

Table of Fees and Commissions: Accounts and Credit Line for Individual Customers

Effective as of March 1st, 2017

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.

		Personal Accounts				Savings Accounts
		CitiKonto	Citi Priority	Citigold	Citigold Private Client	Savings Account/ SuperSavings Account/ Regular Saver Account
1.	Account					
1.1.	monthly maintenance fee for Personal Account in PLN or Savings Account	<p>PLN 3 when the Personal Account receipts in a given month amount, as a minimum, to PLN 3,500</p> <p>PLN 8 when the Personal Account receipts amount, as a minimum, to PLN 2,000</p> <p>PLN 15 in the remaining cases</p>	<p>PLN 0 when in a given month the average balance across all accounts amounts to a minimum of PLN 30,000</p> <p>OR</p> <p>Personal Account receipts amount to not less than PLN 5,000 AND the Customer holds an active main Citibank Credit Card or has signed an agreement for a credit offered by the Bank to consumers;</p> <p>PLN 30 in the remaining cases</p>	<p>for the Accounts opened or which Account type has been changed from January 1st, 2015,</p> <p>PLN 0 when in a given month the average balance across all accounts amounts, as a minimum, to PLN 300,000;</p> <p>for the Accounts opened by December 31st, 2014,</p> <p>PLN 0 when in a given month the average balance across all accounts amounts, as a minimum, to PLN 300,000;</p> <p>PLN 50 when in a given month the average balance across all accounts amounts, as a minimum, to PLN 200,000;</p> <p>PLN 220 in the remaining cases</p>	<p>for the Accounts opened or which Account type has been changed from December 1st, 2015,</p> <p>PLN 0 when in a given month the average balance across all accounts amounts, as a minimum, to PLN 3,000,000;</p> <p>for the Accounts opened by November 30th, 2015,</p> <p>PLN 0 when in a given month the average balance across all accounts amounts, as a minimum, to PLN 1,500,000</p> <p>PLN 300 in the remaining cases</p>	<p>Savings Account PLN 10 (not applicable to the Customers holding Personal Account)</p> <p>SuperSavings Account PLN 0 if the salary transferred into the Personal Account in a given month amounts, as a minimum, to PLN 3,000;</p> <p>PLN 15 in the remaining cases (not applicable to the Customers holding Citigold Private Client Personal Accounts)</p> <p>Regular Saver Account PLN 0</p>
1.2.	monthly Foreign Currency Sub-Account maintenance fee	PLN 3	PLN 0	PLN 0	PLN 0	not applicable
1.3.	CitiPhone (a phone banking service) monthly access fee	PLN 6	PLN 0	PLN 0	PLN 0	PLN 0
2.	Citicard					
2.1.	monthly fee for each Debit Card	PLN 8	<p>PLN 0 for the Accounts opened or which Account type has been changed from July 17th, 2010;</p> <p>PLN 8 for the Accounts opened by July 16th, 2010</p>	PLN 0	PLN 0	not applicable
2.2.	Citicard - replacement upon the Customer's request	PLN 20	PLN 20	PLN 0	PLN 0	not applicable
3.	Domestic transfers in PLN					
3.1.	Bank transfer order execution to Recipients' accounts at the Bank (including own accounts)					
3.1.1.	via Citibank Online and CitiPhone Interactive Voice Responder	PLN 0	PLN 0	PLN 0	PLN 0	<p>PLN 0 for the first transfer order in a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency</p> <p>PLN 10 for each subsequent transfer order in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency</p>
3.1.2.	through a CitiPhone consultant or at a Bank Branch	PLN 20	PLN 12	PLN 0	PLN 0	

