

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: Foreign Currency Sub-account to Citigold Personal Account

Date: November 22, 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	per month	PLN 0.00		
maintenance [FX Sub-	Total annual fee	PLN 0.00		
account to Citigold	for Foreign Currency Sub-account			
Personal Account]	in foreign currencies:			
	USD, GBP, CHF			
	per month	PLN 0.00		
	Total annual fee	PLN 0.00		
	for Foreign Currency Sub-account			
	in EUR opened on or before			
	August 19, 2020			
	per month			
	for Foreign Currency Sub-account			
	in EUR opened on or after August			
	20, 2020 when the average			
	monthly balance			
	of the Foreign Currency Sub-account in EUR is:			
		DI NI O OO		
	up to EUR 20,000	PLN 0.00		
	from EUR 20,001 to EUR 50,000	PLN 36.00		
	from EUR 50,001 to EUR 100,000	PLN 90.00		
	over EUR 100,000	PLN 180.00		
	Total annual fee	DI NI O OO		
	up to EUR 20,000	PLN 0.00		
	from EUR 20,001 to EUR 50,000	PLN 432.00		
	from EUR 50,001 to EUR 100,000	PLN 1,080.00		
	over EUR 100,000	PLN 2,160.00		

	per month Total annual fee monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF - a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Sub-account opened in one of the listed currencies, a single fee shall be charged.)	PLN 15.00 PLN 180.00
Phone banking service [CitiPhone]	per month Total annual fee	PLN 0.00 PLN 0.00
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	per month Total annual fee	PLN 0.00 PLN 0.00
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 0.00 PLN 0.00
Payments (excluding pa	yment cards)	
Internal transfer order		PLN 0.00
Transfer order	domestic PLN transfer order (other than internal transfer order) cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order, domestic PLN transfer order in the Sorbnet system in the electronic banking service	PLN 0.00
	in the electronic banking service [Citibank Online]	PLN 10.00

	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00			
	domestic instant PLN transfer order – Express Elixir				
	in the electronic banking service	PLN 5.00			
	[Citibank Online] and in the Automatic Banker				
	in the phone banking service				
	[CitiPhone] via Consultant in the phone	PLN 10.00			
	banking service [CitiPhone] and at a Bank Branch	1 214 10.00			
Foreign currency transfer order		PLN 0.00			
SEPA transfer order		PLN 0.00			
Direct debit		PLN 0.00			
Standing order		PLN 0.00			
Cards and cash					
Debit card service	per month Total annual fee	PLN 0.00 PLN 0.00			
Issuing a payment card		PLN 0.00			
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		PLN 0.00			
Cash deposit		PLN 0.00			
Overdrafts and related s	services				
Overdraft [Credit Line]		the service is unavailable			
Other services	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 0.00			
	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	PLN 70.00
	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 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