



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: Citigold Private Client Personal Account

Date: February 14, 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
General services related to the account	
Payment account maintenance [Citigold Private Client Personal Account]	per month PLN 0.00 Total annual fee PLN 0.00 when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 per month PLN 300.00 Total annual fee PLN 3600.00 in other cases
Phone banking service [CitiPhone]	per month PLN 0.00 Total annual fee PLN 0.00
Electronic banking service [Citibank Online]	per month PLN 0.00 Total annual fee PLN 0.00
SMS alert	SMS alerts other than alerts under the CitiAlerts service per month PLN 0.00 Total annual fee 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 PLN 0.00 Total annual fee PLN 0.00

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Payments (excluding payment cards)		
Internal transfer order		PLN 0.00
Transfer order		PLN 0.00
Foreign currency transfer order		PLN 0.00
SEPA transfer order		PLN 0.00
Direct debit		PLN 0.00
Standing order		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 withdrawal		PLN 0.00
Cash deposit		PLN 0.00
Overdrafts and related services		
Overdraft [Credit Line]	annual overdraft [Credit Line] fee fee for changing the overdraft [Credit Line] limit	for [Credit Line] open on or 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

Other services	
Preparing a statement of payment transactions	PLN 0.00
Issuing a certificate of payment account operated	PLN 0.00