

Fees and Commissions Table for the Citigold Package, Offer for Business Clients

As of 1 September 2020

1	Package	
1.1	Monthly fee for the package	<p>PLN 0</p> <p>If the monthly average balance on all accounts and deposits is higher than or equal to PLN 100,000 (or the value of the granted Credit, Loan or other Product within the meaning of "Terms and Conditions of Granting Loan Products to Corporate Clients" reaches the minimum of PLN 100,000 or the limit of the main Business Credit Card reaches the minimum of PLN 100,000')</p> <p>OR</p> <p>for persons running a sole proprietorship business and holders of Citigold or Citigold Private Client Personal Account, who are exempt from the account maintenance fee under the current Fees and Commissions Table for Individual Customers upon linking it with the Personal Account;</p> <p>PLN 100 in all other cases</p>
1.2	Products as part of the Package	
1.2.1	Opening and maintenance of a PLN main account	PLN 0
1.2.2	Opening of a PLN auxiliary account	PLN 0
1.2.3	Monthly fee for maintenance of a PLN auxiliary account	PLN 10
1.2.4	Opening and maintenance of the company's social fund account - only in PLN	PLN 10
1.2.5	Debit Cards	
1.2.5.1	Monthly fee for debit card	PLN 0
1.2.5.2	Monthly fee for identification card	PLN 5
1.2.5.3	Fee for change of the account used for settlements of debit card transactions	PLN 0
1.2.6	Monthly fee for maintenance of an Interest Bearing Business Account	PLN 0
1.2.7	Monthly fee for CitiPhone	PLN 0
1.2.8	Monthly fee for Citibank Online	PLN 0
1.3	Products beyond the Package	
1.3.1	Opening of a foreign-currency auxiliary account	PLN 0
1.3.2	Monthly lump sum fee for maintenance of foreign-currency auxiliary accounts- service withdrawn effective 01 September 2020. This does not apply to monthly subscriptions initiated to date.	PLN 50
1.3.3	Monthly fee for maintenance of a foreign currency auxiliary account (for each account). Except for Clients with a monthly subscription fee.	
1.3.3.1	Fee for a EUR auxiliary account when the average balance on the account in a given month is:	
	not more than EUR 50,000	PLN 20
	from EUR 50,001 to EUR 100,000	PLN 90
	more than EUR 100,000	PLN 180
1.3.3.2	Fee for an auxiliary account in other currencies	PLN 10
1.4	Currency conversion - minimum amount that authorizes FX rate negotiations	PLN 30,000 or equivalent in foreign currency
1.5	Minimum balance required	PLN 500
2	Transfers	
2.1	Transfers into accounts of the Account Holder in PLN	
2.1.1	via Citibank Online	PLN 0
2.1.2	at Bank's Branch or via CitiPhone	PLN 15
2.2	Transfers into accounts of Bank's clients in PLN	
2.2.1	via Citibank Online	PLN 0
2.2.2	at Bank's Branch or via CitiPhone	PLN 15
2.3	External transfers in PLN	
2.3.1	via Citibank Online	first 60 transfers: PLN 0, each consecutive transfer: PLN 1.50 (in a given month)
2.3.2	at Bank's Branch or via CitiPhone	PLN 15
2.4	Social security and tax transfers	
2.4.1	via Citibank Online	PLN 0
2.4.2	at Bank's Branch or via CitiPhone	PLN 15
2.5	Transfers in PLN at Citi ATMs	PLN 0
2.6	SEPA transfers	
2.6.1	via Citibank Online	first 60 transfers: PLN 0, each consecutive transfer: PLN 1.50 (in a given month)
2.6.2	at Bank's Branch or via CitiPhone	PLN 15
2.7	Foreign currency and international transfers (in the case of a cross-border transfer order in EUR within the EEA in accordance with item 2.3)	
2.7.1	via Citibank Online	PLN 20
2.7.2	at Bank's Branch or via CitiPhone	0.35%, not lower than PLN 50, not higher than PLN 200
2.8	Transfers executed via SORBNET (except for social security and tax transfers)	
2.8.1	via Citibank Online	PLN 30
2.8.2	at Bank's Branch or via CitiPhone	PLN 40
2.9	Execution of an instant transfer order - Express Elixir	
2.9.1	via Citibank Online	PLN 5
2.9.2	at Bank's Branch or via CitiPhone	PLN 10
2.10	External and internal transfers from the Interest Bearing Business Account	
2.10.1	via Citibank Online	
2.10.2	at Bank's Branch or via CitiPhone	first transfer: PLN 0, each consecutive transfer: PLN 10 (in a given month)

