

List of changes to the Table of
Fees and Commissions:
Accounts and Overdrafts for
Individual Customers
and the Account Interest Rate
Table

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List of changes to the Table of Fees and Commissions for CitiKonto Personal Account

Product withdrawn from the offer as of 20 August 2020.

CitiKonto Personal Account may continue to be used in full scope on the terms and conditions specified in the Agreement, but no new Agreements will be concluded and it will not be possible to change the type of the Personal Account to CitiKonto.

until 19 August 2020

1.2. Account
monthly fee for the maintenance of the Foreign Currency
Sub-Account payment account

PLN 3

as of 20 August 2020

1.2.2. Account
monthly fee for the maintenance of the Foreign Currency
Sub-Account payment account
in a foreign currency EUR

for foreign currency Sub-Accounts opened on or before 19
August 2020 PLN 3

for foreign currency Sub-Accounts opened on or after 20
August 2020 when the average monthly balance of the EUR
foreign currency Sub-Account amounts to:

over EUR 100,000	PLN 180
from EUR 50,001 to 100,000	PLN 90
from EUR 20,001 to 50,000	PLN 36
from EUR 10,001 to 20,000	PLN 18
in other cases	PLN 0

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

1.3. Account
monthly fee for access to the CitiPhone telephone banking service

PLN 6

as of 20 August 2020

1.3. Account
monthly fee for access to the CitiPhone telephone banking service

PLN 9

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

2.2. Citicard
fee for servicing of a Contactless Medium debit card in the form of a sticker

PLN 5

as of 20 August 2020

2.2. Citicard
fee for servicing of a Contactless Medium debit card in the form of a sticker – service withdrawn from the offer as of 20 August 2020

PLN 5

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the service from the Bank's offer.

until 19 August 2020

2.3. Citicard
Citicard – replacement at the Customer's request

PLN 20

as of 20 August 2020

2.3. Citicard
Citicard – replacement at the Customer's request

PLN 30

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

2.4. Citicard
Citi Global Wallet

The service is unavailable

as of 20 August 2020

2.4. Citicard
Citi Global Wallet

PLN 0

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

Service launch.

until 19 August 2020

4.2.2.1. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-

PLN 15

<p>border transfer order and a cross-border transfer order in EUR A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR through a Consultant in the CitiPhone telephone banking service and at a Bank Branch SEPA transfer order (EUR)</p>	
as of 20 August 2020	
<p>4.2.2.1. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR through a Consultant in the CitiPhone telephone banking service or at a Bank Branch SEPA transfer order (EUR)</p>	<p>PLN 20</p>
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES) 13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of: (...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.</p> <p>Reason for change Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.</p>	
until 19 August 2020	
<p>4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)</p>	<p>PLN 70</p>
as of 20 August 2020	
<p>4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)</p>	<p>PLN 85</p>

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

5.3. Direct debit, including a direct debit in PLN and SEPA direct debit and standing orders standing order – set-up/change/cancellation through a Consultant in the CitiPhone telephone banking service and at a Bank Branch

PLN 3

as of 20 August 2020

5.3. Direct debit, including a direct debit in PLN and SEPA direct debit and standing orders standing order – set-up/change/cancellation through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

PLN 7.50

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

11.5. Table of transaction limits value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations

PLN 50

as of 20 August 2020

11.5. Table of transaction limits value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations

PLN 100

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS**

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change: The Bank adapted the provisions of the Table of Transaction Limits to a change already introduced by payment organizations increasing the 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 from PLN 50 to PLN 100.

until 19 August 2020

11.6. Table of transaction limits
aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)

PLN 150

as of 20 August 2020

11.6. Table of transaction limits
aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)

PLN 300

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:
(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 100,000

as of 20 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 200,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:
(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

No entry

as of 20 August 2020

11.13. Table of transaction limits
Value limit on a one-time transfer order, internal transfer order, SEPA transfer order and foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

equivalent of USD 10,000,000 in the currency in which the transfer order is made

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to introduce an additional limit due to transaction security considerations.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Citi Priority Personal Account

until 19 August 2020

1.1. Account
a monthly fee for the maintenance of a payment account –
Personal Account in PLN or Savings Account

for accounts opened on and after 8 August 2018 or accounts whose Personal Account type was changed to Citi Priority 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;

for accounts opened on or before 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 Customer holds an active main Citibank Credit Card or has signed an agreement for a credit offered by the Bank to consumers;

