

TIME DEPOSIT OFFER

valid from December 9th, 2025.

Citigold / Citigold Private Client Personal Account

FIXED INTEREST TIME DEPOSITS

	Citigold				Citigold Private Client			
	PLN	USD	EUR	GBP	PLN	USD	EUR	GBP
1 week	1.00%	0.10%	0.10%	0.10%	1.20%	0.10%	0.10%	0.10%
1 month	1.50%	0.30%	0.20%	0.20%	1.70%	0.40%	0.30%	0.20%
3 months	2.00%	0.40%	0.30%	0.30%	2.20%	0.50%	0.40%	0.30%
6 months	2.00%	0.30%	0.20%	0.30%	2.50%	0.60%	0.30%	0.40%
12 months	1.20%	0.20%	0.20%	0.30%	1.50%	0.40%	0.30%	0.30%
24 months	1.00%				1.00%			

Minimum deposit amount – 5 000 units of eligible currency.

FIXED INTEREST T-DEPOSIT

	Citigold				Citigold Private Client			
	PLN	USD	EUR	GBP	PLN	USD	EUR	GBP
1 week	1.00%	0.10%	0.10%	0.10%	1.20%	0.10%	0.10%	0.10%
1 month	1.50%	0.30%	0.20%	0.20%	1.70%	0.40%	0.30%	0.20%
3 months	2.00%	0.40%	0.30%	0.30%	2.20%	0.50%	0.40%	0.30%
6 months	2.00%	0.30%	0.20%	0.30%	2.50%	0.60%	0.30%	0.40%
12 months	1.20%	0.20%	0.20%	0.30%	1.50%	0.40%	0.30%	0.30%
24 months	1.00%				1.00%			

Minimum deposit amount – 5 000 units of eligible currency.

T-Deposit can be opened only in Citibank Online.

PLN KOMBILOKATA DEPOSIT

	Citigold	Citigold Private Client
7-29 days	0.50%	0.50%

Minimum deposit amount – PLN 5 000.

TIME DEPOSIT

Name of Time Deposit	Interest rate p.a.	Currency	Tenure period	Minimum amount	Maximum amount
Your Term Deposit	4.00%	PLN	3 months	PLN 1 000	PLN 20 000

Customer may open Your Term Deposit under above conditions only once, for an amount up to PLN 20 000 inclusive.
Your Term Deposit is available for Account holders at a Branch, via Citibank Online or CitiPhone.
Your Term Deposit has no renewal option (inability to extend for the next contractual period). On the day Your Term Deposit ends, the funds will be transferred to a personal account, from which the deposit was opened.

If the deposit is closed before maturity, the deposited funds shall not be subject to interest.