



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Account name: Foreign Currency Sub-account to CitiKonto Personal Account - opened on or before August 19, 2020, withdrawn from the offer from August 20, 2020

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	
General services related to the account		
Payment account maintenance [FX Sub-account to CitiKonto Personal Account]	per month Total annual fee for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF	PLN 3.00 PLN 36.00
	per month Total annual fee monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	PLN 0.00 PLN 0.00
	per month Total annual fee for Foreign Currency Sub-account in EUR opened on or before August 19, 2020	PLN 3.00 PLN 36.00
	per month for Foreign Currency Sub-account in EUR opened on or after August 20, 2020 when the average monthly balance of the Foreign Currency Sub-account in EUR is:	
	up to EUR 10,000	PLN 0.00
	from EUR 10,001 to EUR 20,000	PLN 18.00
from EUR 20,001 to EUR 50,000	PLN 36.00	
from EUR 50,001 to EUR 100,000	PLN 90.00	

Transfer order	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]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
	domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online]	PLN 20.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 40.00
	domestic instant PLN transfer order – Express Elixir in the electronic banking service [Citibank Online]	PLN 15.00
	and in the Automatic Banker in the phone banking service [CitiPhone]	
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 30.00
	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 20.00
	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]	0.5% of the transfer amount minimum PLN 30.00, maximum PLN 100.00
via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00	
Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.5% of the transfer amount minimum PLN 30.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 40.00, maximum PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00

Direct debit		PLN 0.00
Standing order	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 execution	PLN 7.50
		PLN 0.00
Cards and cash		
Debit card service	per month	PLN 0.00
	Total annual fee	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	at a Bank Branch	PLN 0.00
	in Citi ATMs	PLN 0.00
	in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service)	PLN 7.00
	in Citi ATMs abroad	PLN 0.00
	in non-Citi ATMs abroad	PLN 7.00
Cash deposit	at a Bank Branch	PLN 0.00
	in Citi ATMs	PLN 0.00
	in non-Citi ATMs – refers to Clients who have cancelled their monthly subscription	PLN 8.00
	per month	PLN 0.00
	Total annual fee monthly subscription – unlimited number of deposits in non-Citi ATMs in Poland	PLN 0.00
Overdrafts and related services		
Overdraft [Credit Line]	the service is unavailable	
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	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
Issuing a certificate of payment account operated	in hard copy	PLN 15.00
	in electronic format	PLN 13.00