PLN 30 in other cases

as of 20 August 2020

1.1. Account
a monthly fee for the maintenance of a payment account –
Personal Account in PLN or Savings Account

PLN 0 when the total monthly value of non-cash transactions in retail and service outlets made with Citicard amounts, as a minimum, to PLN 500
AND
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 9 when the total monthly value of non-cash transactions in retail and service outlets made with Citicard amounts to less than PLN 500
AND
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 40 when the total monthly value of non-cash transactions in retail and service outlets made with Citicard amounts, as a minimum, to PLN 500
AND
when the average monthly balance across all accounts amounts to less than PLN 30,000 and less than PLN 5,000 is credited to the Personal Account;
PLN 49 in other cases

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

1.2. Account
monthly fee for the maintenance of the Foreign Currency
Sub-Account payment account

PLN 0

as of 20 August 2020

1.2.2. Account
monthly fee for the maintenance of the Foreign Currency
Sub-Account payment account
in a foreign currency EUR

for foreign currency Sub-Accounts opened on or before 19
August 2020
PLN 0

for foreign currency Sub-Accounts opened or whose Personal
Account type was changed to Citi Priority on or after 20 August
2020 when the average monthly balance of the EUR foreign
currency Sub-Account amounts to:

over EUR 100,000	PLN 180
from EUR 50,001 to 100,000	PLN 90
from EUR 20,001 to 50,000	PLN 36
from EUR 10,001 to 20,000	PLN 18
in other cases	PLN 0

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

1.3. Account
monthly fee for access to the CitiPhone telephone banking
service

PLN 0 when the average monthly balance
across all accounts amounts, as a minimum, to PLN 100,000;
PLN 6 in other cases

as of 20 August 2020

1.3. Account
monthly fee for access to the CitiPhone telephone banking
service

PLN 0 when the average monthly balance
across all accounts amounts, as a minimum, to PLN 100,000;
PLN 9 in other cases

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

2.2. Citicard
fee for servicing of a Contactless Medium debit card
in the form of a sticker

PLN 5

as of 20 August 2020

2.2. Citicard
fee for servicing of a Contactless Medium debit card
in the form of a sticker – service withdrawn from the offer
as of 20 August 2020

PLN 5

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS**

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the service from the Bank's offer.

until 19 August 2020

2.3. Citicard Citicard – replacement at the Customer's request	PLN 20
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as of 20 August 2020

2.3. Citicard Citicard – replacement at the Customer's request	PLN 30
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Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

2.4. Citicard Citi Global Wallet	The service is unavailable
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as of 20 August 2020

2.4. Citicard Citi Global Wallet	PLN 0
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Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS**

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

Service launch.

until 19 August 2020

3.1.2. A domestic transfer order in PLN and an internal transfer order in PLN Execution of an internal transfer order in PLN through a Consultant in the CitiPhone telephone banking service and at a Bank Branch	PLN 12
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as of 20 August 2020

3.1.2. A domestic transfer order in PLN and an internal transfer order in PLN Execution of an internal transfer order in PLN through a Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
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Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

3.2.2. A domestic transfer order in PLN and an internal transfer order in PLN

Execution of a domestic transfer order in PLN (other than an internal transfer order)

through a Consultant in the CitiPhone telephone banking service and at a Bank Branch

PLN 16

as of 20 August 2020

3.2.2. A domestic transfer order in PLN and an internal transfer order in PLN

Execution of a domestic transfer order in PLN (other than an internal transfer order)

through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

PLN 20

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

4.1.2. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR

Execution of an internal transfer order in EUR or any other foreign currency

through a Consultant in the CitiPhone telephone banking service and at a Bank Branch

PLN 12

as of 20 August 2020

4.1.2. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR

Execution of an internal transfer order in EUR or any other foreign currency

through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

PLN 20

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

4.2.1.2. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR via Citibank Online
other transfers in the standard mode

0.25% of the transfer amount, min. PLN 10, max. PLN 100; PLN 0 in the case of a cross-border transfer order in EUR within the EEA.
The fee charged for the execution of a foreign currency transfer order and a foreign currency cross-border transfer order in the standard mode in CHF is refunded within 5 working days

as of 20 August 2020

4.2.1.2. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR via Citibank Online
other transfers in the standard mode

0.25% of the transfer amount, min. PLN 10, max. PLN 100; PLN 0 in the case of a cross-border transfer order in EUR within the EEA.

