agreement as of 22 August 2011	PLN 5	PLN 5	PLN 0	PLN 0	PLN 5					
3.1         0 evend 2 moths, or in the form of the evend 2 moths, or in the form of the evend 2 moths, or in the form of the state of the form of the state of the state of the event of the state of the state of the state of the state of the state of the state of the sta	9.2.	to the Customer - a fee per month (also applicable to the former Customers of the Bank) - in the hardcopy/electronic version	PLN 10/PLN 4	PLN 10/PLN 4	PLN 10/PLN 0	PLN 10/PLN 0	PLN 10/PLN 4					
Housing count count count count of the set	9.3.	(beyond 12 months, only in the form of	PLN 20	PLN 20	PLN 20	PLN 0	PLN 20					
9.5.       continuetion of transfer order to the second transfer or the s	9.4.	account closure certificate and other certificates involving the Account (including other banking products - also applicable to the Bank's former Customers)	PLN 30/PLN 15	PLN 30/PLN 15	PLN O	PLN O	PLN 30/PLN 15					
9.6.     Deckmy the decord is secure amounts and in third registrates / holing decord admission of a mission of a mission of a mission of considered admission of admission of physics Cart of the senit s and "Physics Cart of the senitation of the seni	9.5.	confirmation of transfer order in the	PLN 7/PLN 4	PLN 7/PLN 4	PLN 0	PLN 0	PLN 7/PLN 4					
Psy.         Executive Learner - Net payable in Design of the Markson for a single person basics of the Markson for a single person phase of the Markson for a single person basics of the Markson for a single person phase of the Markson for a single person admission for a single person basics of the Markson for a single person admission for a single person part of the Link of the American Markson admission for a single person part of the Markson for a single person admission for admission for a single person admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for admission for adm	9.6.	blocking the deposit to secure amounts	PLN 100	PLN 100	PLN 0	PLN 0	not applicable					
9.8.     Priority Pass - fee to access to the basis dust C and Debit Mask C and De	9.7.	Executive Lounge - fee payable in consideration of admission to VIP lounge under the Benefits and	not applicable	not applicable	based on the Benefits and Privileges Card: the initial two admissions in a calendar month - PLN 0, each subsequent	based on Benefits and Privileges Card or Citigold Private Client Card: the initial two admissions in a calendar month - PLN O, each subsequent admission - PLN 70						
ATM other than Bank's     PENS       10.     Credit Line     Immunitiant of the init, point of the init, but not less than PLM 50, for overdrafts is unched on August 22", 2011 or late, Immunitiant at Bank's framework in the init, but not less than PLM 50, for overdrafts is unched on August 22", 2011 or late, Immunitiant at Bank's framework in the init, but not less than PLM 50, for overdrafts is unched by August 21", 2011 or late, Immunitiant at Bank's framework in the init, but not less than PLM 50, for overdrafts is unched on August 22", 2011 or late, Immunitiant at Bank's sectors in the init, but not less than PLM 50, for overdrafts is unched on August 21", 2011 or late, Immunitiant at Bank's sectors in the init, but not less than PLM 50, for overdrafts is unched in August 21", 2011 or late, Immunitiant at Bank's sectors in the availability of foreign currencies at Citical Banches, over PLM 50,000 or its equivalent in foreign currencies or its equivalent in foreign currencies at Citical Banches, and PLM 50,000 or its equivalent in foreign currencies at Bank's exervice     Over PLN 20,000 or its equivalent in foreign currencies       11.3.     from ATMs, through the Merchants and transactions     PLN 6,000     PLN 10,000     PLN 50,000     PLN 50,000     not applicable       11.5.     maximum daily limit on payments in the Cash Back service     PLN 25,000     PLN 25,000     PLN 50,000     PLN 50,000     PLN 50,000     PLN 60,000       11.7.     maximum daily limit on payments in the Cash Back service     PLN 10,0000     PLN 20,000     PLN 20,000     PLN	9.8.	lounge on the basis of the Priority Pass issued with the World Elite	not applicable	not applicable	not applicable	for holders of the Card; Access for accompanying persons: the first five visits in the calendar month (jointly for all accompanying persons) - PLN 0,						
0.0.       Credit Line       Total Credit Line fee       Total Credit Credit Line fee <th< td=""><td>9.9.</td><td>fee for checking account balance in ATM other than Bank's</td><td>PLN 5</td><td>PLN 5</td><td>PLN 0</td><td>·</td><td>not applicable</td></th<>	9.9.	fee for checking account balance in ATM other than Bank's	PLN 5	PLN 5	PLN 0	·	not applicable					