3.2.	Transfer order execution to Recipients' accounts at banks operating in the Republic of Poland other than those listed in point 3.1.					
3.2.1.	via Citibank Online and CitiPhone Interactive Voice Responder	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first transfer order in a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency PLN 10 for each subsequent transfer order in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency
3.2.2.	through a CitiPhone consultant or at a Bank Branch	PLN 20	PLN 16	PLN 0	PLN 0	
3.2.3.	Transfer order execution using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)					
3.2.3.1.	via Citibank Online (excluding Citi Mobile)	PLN 20	PLN 20	PLN 10	PLN 0	PLN 25
3.2.3.2.	through a CitiPhone consultant or at a Bank Branch	PLN 40	PLN 40	PLN 20	PLN 0	PLN 50
3.3.	Transfer order execution using Express Elixir					
3.3.1.	via Citibank Online and CitiPhone Interactive Voice Responder	PLN 15	PLN 10	PLN 5	PLN 0	not applicable
3.3.2.	through a CitiPhone consultant or at a Bank Branch	PLN 30	PLN 20	PLN 10	PLN 0	not applicable
4.	Transfer orders in foreign currencies and in PLN outside the Republic of Poland					
4.1.	Bank transfer order execution to Recipients' accounts at the Bank (including own accounts)					
4.1.1.	via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first transfer order in a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency PLN 10 for each subsequent transfer order in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency
4.1.2.	through a CitiPhone consultant or at a Bank Branch	PLN 20	PLN 12	PLN 0	PLN 0	
4.2.	Execution of a transfer order to the Recipients' accounts at banks operating in the Republic of Poland other than those listed in point 4.1. and 4.2. as well as outside the Republic of Poland					
4.2.1.	via Citibank Online					
4.2.1.1.	SEPA standard (EUR)	PLN 5	PLN 5	PLN 0	PLN 0	PLN 5
4.2.1.2.	other transfers in standard mode	0.5% of the transfer amount, not less than PLN 30 and not more than PLN 100	0.25% of the transfer amount, not less than PLN 10 and not more than PLN 100 For the execution of a transfer order in CHF the applicable fee shall be reimbursed within 5 business days.	PLN 0	PLN 0	0.5% of the transfer amount, not less than PLN 10 and not more than PLN 100
4.2.1.3.	additional fee on top of the fee referred to in point 4.2.1.2 for other urgent funds transfers (excluding Citi Mobile)	PLN 30	PLN 30	PLN 0	PLN 0	PLN 30
4.2.2.	through a CitiPhone Consultant or at a Bank Branch					
4.2.2.1.	SEPA standard (EUR)	PLN 15	PLN 10	PLN 0	PLN 0	PLN 15
4.2.2.2.	other transfers in standard mode	1% of the transfer amount, not less than PLN 40 and not more than PLN 200	1% of the transfer amount, not less than PLN 20 and not more than PLN 200	PLN 0	PLN 0	1% of the transfer amount, not less than PLN 20 and not more than PLN 200
4.2.2.3.	additional fee on top of the fee referred to in point 4.2.2.2 for other urgent funds transfers	not applicable	not applicable	PLN 0	PLN 0	not applicable
4.2.3.	additional fee for transfer orders with Sender OUR cost instruction, covering the cost of intermediating entities in execution of the transfer order or of Recipient' bank	PLN 70	PLN 70	PLN 70	PLN 0	PLN 70
4.3.	Execution of a CGT international transfer					
		PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
5.	Polecenie zapłaty, polecenie zapłaty SEPA i zlecenia stałe					
5.1.	payment order, SEPA payment order - creation/ modification/ cancellation/execution via Citibank Online, through a CitiPhone Consultant or at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
5.2.	standing order - creation/modification/ cancellation via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	not applicable