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

4.2.2.1. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR through a Consultant in the CitiPhone telephone banking service and at a Bank Branch
SEPA transfer order (EUR)

PLN 10

as of 20 August 2020

4.2.2.1. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR through a Consultant in the CitiPhone telephone banking service or at a Bank Branch
SEPA transfer order (EUR)

PLN 20

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

4.2.2.2. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR through a Consultant in the CitiPhone telephone banking service and at a Bank Branch
other transfers in the standard mode

1% of the transfer amount, min. PLN 20, max. PLN 200;
PLN 16 in the case of a cross-border transfer order in EUR within the EEA

as of 20 August 2020

4.2.2.2. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR through a Consultant in the CitiPhone telephone banking service or at a Bank Branch
other transfers in the standard mode

1% of the transfer amount, min. PLN 20, max. PLN 200;
PLN 20 in the case of a cross-border transfer order in EUR within the EEA

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)

PLN 70

as of 20 August 2020

4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)

PLN 85

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

5.3. Direct debit, including a direct debit in PLN and SEPA direct debit and standing orders standing order – set-up/change/cancellation through a Consultant in the CitiPhone telephone banking service and at a Bank Branch

PLN 1

as of 20 August 2020

5.3. Direct debit, including a direct debit in PLN and SEPA direct debit and standing orders standing order – set-up/change/cancellation through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

PLN 2.50

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

11.5. Table of transaction limits
value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations

PLN 50

as of 20 August 2020

11.5. Table of transaction limits
value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations

PLN 100

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS**

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank adapted the provisions of the Table of Transaction Limits to a change already introduced by payment organizations increasing the 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 from PLN 50 to PLN 100.

until 19 August 2020

11.6. Table of transaction limits
aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)

PLN 150

as of 20 August 2020

11.6. Table of transaction limits
aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)

PLN 300

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS**

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 100,000

as of 20 August 2020

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)	PLN 200,000
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

No entry

as of 20 August 2020

11.13. Table of transaction limits Value limit on a one-time transfer order, internal transfer order, SEPA transfer order and foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch	equivalent of USD 10,000,000 in the currency in which the transfer order is made
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to introduce an additional limit due to transaction security considerations.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Citigold Personal Account

until 19 August 2020

1.1. Account
a monthly fee for the maintenance of a payment account – Personal Account in PLN or Savings Account

for accounts opened on and after 1 January 2015 or accounts whose Personal Account type was changed to Citigold on and after 1 January 2015,
PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000;

for accounts opened on or before 31 December 2014,
PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000;
PLN 50 when the average monthly balance across all accounts amounts, as a minimum, to PLN 200,000,

PLN 220 in other cases

as of 20 August 2020

1.1. Account
a monthly fee for the maintenance of a payment account – Personal Account in PLN or Savings Account

for Accounts opened on and after 1 January 2015 or Accounts whose Personal Account type was changed to Citigold on and after 1 January 2015,
PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000;

for Accounts opened on or before 31 December 2014,
PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 400,000;
PLN 125 when the average monthly balance across all accounts amounts, as a minimum, to PLN 200,000,

PLN 220 in other cases

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

1.2. Account
monthly fee for the maintenance of the foreign currency Sub-Account payment account

PLN 0

as of 20 August 2020

1.2.2. Account
monthly fee for the maintenance of the Foreign Currency Sub-Account payment account in a foreign currency EUR

for foreign currency Sub-Accounts opened on or before 19 August 2020 PLN 0

for foreign currency Sub-Accounts opened or whose Personal Account type was changed to Citigold on or after 20 August 2020,
when the average monthly balance of the EUR foreign currency Sub-Account amounts to:

over EUR 100,000	PLN 180
from EUR 50,001 to 100,000	PLN 90
from EUR 20,001 to 50,000	PLN 36
in other cases	PLN 0

