## Fee information document



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: Citi Priority Personal Account - opened on or before June 15, 2021. As of June 16, 2021 product withdrawn from the offer.

## Date: June 1, 2024.

- 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	per month	PLN 0.00	
maintenance [Citi Priority	Total annual fee	PLN 0.00	
Personal Account]	when the total amount of non-		
	cash transactions with the use		
	of Citicard in points of sale in the		
	given month is min. PLN 500		
	AND the average balance across		
	all accounts is min. PLN 30,000		
	OR the receipts to the Personal Account are min. PLN 5,000		
	per month	PLN 9.00	
	Total annual fee	PLN 9.00	
	when the total amount of non-		
	cash transactions with the use		
	of Citicard in points of sale in the		
	given month is below PLN 500		
	AND the average balance across		
	all accounts is min. PLN 30,000		
	OR the receipts to the Personal		
	Account are min. PLN 5,000		

	per month <b>Total annual fee</b> when the total amount of non- cash transactions with the use of Citicard in points of sale in the given month is min. PLN 500 AND the average balance across all accounts is below PLN 30,000 and the receipts to the Personal Account are below PLN 5,000 per month <b>Total annual fee</b> in other cases	PLN 40.00 <b>PLN 480.00</b> PLN 49.00 <b>PLN 588.00</b>
Phone banking service [CitiPhone]	per month <b>Total annual fee</b> when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 per month <b>Total annual fee</b> in other cases	PLN 0.00 <b>PLN 0.00</b> PLN 9.00 <b>PLN 108.00</b>
Electronic banking service [Citibank Online]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
SMS alert The fee includes the following service package: SMS alerts under the CitiAlerts service, Standard	SMS alerts other than alerts under the CitiAlerts service per month <b>Total annual fee</b> per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b> PLN 6.00 <b>PLN 72.00</b>
Package, daily summary SMS and/or e-mail alerts about events on the accounts		
The fee includes the following <b>service</b> <b>package: SMS alerts</b> under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts	per month <b>Total annual fee</b>	PLN 10.00 <b>PLN 120.00</b>
Payments (excluding pa	ayment cards)	
Internal transfer order	internal transfer order in PLN in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00

	internal transfer order in EUR	
	or other foreign currency in the electronic banking service [Citibank Online] and in the Automatic Banker	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
Transfer order	domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone	PLN 0.00
	banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic PLN transfer order	PLN 20.00
	in the Sorbnet system in the electronic banking service	PLN 20.00
	[Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic instant PLN transfer	PLN 40.00
	order – Express Elixir in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone	PLN 10.00
	banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
	BLIK Phone Transfer via the Citi Mobile banking service cross-border EUR transfer order	PLN 0.00
	within the EEA in the electronic banking service [Citibank Online]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch cross-border PLN transfer order,	PLN 20.00
	cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA	
	in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00

[]		
Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00,
		maximum PLN 100.00
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone]	minimum PLN 20.00,
	or at a Bank Branch	maximum PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00 PLN 20.00
Direct debit		PLN 0.00
Standing order	creating/modifying/cancelling in the electronic banking service [Citibank Online] creating/modifying/canceling	PLN 0.00 PLN 2.50
	in the phone banking service	
	[CitiPhone] or at a Bank Branch execution	PLN 0.00
Cards and cash		
Debit card service	per month	PLN 0.00
	<b>Total annual fee</b> for Accounts opened on or after 17 July 2010 or Personal Accounts switched to Citi Priority on or after 17 July 2010	PLN 0.00
	per month <b>Total annual fee</b> for accounts opened until 16 July 2010 per month <b>Total annual fee</b> fee for the service of a debit card –	PLN 8.00 PLN 96.00 PLN 5.00 PLN 60.00
	the Contactless Carrier in the form of a sticker	
Issuing a payment card	issuing a Citicard payment card issuing a Citicard payment card as a result of replacement requested by the Client	PLN 0.00 PLN 30.00
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
Credit card service Cash withdrawal		the service is unavailable PLN 0.00

Overdrafts and related services			
Overdraft [Credit Line]	annual overdraft [Credit Line] fee	for [Credit Line] open on and 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	
	[Credit Line] limit		
Other services			
Preparing a statement of payment transactions	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	
Issuing a certificate of payment account operated	in hard copy in electronic format	PLN 15.00 PLN 13.00	