

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

Current as of 1 February 2016

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 maintenance 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 30
1.4	Minimum balance required	PLN 500
2	Products within the package	
2.1	Opening and maintaining the main account in PLN	PLN 0
2.2	Opening and maintaining an 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 maintaining an account for the Company Social Benefit Fund - in PLN only	PLN 10
4	Minimum currency conversion amount that authorises 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 accounts	PLN 0
5.1.2	Money transfers to Bank customers' accounts in PLN	PLN 0
5.1.3	Money transfers to external accounts in PLN	first 20 transfers PLN 0, each consecutive transfer PLN 1.5 (in the same month)
5.1.4	Money transfers to ZUS (Social Insurance Institution) and US (Tax Office)	PLN 0
5.1.5	SEPA transfers	PLN 15
5.1.6	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 accounts	PLN 10
6.2	Money transfers to Bank customers' 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 customers' 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 deposit at Bank's ATMs	PLN 3
7.2.1	Cash withdrawals at Bank's ATMs	PLN 0
7.2.2	Cash deposits and withdrawals with a Relationship Manager - in PLN and in foreign currencies	0.4%, min. PLN 6
7.2.3	Minimum amount of a large cash withdrawal at Bank Branch, that should be notified three business days beforehand	PLN 50,000
7.2.4	Fee for not collecting a large cash withdrawal at a Bank Branch within six business days of the withdrawal notification	PLN 50
8	Other money transfers	
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 Interest-bearing Business Account	first transfer PLN 0 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.	
9	Standing orders	
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	Realizacja zlecenia stałego	PLN 0
10	Direct debit: establishment, change and execution	PLN 0
11	Debit/identification card	
11.1	Cash withdrawal - non-Citi ATMs abroad	PLN 3
11.2	Cash withdrawal - Citi ATMs in Poland and abroad	PLN 0
11.3	Cash withdrawal - non-Citi ATMs abroad	3%, min. PLN 10, max. PLN 200
11.4	Cash deposit - Euronet ATMs	0.6%, min. PLN 1
11.5	Fee for domestic Cash Back transactions	PLN 0
11.6	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
11.7	Maximum single cash withdrawal in a Cash Back transaction	PLN 300
11.8	Maximum daily limit of cash withdrawals at ATMs	PLN 10,000
11.9	Value limit on a one-time Contactless Transaction conducted in Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organisations	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	Fee for a change of account used to settle transactions made with a debit card	PLN 0
12	CitiAlerts service (text/e-mail messages)	
12.1	Standard Package (monthly fee for one service user)	PLN 6
12.2	Premium package (monthly fee for one service user)	PLN 10
13	Deposits	
13.1	Interest paid if a deposit is withdrawn before maturity	0%
14	Other fees and commissions	
14.1	Monthly fee for electronic bank statements (any cycle)	PLN 0
14.2	Fee for a paper bank statement - applicable to weekly or daily statements	PLN 100
14.3	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
14.9	Fee for cash deposit to a business customer's account from third persons who are not Bank's customers	PLN 50

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 bank secrecy to lawfully authorised persons, save for the entities specified in Article 110 Section 1) - 8) of the Banking Law.