

Table of Fees and Commissions, Citigold 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 100 000 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 100 000, or the limit of the primary Business Credit Card is minimum PLN 100 000	PLN 0
1.2	In the case of self-employed persons holding the Citigold or Citigold SELECT 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 60
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 account in 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	Opening and operating the auxiliary account - in PLN (including the Company Social Benefit Fund - only in PLN)	PLN 0
2.6	CitiPhone - monthly fee	PLN 0
2.7	Citibank Online - monthly fee	PLN 0
3	Minimum currency conversion amount that authorizes FX rate negotiations	PLN 30,000 or equivalent in foreign currency
4	Service via Citibank Online	
4.1	Money transfers to Holder's accounts	PLN 0
4.2	Money Transfers to Bank customer's accounts and external accounts in PLN	PLN 0
4.3	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 0
4.4	SEPA transfers	PLN 5
4.5	Foreign currency and international transfers	PLN 20
4.6	Daily maximum transaction limit for Citibank Online	Limit based on Representative's profile
5	Service via Citi Phone	
5.1	Money transfers to Holder's accounts	PLN 0
5.2	Money transfers to Bank customer's accounts and external accounts in PLN	PLN 4
5.3	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 4
5.4	SEPA transfers	0.25%, min. PLN 30, max. PLN 200
5.5	Foreign currency and international transfers	0.25%, min. PLN 30, max. PLN 200
6	Service at a Branch	
6.1	Money transfers	
6.1.1	Money transfers to Holder's accounts	PLN 0
6.1.2	Money transfers at ATMs	PLN 0
6.1.3	Money transfers to Bank customer's accounts and external accounts in PLN	PLN 4
6.1.4	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 4
6.1.5	SEPA transfers	0.25%, min. PLN 30, max. PLN 200
6.1.6	Foreign currency and international transfers	0.25%, min. PLN 30, max. PLN 200
6.2	Cash deposits and withdrawals	
	- at Bank's ATMs	PLN 0
	- with a Relationship Manager- in PLN and in foreign currencies	0.2%, min. PLN 3
6.2.1	Minimum amount of a large cash withdrawal at Bank Branch, that should be notified three business days beforehand	PLN 50,000
6.2.2	Fee for not collecting a large cash withdrawal at a Bank Branch within six business days of withdrawal notification	PLN 50

7	Other money transfers	
7.1	Money transfers via SORBNET (not applicable to transfers to ZUS (Social Insurance Institution) and US (Tax Office))	PLN 30
7.2	External and internal money transfers from the Interest-bearing Business Account	first transfer PLN 0 each consecutive transfer PLN 10 (in the same 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 orders	
8.1	Creation/change of a standing order:	
	- via Citibank Online	PLN 0
	- with a Relationship Manager at a Branch and via CitiPhone	PLN 4
8.2	Execution of a standing order	PLN 0
9	Direct debit: establishment, change and execution	PLN 0
10	Debit/identification card	
10.1	Cash withdrawal - all ATMs in Poland	PLN 0
10.2	Cash withdrawal - Citi ATMs abroad	PLN 0
10.3	Cash withdrawal - non-Citi ATMs abroad	PLN 0
10.4	Cash deposit - Euronet ATMs	0,5% min. PLN 1
10.5	Fee on the Cash Back transaction in Poland	PLN 0
10.6	Maximum daily limit of Cash Back withdrawals (determined as part of the maximum daily limit of cash withdrawals at ATMs- reduces this limit)	PLN 1000 or 5 transactions
10.7	Maximum single cash withdrawal in a Cash Back transaction	PLN 300
10.8	Maximum daily limit of cash withdrawals from ATMs:	PLN 10,000
10.9	Value limit on a one-time Contactless Transaction conducted in Poland with no need to use PIN or the Customer's signature, to be determined by the payment organizations	PLN 50
10.10	Daily limit of cash deposits at Bank's ATMs made with a single debit card	PLN 30,000
10.11	Monthly fee for debit card	PLN 6
10.12	Monthly fee for identification card	PLN 0
10.13	Change of account used to settle transactions made with a debit card	PLN 0
11	CitiAlerts service (text/e-mail messages)	
11.1	Standard Package (monthly fee for one service user):	PLN 6
11.2	Premium package (monthly fee for one service user):	PLN 10
12	Deposits	
12.1	Interest paid if the deposit is withdrawn before maturity	0%
12.2	Minimum amount of a deposit with a negotiable interest rate	PLN 50,000 or equivalent in foreign currency
13	Other fees and commissions;	
13.1	Monthly fee for electronic bank statements (any cycle)	PLN 0
13.2	Monthly fee for a paper bank statement- applicable to weekly or daily statements	PLN 100
13.3	Monthly fee for a paper bank statement- applicable to monthly statements	PLN 10
13.4	Fee for duplicate / previous bank statement	PLN 20
13.5	Fee for a printout of account history up to 12 months back	PLN 20
13.6	Issue of an attestation on a held or closed product	PLN 100
13.7	Confirmation of transfer order/transaction completion (hard copy)	PLN 10

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