

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

Effective as of 1st July 2016

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 Account	Savings Accounts
		Citi Priority - the Customers whose Personal Accounts were opened by 16 July 2010	Savings Account/ SuperSavings Account/ Regular Saver Account
1.	Konto		
1.1.	monthly maintenance fee for Personal Account in PLN or Savings Account	<p>PLN 0 when in a given month the average minimum balance across all accounts amounts to PLN 30,000</p> <p>OR not less than PLN 5,000 is credited to the Personal Account AND the Customer holds an active main Citibank Credit Card or has signed an agreement for a credit offered by the Bank to consumers; PLN 18 in the remaining cases</p>	<p>Savings Account PLN 10 (not applicable to the Customers holding Personal Account) SuperSavings Account PLN 0 if the salary transferred into the Personal Account in a given month amounts, as a minimum, to PLN 3,000; PLN 15 in the remaining cases. Regular Saver Account PLN 0</p>
1.2.	monthly Foreign Currency Sub-Account maintenance fee	PLN 0	not applicable
1.3.	CitiPhone (a phone banking service) monthly access fee	PLN 0	PLN 0
2.	Citicard		
2.1.	monthly fee for each Debit Card	PLN 5	not applicable
2.2.	Citicard - replacement upon the Customer's request	PLN 20	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 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
3.1.2.	through a CitiPhone Consultant or at a Bank Branch	PLN 4	
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 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 8	
3.2.3.	through a CitiPhone Consultant or in a Bank Branch using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)	PLN 40	
4.	Transfer orders in foreign currencies and in PLN outside the Republic of Poland		
4.1.	Execution of transfer orders to the accounts of the Recipients at banks operating in the Republic of Poland - executed in CHF	PLN 0 For the execution of a transfer order in CHF placed through Citibank Online, the applicable fee will be equal to that due for a transfer order as per point 4.3.1.2, the charged fee shall be reimbursed within 5 business days.	PLN 0
4.2.	Bank transfer order execution to Recipients' accounts at the Bank (including own accounts)		
4.2.1.	via Citibank Online	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
4.2.2.	through a CitiPhone Consultant or at a Bank Branch	PLN 4	
4.3.	Bank transfer order execution to Recipients' accounts at the Bank (including own accounts)		
4.3.1.	via Citibank Online		
4.3.1.1.	SEPA standard (EUR)	PLN 5	PLN 5
4.3.1.2.	other	0.25% of the transfer amount, not less than PLN 10 and not more than PLN 100	0.5% of the transfer amount, not less than PLN 10 and not more than PLN 100
4.3.2.	through a CitiPhone Consultant or at a Bank Branch		
4.3.2.1.	SEPA standard (EUR)	PLN 10	PLN 15
4.3.2.2.	other	1% of the transfer amount, not less than PLN 20 and not more than PLN 200	1% of the transfer amount, not less than PLN 20 and not more than PLN 200
4.3.3.	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
4.4.	Execution of a CGT international transfer	PLN 0	PLN 0
5.	Payment order, SEPA payment order and standing orders		
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	not applicable
5.2.	standing order - creation/modification/ cancellation via Citibank Online	PLN 0	not applicable
5.3.	standing order - establishment/modification/ cancellation through a CitiPhone Consultant or in a Bank Branch	PLN 1	not applicable
5.4.	standing order - execution	PLN 0	not applicable

6.	Wypłaty gotówkowe		
6.1.	at a Bank Branch	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	not applicable
6.3.	at ATMs other than those of the Bank in Poland and through the Merchants, including Cash Back service	PLN 0	not applicable
6.4.	at the Citi ATMs abroad	PLN 0	not applicable
6.5.	abroad at ATMs other than Citi's	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.	CitiAlerts service (text / email messages)		
7.1.	Standard Package monthly fee	PLN 6	not applicable
7.2.	Premium Package monthly fee	PLN 10	not applicable
8.	Account statement, history and other fees		
8.1.	additional monthly hardcopy Statement - applicable to the Customers who signed the Deposit Product Agreement as of 22 August 2011	PLN 5	PLN 5
8.2.	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
8.3.	account history of up to 12 months (beyond 12 months, only in the form of monthly statements - fee as in point 8.2)	PLN 20	PLN 20
8.4.	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 format	PLN 30/PLN 15	PLN 30/PLN 15
8.5.	confirmation of transfer order in the account in the hardcopy/electronic version	PLN 7/PLN 4	PLN 7/PLN 4
8.6.	blocking the deposit to secure amounts due to third parties / blocking certificate	PLN 100	not applicable
8.7.	fee for checking account balance in ATM other than Bank's	PLN 5	not applicable
9.	Credit Line		
9.1.	annual Credit Line fee	no fee in the first year, whereas in the following years: 1% of the amount of the limit, not less than PLN 50 for Lines activated as of 22 August 2011; 1.75% of the amount of the limit, not less than PLN 50 for Lines activated by 21 August 2011	not applicable
9.2.	Credit Line limit modification fee	PLN 40	not applicable
10.	Table of Transaction Limits		
10.1.	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	
10.2.	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.	
10.3.	maximum daily limit on cash withdrawals from ATMs, through the Merchants and under the Cash Back service	PLN 6,000	not applicable
10.4.	maximum daily limit on non-cash transactions	PLN 10,000	not applicable
10.5.	maximum daily limit on cash deposits at Bank's ATMs	PLN 30,000	not applicable
10.6.	maximum one-time cash withdrawal in the Cash Back service	PLN 300	not applicable
10.7.	maximum daily limit on payments via Citibank Online and Citi Mobile	PLN 25,000	
10.8.	maximum daily limit on payments via CitiPhone Interactive Voice Responder	PLN equivalent to USD 1,800	
10.9.	maximum daily limit on online payments with a Debit Card	PLN 10,000	not applicable
10.10.	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	
10.11.	value limit on a one-time Contactless Transaction conducted in Poland with no need to use PIN or the Customer's signature, to be determined by the payment organizations	PLN 50	not applicable
10.12.	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	not applicable
10.13.	Daily maximum limit on execution of CGT international transfers		
10.13.1	via Citibank Online	PLN 50,000	not applicable
10.13.2	through a CitiPhone Consultant	PLN 30,000	not applicable
10.13.3	at a Bank Branch	PLN 100,000	not applicable