



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: Citi Priority Personal Account**

**Date: August 20, 2020**

- 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	
<b>General services related to the account</b>		
<b>Payment account maintenance</b> [Citi Priority Personal Account]	per month <b>Total annual fee</b> when the total amount of non-cash transactions with the use of Citicard in points of sale in the given month is min. PLN 500 AND the average balance across all accounts is min. PLN 30,000 OR the receipts to the Personal Account are min. PLN 5,000	PLN 0.00 <b>PLN 0.00</b>
	per month <b>Total annual fee</b> when the total amount of non-cash transactions with the use of Citicard in points of sale in the given month is below PLN 500 AND the average balance across all accounts is min. PLN 30,000 OR the receipts to the Personal Account are min. PLN 5,000	PLN 9.00 <b>PLN 108.00</b>
	per month <b>Total annual fee</b> when the total amount of non-cash transactions with the use of Citicard in points of sale in the given month is min. PLN 500 AND the average balance across all accounts is below PLN 30,000 and the receipts to the Personal Account are below PLN 5,000	PLN 40.00 <b>PLN 480.00</b>

	per month <b>Total annual fee</b> in other cases	PLN 49.00 <b>PLN 588.00</b>
<b>Phone banking service</b> [CitiPhone]	per month <b>Total annual fee</b> when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 per month <b>Total annual fee</b> in other cases	PLN 0.00 <b>PLN 0.00</b>  PLN 9.00 <b>PLN 108.00</b>
<b>Electronic banking service</b> [Citibank Online]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>SMS alert</b>	SMS alerts other than alerts under the CitiAlerts service per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month <b>Total annual fee</b>	PLN 6.00 <b>PLN 72.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts	per month <b>Total annual fee</b>	PLN 10.00 <b>PLN 120.00</b>
<b>Payments (excluding payment cards)</b>		
<b>Internal transfer order</b>	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
<b>Transfer order</b>	domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] and in the Automatic Banker	PLN 0.00

	<p>via Consultant in the phone banking service [CitiPhone] and at a Bank Branch cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA</p> <p>in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p> <p>domestic PLN transfer order in the Sorbnet system</p> <p>in the electronic banking service [Citibank Online] (excluding Citi Mobile)</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic instant PLN transfer order – Express Elixir</p> <p>in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p> <p>cross-border EUR transfer order within the EEA</p> <p>in the electronic banking service [Citibank Online]</p> <p>and in the Automatic Banker in the phone banking service [Citiphone] or at a Bank Branch</p>	<p>PLN 20.00</p> <p>0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00</p> <p>1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00</p> <p>PLN 20.00</p> <p>PLN 40.00</p> <p>PLN 10.00</p> <p>PLN 20.00</p> <p>PLN 0.00</p> <p>PLN 20.00</p>
<b>Foreign currency transfer order</b>	<p>in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00</p> <p>1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00</p>
<b>SEPA transfer order</b>	<p>in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>PLN 0.00</p> <p>PLN 20.00</p>
<b>Direct debit</b>		PLN 0.00
<b>Standing order</b>	<p>creating/modifying/cancelling in the electronic banking service [Citibank Online]</p>	PLN 0.00

	creating/modifying/canceling in the phone banking service [CitiPhone] or at a Bank Branch execution	PLN 2.50  PLN 0.00
<b>Cards and cash</b>		
<b>Debit card service</b>	per month <b>Total annual fee</b> for Accounts opened on or after 17 July 2010 or Personal Accounts switched to Citi Priority on or after 17 July 2010 per month <b>Total annual fee</b> for accounts opened until 16 July 2010 per month <b>Total annual fee</b> for servicing of a Contactless Medium debit card in the form of a sticker, the service withdrawn from the offer as of 20 August 2020	PLN 0.00 <b>PLN 0.00</b>   PLN 8.00 <b>PLN 96.00</b>   PLN 5.00 <b>PLN 60.00</b>
<b>Issuing a payment card</b>	issuing a Citicard payment card issuing a Citicard payment card as a result of replacement requested by the Client	PLN 0.00 PLN 30.00
<b>Cross-border payment transaction with the use of a debit card for cash payments</b>		PLN 0.00
<b>Cross-border payment transaction with the use of a debit card for non- cash payments</b>		PLN 0.00
<b>Credit card service</b>		the service is unavailable
<b>Cash withdrawal</b>		PLN 0.00
<b>Cash deposit</b>		PLN 0.00
<b>Overdrafts and related services</b>		
<b>Overdraft [Credit Line]</b>	annual overdraft [Credit Line] fee          fee for changing the overdraft [Credit Line] limit	for [Credit Line] open on and after 22 August 2011 no fee in the first year; in the following years 1.0% of the overdraft [Credit Line] limit, no less than PLN 50.00 for [Credit Line] open until 21 August 2011 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

<b>Other services</b>		
<b>Preparing a statement of payment transactions</b>	additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011	PLN 5.00
	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	PLN 70.00
	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 electronic format	PLN 45.00
<b>Issuing a certificate of payment account operated</b>	in hard copy	PLN 15.00
	in electronic format	PLN 13.00