

Table of Fees and Commissions: Accounts and Credit Line for Individual Clients

CitiKonto Personal Account opened from September 1st, 2020 or changed to CitiKonto from September 1st, 2020

Effective as of September 1st, 2020

in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR 4.1. Execution of an internal transfer order in EUR or in any other foreign currency via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service or at a Bank Branch 4.2. through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch 4.2. An FX transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR 4.2.1. via Citibank Online Electronic Banking Service 4.2.1. SEPA transfer order (EUR) 4.2.1. SEPA transfer order (EUR) 4.2.1. Other transfer orders according to the standard procedure 4.2.2. through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch 4.2.2. through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch 4.2.2. other transfer order (EUR) 4.2.3. other transfer orders according to the standard procedure 4.2.4. Other transfer orders according to the standard procedure 4.2.5. PLN 30 PLN 30 PLN 30 PLN 30 in case of cross-border transfer order in EUR within the EEA 4.2.2. diditional fee in consideration of FX transfer orders, FX cross- border transfer orders in EUR within the EEA. 4.2.3. additional fee in consideration of FX transfer orders, FX cross- border transfer orders in EUR within the EEA. 4.2.3. additional fee in consideration of FX transfer orders with OUR cost instruction to cover the costs of entities intermediating in the transfer execution or of the Recipient's bank (outside EEA)	1.	Konto		
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4.3 Execution of a CGT transfer order	4.2.3.	orders, EUR cross-border transfer orders with OUR cost instruction to cover the costs of entities intermediating in the transfer execution or of the Recipient's	PLN 85	
T.S. LACCULION OF a COT transfer order	4.3.	Execution of a CGT transfer order	PLN 0	

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8.1. Standard Package monthly fee PLN 6 8.2. Premium Package monthly fee PLN 10	
8.2. Premium Package monthly fee PLN 10	
9. Account statement, account history and other fees, including the fee for the statement of payment transactions	
9.1. making a specification of payment transactions in the form of an additional monthly hard copy Statement PLN 5	
making a specification of payment transaction in the form of a duplicate 9.2. monthly Statement sent to the Customer – a fee per month (also applicable to the former Customers of the Bank) – hard copy/ soft copy	
making a specification of payment transactions in the form of account history 9.3. of up to 12 months (beyond 12 months - only in the form of monthly statements; fee as in item 9.2)	
9.4. issuing a certificate on the payment account (the Account) operated - hard copy/ soft copy	
9.5. certificate of Account closure - hard copy/ soft copy PLN 25/ PLN 23	
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 in items 9.1, 9.2, 9.3, 9.4 or 9.5 hereinabove - hard copy/ soft copy	
9.7. confirmation of a transfer order, a SEPA transfer order, an FX transfer order or an internal transfer order in the account - hard copy/ soft copy	
9.8. blocking the deposit to secure amounts due to third parties / blocking certificate PLN 100	
9.9. checking account balance at ATMs other than the Bank's PLN 5	
9.10. A fee for failing to collect a cash withdrawal that was ordered at a Bank Branch in keeping with item 11.1. at the time agreed with the Customer	
10. Overdraft Limit Credit Line	
no fee in the first year, whereas in the annual fee for the Credit Line Overdraft Limit 1.00% of the amount of Credit Line overdraft limit in less than PLN 50	
10.2. Credit Line Overdraft Limit modification fee PLN 40	
11. Table of Transaction Limits	
amount of cash withdrawal at Bank Branches under the Agreement, which should be reported 3 business days in advance (foreign currency withdrawals available at selected Bank Branches) amount of cash withdrawal at Bank Branches under the Agreement, which over PLN 20,000 or its equivalent in for available at selected Bank Branches)	oreign currencies
11.2. minimum face value of the foreign currency of the cash withdrawal Information on the availability of foreign currencies Branch where the cash withdrawal is	
11.3. Daily maximum limit on the Debit Card or the Contactless Carrier	
11.3.1. cash withdrawals from ATMs, through the Merchants and under the Cash Back service PLN 25,000	
11.3.2. online payments PLN 10,000	
11.3.3. non-cash transactions PLN 10,000	
11.3.4. cash deposits at the Bank's ATMs PLN 30,000	
11.3.5. maximum one-time cash withdrawal in the Cash Back service PLN 500	
value limit on a one-time Contactless Transaction conducted in the territory 11.3.6. value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations PLN 100	

11.3.7.	daily maximum total limit on contactless transactions PIN verification (each transaction authorized with a PIN code renews the limit)	PLN 300	
11.3.8.	maximum total limit on contactless transactions without signature or PIN verification initiated inside EEA (each transaction authorized with a PIN code renews the limit)	EUR 100	
11.4.	maximum daily amount limit on the sum of Payment Instructions made via Citibank Online Electronic Banking Service and Citi Mobile (not applicable to Payment Instructions between own accounts and Instructions that must be confirmed by phone)	PLN 200,000	
11.5.	Daily limit on payments via CitiPhone Interactive Voice Responder as part of the CitiPhone Telephone Banking Service		
11.5.1.	an internal transfer order between own accounts	PLN 50,000	
11.5.2.	a domestic transfer order in PLN and an internal transfer order, other than toown accounts	PLN 30,000	
11.6.	maximum monthly limit on cash withdrawals under the Emergency Cash Service	equivalent of USD 1,000 in the currency of the country in which the service is provided	
11.7.	Daily maximum limit on a CGT transfer order		
11.7.1.	via Citibank Online Electronic Banking Service	included in the limit described under item 11.4.	
11.7.2.	through a Consultant as part	PLN 30,000	
11.7.3.	of the CitiPhone Telephone Banking Service	PLN 100,000	
11.8.	at a Bank Branch	PLN 30,000	
11.9.	Amount limit on a single transfer order, an internal transfer order, a SEPA transfer order and a foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch	equivalent of USD 10,000,000 in the currency in which the transfer order is made	