

Table of Fees and Charges: Accounts and Credit Line for Individual Clients

Effective as of 8 August 2018

		Personal Accounts				Savings Accounts
		CitiKonto	Citi Priority	Citigold	Citigold Private Client	Savings Account/ SuperSavings Account/ Regular Saver Account
1.	Account					
1.1.	a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account	<p>PLN 3 when the Account receipts in a given month amount, as a minimum, to PLN 3,500</p> <p>PLN 8 when the Account receipts in a given month amount, as a minimum, to PLN 2,000</p> <p>PLN 15 in the remaining cases</p>	<p>for accounts opened until 7 August 2018 PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 30,000 OR not less than PLN 5,000 is credited to the Personal Account AND the Client holds an active main Citibank Credit Card or has signed an agreement for a credit offered by the Bank to consumers; for accounts opened on and after 8 August 2018 PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 30,000 OR not less than PLN 5,000 is credited to the Personal Account PLN 30 in the remaining cases</p>	<p>for Accounts opened on or after 1 January 2015 or Personal Accounts switched to Citigold on or after 1 January 2015 PLN 0, when the average monthly balance across all accounts amounts, as a minimum, to PLN 300,000; for accounts opened until 31 December 2014 PLN 0, when the average monthly balance across all accounts amounts, as a minimum, to PLN 300,000; PLN 50, when the average balance across all accounts in a given month amounts, as a minimum, to PLN 200,000 PLN 220 in the remaining cases</p>	<p>for Accounts opened or Personal Accounts switched to Citigold Private Client on or after 1 December 2015 PLN 0, when the average monthly balance across all accounts amounts, as a minimum, to PLN 3,000,000; for accounts opened until 30 November 2015 PLN 0, when the average monthly balance across all accounts amounts, as a minimum, to PLN 1,500,000 PLN 300 in the remaining cases</p>	<p>Savings Account PLN 10 (not applicable to Customers who hold a Personal Account) SuperSavings Account PLN 0 when the Personal Account monthly receipts from salary amount, as a minimum, to PLN 3,000 PLN 15 in the remaining cases (not applicable to the Customers holding Citigold Private Client Personal Accounts) Regular Saver Account PLN 0</p>
1.2.	a monthly account maintenance fee for the maintenance of a payment account FX Sub-account	PLN 3	PLN 0	PLN 0	PLN 0	N/A
1.3.	CitiPhone Telephone Banking Service monthly access fee	PLN 6	<p>PLN 0, when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 PLN 6 in the remaining cases</p>	PLN 0	PLN 0	PLN 0
2.	Citicard					
2.1.	monthly fee for the service of each debit card (per each Debit Card)	PLN 8	<p>PLN 0 for Accounts opened on or after 17 July 2010 or Personal Accounts switched to Citi Priority on or after 17 July 2010 PLN 8 for accounts opened until 16 July 2010</p>	PLN 0	PLN 0	N/A
2.2.	fee for the service of a debit card - the Contactless Carrier in the form of a sticker	PLN 5	PLN 5	PLN 0	PLN 0	N/A
2.3.	Citicard - replacement upon the Client's request	PLN 20	PLN 20	PLN 0	PLN 0	N/A
3.	A domestic transfer order in PLN and an internal transfer order in PLN					
3.1.	Execution of an internal transfer order in PLN					
3.1.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first internal transfer order in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency
3.1.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 20	PLN 12	PLN 0	PLN 0	PLN 10 for each subsequent internal transfer order in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency

