

## Table of Fees and Commissions, Citi Priority Package, proposal for business

Current as of 1 January 2015

1 Monthly fee for the package		
1.1	If the average monthly balance on accounts and deposits is equal to or greater than PLN 30 000 or the granted Loan, Cash Advance or another product within the meaning of the „Rules of Granting Credit Products to Business Customers: is minimum PLN 30 000, or the limit of the primary Business Credit Card is minimum PLN 30 000	PLN 0
1.2	In the case of self-employed persons holding the Citi Priority Personal Account exempt from the fee for account operation as per the valid Table of Fees and Commissions for individual Customers after establishment of a link to the Personal Account	PLN 0
1.3	In all other cases	PLN 20
1.4	Minimum balance required	PLN 500
2 Product within the package		
2.1	Opening and operating the main account in PLN	PLN 0
2.2	Opening and operating the auxiliary account in PLN and foreign currencies	PLN 0
2.3	Automatic Deposit Account - monthly operating fee	PLN 0
2.4	Interest - bearing Business Account - monthly operating fee	PLN 0
2.5	CitiPhone - monthly fee	PLN 0
2.6	Citibank Online - monthly fee	PLN 0
3 Non-package products		
3.1	Opening and operating the account of the Company Social Benefit Fund - only in PLN	PLN 10
4 Minimum currency conversion amount that authorizes FX rate negotiations		PLN 30,000 or equivalent in foreign currency
5 Service via Citibank Online		
5.1	Money transfers	
5.1.1	Money transfers to Holder's account	PLN 0
5.1.2	Money transfers to Bank customer's accounts and external accounts in PLN	PLN 0
5.1.3	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 0
5.1.4	SEPA transfers	PLN 15
5.1.5	Foreign currency and international transfers	0.35%, min. PLN 20, max. PLN 100
5.2	Daily maximum transaction limit for Citibank Online	Limit based on Representative's profile
6 Service via CitiPhone		
6.1	Money transfers to Holder's account	PLN 10
6.2	Money transfers to Bank customer's accounts and external accounts in PLN	PLN 10
6.3	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 10
6.4	SEPA transfers	0.35%, min. PLN 30, max. PLN 200
6.5	Foreign currency and international transfers	0.35%, min. PLN 30, max. PLN 200
7 Service at a Branch		
7.1	Money transfers	
7.1.1	Money transfers to Holder's accounts	PLN 10
7.1.2	Money transfers at ATMs	PLN 0
7.1.3	Money transfers to Bank customer's accounts and external accounts in PLN	PLN 10
7.1.4	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 10
7.1.5	SEPA transfers	0.35%, min. PLN 30, max. PLN 200
7.1.6	Foreign currency and international transfers	0.35%, min. PLN 30, max. PLN 200
7.2	Cash deposits and withdrawals	
	- at Bank's ATMs	PLN 0
	- with a Relationship Manager- in PLN and in foreign currencies	0.4%, min. PLN 6
7.2.1	Minimum amount of a large cash withdrawal at Bank Branch, that should be notified three business days beforehand	PLN 50,000
7.2.2	Fee for not collecting a large cash withdrawal at a Bank Branch within six business days of withdrawal notification	PLN 50

<b>8</b>	<b>Other money transfers</b>	
8.1	Money transfers via SORBNET (not applicable to transfers to ZUS (Social Insurance Institution) and US (Tax Office))	PLN 30
8.2	External and internal money transfers from the <b>Interest-bearing Business Account</b>	<b>first transfer: PLN 0</b> each consecutive transfer: PLN 10 (in the same 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 orders</b>	
9.1	Creation/change of a standing order:	
	- via Citibank Online	PLN 0
	- with a Relationship Manager at a Branch and via CitiPhone	PLN 10
9.2	Execution of a standing order	PLN 0
<b>10</b>	<b>Direct debit: establishment, change and execution</b>	<b>PLN 0</b>
<b>11</b>	<b>Debit/identification card</b>	
11.1	Cash withdrawal - all ATMs in Poland	PLN 0
11.2	Cash withdrawal - Citi ATMs abroad	PLN 0
11.3	Cash withdrawal - non-Citi ATMs abroad	3%, min. PLN 10, max. PLN 200
11.4	<b>Cash deposit - Euronet ATMs</b>	<b>0,6% min. PLN 1</b>
11.5	Fee for domestic <b>Cash Back</b> transactions	PLN 0
11.6	Maximum daily limit of <b>Cash Back</b> withdrawals (determined as part of the maximum daily limit of cash withdrawals at ATMs- reduces this limit)	PLN 1,000 or 5 transactions
11.7	Maximum single cash withdrawal in a <b>Cash Back</b> transaction	<b>PLN 300</b>
11.8	Maximum daily limit of cash withdrawals from ATMs:	PLN 10,000
11.9	<b>Value limit on a one-time Contractless Transaction conducted in Poland with no need to use PIN or the Customer's signature, to be determined by the payment organizations</b>	PLN 50
11.10	Daily limit of cash deposits at Bank's ATMs made with a single debit card	PLN 30,000
11.11	Monthly fee for debit card	PLN 6
11.12	Monthly fee for identification card	PLN 0
11.13	Change of account used to settle transactions made with a debit card	PLN 0
<b>12</b>	<b>CitiAlerts service (text/e-mail messages)</b>	
12.1	Standard Package (monthly fee for one service user):	PLN 6
12.2	Premium package (monthly fee for one service user):	PLN 10
<b>13</b>	<b>Deposits</b>	
13.1	Interest paid if the deposit is withdrawn before maturity	0%
<b>14</b>	<b>Other fees and commissions</b>	
14.1	Monthly fee for electronic bank statements (any cycle)	PLN 0
14.2	Monthly fee for a paper bank statement- applicable to weekly or daily statements	PLN 100
14.3	Monthly fee for a paper bank statement- applicable to monthly statements	PLN 10
14.4	Fee for duplicate / previous bank statement	PLN 20
14.5	Fee for a printout of account history up to 12 months back	PLN 20
14.6	Issue of an attestation on a held or closed product	PLN 100
14.7	Confirmation of transfer order/transaction completion (hard copy)	PLN 10
14.8	Fee for opening the Citi Priority Package under the business proposal, instead of the previously held package	PLN 200

The Bank charges a fee of PLN 70 for providing information (on all selected products held by the Customer in 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.