



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: FX Sub-account to Citigold Private Client Personal Account**

**Date: February 14, 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	
<b>General services related to the account</b>		
<b>Payment account maintenance</b> [FX Sub-account to Citigold Private Client Personal Account]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Phone banking service</b> [CitiPhone]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Electronic banking service</b> [Citibank Online]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>SMS alert</b>	SMS alerts other than alerts under the CitiAlerts service per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>

<b>Payments (excluding payment cards)</b>		
Internal transfer order		PLN 0.00
Transfer order		PLN 0.00
Foreign currency transfer order		PLN 0.00
SEPA transfer order		PLN 0.00
Direct debit		PLN 0.00
Standing order		PLN 0.00
<b>Cards and cash</b>		
Debit card service	per month	PLN 0.00
	<b>Total annual fee</b>	PLN 0.00
Issuing a payment card		PLN 0.00
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
<b>Overdrafts and related services</b>		
Overdraft [Credit Line]		the service is unavailable
<b>Other services</b>		
Preparing a statement of payment transactions		PLN 0.00
Issuing a certificate of payment account operated		PLN 0.00