



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: September 14, 2019**

- 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> [Citigold Private Client Personal Account]   | per month PLN 0.00<br><b>Total annual fee</b> PLN 0.00<br>when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000<br>per month PLN 300.00<br><b>Total annual fee</b> PLN 3600.00<br>in other cases |
| <b>Phone banking service</b> [CitiPhone]  | per month PLN 0.00<br><b>Total annual fee</b> PLN 0.00  |
| <b>Electronic banking service</b> [Citibank Online]   | per month PLN 0.00<br><b>Total annual fee</b> PLN 0.00  |
| <b>SMS alert</b>  | SMS alerts other than alerts under the CitiAlerts service<br>per month PLN 0.00<br><b>Total annual fee</b> PLN 0.00   |
| 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 0.00<br><b>Total annual fee</b> PLN 0.00  |

|   |  |   |
|---|--|---|
| 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<br><b>Total annual fee</b>   | PLN 0.00<br><b>PLN 0.00</b>   |
| <b>Payments (excluding payment cards)</b>   |  |   |
| <b>Internal transfer order</b>  |  | PLN 0.00  |
| <b>Transfer order</b>   |  | PLN 0.00  |
| <b>Foreign currency transfer order</b>  |  | PLN 0.00  |
| <b>SEPA transfer order</b>  |  | PLN 0.00  |
| <b>Direct debit</b>   |  | PLN 0.00  |
| <b>Standing order</b>   |  | PLN 0.00  |
| <b>Cards and cash</b>   |  |   |
| <b>Debit card service</b>   | per month<br><b>Total annual fee</b>   | PLN 0.00<br>PLN 0.00  |
| <b>Issuing a payment card</b>   |  | PLN 0.00  |
| <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<br><br>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<br>PLN 40.00 |

| <b>Other services</b>                                    |          |
|--|----------|
| <b>Preparing a statement of payment transactions</b>     | PLN 0.00 |
| <b>Issuing a certificate of payment account operated</b> | PLN 0.00 |