0.1.     anual Credit Line fee <sup>17,5</sup> % of the amount the limit, but not less than PLM 50, for overdrafts launched on August 22°, 2010 r later, than PLM 50, for overdrafts launched by August 21°, 2010 r later, than PLM 50, for overdrafts launched by August 21°, 2010 r later, than PLM 50, for overdrafts launched by August 21°, 2010 r later, than PLM 50, for overdrafts launched by August 21°, 2010 r later, than PLM 50, for overdrafts launched by August 21°, 2010 r later, cash withdrawal at a Bank Branch that should be notified the Cash Back Branch that should be notified the Cash Back Branch that adalbabit at the Bank Steefted Branches) adalbabit at the Steefted Branches) adalbabit at the Bank Steefted Branches) adalbabit a	10.	Credit Line		no fee in the first yea	r whereas in the following ve	ars:						
Table of Transaction Limits         Development           cash withfrawal at ask Branch hat should be notified three (3) busines days available at the Bank Statcked Branches) available at the Bank Statcked Branches         over PLN 20,000 or its equivalent in foreign currencies at Citizgold Branches, over PLN 50,000 or its equivalent in foreign currencies at the remaining Branches         over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches         over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches         over PLN 20,000 or its equivalent in foreign currencies           11.3.         from Affin Areal to available at the Bank Stranch where the withdrawal to maximum daily limit on cash withdrawal in the Resh Back service         Information on the availability of foreign currencies may be obtained in the Bank Branch where the withdrawal is to be made.           11.4.         transactions under the Cash Back service         PLN 10,000         PLN 10,000         PLN 10,000         not applicable           11.4.         transactions in the Cash Back service         PLN 30,000         not applicable         PLN 25,000 in the customer holds Citigol PVN 30,000         not applicable           11.7.         maximum daily limit on payments via Citibank Ohine and Citi Mobile         PLN 25,000 in the customer holds Citigol PLN 25,000 in the remaining Case PLN 10,000         PLN 25,000 in the remaining Case PLN 100,000         PLN 42,5000 in the remaining Case PLN 25,000 in the remaining Case PLN 25,000 in the customer holds Citigol PLN 25,000 in the remaining Case PLN 25,000 in the customer holds Citigol PLN 25,000 in the rema				1% of the limit, but not less the								
11.1.       should be notified three (3) business days available at the Bark's selected Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches were PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches were PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies       over PLN 20,000 or its equivalent in foreign currencies at the remaining Branches       over PLN 20,000 or its equivalent in foreign currencies       over PLN 20,000 or its equivalent in foreign currencies       over PLN 20,000 or its equivalent in foreign currencies       over PLN 20,000 or its equivalent in foreign currencies       over PLN 20,000 o	10.2.	Table of Transaction Limits			PLN 40		not applicable					
Intelline       currency of the withdrawal '       Intofination on the availability of loteline Currence on the data is added with the entire withdrawal is to be induce.         maximum daily limit on cash withdrawal under the Cash Back service.       PLN 6,000       PLN 10,000       PLN 50,000       not applicable         11.4.       transactions.       PLN 10,000       PLN 50,000       PLN 100,000       not applicable         11.5.       maximum daily limit on cash difformation or cash withdrawal is to be induce.       PLN 100,000       PLN 100,000       not applicable         11.6.       maximum one-time cash withdrawal is to be induce.       PLN 100,000       PLN 100,000       not applicable         11.6.       maximum daily limit on payments via citibank Online and Citi Mobile       PLN 25,000       PLN 100,000       PLN 100,000       PLN 100,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 100,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 100,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 25,000       PLN 100,000       PLN 25,000       PLN 25,000       PLN 100,000       PLN 25,000       PLN 25,000       PLN 25,000       PLN 25,000       PLN 25,000       PLN 25,000	11.1.	should be notified three (3) business days beforehand (foreign currency withdrawals available at the Bank's selected Branches)	over PLN 20,000		over PLN 20,000 or its equivalent in foreign currencies							
11.3.       If more ATMs, through the Merchants and under the Cash Back service.       PLN 6,000       PLN 10,000       PLN 50,000       PLN 100,000       not applicable         11.4.       transactions.       maximum daily limit on nor-cash       PLN 10,000       PLN 50,000       PLN 100,000       not applicable         11.5.       deposits at Bank's ATMs       PLN 30,000       PLN 30,000       not applicable         11.6.       maximum one-time cash withdrawal in the Cash Back service.       PLN 50,000       PLN 100,000       PLN 50,000	11.2.	currency of the withdrawal	Inforr	nation on the availability of fo	reign currencies may be obta	ined in the Bank Branch where th	e withdrawal is to be made.					
