

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

Effective as of 1st July 2016

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.

		Personal Accounts				Savings Accounts
		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 Account/ SuperSavings Account/ Regular Saver Account
1.	Account					
1.1.	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 cases	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 cases	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; PLN 150 in the remaining cases	PLN 0 for the Accounts opened or which Account type has been changed from 1 st 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 th 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 th 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 3,000; PLN 15 in the remaining cases (not applicable to the Customers holding Citigold Private Client Personal Accounts) Regular Saver Account PLN 0
1.2.	monthly Foreign Currency Sub-Account maintenance fee	PLN 3	PLN 0	PLN 0	PLN 0	not applicable
1.3.	CitiPhone (a phone banking service) monthly access fee	PLN 6	PLN 0	PLN 0	PLN 0	PLN 0
2.	Citicard					
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.	Domestic transfers in PLN					
3.1.	Bank transfer order execution to Recipients' accounts at the Bank (including own accounts)					
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 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
3.1.2.	through a CitiPhone Consultant or at a Bank Branch	PLN 10	PLN 4	PLN 0	PLN 0	
3.2.	Transfer order execution to Recipients' accounts at banks operating in the Republic of Poland other than those listed in point 3.1.					
3.2.1.	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 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
3.2.2.	through a CitiPhone Consultant or at a Bank Branch	PLN 10	PLN 8	PLN 0	PLN 0	
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	
4.	Transfer orders in foreign currencies and in PLN outside the Republic of Poland					
4.1.	Execution of a transfer order to the Recipients' accounts at the banks operating in the territory of the Republic of Poland - executed in CHF	fee as per point 4.3.1.2. or 4.3.2.2.	PLN 0	PLN 0	PLN 0	PLN 0
4.2.	Bank transfer order execution to Recipients' accounts at the Bank (including own accounts)					
4.2.1.	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/ 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
4.2.2.	through a CitiPhone Consultant or at a Bank Branch	PLN 10	PLN 4	PLN 0	PLN 0	
4.3.	Execution of a transfer order to the Recipients' accounts at banks operating in the Republic of Poland other than those listed in point 4.1. and 4.2. as well as outside the Republic of Poland					
4.3.1.	via Citibank Online					
4.3.1.1.	SEPA standard (EUR)	PLN 5	PLN 5	PLN 0	PLN 0	PLN 5
4.3.1.2.	other	0.5% of the transfer amount, not less than PLN 30 and not more than PLN 100	0.25% of the transfer amount, not less than PLN 10 and not more than PLN 100	PLN 0	PLN 0	0.5% of the transfer amount, not less than PLN 10 and not more than PLN 100
4.3.2.	through a CitiPhone Consultant or at a Bank Branch					
4.3.2.1.	SEPA standard (EUR)	PLN 15	PLN 10	PLN 0	PLN 0	PLN 15
4.3.2.2.	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	PLN 0
5.	Payment order, SEPA payment order and standing orders					
5.1.	payment order, SEPA payment order - creation/ modification/ cancellation/ execution via Citibank Online, through a CitiPhone Consultant or at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
5.2.	standing order - creation/modification/cancellation via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
5.3.	standing order - creation/modification/cancellation through a CitiPhone Consultant or in a Bank Branch	PLN 3	PLN 1	PLN 0	PLN 0	not applicable
5.4.	standing order - execution	PLN 0	PLN 0	PLN 0	PLN 0	not applicable

