



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: FX Sub-account to Citi Priority Personal Account**

**Date: September 14, 2019**

- 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	
<b>General services related to the account</b>		
<b>Payment account maintenance</b> [FX Sub-account to Citi Priority Personal Account]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Phone banking service</b> [CitiPhone]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Electronic banking service</b> [Citibank Online]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>SMS alert</b>	SMS alerts other than alerts under the CitiAlerts service per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b>	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>

under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	
<b>Payments (excluding payment cards)</b>	
<b>Internal transfer order</b>	<p>in the electronic banking service [Citibank Online] PLN 0.00</p> <p>and in the Automatic Banker in the phone banking service [CitiPhone]</p> <p>via Consultant in the phone banking service [CitiPhone] and at a Bank Branch PLN 12.00</p>
<b>Transfer order</b>	<p>domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] PLN 0.00</p> <p>and in the Automatic Banker via Consultant in the phone banking service [CitiPhone] and at a Bank Branch PLN 16.00</p> <p>cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order in the electronic banking service [Citibank Online] 0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00</p> <p>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</p> <p>domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] (excluding Citi Mobile) PLN 20.00</p> <p>via Consultant in the phone banking service [CitiPhone] and at a Bank Branch PLN 40.00</p> <p>domestic instant PLN transfer order – Express Elixir in the electronic banking service [Citibank Online] PLN 10.00</p> <p>and in the Automatic Banker in the phone banking service [CitiPhone]</p> <p>via Consultant in the phone banking service [CitiPhone] and at a Bank Branch PLN 20.00</p>

<b>Foreign currency transfer order</b>	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
<b>SEPA transfer order</b>	in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 5.00 PLN 10.00
<b>Direct debit</b>		PLN 0.00
<b>Standing order</b>	creating/modifying/cancelling in the electronic banking service [Citibank Online] creating/modifying/cancelling in the phone banking service [CitiPhone] and at a Bank Branch execution	PLN 0.00 PLN 1.00 PLN 0.00
<b>Cards and cash</b>		
<b>Debit card service</b>	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Issuing a payment card</b>		PLN 0.00
<b>Cross-border payment transaction with the use of a debit card for cash payments</b>		PLN 0.00
<b>Cross-border payment transaction with the use of a debit card for non-cash payments</b>		PLN 0.00
<b>Credit card service</b>		the service is unavailable
<b>Cash withdrawal</b>		PLN 0.00
<b>Cash deposit</b>		PLN 0.00
<b>Overdrafts and related services</b>		
<b>Overdraft [Credit Line]</b>		the service is unavailable
<b>Other services</b>		
<b>Preparing a statement of payment transactions</b>	additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011 renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy	PLN 0.00 PLN 10.00

	renewed monthly account	PLN 8.00
	Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format	
	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 (also with other banking products – also applies to former Bank Clients), also making a specification of payment transactions, other than those listed above – in hard copy	PLN 70.00
	other certificates concerning the Account (also with other banking products – also applies to former Bank Clients), also making a specification of payment transactions, other than those listed hereinabove – in electronic format	PLN 45.00
<b>Issuing a certificate of payment account operated</b>	in hard copy	PLN 15.00
	in electronic format	PLN 13.00