

Fees and Commissions Table for the Citigold oferta dla biznesu

as of 1 September 2013

1	Monthly fee for the package	
1.1	If the monthly average balance on all accounts and deposits is higher than or equal to PLN 30,000.00	PLN 0.00
1.2	For persons running a sole proprietorship business and holders of Citigold or Citigold Select Personal Account, 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 60.00
1.4	Minimum balance required	PLN 500.00
2	Products as part of the Package:	
2.1	Parent account - opening and keeping in PLN	PLN 0.00
2.2	First account - opening and keeping in foreign currencies	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	Opening and keeping of auxiliary account - in PLN (including the company social fund account - only in PLN)	PLN 0.00
2.6	CitiPhone - monthly fee	PLN 0.00
2.7	Citibank Online - monthly fee	PLN 0.00
3	Currency conversion - minimum amount that authorizes FX rate negotiations	PLN 30,000.00 or equivalent in foreign currency
4	Citibank Online service	
4.1	Transfers into accounts of the Account Holder	PLN 0.00
4.2	Transfers into accounts of Bank's customers and external transfers in PLN	PLN 0.00
4.3	Social Security (ZUS) and tax transfers	PLN 0.00
4.4	SEPA transfers	PLN 5.00
4.5	Foreign currency and international transfers	PLN 20.00
4.6	Daily maximum transaction limit for Citibank Online	Limit depends on the Representative profile
5	CitiPhone service.	
5.1	Transfers into accounts of the Account Holder	PLN 0.00
5.2	Transfers into accounts of Bank's customers and external transfers in PLN	PLN 4.00
5.3	Social Security (ZUS) and tax transfers	PLN 4.00
5.4	SEPA transfers	0.25%, but min. PLN 30.00, max. PLN 200.00
5.5	Foreign currency and international transfers	0.25%, but min. PLN 30.00, max. PLN 200.00
6	Service at a branch	
6.1	Transfers	
6.1.1	Transfers into accounts of the Account Holder	PLN 0.00
6.1.2	- ATM	PLN 0.00
6.1.3	Transfers into accounts of Bank's customers and external transfers in PLN	PLN 4.00
6.1.4	Social Security (ZUS) and tax transfers	PLN 4.00
6.1.5	SEPA transfers	0.25%, but min. PLN 30.00, max. PLN 200.00
6.1.6	Foreign currency and international transfers	0.25%, but min. PLN 30.00, max. PLN 200.00
6.2	Cash deposits and withdrawals	
	- ATM	PLN 0.00
	- Account Manager - in PLN and in foreign currency	0.2%, but min. PLN 3.00
6.2.1	Minimum amount of a large cash withdrawal at Bank Branch, which should be notified three business days in advance	PLN 50,000.00
6.2.2	Charge for a large cash withdrawal at Bank Branch not collected within six business days from withdrawal notification date	PLN 50.00

7	Other transfers	
7.1	Transfers executed via SORBNET (except for Social Security and tax transfers)	PLN 30.00
7.2	Internal and external transfers from the Company Savings Account	first transfer: PLN 0.00 each consecutive transfer: PLN 10.00 (in a given calendar month)
7.3	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.	
8	Standing order	
8.1	Establishment/change of a standing order via:	
	- Citibank Online	PLN 0.00
	- Account Manager at Bank Branch and in CitiPhone	PLN 4.00
8.2	Execution of a standing order	PLN 0.00
9	Direct debit: Establishment, change and execution	PLN 0.00
10	Debit and identification card	
10.1	Withdrawal - all ATMs in Poland	PLN 0.00
10.2	Withdrawal - Citi ATMs abroad	PLN 0.00
10.3	Withdrawal - other ATMs abroad	PLN 10.00
10.4	Fee for domestic Cash Back transactions	PLN 0.00
10.5	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
10.6	Maximum single withdrawal under Cash Back transactions	PLN 200.00
10.7	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
	- daily limit of cash deposits at the Bank's ATM made with a single debit card	PLN 30,000.00
10.8	Monthly fee for debit card	PLN 6.00
10.9	Monthly fee for identification card	PLN 0.00
10.10	Change of account used to settle transactions made with a debit card	PLN 0.00
11	CitiAlerts service (SMS/e-mail notifications)	
11.1	Standard Package (monthly fee for one service user):	PLN 6.00
11.2	Premium package (monthly fee for one service user):	PLN 10.00
12	Deposits	
12.1	Amount of interest disbursed in case the deposit is withdrawn before maturity	0%
12.2	Minimum amount for deposits with negotiable interest rates	PLN 35,000.00 or equivalent
12.3	Blocked deposits - opening	PLN 30.00
13	Other fees and commissions;	
13.1	Monthly fee for account statements in electronic form (any time)	PLN 0.00
13.2	Fee for account statements in paper form - weekly or daily	PLN 100.00
13.3	Fee for account statements in paper form - monthly	PLN 10.00
13.4	Fee for duplicate / account history statement	PLN 20.00
13.5	Fee for account history hardcopy - up to 12 months backwards	PLN 20.00
13.6	Issuing a certificate to confirm a product held or closed	PLN 100.00
13.7	Hardcopy of payment order / transaction completion confirmation	PLN 10.00
13.8	Unauthorized overdraft - in excess of daily limit of funds	PLN 30.00

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