6. Cash withdrawals							
6.1.	at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first cash withdrawal in 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	
6.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	
6.3.	at ATMs other than the Bank's ATMs in Poland and through the Merchants (except for the Cash Back service)	PLN 5	PLN 0	PLN 0	PLN 0	not applicable	
6.4.	at Citi ATMs abroad	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	
6.5.	abroad at ATMs other than Citi's	3% of the withdrawal amount, not less than PLN 10 and not more than PLN 200	PLN 0	PLN 0	PLN 0	not applicable	
6.6.	at a Citibank branch abroad (Emergency Cash service)	A fee corresponding to the fee charged by the foreign Citibank branch where the service is provided (detailed information available on www.citihandlowy.pl , from CitiPhone Consultant and at the Bank's Branches).					
7. Cash deposits							
7.1.	at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	
7.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	not applicable	
7.3.	monthly subscription - unlimited number of deposits at ATMs other than the Bank's ATMs in Poland	PLN 3	PLN 0	PLN 0	PLN 0	not applicable	
7.4.	at ATMs other than the Bank's ATMs - applicable to the Customers who have renounced from the monthly subscription	PLN 8	PLN 0	PLN 0	PLN 0	not applicable	
8. CitiAlerts service (text / email messages)							
8.1.	Standard Package monthly fee	PLN 6	PLN 6	PLN 0	PLN 0	not applicable	
8.2.	Premium Package monthly fee	PLN 10	PLN 10	PLN 0	PLN 0	not applicable	
9. Account statement, history and other fees							
9.1.	additional monthly hardcopy 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	
9.2.	duplicate monthly Statement sent 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	
9.3.	account history of up to 12 months (beyond 12 months, only in the form of monthly statements - fee as in point 9.2)	PLN 20	PLN 20	PLN 20	PLN 0	PLN 20	
9.4.	account closure certificate and other certificates involving the Account (including other banking products - also applicable to the Bank's former Customers) - in the hardcopy/electronic version	PLN 30/PLN 15	PLN 30/PLN 15	PLN 0	PLN 0	PLN 30/PLN 15	
9.5.	confirmation of transfer order in the account in the hardcopy/electronic version	PLN 7/PLN 4	PLN 7/PLN 4	PLN 0	PLN 0	PLN 7/PLN 4	
9.6.	blocking the deposit to secure amounts due to third parties / blocking certificate	PLN 100	PLN 100	PLN 0	PLN 0	not applicable	
9.7.	Executive Lounge - fee payable in consideration of admission to VIP lounge under the Benefits and Privileges Plan	not applicable	not applicable	Admission for a single person based on the Benefits and Privileges Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 70	Admission for a single person based on Benefits and Privileges Card or Citigold Private Client Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 70	not applicable	
9.8.	Priority Pass - fee for access to the lounge on the basis of the Priority Pass issued with the World Elite Debit MasterCard	not applicable	not applicable	not applicable	PLN 0 - unlimited number of visits for holders of the Card; Access for accompanying persons: the first five visits in the calendar month (jointly for all accompanying persons) - PLN 0, each subsequent visit - PLN 100	not applicable	
9.9.	fee for checking account balance in ATM other than Bank's	PLN 5	PLN 5	PLN 0	PLN 0	not applicable	
10. Credit Line							
10.1.	annual Credit Line fee	no fee in the first year, whereas in the following years: 175% of the amount of the limit, not less than PLN 50				1% of the limit, but not less than PLN 50, for overdrafts launched on August 22 nd , 2011 or later. 1.75% of the limit, but not less than PLN 50, for overdrafts launched by August 21 st , 2011	not applicable
10.2.	Credit Line limit modification fee	PLN 40				not applicable	
11. Table of Transaction Limits							
11.1.	cash withdrawal at a Bank Branch that should be notified three (3) business days beforehand (foreign currency withdrawals available at the Bank's selected Branches)	over PLN 20,000 or its equivalent in foreign currencies		over PLN 150,000 or its equivalent in foreign currencies at Citigold 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	
11.2.	minimum face value of the foreign currency of the withdrawal	Information on the availability of foreign currencies may be obtained in the Bank Branch where the withdrawal is to be made.					
11.3.	maximum daily limit on cash withdrawals from ATMs, through the Merchants and under the Cash Back service	PLN 6,000		PLN 10,000	PLN 50,000	not applicable	
11.4.	maximum daily limit on non-cash transactions	PLN 10,000		PLN 50,000	PLN 100,000	not applicable	
11.5.	maximum daily limit on cash deposits at Bank's ATMs	PLN 30,000				not applicable	
11.6.	maximum one-time cash withdrawal in the Cash Back service	PLN 300				not applicable	
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 if the Customer holds Citigold Private Client Personal Account, PLN 50,000 if the Customer holds Citigold Personal Account, PLN 25,000 in the remaining cases	
11.8.	maximum daily limit on payments via 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 with a Debit Card	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 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	
11.11.	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.	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							
11.13.1	via Citibank Online	PLN 50,000		PLN 100,000		not applicable	
11.13.2	through a CitiPhone Consultant	PLN 30,000		PLN 50,000		not applicable	
11.13.3	at a Bank Branch	PLN 100,000				not applicable	