



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: Foreign Currency Sub-account to Citigold Personal Account**

**Date: September 15, 2022.**

- 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 Citigold Personal Account]	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	
	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	for Foreign Currency Sub-account in EUR opened on or before August 19, 2020	
	per month	
	for Foreign Currency Sub-account opened or whose Personal Account type was changed to Citigold Private Client on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:	
	up to EUR 20,000	PLN 0.00
	from EUR 20,001 to EUR 50,000	PLN 36.00
from EUR 50,001 to EUR 100,000	PLN 90.00	
over EUR 100,000	PLN 180.00	
<b>Total annual fee</b>		
up to EUR 20,000	<b>PLN 0.00</b>	
from EUR 20,001 to EUR 50,000	<b>PLN 432.00</b>	
from EUR 50,001 to EUR 100,000	<b>PLN 1,080.00</b>	

	over EUR 100,000	<b>PLN 2,160.00</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> under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Payments (excluding payment cards)</b>		
<b>Internal transfer order</b>		PLN 0.00
<b>Transfer order</b>	domestic PLN transfer order (other than internal transfer order), cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order, domestic PLN transfer order in the Sorbnet system in the electronic banking service [Citibank Online] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic instant PLN transfer order – Express Elixir in the electronic banking service [Citibank Online] and in the Automatic Banker in phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00      PLN 10.00  PLN 20.00   PLN 5.00  PLN 10.00
<b>Foreign currency transfer order</b>		PLN 0.00
<b>SEPA transfer order</b>		PLN 0.00
<b>Direct debit</b>		PLN 0.00

Standing order		PLN 0.00
<b>Cards and cash</b>		
Debit card service	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
Issuing a payment card		PLN 0.00
Cross-border payment transaction with the use of a debit card for cash payments		PLN 0.00
Cross-border payment transaction with the use of a debit card for non-cash payments		PLN 0.00
Credit card service		the service is unavailable
Cash withdrawal		PLN 0.00
Cash deposit		PLN 0.00
<b>Overdrafts and related services</b>		
Overdraft [Credit Line]		the service is unavailable
<b>Other services</b>		
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 0.00
	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 (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 above – in electronic format	PLN 45.00

<b>Issuing a certificate of payment account operated</b>	in hard copy in electronic format	PLN 15.00 PLN 13.00
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