



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: CitiKonto Personal Account - opened from September 1st, 2020 or changed to CitiKonto from September 1st, 2020.

Date: June 16, 2021

- 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 [CitiKonto Personal Account]	per month Total annual fee PLN 0.00 PLN 0.00
Phone banking service [CitiPhone]	per month Total annual fee PLN 0.00 when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 per month Total annual fee PLN 9.00 PLN 108.00 in other cases - customers who submitted an instruction to activate the service
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 6.00 PLN 72.00

	cross-border EUR transfer order within the EEA 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
Foreign currency transfer order	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 1% of the transfer amount minimum PLN 30.00, maximum PLN 300.00
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
Direct debit		PLN 0.00
Standing order	creating/modifying/cancelling in the electronic banking service [Citibank Online] creating/modifying/cancelling in the phone banking service [CitiPhone] or at a Bank Branch execution	PLN 0.00 PLN 20.00 PLN 0.00
Cards and cash		
Debit card service	per month Total annual fee per each card	PLN 0.00 PLN 0.00
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
Cash withdrawal	at a Bank Branch in Citi ATMs in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service)	PLN 30.00 PLN 0.00 PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal

	in Citi ATMs abroad in non-Citi ATMs abroad	PLN 0.00 PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal
Cash deposit	at a Bank Branch in Citi ATMs in non-Citi ATMs	PLN 30.00 PLN 0.00 PLN 0.00
Overdrafts and related services		
Overdraft [Credit Line]	annual overdraft [Credit Line] fee fee for changing the overdraft [Credit Line] limit	no fee in the first year; in the following years 1.00% of the overdraft [Credit Line] limit, no less than PLN 50.00 PLN 40.00
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 (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 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 hereinabove – in electronic format	PLN 5.00 PLN 10.00 PLN 8.00 PLN 20.00 PLN 70.00 PLN 45.00
Issuing a certificate of payment account operated	in hard copy in electronic format	PLN 15.00 PLN 13.00