



The English version of the document is for information purposes only. In the event of any discrepancies between the Polish and English language versions, the Polish language version shall prevail.

Name of the account provider: Bank Handlowy w Warszawie S.A.

Account name: Savings Account

Date: August 8, 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Table of Fees and Charges: Accounts and Credit Line for Individual Clients.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General services related to the account	
Payment account maintenance [Savings Account]	per month PLN 10.00 Total annual fee PLN 120.00 For Customers who do not hold Personal Account per month PLN 0.00 Total annual fee PLN 0.00 in other cases
Phone banking service [CitiPhone]	per month PLN 0.00 Total annual fee PLN 0.00
Electronic banking service [Citibank Online]	per month PLN 0.00 Total annual fee PLN 0.00
SMS alert	SMS alerts other than alerts under the CitiAlerts service per month PLN 0.00 Total annual fee PLN 0.00
Payments (excluding payment cards)	
Internal transfer order	PLN 0 for the first internal transfer order in a given month from the Savings Account kept in a particular currency PLN 10 for each subsequent internal transfer order in a given month from the Savings Account kept in a particular currency

Transfer order	domestic PLN transfer order (other than internal transfer order)	PLN 0 for the first internal transfer order in a given month from the Savings Account kept in a particular currency PLN 10 for each subsequent internal transfer order in a given month from the Savings Account kept in a particular currency
	cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order in the electronic banking service [Citibank Online]	0.5% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch domestic PLN transfer order in the Sorbnet system	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
	in the electronic banking service [Citibank Online] (excluding the electronic banking service Citi Mobile)	PLN 25.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 50.00
Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.5% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online]	PLN 5.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 15.00
Direct debit		the service is unavailable
Standing order		the service is unavailable
Cards and cash		
Debit card service		the service is unavailable
Issuing a payment card		the service is unavailable
Cross-border payment transaction with the use of a debit card for cash payments		the service is unavailable
Cross-border payment transaction with the use of a debit card for non-cash payments		the service is unavailable
Credit card service		the service is unavailable

Cash withdrawal	At a Bank Branch	PLN 0 for the first cash withdrawal in a given month from the Savings Account kept in a particular currency PLN 10 for each subsequent cash withdrawal in a given month from the Savings Account kept in a particular currency
Cash deposit	At a Bank Branch	PLN 0.00
Overdrafts and related services		
Overdraft [Credit Line]		the service is unavailable
Other services		
Preparing a statement of payment transactions	additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011	PLN 5.00
	renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy	PLN 10.00
	renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format	PLN 8.00
	account history for up to 12 months (for more than 12 months only in the form of monthly statements)	PLN 20.00
	other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) other than those listed above – in hard copy	PLN 70.00
other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) other than those listed above – in electronic format	PLN 45.00	
Issuing a certificate of payment account operated	in hard copy	PLN 15.00
	in electronic format	PLN 13.00