

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: 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 [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 PLN 0.00		
	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 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	nyment 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 30.00

Transfer order	domestic PLN transfer order (other	
Halister Order	than internal transfer order)	
	in the electronic banking service	PLN 0.00
	[Citibank Online]	
	and in the Automatic Banker	
	via Consultant in the phone	PLN 30.00
	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,
	Luia Canaultant in the mhana	maximum PLN 100.00
	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
	domestic PLN transfer order in	maximum PLN 300.00
	the Sorbnet system	
	in the electronic banking service	PLN 20.00
	[Citibank Online]	1 114 20.00
	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 0 for the first 3 Express Elixir
	[Citibank Online]	transfer orders in in a given month;
	and in the Automatic Banker	PLN 5 for each subsequent
	in the phone banking service	Express Elixir transfer order
	[CitiPhone]	DI N 20 00
	via Consultant in the phone banking service [CitiPhone] or	PLN 30.00
	at a Bank Branch	
	cross-border EUR transfer order	
	within the EEA	
	in the electronic banking service	PLN 0.00
	[Citibank Online]	
	via Consultant in the phone	PLN 30.00
	banking service [CitiPhone] or at	
	a Bank Branch	
Foreign currency	in the electronic banking service	0.25% of the transfer amount
transfer order	[Citibank Online]	minimum PLN 10.00,
		maximum PLN 100.00
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone] or	minimum PLN 30.00,
	at a Bank Branch	maximum PLN 300.00
SEPA transfer order	in the electronic banking service	PLN 0.00
	[Citibank Online]	
	via Consultant in the phone	PLN 30.00
	l	
i '	banking service [CitiPhone] or	
	banking service [CitiPhone] or at a Bank Branch	

Standing order	creating/modifying/cancelling in the electronic banking service	PLN 0.00
	[Citibank Online] creating/modifying/cancelling in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
0	execution	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 donosit	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 30.00 PLN 0.00 PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal PLN 0.00 PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal
Cash deposit	in Citi ATMs in non-Citi ATMs	PLN 0.00
Occasional to late of a		PLN 0.00
Overdrafts and related s	services	
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 renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy renewed monthly account Statement sent to Client – fee for	PLN 0.00 PLN 10.00 PLN 8.00
	each month (also applies to former Bank Clients) – in electronic format	

	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