

## 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 CitiKonto Personal Account - opened on or after September 1, 2020 or changed to CitiKonto on or after September 1, 2020.

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 maintenance [FX Subaccount to CitiKonto Personal Account]	per month  Total annual fee for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF per month for Foreign Currency Sub-account in EUR when the average monthly balance of the Foreign Currency	PLN 0.00 <b>PLN 0.00</b>		
	Sub-account in EUR is: up to EUR 10,000 from EUR 10,001 to EUR 20,000 from EUR 20,001 to EUR 50,000 from EUR 50,001 to EUR 100,000 over EUR 100,000	PLN 0.00 PLN 18.00 PLN 36.00 PLN 90.00 PLN 180.00		
	Total annual fee up to EUR 10,000 from EUR 10,001 to EUR 20,000 from EUR 20,001 to EUR 50,000 from EUR 50,001 to EUR 100,000 over EUR 100,000	PLN 0.00 PLN 216.00 PLN 432.00 PLN 1,080.00 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 <b>PLN 0.00</b>
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 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 <b>PLN 0.00</b>
Payments (excluding pa	nyment 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 internal transfer order in EUR or other foreign currency	PLN 30.00

	in the electronic banking service [Citibank Online]	PLN 0.00
	and in the Automatic Banker via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 30.00
Transfer order	domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone	PLN 0.00
	banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic PLN transfer order in the Sorbnet system	PLN 30.00
	in the electronic banking service [Citibank Online]	PLN 20.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic instant PLN transfer order	PLN 40.00
	Express Elixir     in the electronic banking service [Citibank Online]     and in the Automatic Banker     in the phone banking service	PLN 0.00 for the first 3 Express Elixir transfer orders in in a given month; PLN 5.00 for each subsequent Express Elixir transfer order
	[CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch cross-border EUR transfer order	PLN 30.00
	within the EEA in the electronic banking service	PLN 0.00
	[Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch cross-border PLN transfer order, cross-border foreign currency transfer order,	PLN 30.00
	cross-border EUR transfer order outside the EEA 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 30.00, maximum PLN 300.00

Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00,
transfer order		maximum PLN 10.00,
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone] or at a Bank Branch	minimum PLN 30.00, maximum PLN 300.00
SEPA transfer order	in the electronic banking service	PLN 0.00
OLI A transier oraci	[Citibank Online]	1 214 0.00
	via Consultant in the phone	PLN 30.00
	banking service [CitiPhone] or at a Bank Branch	
Direct debit		PLN 0.00
Standing order	creating/modifying/cancelling	PLN 0.00
	in the electronic banking service [Citibank Online]	
	creating/modifying/cancelling	PLN 20.00
	in the phone banking service	
	[CitiPhone] or at a Bank Branch execution	PLN 0.00
Cards and cash	- CACCULION	1 214 0.00
Debit card service	per month	PLN 0.00
	Total annual fee	PLN 0.00
Issuing a payment card		PLN 0.00
Cross-border payment transaction with the use		PLN 0.00
of a debit card for cash		
payments		
Cross-border payment		PLN 0.00
transaction with the use of a debit card for non-		
cash payments		
Credit card service		the service is unavailable
Cash withdrawal	at a Bank Branch	PLN 30.00
	in Citi ATMs in non-Citi ATMs in Poland,	PLN 0.00 PLN 0.00 for the first 4 cash
	via Merchants (with the exception	withdrawals in a given month;
	of the Cashback service)	PLN 8.00 for each subsequent
	. OW ATA	cash withdrawal
	in Citi ATMs abroad in non-Citi ATMs abroad	PLN 0.00 PLN 0.00 for the first 4 cash
	III IIII Oli / (Tivis abroad	withdrawals in a given month;
		PLN 8.00 for each subsequent
		cash withdrawal
Cash deposit	at a Bank Branch	PLN 30.00
	in Citi ATMs in non-Citi ATMs	PLN 0.00 PLN 0.00
Overdrafts and related s		. 211 3.00
Overdraft [Credit Line]		the service is unavailable

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 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 70.00 PLN 45.00
Issuing a certificate of payment account operated	in hard copy in electronic format	PLN 15.00 PLN 13.00