

Table of Fees and Commissions for Business Cards

I. USER DETAILS

Base number of the User (Company) at the Bank
(6 digits from 18 to 23 from the number of the
User's current account)

User stamp (if any)

Table updates take effect based on the Bank's implementation time and the fee/commission calculation method.

II. FEES AND COMMISSIONS

Basic services	Credit Cards	Debit Cards		
		Account in PLN	Account in EUR	Account in USD
Card issuance	35 PLN	PLN 20	EUR 6	USD 7
Monthly handling of Cards	30 PLN	PLN 5	EUR 3	USD 5
Domestic cash withdrawal from Citi Handlowy ATMs	3%, not less than PLN 7	Commission free		
Domestic cash withdrawal from other ATMs	3%, not less than PLN 7	3%, not less than PLN 7	3%, not less than EUR 1.75	3%, not less than USD 2.50
Cash withdrawal abroad ¹	3%, not less than PLN 7	3%, not less than PLN 7	3%, not less than EUR 1.75	3%, not less than USD 2.50
Non-cash transactions at home and abroad ¹	Commission free	Commission free		
Domestic Cash Back transaction	Not applicable	PLN 1.50	EUR 0.50	USD 0.50
Monthly settlement of balance	1,5%	Not applicable		
Electronic statements, to be downloaded from CitiManager	Commission free	Commission free		
Non-Standard Services	Credit Cards	Debit Cards		
		Account in PLN	Account in EUR	Account in USD
Card limit change ²	PLN 20	PLN 20	EUR 6	USD 7
Non-standard instruction submitted by Holder via CitiPhone	PLN 10	PLN 10	EUR 3	USD 3.50
Fee for processing of instructions of the User in paper version	PLN 100	PLN 100	EUR 30	USD 35
Change of the Holder settings ³	PLN 20	PLN 20	EUR 6	USD 7
Change of the User settings ⁴	PLN 200	PLN 200	EUR 60	USD 70
Enhanced liability of the Bank – monthly card fee ⁵	PLN 8	PLN 4	EUR 1	USD 1.40
Fee for a one-off report	PLN 200	PLN 200	EUR 60	USD 70
Remote training session with CitiManager or CCRS/REPORTING	PLN 300	PLN 300	EUR 90	USD 100
Configuration of report templates in CitiManager ⁶	PLN 200	PLN 200	EUR 60	USD 70
Copy of transaction/account statement ⁷	PLN 100	PLN 100	EUR 30	USD 35

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Fast-track card issuance ⁸	PLN 400	PLN 400	EUR 120	USD 140
Non-standard card issuance ⁹	PLN 200	PLN 200	EUR 60	USD 70
Non-standard card dispatch ¹⁰	PLN 100	PLN 100	EUR 30	USD 35
Non-standard re-booking of funds ¹¹	PLN 50	Not applicable		
Fee for implementation of the non-standard Card Program	PLN 2000	PLN 2000	EUR 600	USD 700
Fee for an amendment to the Agreement on the Issuing of Business Cards	PLN 500	PLN 500	EUR 150	USD 180
Sending reminders to Holder due to failure to repay debt when due – for Cards repaid individually ¹²	2%	Not applicable		
Emergency issuance of a replacement card by Visa	USD 250	USD 250		
Emergency cash delivery by Visa	USD 175	USD 175		
Reporting of Business Cards	On a daily basis	On a monthly basis		
Access to CitiManager and CCRS/REPORTING to generate reports ¹³	PLN 0	PLN 0		
System reports, to be downloaded from CitiManager	PLN 500	PLN 300 ¹⁴		
System reports with their distribution to the Client's system	PLN 1000	PLN 500 ¹⁴		
Implementation of system reports	EUR 2000 ¹⁴			

- Information on the conversion of foreign Operations is described in the Rules and Regulations and the applicable commission rates are included in the Tariff of Fees and Commissions of the Bank.
- A new request or another order concerning a change of the card limit, a cash transaction limit or a non-cash transaction limit on the Holder's Card.
- A new request or another order concerning a change of settings on the Holder's Card, excluding contact and address details or personal data.
- A new request concerning a change of the User's settings or another order concerning a change of settings of the User or card program.
- The fee is charged on the card only for a month in which any operations were carried out.
- Setting report templates in the CCRS/REPORTING module.
- Re-sending a collective or individual statement in any form available to the User/Holder, excluding downloading by the User/Holder in Citi-Manager.
- After confirmation by the Bank, the card will be issued on the next business day if the correct application is submitted to the Bank by 12.00 (noon).
- Card issuance under a procedure other than the standard procedure specified by the Bank.
- Dispatch in a manner other than the standard manner specified by the Bank.
- Manual booking of funds to/from card balance upon the User's request.
- The fee is charged on the outstanding card debt. Only for Cards repaid individually.
- In order to access CitiManager, please submit the administrators form and use the registration details sent from citicommercialcards.ad-min@citi.com. CCRS/REPORTING is made available for active authorized Administrators in CitiManager.
- The fee will be converted at the conversion rate of the currency of the account applicable on the day of calculation at the Bank.

The User undertakes to carry out with the business cards an annual non-cash turnover of min.

PLN

including for foreign transactions

PLN

If the turnover indicated above is not achieved for a full calendar year, the bank shall be entitled to reinstate the standard rates as set out in the Business Card Table of Fees and Commissions and the Bank's Tariff of Fees and Commissions. A review of the pricing terms shall take place by the end of the first quarter of each calendar year based on full figures for the previous year, with the parties agreeing that the first review will take place no sooner than after the first full calendar year after the signing of the Agreement.

III. SIGNATURE OF THE USER

Date

Signature(s) of Authorized Representative(s) in accordance with representation rules of/power of attorney granted by the company