



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: SuperSavings 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><br>[SuperSavings Account] | per month PLN 0.00<br><b>Total annual fee</b> PLN 0.00<br>for customers who have a monthly salary inflow min. PLN 3,000 credited to the Personal Account<br>per month PLN 15.00<br><b>Total annual fee</b> PLN 180.00<br>in other cases                     |
| <b>Phone banking service</b><br>[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   |
| <b>Payments (excluding payment cards)</b>                    |   |
| <b>Internal transfer order</b>                               | PLN 0 for the first internal transfer order in a given month from the SuperSavings Account kept in a particular currency<br>PLN 10 for each subsequent internal transfer order in a given month from the SuperSavings Account kept in a particular currency |

|  |   |   |
|--|---|---|
| <b>Transfer order</b>  | domestic PLN transfer order (other than internal transfer order)  | PLN 0 for the first internal transfer order in a given month from the SuperSavings Account kept in a particular currency<br>PLN 10 for each subsequent internal transfer order in a given month from the SuperSavings Account kept in a particular currency |
|  | cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order<br>in the electronic banking service [Citibank Online] | 0.5% of the transfer amount<br>minimum PLN 10.00,<br>maximum PLN 100.00   |
|  | via Consultant in the phone banking service [CitiPhone] and at a Bank Branch domestic PLN transfer order in the Sorbnet system  | 1% of the transfer amount<br>minimum PLN 20.00,<br>maximum PLN 200.00   |
|  | in the electronic banking service [Citibank Online] (excluding Citi Mobile)   | PLN 25.00   |
|  | via Consultant in the phone banking service [CitiPhone] and at a Bank Branch  | PLN 50.00   |
| <b>Foreign currency transfer order</b>   | in the electronic banking service [Citibank Online]   | 0.5% of the transfer amount<br>minimum PLN 10.00,<br>maximum PLN 100.00   |
|  | via Consultant in the phone banking service [CitiPhone] and at a Bank Branch  | 1% of the transfer amount<br>minimum PLN 20.00,<br>maximum PLN 200.00   |
| <b>SEPA transfer order</b>   | in the electronic banking service [Citibank Online]   | PLN 5.00  |
|  | via Consultant in the phone banking service [CitiPhone] and at a Bank Branch  | PLN 15.00   |
| <b>Direct debit</b>  |   | the service is unavailable  |
| <b>Standing order</b>  |   | the service is unavailable  |
| <b>Cards and cash</b>  |   |   |
| <b>Debit card service</b>  |   | the service is unavailable  |
| <b>Issuing a payment card</b>  |   | the service is unavailable  |
| <b>Cross-border payment transaction with the use of a debit card for cash payments</b>     |   | the service is unavailable  |
| <b>Cross-border payment transaction with the use of a debit card for non-cash payments</b> |   | the service is unavailable  |

|  |   |   |
|--|---|---|
| <b>Credit card service</b>                               |   | the service is unavailable  |
| <b>Cash withdrawal</b>                                   | at a Bank Branch  | PLN 0 for the first cash withdrawal in a given month from the SuperSavings Account kept in a particular currency<br>PLN 10 for each subsequent cash withdrawal in a given month from the SuperSavings Account kept in a particular currency |
| <b>Cash deposit</b>                                      | at a Bank Branch  | PLN 0.00  |
| <b>Overdrafts and related services</b>                   |   |   |
| <b>Overdraft [Credit Line]</b>                           |   | the service is unavailable  |
| <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   |