3.2.	Execution of a domestic transfer order in PLN (other than an internal transfer order)					
3.2.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first domestic transfer order in PLN in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency PLN 10 for each subsequent domestic transfer order in PLN in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency
3.2.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 20	PLN 16	PLN 0	PLN 0	
3.2.3.	Execution of a domestic transfer order in PLN using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)					
3.2.3.1.	via Citibank Online Electronic Banking Service (excluding the Citi Mobile Electronic Banking Service)	PLN 20	PLN 20	PLN 10	PLN 0	PLN 25
3.2.3.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 40	PLN 40	PLN 20	PLN 0	PLN 50
3.3.	Execution of Express Elixir domestic transfer order in PLN					
3.3.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 15	PLN 10	5 PLN	PLN 0	N/A
3.3.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30	PLN 20	10 PLN	PLN 0	N/A
4.	An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR					
4.1.	Execution of an internal transfer order in EUR or in any other foreign currency					
4.1.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first internal transfer order in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency PLN 10 for each subsequent internal transfer order in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency
4.1.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 20	PLN 12	PLN 0	PLN 0	
4.2.	An FX transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR					
4.2.1.	via Citibank Online Electronic Banking Service					
4.2.1.1.	SEPA transfer order (EUR)	PLN 5	PLN 5	PLN 0	PLN 0	PLN 5
4.2.1.2.	other transfer orders according to the standard procedure	0.5% of the transfer amount, minimum amount: PLN 30, maximum amount: PLN 100.	0.25% of the transfer amount, minimum amount: PLN 10, maximum amount: PLN 100. The fee charged for the execution of an FX transfer order and an FX cross-border transfer order in CHF according to the standard procedure shall be reimbursed within 5 business days	PLN 0	PLN 0	0.5% of the transfer amount, minimum amount: PLN 10, maximum amount: PLN 100.
4.2.1.3.	a fee in addition to the fee specified in item 4.2.1.2. for other transfer orders in urgent mode (excluding Citi Mobile Electronic Banking Service)	PLN 30	PLN 30	PLN 0	PLN 0	PLN 0
4.2.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch					
4.2.2.1.	SEPA transfer order (EUR)	PLN 15	PLN 10	PLN 0	PLN 0	PLN 15
4.2.2.2.	other transfer orders according to the standard procedure	1% of the transfer amount, minimum amount: PLN 40, maximum amount: PLN 200.	1% of the transfer amount, minimum amount: PLN 20, maximum amount: PLN 200	PLN 0	PLN 0	1% of the transfer amount, minimum amount: PLN 20, maximum amount: PLN 200
4.2.2.3.	a fee in addition to the fee specified in item 4.2.2.2. for other transfer orders in urgent mode	N/A	N/A	PLN 0	PLN 0	N/A
4.2.3.	additional fee in consideration of FX transfer orders, FX cross-border transfer orders, EUR cross-border transfer orders with OUR cost instruction to cover the costs of entities intermediating in the transfer execution or of the Recipient's bank (outside EEA)	PLN 70	PLN 70	PLN 70	PLN 0	PLN 70
4.3.	Execution of a CGT transfer order					
		0 PLN	0 PLN	0 PLN	0 PLN	0 PLN