II.4.     transactions '     PLN 10,000     PLN 10,000     PLN 100,000       11.5.     maximum daily limit on cash in the Cash Back service     Not applicable       11.6.     maximum daily limit on payments via Citibank Online and Citi Mobile     PLN 25,000     PLN 100,000     PLN 100,000     PLN 100,000       11.7.     maximum daily limit on payments via Citibank Online and Citi Mobile     PLN 25,000     PLN 50,000     PLN 100,000     PLN 50,000       11.8.     maximum daily limit on payments via Citibank Online and Citi Mobile     PLN equivalent to USD 1,800     PLN 25,000     PLN 50,000     PLN 25,000       11.9.     maximum daily limit on online payments with a Debit Card     PLN 100,000     PLN 50,000     PLN 50,000     PLN 25,000       11.9.     maximum daily limit on online payments with a Debit Card     PLN 10,000     PLN 50,000     PLN 50,000     Not applicable       11.10.     maximum daily limit on cash with a Debit Card     equivalent of USD 1,000 in the currency of the country in which the service is provided     equivalent of USD 10,000 in the currency of the country in which the service is provided     equivalent of USD 10,000 in the remaining cases       11.10.     maximum daily limit on cash with a Debit Card     equivalent of USD 1,000 in the currency of the country in which the service is provided     equivalent of USD 10,000 in the currency of the country in which the service is provided     not applicable       11.11.     reas	11.3.	from ATMs, through the Merchants and under the Cash Back service	P	LN 6,000	PLN 10,000	PLN 50,000	not applicable					
Inst.     deposits at Bank's ATMs     Interplication       11.6.     maximum one-time cash withdrawal in the Cash Back service     PLN 300     PLN 300       11.7.     maximum daily limit on payments via Citibank Online and Citi Mobile     PLN 25,000     PLN 50,000     PLN 100,000     PLN 100,000     PLN 50,000       11.8.     Citibank Online and Citi Mobile     PLN equivalent to USD 1,800     PLN equivalent to USD 4,300     PLN 50,000     PLN 50,000     PLN 50,000     PLN 25,000 in the remaining cases       11.9.     maximum daily limit on online payments with a Debit Card     PLN equivalent to USD 1,800     PLN 90,000 in the currency of the country in withdrawals under the Emergency Cash Service     PLN 50,000 in the currency of the country in withdrawals under the Emergency Cash Service     equivalent of USD 1,000 in the currency of the country in which the service is provided     equivalent of USD 1,000 in the remaining cases       11.10.     water the ferrogency Cash Service     equivalent of USD 1,000 in the currency of the country in which the service is provided     equivalent of USD 1,000 in the remaining cases     equivalent of USD 1,000 in the remaining case       11.11.     need to use a PIN to the Curstomer's signature, to be determined by the payment organizations     PLN 50.     Not applicable       11.12.     daily maximum limit on contactless with a PIN code remews the limit     It to transactions or PLN 150     not applicable       11.12.     transaction without signature or PIN verification (eac	11.4.	transactions	P	LN 10,000	PLN 50,000	PLN 100,000	not applicable					
Inter Cash Back service       Inter Cash Back service       Inter Cash Back service       Inter Cash Back service         11.7.       maximum daily limit on payments via Citibank Online and Citi Mobile       PLN 25,000       PLN 50,000       PLN 100,000       PLN 25,000       Not applicable       PLN 25,000       PLN 25,000       Inter applicable       PLN 25,000       Interapplicable       PLN 25,000	11.5.	deposits at Bank's ATMs		I	not applicable							
Information daily limit on payments via maximum daily limit on payments via tha Bebit Card       PLN 25,000       PLN 50,000       PLN 100,000       PLN 50,000       PLN 25,000 in the remaining cases         11.8.       maximum daily limit on payments via thild Debit Card       PLN equivalent to USD 1,800       PLN equivalent to USD 4,300       PLN equivalent to USD 1,800         11.9.       maximum daily limit on online payments with a Debit Card       PLN 10,000       PLN 50,000       not applicable         11.10.       maximum monthly limit on cash with a Debit Card       equivalent of USD 1,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the customer holds Citigoid Private Clinet Personal Account, USD 10,000 in the remaining cases         11.10.       value limit on a one-time Contactless transaction conducted in the territory of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations       PLN 50       not applicable         11.12.       value limit on contactless transaction contactless transaction authorized with a PIN code remess the limit)       10 transactions or PLN 150       not applicable         11.13.       Daily maximum limit on execution of CGT international transfers       PLN 50,000       PLN 100,000       not applicable	11.6.	in the Cash Back service			PLN 300		PLN 100,000 if the Customer holds Citigold					
