

## Fee information document



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: Citi Priority Personal Account - opened on or before 15 June 2021. As of 16 June 2021 product withdrawn from the offer.

Date: September 15, 2022.

- 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 [Citi Priority Personal Account]	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 min. PLN 30,000	PLN 0.00 <b>PLN 0.00</b>	
	OR the receipts to the Personal Account are min. PLN 5,000 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 below PLN 500 AND the average balance across all accounts is min. PLN 30,000 OR the receipts to the Personal Account are min. PLN 5,000	PLN 9.00 <b>PLN 108.00</b>	

	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 per month  Total annual fee in other cases	PLN 40.00 PLN 480.00 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 per month Total annual fee in other cases	PLN 0.00 PLN 0.00 PLN 9.00 PLN 108.00
Electronic banking service [Citibank Online]	per month  Total annual fee	PLN 0.00 <b>PLN 0.00</b>
SMS alert	SMS alerts other than alerts under the CitiAlerts service per month  Total annual fee	PLN 0.00 <b>PLN 0.00</b>
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 <b>PLN 120.00</b>
Payments (excluding page 1)	ayment 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]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00

	internal transfer order in EUR	
	or other foreign currency	
	in the electronic banking	PLN 0.00
	service [Citibank Online]	
	and in the Automatic Banker	
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone]	1 EIV 20.00
	or at a Bank Branch	
	+	
Transfer order	domestic PLN transfer order (other	
	than internal transfer order)	
	in the electronic banking service	PLN 0.00
	[Citibank Online] and in the	
	Automatic Banker in the phone	
	banking service [CitiPhone]	
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone]	
	or at a Bank Branch	
	domestic PLN transfer order	
	in the Sorbnet system	
	in the electronic banking service	PLN 20.00
	_	FLIN 20.00
	[Citibank Online]	DI NI 40 00
	via Consultant in the phone	PLN 40.00
	banking service [CitiPhone]	
	or at a Bank Branch	
	domestic instant PLN transfer	
	order – Express Elixir	
	in the electronic banking service	PLN 10.00
	[Citibank Online] and in the	
	Automatic Banker in the phone	
	banking service [CitiPhone]	
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone]	
	or at a Bank Branch	
	BLIK Phone Transfer via	PLN 0.00
	the Citi Mobile banking service	
	cross-border EUR transfer order	
	within the EEA	
	in the electronic banking service	PLN 0.00
	_	F LIN 0.00
	[Citibank Online]	DI N 20 00
	via Consultant in the phone	PLN 20.00
	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	0.25% of the transfer amount
	[Citibank Online]	minimum PLN 10.00,
	<u> </u>	maximum PLN 100.00
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone]	minimum PLN 20.00,
	or at a Bank Branch	maximum PLN 200.00
	1 st a same station	

Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
SEPA transfer order	in the electronic banking service	PLN 0.00
	[Citibank Online] 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] creating/modifying/canceling	PLN 0.00 PLN 2.50
	in the phone banking service [CitiPhone] or at a Bank Branch	F LIN 2.30
	execution	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	PLN 0.00 PLN 0.00
	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 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
Credit card service  Cash withdrawal		the service is unavailable 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 in electronic format	PLN 15.00 PLN 13.00