



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: June 16, 2021**

- 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> [Savings Account]	per month <b>Total annual fee</b> for Customers who do not hold Personal Account	PLN 10.00 <b> PLN 120.00</b>
	per month <b>Total annual fee</b> in other cases	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>	the service is unavailable <b>the service is unavailable</b>
<b>Payments (excluding payment cards)</b>		
<b>Internal transfer order</b>	PLN 0.00 for the first internal transfer order in a given month from the Savings Account kept in a particular currency PLN 10.00 for each subsequent internal transfer order in a given month from the Savings Account kept in a particular currency (the fee does not apply to Customers with a Citigold Private Client Personal Account)	

<b>Transfer order</b>	<p>domestic PLN transfer order (other than internal transfer order)</p> <p>cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch domestic PLN</p> <p>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</p> <p>cross-border EUR transfer order within the EEA</p>	<p>PLN 0.00 for the first internal transfer order in a given month from the Savings Account kept in a particular currency PLN 10.00 for each subsequent internal transfer order in a given month from the Savings Account kept in a particular currency (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>0.5% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>PLN 25.00</p> <p>PLN 50.00</p> <p>PLN 0.00 for the first cross-border transfer order in EUR within the EEA in a given month from the Saving Account/ SuperSavings Account; PLN 10.00 for each subsequent cross-border transfer order in EUR within the EEA in a given month from the Saving Account;</p>
<b>Foreign currency transfer order</b>	<p>in the electronic banking service [Citibank Online]</p> <p>via Consultant in the phone banking service [CitiPhone] or at a Bank Branch</p>	<p>0.5% of the transfer amount minimum PLN 10.00, maximum PLN 100.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p> <p>1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00 (the fee does not apply to Customers with a Citigold Private Client Personal Account)</p>

<b>SEPA transfer order</b>	in the electronic banking service [Citibank Online]  via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 0.00 first in the month cross-border SEPA (EUR) transfer order from the Savings Account; PLN 5.00 each subsequent in a month cross-border SEPA (EUR) transfer order from the Saving Account (the fee does not apply to Customers with a Citigold Private Client Personal Account) PLN 0.00 first in the month cross-border SEPA (EUR) transfer order from the Savings Account; PLN 10.00 each subsequent in a month cross-border SEPA (EUR) transfer order from the Savings Account (the fee does not apply to Customers with a Citigold Private Client Personal Account)
<b>Direct debit</b>		the service is unavailable
<b>Standing order</b>		the service is unavailable
<b>Cards and cash</b>		
<b>Debit card service</b>		the service is unavailable
<b>Issuing a payment card</b>		the service is unavailable
<b>Cross-border payment transaction with the use of a debit card for cash payments</b>		the service is unavailable
<b>Cross-border payment transaction with the use of a debit card for non-cash payments</b>		the service is unavailable
<b>Credit card service</b>		the service is unavailable
<b>Cash withdrawal</b>	At a Bank Branch	PLN 0.00 for the first cash withdrawal in a given month from the Saving Account kept in a particular currency PLN 10.00 for each subsequent cash withdrawal in a given month from the Saving Account kept in a particular currency (the fee does not apply to Customers with a Citigold Private Client Personal Account)
<b>Cash deposit</b>	At a Bank Branch	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	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 (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	PLN 15.00
	in electronic format	PLN 13.00