5.	Direct debit, including PLN direct debits, SEPA direct debits and standing orders					
5.1.	direct debit, including PLN direct debits, SEPA direct debits and standing orders - establishment/ modification/ cancellation/ execution via Citibank Online Electronic Banking Service, through a Consultant as part of the CitiPhone Telephone Banking Service and at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	N/A
5.2.	standing order - establishment/modification/cancellation via Citibank Online Electronic Banking Service	PLN 0	PLN 0	PLN 0	PLN 0	N/A
5.3.	standing order - establishment/modification/cancellation through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 3	PLN 1	PLN 0	PLN 0	N/A
5.4.	standing order - execution	PLN 0	PLN 0	PLN 0	PLN 0	N/A
6.	Cash withdrawal					
6.1.	at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 for the first cash withdrawal in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency PLN 10 for each subsequent cash withdrawal in a given month from the Savings Account/ SuperSavings Account/ Regular Saver Account kept in a particular currency
6.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	N/A
6.3.	at ATMs other than the Bank's ATMs in Poland and through Merchants (except for the Cash Back service)	PLN 7	PLN 0	PLN 0	PLN 0	N/A
6.4.	at the Citi ATMs abroad	PLN 0	PLN 0	PLN 0	PLN 0	N/A
6.5.	abroad at ATMs other than Citi's	3% of the cash withdrawal amount, minimum amount: PLN 10, maximum amount: PLN 200.	PLN 0	PLN 0	PLN 0	N/A
6.6.	at a Citibank branch abroad (Emergency Cash service)	A fee corresponding to the fee charged by the foreign Citibank branch where the service is provided (detailed information available on www.citihandlowy.pl , from CitiPhone Telephone Banking Service Consultants and at the Bank's Branches).				
7.	Cash deposits					
7.1.	at a Bank Branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
7.2.	at the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	N/A
7.3.	monthly subscription - unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 3	PLN 0	PLN 0	PLN 0	N/A
7.4.	at ATMs other than the Bank's ATMs - applicable to Customers who have cancelled their monthly subscription	PLN 8	PLN 0	PLN 0	PLN 0	N/A
8.	CitiAlerts service (text/ email messages) (including the SMS Alert service)					
8.1.	Standard Package monthly fee	PLN 6	PLN 6	PLN 0	PLN 0	N/A
8.2.	Premium Package monthly fee	PLN 10	PLN 10	PLN 0	PLN 0	N/A
9.	Account statement, account history and other fees, including the fee for the statement of payment transactions					
9.1.	Making a specification of payment transactions in the form of an additional monthly hard copy Statement - applicable to the Customers who signed the Deposit Product Agreement as of 22 August 2011	PLN 5	PLN 5	PLN 0	PLN 0	PLN 5
9.2.	Making a specification of payment transaction in the form of a duplicate monthly Statement sent to the Customer - a fee per month (also applicable to the former Customers of the Bank) - hard copy/ soft copy	PLN 10/ PLN 8	PLN 10/ PLN 8	PLN 10/ PLN 8	PLN 0	PLN 10/ PLN 8
9.3.	Making a specification of payment transactions in the form of account history of up to 12 months (beyond 12 months - only in the form of monthly statements; fee as in item 9.2)	PLN 20	PLN 20	PLN 20	PLN 0	PLN 20
9.4.	issuing a certificate on the payment account (the Account) operated - hard copy/ soft copy	PLN 15/ PLN 13	PLN 15/ PLN 13	PLN 15/ PLN 13	PLN 0	PLN 15/ PLN 13
9.5.	certificate of Account closure - hard copy/ soft copy	PLN 25/ PLN 23	PLN 25/ PLN 23	PLN 25/ PLN 23	PLN 0	PLN 25/ PLN 23

9.6.	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 in items 9.1, 9.2, 9.3, 9.4 or 9.5 hereinabove - hardcopy/ softcopy	PLN 70/ PLN 45	PLN 70/ PLN 45	PLN 70/ PLN 45	PLN 0	PLN 70/ PLN 45	
9.7.	confirmation of a transfer order, a SEPA transfer order, an FX transfer order or an internal transfer order in the account - hard copy/ soft copy	PLN 15/ PLN 12	PLN 15/ PLN 12	PLN 15/ PLN 12	PLN 0	PLN 15/ PLN 12	
9.8.	blocking the deposit to secure amounts due to third parties / blocking certificate	PLN 100	PLN 100	PLN 0	PLN 0	N/A	
9.9.	fee payable in consideration of admission to the VIP lounge under the Citigold Lounge Pass Card	N/A	N/A	admission for a single person based on the Citigold Lounge Pass Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 70	admission for a single person based on the Citigold Lounge Pass Card or the Citigold Select Debit Card: the initial two admissions in a calendar month - PLN 0, each subsequent admission - PLN 70	N/A	
9.10.	Priority Pass - fee payable in consideration of admission to the VIP lounge based on the Priority Pass card issued with a World Elite Debit MasterCard Card	N/A	N/A	N/A	PLN 0 - unlimited admission for the Card Holders Admission for accompanying persons: the first five admissions in a calendar month (for all accompanying persons in total) - 0 PLN, each subsequent admission - PLN 100	N/A	
9.11.	checking account balance at ATMs other than the Bank's	PLN 5	PLN 5	PLN 0	PLN 0	N/A	
9.12.	A fee for failing to collect a cash withdrawal that was ordered at a Bank Branch in keeping with item 11.1. at the time agreed with the Customer	PLN 90					
10.	Overdraft Limit Credit Line						
10.1.	annual fee for the Credit Line Overdraft Limit	no fee in the first year, whereas in the following years:				N/A	
		1.75% of the amount of Credit Line overdraft limit in the payment account, not less than PLN 50	1% of the amount of Credit Line overdraft limit in the payment account, not less than PLN 50 for Credit Line overdraft limits facilitated on or after 22 August 2011		1.75% of the amount of Credit Line overdraft limit in the payment account, not less than PLN 50 for Credit Line overdraft limits facilitated before 21 August 2011		
10.2.	Credit Line Overdraft Limit modification fee	PLN 40				N/A	
11.	Table of Transaction Limits						
11.1.	cash withdrawal at a Bank Branch that should be notified three (3) business days beforehand (foreign currency cash withdrawals available at the Bank's selected Branches)	over PLN 20,000 or its equivalent in foreign currencies	over PLN 20,000 or its equivalent in foreign currencies	over PLN 150,000 or an equivalent amount in foreign currencies at Citigold Branches, over PLN 50,000 or an equivalent amount in foreign currencies at the remaining Branches	over PLN 150,000 or an equivalent amount in foreign currencies at Citigold Branches, over PLN 50,000 or an equivalent amount in foreign currencies at the remaining Branches	over PLN 20,000 or its equivalent in foreign currencies	
11.2.	minimum face value of the foreign currency of the cash withdrawal	Information on the availability of foreign currencies may be obtained in the Bank Branch where the cash withdrawal is to be made.					
11.3.	Daily maximum limit on the Debit Card or the Contactless Carrier						
11.3.1.	cash withdrawals from ATMs, through the Merchants and under the Cash Back service	PLN 25,000	PLN 25,000	PLN 35,000	World Elite Debit MasterCard debit card - PLN 50,000 the remaining cards - PLN 35,000	N/A	
11.3.2.	online payments	PLN 10,000	PLN 10,000	PLN 10,000	World Elite Debit MasterCard debit card - PLN 50,000 the remaining cards - PLN 10,000	N/A	
11.3.3.	non-cash transactions	PLN 10,000	PLN 10,000	PLN 50,000	World Elite Debit MasterCard debit card - PLN 100,000 the remaining cards - PLN 50,000	N/A	
11.3.4.	cash deposits at the Bank's ATMs	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000	N/A	
11.4.	maximum one-time cash withdrawal in the Cash Back service	PLN 500	PLN 500	PLN 500	PLN 500	N/A	
11.5.	value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations	PLN 50	PLN 50	PLN 50	PLN 50	N/A	
11.6.	daily maximum limit on contactless transactions without signature or PIN verification (each transaction authorized with a PIN code renews the limit)	10 transactions or PLN 150	10 transactions or PLN 150	10 transactions or PLN 150	10 transactions or PLN 150	N/A	

