



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: Savings Account

Date: September 15, 2022.

- 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 [Savings Account]	per month Total annual fee for Customers who do not hold Personal Account	PLN 10.00 PLN 120.00
	per month Total annual fee in other cases	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	the service is unavailable the service is unavailable
Payments (excluding payment cards)		
Internal transfer order	PLN 0.00 for the first internal transfer order in a given month from the Savings Account kept in a particular currency PLN 10.00 for each subsequent internal transfer order in a given month from the Savings Account kept in a particular currency (the fee does not apply to Customers with a Citigold Private Client Personal Account)	

Transfer order	<p>domestic PLN transfer order (other than internal transfer order)</p> <p>domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] PLN 25.00 via Consultant in the phone banking service [CitiPhone] PLN 50.00 or at a Bank Branch</p> <p>cross-border EUR transfer order within the EEA</p> <p>cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA</p> <p>in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>PLN 0.00 for the first internal transfer order in a given month from the Savings Account kept in a particular currency PLN 10.00 for each subsequent internal transfer order in a given month from the Savings Account kept in a particular currency (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>PLN 0.00 for the first cross-border transfer order in EUR within the EEA in a given month from the Saving Account/ SuperSavings Account; PLN 10.00 for each subsequent cross-border transfer order in EUR within the EEA in a given month from the Saving Account;</p> <p>0.5% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p>
Foreign currency transfer order	<p>in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>0.5% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p>

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 first in the month cross-border SEPA (EUR) transfer order from the Savings Account; PLN 5.00 each subsequent in a month cross-border SEPA (EUR) transfer order from the Saving Account (the fee does not apply to Customers with a Citigold Private Client Personal Account) PLN 0.00 first in the month cross-border SEPA (EUR) transfer order from the Savings Account; PLN 10.00 each subsequent in a month cross-border SEPA (EUR) transfer order from the Savings Account (the fee does not apply to Customers with a Citigold Private Client Personal Account)
Direct debit		the service is unavailable
Standing order		the service is unavailable
Cards and cash		
Debit card service		the service is unavailable
Issuing a payment card		the service is unavailable
Cross-border payment transaction with the use of a debit card for cash payments		the service is unavailable
Cross-border payment transaction with the use of a debit card for non-cash payments		the service is unavailable
Credit card service		the service is unavailable
Cash withdrawal	At a Bank Branch	PLN 0.00 for the first cash withdrawal in a given month from the Saving Account kept in a particular currency PLN 10.00 for each subsequent cash withdrawal in a given month from the Saving Account kept in a particular currency (the fee does not apply to Customers with a Citigold Private Client Personal Account)
Cash deposit	At a Bank Branch	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	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	PLN 15.00
	in electronic format	PLN 13.00