2.11	Additional fees connected with execution of transfers:	
2.11.1	Limit for a single transfer order, internal transfer order, SEPA transfer order and a foreign currency transfer order submitted via a CitiPhone operator or at the Bank's Branch	equivalent of USD 10,000,000 in the currency of the submitted transfer order
3	Direct debits and standing orders	
3.1	Creation/change of a standing order	
3.1.1	via Citibank Online	PLN 0
3.1.2	at Bank's Branch or via CitiPhone	PLN 4
3.2	Execution of a standing order	
3.3	Direct debit: establishment, change and execution	
3.4	Daily maximum transaction limit in Citibank Online	PLN 0
4	Cash deposits	
4.1	At Bank's ATMs	PLN 0
4.2	At Euronet's ATMs	1%, not lower than PLN 3
4.3	At Bank's Branch - in PLN and in foreign currencies	0.4%, not lower than PLN 6
4.4	To the corporate client from third persons other than Bank's clients at Bank's Branch	PLN 50
4.5	Executed at Bank's Branch in coin (more than 100 items)	1% of an amount in coin, not lower than PLN 20
4.6	Daily limit of cash deposits at the Bank's ATM made with a single debit card	PLN 30,000
5	Cash withdrawals	
5.1	At Citi's ATMs in Poland	PLN 0
5.2	At non-Citi's ATMs in Poland	first 3 for PLN 0, then 2%, not lower than PLN 6
5.3	At Citi's ATMs abroad	PLN 0
5.4	At non-Citi's ATMs abroad	first 3 for PLN 0, then 2%, not lower than PLN 6
5.5	At Bank's Branch - in PLN and in foreign currencies	0.4%, not lower than PLN 6
5.6	Minimum amount of a large cash withdrawal at Bank's Branch, which should be notified three business days in advance	PLN 50,000
5.7	A large cash withdrawal at Bank Branch not collected within six business days from withdrawal notification date	PLN 50
5.8	Maximum daily limit of withdrawals from ATMs	PLN 10,000
6	Debit card transactions	
6.1	Amount limit for a single Contactless Transaction executed within Poland without necessity to use PIN, determined by payment organisations	PLN 100
6.2	Daily maximum total limit of contactless transactions which do not require a PIN (a transaction authorized by a PIN code renews the limit)	PLN 300
6.3	Maximum total limit of contactless transactions which do not require a PIN initiated in an EEA country (a transaction authorized by a PIN code renews the limit)	EUR 100
6.4	Commission on domestic Pay with a card and withdraw transactions	PLN 0
6.5	Daily maximum limit of withdrawals under the Pay with a card and withdraw transaction (the limit established within the daily maximum withdrawal limit from ATMs, less the abovementioned limit)	PLN 1,000 or 5 transactions
6.6	Maximum single withdrawal under the Pay with a card and withdraw transaction	PLN 300
6.7	Maximum single withdrawal under the Pay with a card and withdraw transaction	PLN 5
7	Balance check at non-Citi Handlowy ATMs	
7.1	Amount of interest disbursed in case the deposit is withdrawn before maturity	0%
7.2	Minimum amount for deposits with negotiable interest rates	PLN 50,000 or equivalent in foreign currency
7.3	Blocked deposits - opening	0.5%, not lower than PLN 30
8	Bank statements, account history	
8.1	Monthly fee for account statements in electronic form (any time)	PLN 0
8.2	Fee for account statements in paper form - weekly or daily	PLN 100
8.3	Fee for account statements in paper form - monthly	PLN 10
8.4	Fee for duplicate/account history statement	PLN 20
8.5	Fee for account history hardcopy - up to 12 months backwards	PLN 20
9	CitiAlerts service (SMS/e-mail notifications)	
9.1	Standard Package (monthly fee per service user)	PLN 6
9.2	Premium Package (monthly fee per service user)	PLN 10
10	Other commissions and fees	
10.1	Issuing a certificate of a held or closed product and of an executed transaction in paper form	PLN 100
10.2	b) transfer order;	PLN 10
10.3	Fee for issuance of a debit/identification card upon the Client's request	PLN 30
10.4	Handling a Client's instruction to: - add or dismiss a representative - introduce changes in the Representative's Card	
10.4.1	via Citibank Online	PLN 0
10.4.2	via CitiPhone	PLN 30
10.4.3	at Bank's Branch	PLN 50

¹ The provision in brackets refers only to those Clients who have concluded the Bank Account Agreement before July 1, 2017

The Bank shall collect a fee of PLN 70 for providing information (on all selected products held by the Client at the Bank) that is classified as banking secrecy to lawfully authorized persons, save for entities specified in Article 110 (1) to (8) of the Banking Law.