5.3.	standing order - creation/modification/cancellation through a CitiPhone Consultant or in a Bank Branch	PLN 3	PLN 1	PLN 0	PLN 0	not applicable
5.4.	standing order - execution	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
6.	Cash withdrawals					
6.1.	at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first cash withdrawal in a particular month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency; PLN 10 for each subsequent cash withdrawal in the same month from the Savings Account/ SuperSavings Account/ Regular Saver Account in a particular currency
6.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
6.3.	at ATMs other than the Bank's ATMs in Poland and through the Merchants (except for the Cash Back service)	PLN 7	PLN 0	PLN 0	PLN 0	not applicable
6.4.	at Citi ATMs abroad	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
6.5.	abroad at ATMs other than Citi's	3% of the withdrawal amount, not less than PLN 10 and not more than PLN 200	PLN 0	PLN 0	PLN 0	not applicable
6.6.	at a Citibank branch abroad (Emergency Cash service)	A fee corresponding to the fee charged by the foreign Citibank branch where the service is provided (detailed information available on www.citihandlowy.pl , from CitiPhone Consultant and at the Bank's Branches).				
7.	Cash deposits					
7.1.	at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
7.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
7.3.	monthly subscription - unlimited number of deposits at ATMs other than the Bank's ATMs in Poland	PLN 3	PLN 0	PLN 0	PLN 0	not applicable
7.4.	at ATMs other than the Bank's ATMs - applicable to the Customers who have renounced from the monthly subscription	PLN 8	PLN 0	PLN 0	PLN 0	not applicable
8.	CitiAlerts service (text / email messages)					
8.1.	Standard Package monthly fee	PLN 6	PLN 6	PLN 0	PLN 0	not applicable
8.2.	Premium Package monthly fee	PLN 10	PLN 10	PLN 0	PLN 0	not applicable
9.	Account statement, history and other fees					
9.1.	additional monthly hardcopy Statement - applicable to the Customers who signed the Deposit Product Agreement as of 22 August 2011	PLN 5	PLN 5	PLN 0	PLN 0	PLN 5
9.2.	duplicate monthly Statement sent to the Customer - a fee per month (also applicable to the former Customers of the Bank) - in the hardcopy/electronic version	PLN 10/PLN 4	PLN 10/PLN 4	PLN 10/PLN 0	PLN 0	PLN 10/PLN 4
9.3.	account history of up to 12 months (beyond 12 months, only in the form of monthly statements - fee as in point 9.2)	PLN 20	PLN 20	PLN 20	PLN 0	PLN 20
9.4.	account closure certificate and other certificates involving the Account (including other banking products - also applicable to the Bank's former Customers) - in the hardcopy/electronic version	PLN 30/PLN 15	PLN 30/PLN 15	PLN 0	PLN 0	PLN 30/PLN 15
9.5.	confirmation of transfer order in the account in the hardcopy/electronic version	PLN 7/PLN 4	PLN 7/PLN 4	PLN 0	PLN 0	PLN 7/PLN 4
9.6.	blocking the deposit to secure amounts due to third parties / blocking certificate	PLN 100	PLN 100	PLN 0	PLN 0	not applicable
9.7.	Executive Lounge - fee payable in consideration of admission to VIP lounge under the Benefits and Privileges Plan	not applicable	not applicable	Admission for a single person based on the Benefits and Privileges Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 70	Admission for a single person based on Benefits and Privileges Card or Citigold Private Client Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 70	not applicable
9.8.	Priority Pass - fee for access to the lounge on the basis of the Priority Pass issued with the World Elite Debit MasterCard	not applicable	not applicable	not applicable	PLN 0 - unlimited number of visits for holders of the Card; Access for accompanying persons: the first five visits in the calendar month (jointly for all accompanying persons) - PLN 0, each subsequent visit - PLN 100	not applicable

