

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 As of 20 August 2020 product withdrawn from the offer.

Date: June 16, 2021

- 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		

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 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 per month Total annual fee	PLN 6.00 PLN 72.00 PLN 10.00 PLN 120.00
Payments (excluding pa	yment cards)	
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	PLN 0,00 PLN 20,00
Transfer order	domestic PLN transfer order (other than internal transfer order) 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 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]	PLN 0,00 PLN 20.00 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 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	maximum PLN 100.00 1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00 PLN 20.00 PLN 40.00

		DIN 45.00
	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	PLN 30.00
	banking service [CitiPhone] or	
	at a Bank Branch	
	cross-border EUR transfer order within the EEA	
	in the electronic banking service	PLN 0.00
	[Citibank Online]	. 2.1 6.66
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone] or at	
	a Bank Branch	
Foreign currency	in the electronic banking service	0.5% of the transfer amount
transfer order	[Citibank Online]	minimum PLN 30.00,
		maximum PLN 100.00
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone] or at a Bank Branch	minimum PLN 40.00,
	at a Bank Branch	maximum PLN 200.00
SEPA transfer order	in the electronic banking service	PLN 0.00
	[Citibank Online]	DI N. 00.00
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone] or at a Bank Branch	
Direct debit	at a Bank Branch	DI NI O OO
		PLN 0.00
Standing order	creating/modifying/cancelling	PLN 0.00
	in the electronic banking service	
	[Citibank Online] creating/modifying/cancelling	PLN 7.50
	in the phone banking service	F LIN 7.30
	[CitiPhone] or at a Bank Branch	
	execution	PLN 0.00
Cards and cash		
Debit card service	per month	PLN 8.00
Denit cala selvice	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	PLN 30.00
	a result of replacement requested	
	by the Client	

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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 in Citi ATMs in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service) in Citi ATMs abroad in non-Citi ATMs abroad	PLN 0.00 PLN 0.00 PLN 7.00 PLN 0.00 PLN 7.00
Cash deposit	at a Bank Branch in Citi ATMs in non-Citi ATMs – refers to Clients who have cancelled their monthly subscription per month Total annual fee monthly subscription – unlimited number of deposits in non-Citi ATMs in Poland	PLN 0.00 PLN 0.00 PLN 8.00 PLN 3.00 PLN 36.00
Overdrafts and related s	services	
Overdraft [Credit Line]	annual overdraft [Credit Line] fee fee for changing the overdraft	no fee in the first year; in the following years 1.75% of the overdraft [Credit Line] limit, no less than PLN 50.00 PLN 40.00
	[Credit Line] limit	
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 renewed monthly account Statement sent to Client – fee for each month (also applies to former	PLN 5.00 PLN 10.00
	Bank Clients) – in hard copy renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format account history for up to 12 months	PLN 8.00 PLN 20.00
	(for more than 12 months only in the form of monthly statements)	

	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 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 70.00
Issuing a certificate of payment account operated	in hard copy in electronic format	PLN 15.00 PLN 13.00