



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: June 1, 2024.**

- 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 <b>Total annual fee</b> for Foreign Currency Sub-account in foreign currencies: EUR, USD, GBP, CHF, AUD, CAD, ZAR, SEK, NOK, DKK, CZK, HUF 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:</b> <b>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>

<p>The fee includes the following <b>service package:</b>  <b>SMS alerts</b>  under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts</p>	<p>per month  <b>Total annual fee</b></p>	<p>PLN 0.00  <b>PLN 0.00</b></p>
<p><b>Payments (excluding payment cards)</b></p>		
<p><b>Internal transfer order</b></p>	<p>internal transfer order in PLN in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch  internal transfer order in EUR or other foreign currency in the electronic banking service [Citibank Online] and in the Automatic Banker via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>PLN 0.00   PLN 30.00   PLN 0.00   PLN 30.00</p>
<p><b>Transfer order</b></p>	<p>domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch  domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch  domestic instant PLN transfer order – Express Elixir in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>PLN 0.00   PLN 30.00   PLN 20.00   PLN 40.00   PLN 0.00 for the first 3 Express Elixir transfer orders in in a given month;  PLN 5.00 for each subsequent Express Elixir transfer order   PLN 30.00</p>

	cross-border EUR transfer order within the EEA 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 in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 30.00, maximum PLN 300.00
<b>Foreign currency transfer order</b>	in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 30.00, 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 in Citi ATMs	PLN 30.00 PLN 0.00
	in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service)	PLN 0.00 for the first 4 cash withdrawals in a given month; PLN 8.00 for each subsequent 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 withdrawals in a given month; PLN 8.00 for each subsequent 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 of payment transactions</b>	additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011	PLN 0.00
	renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy	PLN 10.00
	renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format	PLN 8.00
	account history for up to 12 months (for more than 12 months only in the form of monthly statements)	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 – in hard copy	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 above – in electronic format	PLN 45.00	
<b>Issuing a certificate of payment account operated</b>	in hard copy	PLN 15.00
	in electronic format	PLN 13.00