

## Fees and Commissions Table for the CitiKonto oferta dla biznesu

as of 1 September 2013

|            |  |  |
|------------|--|--|
| <b>1</b>   | <b>Monthly fee for the package</b>   |  |
| 1.1        | If the monthly average balance on all accounts and deposits is higher than or equal to PLN 5000.00   | PLN 0.00   |
| 1.2        | For persons running a sole proprietorship business and holders of Citi Priority Personal Account (CitiOne), who are exempt from account management fee under the current Fees and Commissions Table for Individual Customers after creating a link to Personal Account | PLN 0.00   |
| 1.3        | In all other cases   | PLN 10.00  |
| 1.4        | Minimum balance required   | PLN 500.00   |
| <b>2</b>   | <b>Products as part of the Package:</b>  |  |
| 2.1        | Parent account - opening and keeping in PLN  | PLN 0.00   |
| 2.2        | First account - opening and keeping in EUR, USD, CHF, GBP  | PLN 0.00   |
| 2.3        | Automatic Deposit Account - monthly keeping fee  | PLN 0.00   |
| 2.4        | Company Savings Account - monthly keeping fee  | PLN 0.00   |
| 2.5        | CitiPhone - monthly fee  | PLN 0.00   |
| 2.6        | Citibank Online - monthly fee  | PLN 0.00   |
| <b>3</b>   | <b>Non-package products</b>  |  |
| 3.1        | Opening and keeping of auxiliary account - in PLN (including the company social fund account - only in PLN)  | PLN 10.00  |
| 3.2        | - in foreign currencies  |  |
|            | - in EUR, USD, GBP, CHF  | 3 currency units                                       |
|            | - in DKK, SEK, NOK, CZK  | 25 currency units                                      |
|            | - in CAD, AUD, HUF   | 5 currency units                                       |
| <b>4</b>   | <b>Currency conversion - minimum amount that authorizes FX rate negotiations</b>   | <b>PLN 30,000.00 or equivalent in foreign currency</b> |
| <b>5</b>   | <b>Citibank Online service</b>   |  |
| 5.1        | Transfers  |  |
| 5.1.1      | Transfers into accounts of the Account Holder  | PLN 0.00   |
| 5.1.2      | Transfers into accounts of Bank's customers and external transfers in PLN  | PLN 0.00   |
| 5.1.3      | Social Security (ZUS) and tax transfers  | PLN 0.00   |
| 5.1.4      | SEPA transfers   | PLN 15.00  |
| 5.1.5      | Foreign currency and international transfers   | 0.35%, but min. 20.00 PLN, max. PLN 100.00             |
| 5.2        | Daily maximum transaction limit for Citibank Online  | Limit depends on the Representative profile            |
| <b>6</b>   | <b>- by calling CitiPhone.</b>   |  |
| 6.1        | Transfers into accounts of the Account Holder  | PLN 0.00   |
| 6.2        | Transfers into accounts of Bank's customers and external transfers in PLN  | PLN 10.00  |
| 6.3        | Social Security (ZUS) and tax transfers  | PLN 10.00  |
| 6.4        | SEPA transfers   | 0.35%, but min. PLN 30.00, max. PLN 200.00             |
| 6.5        | Foreign currency and international transfers   | 0.35%, but min. PLN 30.00, max. PLN 200.00             |
| <b>7</b>   | <b>Service at a branch</b>   |  |
| <b>7.1</b> | <b>Transfers</b>   |  |
| 7.1.1      | Transfers into accounts of the Account Holder  | PLN 0.00   |
| 7.1.2      | - ATM  | PLN 0.00   |
| 7.1.3      | Transfers into accounts of Bank's customers and external transfers in PLN  | PLN 10.00  |
| 7.1.4      | Social Security (ZUS) and tax transfers  | PLN 10.00  |
| 7.1.5      | SEPA transfers   | 0.35%, but min. PLN 30.00, max. PLN 200.00             |
| 7.1.6      | Foreign currency and international transfers   | 0.35%, but min. PLN 30.00, max. PLN 200.00             |
| <b>7.2</b> | <b>Cash deposits and withdrawals</b>   |  |
|            | - ATM  | PLN 0.00   |
|            | - Account Manager - in PLN and in foreign currency   | 0.4%, but min. PLN 6.00                                |
| 7.2.1      | Minimum amount of a large cash withdrawal at Bank Branch, which should be notified three business days in advance  | PLN 50,000.00  |
| 7.2.2      | Charge for a large cash withdrawal at Bank Branch not collected within six business days from withdrawal notification date   | PLN 50.00  |

