



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: Citigold Personal Account

Date: August 20, 2020

- 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 [Citigold Personal Account]	per month Total annual fee for accounts opened on or after 1 January 2015 or Personal Accounts switched to Citigold on or after 1 January 2015; when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 per month Total annual fee	PLN 0.00 PLN 0.00
	for accounts opened until 31 December 2014 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000 per month Total annual fee	PLN 0.00 PLN 0.00
	when the average balance across all accounts in a given month amounts, as a minimum, to PLN 200,000 per month Total annual fee	PLN 125.00 PLN 1,500.00
	in other cases per month Total annual fee	PLN 220.00 PLN 2,640.00
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

Cards and cash		
Debit card service	per month Total annual fee for each card	PLN 0.00 PLN 0.00
Issuing a payment card	Issuing a Citicard payment card Citicard replacement upon Client's requests	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		PLN 0.00
Cash deposit		PLN 0.00
Overdrafts and related services		
Overdraft [Credit Line]	annual overdraft [Credit Line] fee fee for changing the overdraft [Credit Line] limit	for [Credit Line] open on or after 22 August 2011 no fee in the first year; in the following years 1.0% of the overdraft [Credit Line] limit, no less than PLN 50.00 for [Credit Line] open until 21 August 2011 no fee in the first year; in the following years 1.75% 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)	PLN 0.00 PLN 10.00 PLN 8.00 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 – hardcopy	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 hereinabove – 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