



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: CitiKonto Personal Account**

**Date: August 8, 2018**

- 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> [CitiKonto Personal Account]	per month	PLN 3.00
	<b>Total annual fee</b> if the receipts to the Account in the given month are at least PLN 3,500	<b>PLN 36.00</b>
	per month	PLN 8.00
	<b>Total annual fee</b> if the receipts to the Account in the given month are at least PLN 2,000	<b>PLN 96.00</b>
	per month	PLN 15.00
	<b>Total annual fee</b> in other cases	<b>PLN 180.00</b>
<b>Phone banking service</b> [CitiPhone]	per month	PLN 6.00
	<b>Total annual fee</b>	<b>PLN 72.00</b>
<b>Electronic banking service</b> [Citibank Online]	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
<b>SMS alert</b>	SMS alerts other than alerts under the CitiAlerts service	
	miesięcznie	PLN 0.00
	<b>Opłata roczna ogółem</b>	<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	PLN 6.00
	<b>Total annual fee</b>	<b>PLN 72.00</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 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] and 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 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 in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] (excluding the electronic banking service Citi Mobile) via Consultant in the phone banking service [CitiPhone] and at a Bank Branch domestic instant PLN transfer order – Express Elixir 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] and at a Bank Branch	PLN 0,00   PLN 20.00   0.5% of the transfer amount minimum PLN 30.00, maximum PLN 100.00 1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00  PLN 20.00  PLN 40.00  PLN 15.00  PLN 30.00

<b>Foreign currency transfer order</b>	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	0.5% of the transfer amount minimum PLN 30.00, maximum PLN 100.00 1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00
<b>SEPA transfer order</b>	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 5.00 PLN 15.00
<b>Direct debit</b>		PLN 0.00
<b>Zlecenie stałe</b>	creating/modifying/canceling in the electronic banking service [Citibank Online] creating/modifying/canceling in the phone banking service [CitiPhone] and at a Bank Branch execution	PLN 0.00 PLN 3.00 PLN 0.00
<b>Cards and cash</b>		
<b>Debit card service</b>	per month <b>Total annual fee</b> per month <b>Total annual fee</b> fee for the service of a debit card – the Contactless Carrier in the form of a sticker	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 20.00
<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>	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 0.00 PLN 0.00 PLN 7.00 PLN 0.00 3% of the cash withdrawal amount minimum PLN 10.00, maximum PLN 200.00

<b>Cash deposit</b>	at a Bank Branch	PLN 0.00
	in Citi ATMs	PLN 0.00
	in non-Citi ATMs – refers to Clients who have cancelled their monthly subscription	PLN 8.00
	per month	PLN 3.00
	<b>Total annual fee</b> monthly subscription – unlimited number of deposits in non-Citi ATMs in Poland	<b>PLN 36.00</b>
<b>Overdrafts and related services</b>		
<b>Overdraft [Credit Line]</b>	annual overdraft [Credit Line] commission	no commission in the first year; in the following years 1.75% of the overdraft [Credit Line] limit, no less than PLN 50.00
	fee for changing the overdraft [Credit Line] limit	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 (together with other banking products – also applicable to former Bank Clients) other than those listed above – in hard copy	PLN 70.00
	other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) 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