|           |  |  |
|-----------|--|--|
| <b>8</b>  | <b>Other transfers</b>   |  |
| 8.1       | Transfers executed via SORBNET (except for Social Security and tax transfers)  | PLN 30.00  |
| 8.2       | Przelewy zewnętrzne oraz wewnętrzne z Firmowego Konta Oszczędnościowego  | <b>first transfer: PLN 0.00</b><br>each consecutive transfer:<br>PLN 10.00 (in a given calendar month) |
| 8.3       | The Account Holder has to pay additional fees and commissions, if any, charged by correspondent banks or any clearing institutions other than Bank Handlowy w Warszawie S.A. Such fees and commissions will be debited against the account from which a relevant transfer is made. |  |
| <b>9</b>  | <b>Standing order</b>  |  |
| 9.1       | Establishment/change of a standing order via:  |  |
|           | - Citibank Online  | <b>PLN 0.00</b>  |
|           | - Account Manager at Bank Branch and in CitiPhone  | PLN 10.00  |
| 9.2       | Execution of a standing order  | <b>PLN 0.00</b>  |
| <b>10</b> | <b>Direct debit: Establishment, change and execution</b>   | <b>PLN 0.00</b>  |
| <b>11</b> | <b>Debit and identification card</b>   |  |
| 11.1      | Withdrawal - all ATMs in Poland  | <b>PLN 0.00</b>  |
| 11.2      | Withdrawal - Citi ATMs abroad  | <b>PLN 0.00</b>  |
| 11.3      | Withdrawal - other ATMs abroad   | 3%, but min. 10.00 PLN,<br>max. PLN 200.00   |
| 11.4      | Fee for domestic Cash Back transactions  | <b>PLN 0.00</b>  |
| 11.5      | Maximum daily limit of withdrawals under Cash Back transactions (limit set as part of the maximum daily limit of withdrawals from ATMs - when used, it reduces the above ATM limit)  | PLN 1,000.00 or 5 transactions   |
| 11.6      | Maximum single withdrawal under Cash Back transactions   | PLN 200.00   |
| 11.7      | Maximum daily limit of withdrawals from ATMs:  | PLN 10,000.00  |
|           | - limit for a single contactless transaction, executed without signature or PIN  | PLN 50.00  |
| 11.8      | Daily limit of cash deposits at the Bank's ATM made with a single debit card   | PLN 30.00  |
| 11.9      | Monthly fee for debit card   | PLN 6.00   |
| 11.10     | Monthly fee for identification card  | <b>PLN 0.00</b>  |
| 11.11     | Change of account used to settle transactions made with a debit card   | <b>PLN 0.00</b>  |
| <b>12</b> | <b>CitiAlerts service (SMS/e-mail notifications)</b>   |  |
| 12.1      | Standard Package (monthly fee for one service user):   | PLN 6.00   |
| 12.2      | Premium package (monthly fee for one service user):  | PLN 10.00  |
| <b>13</b> | <b>Deposits</b>  |  |
| 13.1      | Amount of interest disbursed in case the deposit is withdrawn before maturity  | 0%   |
| 13.2      | Minimum amount for deposits with negotiable interest rates   | PLN 35,000.00 or equivalent in<br>foreign currency   |
| 13.3      | Blocked deposits - opening   | PLN 30.00  |
| <b>14</b> | <b>Fees and commissions;</b>   |  |
| 14.1      | Monthly fee for account statements in electronic form (any time)   | <b>PLN 0.00</b>  |
| 14.2      | Fee for account statements in paper form - weekly or daily   | PLN 100.00   |
| 14.3      | Fee for account statements in paper form - monthly   | PLN 10.00  |
| 14.4      | Fee for duplicate / account history statement  | PLN 20.00  |
| 14.5      | Fee for account history hardcopy - up to 12 months backwards   | PLN 20.00  |
| 14.6      | Issuing a certificate to confirm a product held or closed  | PLN 100.00   |
| 14.7      | Hardcopy of payment order / transaction completion confirmation  | PLN 10.00  |
| 14.8      | Unauthorized overdraft - in excess of daily limit of funds   | PLN 30.00  |
| 14.9      | Activation of CitiKonto oferta dla biznesu replacing the previous package  | PLN 200.00   |

The Bank shall collect a charge of PLN 70.00 for providing information (on all selected products held by the Client at the Bank) that is classified as banking secrecy to lawfully authorized persons, save for entities specified in Article 110 Section 1) - 8) of the Banking Law.