

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: Foreign Currency Sub-account to CitiKonto Personal Account - opened on or after September 1, 2020 or changed to CitiKonto on or after September 1, 2020.

Date: January 30, 2023.

- 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 [FX Sub- account to CitiKonto Personal Account]	per month Total annual fee for Foreign Currency Sub-account in foreign currencies: EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF	PLN 0.00 PLN 0.00		
Phone banking service [CitiPhone]	per month Total annual fee	PLN 0.00 PLN 0.00		
Electronic banking service [Citibank Online]	per month Total annual fee	PLN 0.00 PLN 0.00		
SMS alert	SMS alerts other than alerts under the CitiAlerts service per month Total annual fee	PLN 0.00 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 Total annual fee	PLN 0.00 PLN 0.00		

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The fee includes the following	per month Total annual fee	PLN 0.00 PLN 0.00		
service package:				
SMS alerts under the CitiAlerts				
service, Premium				
Package, SMS and/or				
email alerts about each				
event on the accounts				
Payments (excluding payment cards)				
Internal transfer order	internal transfer order in PLN			
	in the electronic banking service	PLN 0.00		
	[Citibank Online] and in the Automatic Banker in the phone			
	banking service [CitiPhone]			
	via Consultant in the phone	PLN 30.00		
	banking service [CitiPhone]			
	or at a Bank Branch			
	internal transfer order in EUR			
	or other foreign currency	DI NI O OO		
	in the electronic banking service [Citibank Online]	PLN 0.00		
	and in the Automatic Banker			
	via Consultant in the phone	PLN 30.00		
	banking service [CitiPhone]			
	or at a Bank Branch			
Transfer order	domestic PLN transfer order (other			
	than internal transfer order)			
	in the electronic banking service	PLN 0.00		
	[Citibank Online] and in the Automatic Banker in the phone			
	banking service [CitiPhone]			
	via Consultant in the phone	PLN 30.00		
	banking service [CitiPhone]			
	or at a Bank Branch			
	domestic PLN transfer order			
	in the Sorbnet system	DI N 20 00		
	in the electronic banking service [Citibank Online]	PLN 20.00		
	via Consultant in the phone	PLN 40.00		
	banking service [CitiPhone]	. 2.1 .3.33		
	or at a Bank Branch			
	domestic instant PLN transfer order – Express Elixir			
	in the electronic banking service	PLN 0.00 for the first 3 Express Elixir		
	[Citibank Online]	transfer orders in in a given month;		
	and in the Automatic Banker	PLN 5.00 for each subsequent Express Elixir transfer order		
	in the phone banking service [CitiPhone]	Express Elixii translet order		
	via Consultant in the phone	PLN 30.00		
	banking service [CitiPhone] or at a Bank Branch			

Credit card service		the service is unavailable
Cross-border payment transaction with the use of a debit card for non-cash payments		PLN 0.00
Cross-border payment transaction with the use of a debit card for cash payments		PLN 0.00
Issuing a payment card		PLN 0.00
Debit card service	per month Total annual fee	PLN 0.00 PLN 0.00
Cards and cash		
	creating/modifying/cancelling in the phone banking service [CitiPhone] or at a Bank Branch execution	PLN 20.00 PLN 0.00
Standing order	creating/modifying/cancelling in the electronic banking service [Citibank Online]	PLN 0.00
Direct debit		PLN 0.00
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 30.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 30.00, maximum PLN 300.00
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 banking service [CitiPhone] or at a Bank Branch	maximum PLN 100.00 1% of the transfer amount minimum PLN 30.00, maximum PLN 300.00
	or at a Bank Branch cross-border PLN transfer order, 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,
	[Citibank Online] via Consultant in the phone banking service [CitiPhone]	PLN 30.00
	cross-border EUR transfer order within the EEA in the electronic banking service	PLN 0.00

Cash withdrawal Cash deposit	at a Bank Branch in Citi ATMs in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service) in Citi ATMs abroad in non-Citi ATMs abroad	PLN 30.00 PLN 0.00 for the first 4 cash withdrawals in a given month; PLN 8.00 for each subsequent cash withdrawal PLN 0.00 PLN 0.00 for the first 4 cash withdrawals in a given month; PLN 8.00 for each subsequent cash withdrawal
	in Citi ATMs in non-Citi ATMs	PLN 0.00 PLN 0.00
Overdrafts and related	services	
Overdraft [Credit Line]		the service is unavailable
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 renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format account history for up to 12 months	PLN 0.00 PLN 10.00 PLN 8.00 PLN 20.00
	(for more than 12 months only in the form of monthly statements) 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	PLN 70.00
	listed above – in hard copy 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