11.7.	maximum daily amount limit on the sum of Payment Instructions made via Citibank Online Electronic Banking Service and Citi Mobile (not applicable to Payment Instructions between own accounts and Instructions that must be confirmed by phone)	PLN 100,000	PLN 100,000	PLN 100,000	PLN 100,000	PLN 100,000
11.8.	Daily limit on payments via CitiPhone Interactive Voice Responder as part of the CitiPhone Telephone Banking Service					
11.8.1.	an internal transfer order between own accounts	PLN 50,000	PLN 50,000	PLN 50,000	PLN 50,000	PLN 50,000
11.8.2.	a domestic transfer order in PLN and an internal transfer order, other than to own accounts	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000
11.9.	maximum monthly limit on cash withdrawals under the Emergency Cash Service	equivalent of USD 1,000 in the currency of the country in which the service is provided	equivalent of USD 1,000 in the currency of the country in which the service is provided	equivalent of USD 10,000 in the currency of the country in which the service is provided	equivalent of USD 10,000 in the currency of the country in which the service is provided	equivalent in the currency of the country in which the service is provided: USD 10,000 if the Customer holds Citigold or Citigold Private Client Account, USD 1,000 in the remaining cases
11.10.	Daily maximum limit on a CGT transfer order					
11.10.1.	via Citibank Online Electronic Banking Service	included in the limit described under item 11.7	included in the limit described under item 11.7	included in the limit described under item 11.7	included in the limit described under item 11.7	N/A
11.10.2.	through a Consultant as part of the CitiPhone Telephone Banking Service	PLN 30,000	PLN 30,000	PLN 50,000	PLN 50,000	N/A
11.10.3.	at a Bank Branch	PLN 100,000	PLN 100,000	PLN 100,000	PLN 100,000	N/A
11.11.	Daily maximum limit on a domestic PLN transfer order as part of the Express Elixir service	PLN 30,000	PLN 30,000	PLN 50,000	PLN 50,000	N/A