III.8.       CitiPhone Interactive Voice Responder       PLN equivalent to USD 1,800       PLN equivalent to USD 4,300       PLN equivalent to USD 1,800         11.9.       maximum daily limit on online payments       PLN 10,000       PLN 50,000       not applicable         11.10.       maximum monthly limit on cash withdrawals under the Emergency Cash Service       equivalent of USD 1,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the c	11.7.	via Citibank Online and Čiti Mobile			PLN 50,000	PLN 100,000	PLN 50,000 if the Customer holds Citigold Personal Account,					
III.9.       with a Debit Card       PLN 10,000       PLN 50,000       Intot applicable         maximum monthly limit on cash withdrawals under the Emergency Cash Service       equivalent of USD 1,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the country in which the service is provided       equivalent of USD 10,000 in the currency of the customer holds Citigold Private Client Personal Account, USD 10,000 in the remaining cases         11.11.       of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations transactions without signature or PIN verification (each transaction authorized with a PIN code renews the limit)       10 transactions or PLN 150       not applicable         11.13.       Daily maximum limit on execution of CGT international transfers       PLN 50,000       PLN 100,000       not applicable	11.8.	CitiPhone Interactive Voice Responder	PLN equiv	alent to USD 1,800	PLN equival	ent to USD 4,300	PLN equivalent to USD 1,800					
maximum monthly limit on cash withdrawals under the Emergency Cash Service       equivalent of USD 1,000 in the currency of the country in which the service is provided       equivalent of USD 1,000 if the country in which the service is provided       which the service is prov	11.9.			PLN 10,000		PLN 50,000						
Instruction conducted in the territory of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations     PLN 50     not applicable       11.12.     daily maximum limit on contactless transactions without signature or PIN with a PIN code renews the limit)     10 transactions or PLN 150     not applicable       11.13.     Daily maximum limit on execution of CGT international transfers     10 transactions or PLN 150     not applicable	11.10.	withdrawals under the Emergency Cash Service			equivalent of USD 10,000 i which the se	n the currency of the country in ervice is provided	equivalent in the currency of the country in which the service is provided: USD 10,000 if the Customer holds Citigold or Citigold Private Client Personal Account, USD 1,000 in the remaining cases					
daily maximum limit on contactless transactions without signature or PIN verification (each transaction authorized with a PIN code renews the limit)     10 transactions or PLN 150     not applicable       11.13.     Daily maximum limit on execution of CGT international transfers     11.31.     Via Citibank Online     PLN 50,000     PLN 100,000     not applicable	11.11.	Transaction conducted in the territory of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations			not applicable							
11.13.1 via Ĉitibank Online PLN 50,000 PLN 100,000 not applicable		daily maximum limit on contactless transactions without signature or PIN verification (each transaction authorized with a PIN code renews the limit)	CGT international to		not applicable							
1112 3 Utherwork - Citi/Dhane Consultant	11.13.1	via Citibank Online	PI	_N 50,000								
	11.13.2 11.13.3		PI									

Bank Handlowy w Warszawie S.A., with its registered seat in Warsaw, ul. Senatorska 16, 00-923 Warszawa, entered in the Register of Entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12<sup>th</sup> Commercial Division of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12<sup>th</sup> Commercial Division of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12<sup>th</sup> Commercial Division of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12<sup>th</sup> Commercial City of Warsaw in Warsaw, 12<sup>th</sup> City of Warsaw in Warsaw, 1