9.9.	fee for checking account balance in ATM other than Bank's	PLN 5	PLN 5	PLN 0	PLN 0	not applicable
10.	Credit Line					
10.1.	annual Credit Line fee	no fee in the first year, whereas in the following years:				
		1.75% of the amount of the limit, not less than PLN 50	1% of the limit, but not less than PLN 50, for overdrafts launched on August 22 nd , 2011 or later. 1.75% of the limit, but not less than PLN 50, for overdrafts launched by August 21 st , 2011			not applicable
10.2.	Credit Line limit modification fee	PLN 40				not applicable
11.	Table of Transaction Limits					
11.1.	cash withdrawal at a Bank Branch that should be notified three (3) business days beforehand (foreign currency withdrawals available at the Bank's selected Branches)	over PLN 20,000 or its equivalent in foreign currencies	over PLN 20,000 or its equivalent in foreign currencies	over PLN 150,000 or its equivalent in foreign currencies at Citigold Branches, over PLN 50,000 or its equivalent in foreign currencies at the remaining Branches	over PLN 150,000 or its equivalent in foreign currencies at Citigold Branches, over PLN 50,000 or its equivalent in foreign currencies at the remaining Branches	over PLN 20,000 or its equivalent in foreign currencies
11.2.	minimum face value of the foreign currency of the withdrawal	Information on the availability of foreign currencies may be obtained in the Bank Branch where the withdrawal is to be made.				
11.3.	Debit Card and Contactless Medium maximum daily limit on					
11.3.1.	cash withdrawals from ATM's, through the Merchants and under the Cash Back service	PLN 6,000	PLN 6,000	PLN 10,000	World Elite MasterCard Debit Card - PLN 50,000	not applicable
11.3.2.	online payments with a Debit Card	PLN 10,000	PLN 10,000	PLN 10,000	other debit cards - PLN 10,000	not applicable
11.3.3.	non-cash transactions	PLN 10,000	PLN 10,000	PLN 50,000	World Elite MasterCard Debit Card - PLN 100,000	not applicable
					other debit cards - PLN 50,000	
11.3.4.	cash deposits at Bank's ATMs	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000	not applicable
11.4.	maximum one-time cash withdrawal in the Cash Back service	PLN 500	PLN 500	PLN 500	PLN 500	not applicable
11.5.	value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations	PLN 50	PLN 50	PLN 50	PLN 50	not applicable
11.6.	daily maximum limit on contactless transactions without signature or PIN verification (each transaction authorized with a PIN code renews the limit)	10 transactions or PLN 150	10 transactions or PLN 150	10 transactions or PLN 150	10 transactions or PLN 150	not applicable
11.7.	the maximum daily limit for the Payment Instructions submitted via Citibank Online and Citi Mobilein in total (it does not refer to Payment Instructions between your own accounts and Payment Instructions that need to be confirmed via phone)	PLN 50,000	PLN 50,000	PLN 100,000	PLN 100,000	PLN 100,000 if the Customer holds Citigold or Citigold Private Client Personal Account, PLN 50,000 in the remaining cases
11.8.	Daily limit on payments via CitiPhone Interactive Voice Responder					
11.8.1.	transfers between own accounts	PLN 50,000	PLN 50,000	PLN 50,000	PLN 50,000	PLN 50,000
11.8.2.	transfers to the Recipients' accounts at banks operating in the Republic of Poland	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000
11.9.	maximum monthly limit on cash withdrawals under the Emergency Cash Service	equivalent of USD 1,000 in the currency of the country in which the service is provided	equivalent of USD 1,000 in the currency of the country in which the service is provided	equivalent of USD 10,000 in the currency of the country in which the service is provided	equivalent of USD 10,000 in the currency of the country in which the service is provided	equivalent in the currency of the country in which the service is provided: USD 10,000 if the Customer holds Citigold or Citigold Private Client Personal Account, USD 1,000 in the remaining cases
11.10.	Daily maximum limit on execution of CGT international transfers					
11.10.1.	via Citibank Online	contained in the limit described in point 11.7.	contained in the limit described in point 11.7.	contained in the limit described in point 11.7.	contained in the limit described in point 11.7.	not applicable
11.10.2.	through a CitiPhone consultant	PLN 30,000	PLN 30,000	PLN 50,000	PLN 50,000	not applicable
11.10.3.	at a Bank Branch	PLN 100,000	PLN 100,000	PLN 100,000	PLN 100,000	not applicable
11.11.	Maximum daily limit of the Express Elixir transfer	PLN 30,000	PLN 30,000	PLN 50,000	PLN 50,000	not applicable