



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 Citigold Private Client Personal Account**

**Date: September 15, 2022.**

- 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	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	
	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	for Foreign Currency Sub-account in EUR opened on or before August 19, 2020	
	per month	
	for Foreign Currency Sub-account opened or whose Personal Account type was changed to Citigold Private Client on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:	
	up to EUR 50,000	PLN 0.00
	from EUR 50,001 to EUR 100,000	PLN 90.00
over EUR 100,000	PLN 180.00	
<b>Total annual fee</b>		
up to EUR 50,000	<b>PLN 0.00</b>	
from EUR 50,001 to EUR 100,000	<b>PLN 1,080.00</b>	
over EUR 100,000	<b>PLN 2,160.00</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, Premium Package, SMS and/or email alerts about each event on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Payments (excluding payment cards)</b>		
<b>Internal transfer order</b>		PLN 0.00
<b>Transfer order</b>		PLN 0.00
<b>Foreign currency transfer order</b>		PLN 0.00
<b>SEPA transfer order</b>		PLN 0.00
<b>Direct debit</b>		PLN 0.00
<b>Standing order</b>		PLN 0.00
<b>Cards and cash</b>		
<b>Debit card service</b>	per month <b>Total annual fee</b>	PLN 0.00 <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>		PLN 0.00
<b>Cash deposit</b>		PLN 0.00

<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>	PLN 0.00
<b>Issuing a certificate of payment account operated</b>	PLN 0.00