



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: Foreign Currency Sub-account to CitiKonto Personal Account - opened on or after September 1, 2020 or changed to CitiKonto on or after September 1, 2020.**

**Date: January 30, 2023.**

- 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 CitiKonto Personal Account]   | per month<br><b>Total annual fee</b><br>for Foreign Currency Sub-account in foreign currencies:<br>EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF<br>PLN 0.00<br><b>PLN 0.00</b> |
| <b>Phone banking service</b> [CitiPhone]  | per month<br><b>Total annual fee</b><br>PLN 0.00<br><b>PLN 0.00</b>  |
| <b>Electronic banking service</b> [Citibank Online]   | per month<br><b>Total annual fee</b><br>PLN 0.00<br><b>PLN 0.00</b>  |
| <b>SMS alert</b>  | SMS alerts other than alerts under the CitiAlerts service<br>per month<br><b>Total annual fee</b><br>PLN 0.00<br><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<br><b>Total annual fee</b><br>PLN 0.00<br><b>PLN 0.00</b>  |



|  |   |  |
|--|---|--|
|  | cross-border EUR transfer order within the EEA<br>in the electronic banking service [Citibank Online]   | PLN 0.00   |
|  | via Consultant in the phone banking service [CitiPhone] or at a Bank Branch   | PLN 30.00  |
|  | cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA<br>in the electronic banking service [Citibank Online] | 0.25% of the transfer amount<br>minimum PLN 10.00,<br>maximum PLN 100.00 |
|  | via Consultant in the phone banking service [CitiPhone] or at a Bank Branch   | 1% of the transfer amount<br>minimum PLN 30.00,<br>maximum PLN 300.00    |
| <b>Foreign currency transfer order</b>   | in the electronic banking service [Citibank Online]   | 0.25% of the transfer amount<br>minimum PLN 10.00,<br>maximum PLN 100.00 |
|  | via Consultant in the phone banking service [CitiPhone] or at a Bank Branch   | 1% of the transfer amount<br>minimum PLN 30.00,<br>maximum PLN 300.00    |
| <b>SEPA transfer order</b>   | in the electronic banking service [Citibank Online]   | PLN 0.00   |
|  | via Consultant in the phone banking service [CitiPhone] or at a Bank Branch   | PLN 30.00  |
| <b>Direct debit</b>  |   | PLN 0.00   |
| <b>Standing order</b>  | creating/modifying/cancelling in the electronic banking service [Citibank Online]   | PLN 0.00   |
|  | creating/modifying/cancelling in the phone banking service [CitiPhone] or at a Bank Branch  | PLN 20.00  |
|  | execution   | PLN 0.00   |
| <b>Cards and cash</b>  |   |  |
| <b>Debit card service</b>  | per month   | PLN 0.00   |
|  | <b>Total annual fee</b>   | <b>PLN 0.00</b>  |
| <b>Issuing a payment card</b>  |   | PLN 0.00   |
| <b>Cross-border payment transaction with the use of a debit card for cash payments</b>     |   | PLN 0.00   |
| <b>Cross-border payment transaction with the use of a debit card for non-cash payments</b> |   | PLN 0.00   |
| <b>Credit card service</b>   |   | the service is unavailable   |

|   |   |   |
|---|---|---|
| <b>Cash withdrawal</b>  | at a Bank Branch<br>in Citi ATMs  | PLN 30.00<br>PLN 0.00   |
|   | in non-Citi ATMs in Poland,<br>via Merchants (with the exception<br>of the Cashback service)  | PLN 0.00 for the first 4 cash<br>withdrawals in a given month;<br>PLN 8.00 for each subsequent<br>cash withdrawal |
| <b>Cash deposit</b>   | in Citi ATMs abroad   | PLN 0.00  |
|   | in non-Citi ATMs abroad   | PLN 0.00 for the first 4 cash<br>withdrawals in a given month;<br>PLN 8.00 for each subsequent<br>cash withdrawal |
| <b>Overdrafts and related services</b>  |   |   |
| <b>Overdraft [Credit Line]</b>  |   | the service is unavailable  |
| <b>Other services</b>   |   |   |
| <b>Preparing a statement<br/>of payment transactions</b>  | additional account statement,<br>hard copy – applicable to Clients<br>who signed the Deposit Product<br>Agreement on or after<br>August 22, 2011  | PLN 0.00  |
|   | renewed monthly account<br>Statement sent to Client – fee for<br>each month (also applies to former<br>Bank Clients) – in hard copy   | PLN 10.00   |
|   | renewed monthly account<br>Statement sent to Client – fee for<br>each month (also applies to former<br>Bank Clients) – in electronic format   | PLN 8.00  |
|   | account history for up to 12 months<br>(for more than 12 months only<br>in the form of monthly statements)  | PLN 20.00   |
|   | other certificates concerning<br>the Account (also with other<br>banking products – also applies<br>to former Bank Clients), also<br>making a specification of payment<br>transactions, other than those<br>listed above – in hard copy | PLN 70.00   |
| other certificates concerning<br>the Account (also with other<br>banking products – also applies<br>to former Bank Clients), also<br>making a specification of payment<br>transactions, other than those<br>listed above – in electronic format | PLN 45.00   |   |
| <b>Issuing a certificate<br/>of payment account<br/>operated</b>  | in hard copy  | PLN 15.00   |
|   | in electronic format  | PLN 13.00   |