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

2.2. Citicard
fee for servicing of a Contactless Medium debit card
in the form of a sticker

PLN 0

as of 20 August 2020

2.2. Citicard
fee for servicing of a Contactless Medium debit card
in the form of a sticker – service withdrawn from the offer
as of 20 August 2020

PLN 0

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS**

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the service from the Bank's offer.

until 19 August 2020

2.3. Citicard
Citicard – replacement at the Customer's request

PLN 0

as of 20 August 2020

2.3. Citicard
Citicard – replacement at the Customer's request

PLN 30

Legal and actual grounds for the change**Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)**

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

4.2.3. An internal transfer order in EUR or any other foreign
currency, a foreign currency transfer order, a SEPA transfer order, a
cross-border transfer order
in PLN, a foreign currency cross-border transfer order and a cross-
border transfer order in EUR
A foreign currency transfer order, other than the transfer orders
defined in item 4.1, a SEPA transfer order, a cross-border transfer
order in PLN, a foreign currency cross-border transfer order, a cross-
border transfer order in EUR
surcharge for a foreign currency transfer order, foreign currency
cross-border transfer order, cross-border transfer order in EUR with

PLN 70

charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)	
as of 20 August 2020	
<p>4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR</p> <p>A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR</p> <p>surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)</p>	PLN 85
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)</p> <p>13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:</p> <p>(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.</p> <p>Reason for change</p> <p>Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.</p>	
until 19 August 2020	
9.9. Account statement, account history and other fees, including preparation of a payment transactions summary fee for access to the lounge on the basis of the Citigold Lounge Pass Card	access for one person on the basis of the Citigold Lounge Pass Card: the first two visits in each calendar month – PLN 0, each subsequent visit – PLN 70
as of 20 August 2020	
9.9. Account statement, account history and other fees, including preparation of a payment transactions summary fee for access to the lounge on the basis of the Citigold Lounge Pass Card	access for one person on the basis of the Citigold Lounge Pass Card: the first two visits in each calendar month – PLN 0, each subsequent visit – PLN 100
Legal and actual grounds for the change	
<p>Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)</p> <p>13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:</p> <p>(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.</p> <p>Reason for change</p> <p>Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.</p>	
until 19 August 2020	
11.5. Table of transaction limits value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations	PLN 50

as of 20 August 2020

11.5. Table of transaction limits value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations	PLN 100
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank adapted the provisions of the Table of Transaction Limits to a change already introduced by payment organizations in increasing the 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 from PLN 50 to PLN 100.

until 19 August 2020

11.6. Table of transaction limits aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)	PLN 150
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as of 20 August 2020

11.6. Table of transaction limits aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)	PLN 300
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)	PLN 100,000
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as of 20 August 2020

11.8. Table of transaction limits daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)	PLN 400,000
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

No entry

as of 20 August 2020

11.13. Table of transaction limits
Value limit on a one-time transfer order, internal transfer order,
SEPA transfer order and foreign currency transfer order made
through a Consultant in the CitiPhone telephone banking service or
at a Bank Branch

equivalent of USD 10,000,000 in the currency
in which the transfer order is made

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to introduce an additional limit due to transaction security considerations.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Citigold Private Client Personal Account

until 19 August 2020

1.2. Account monthly fee for the maintenance of the foreign currency Sub-Account payment account	PLN 0
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as of 20 August 2020

1.2.2. Account monthly fee for the maintenance of the Foreign Currency Sub-Account payment account in a foreign currency EUR	for foreign currency Sub-Accounts opened on or before 19 August 2020 PLN 0
	for foreign currency Sub-Accounts 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 EUR foreign currency Sub-Account amounts to: over EUR 100,000 PLN 180 from EUR 50,001 to 100,000 PLN 90 in other cases PLN 0

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

2.2. Citicard fee for servicing of a Contactless Medium debit card in the form of a sticker	PLN 0
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as of 20 August 2020

2.2. Citicard fee for servicing of a Contactless Medium debit card in the form of a sticker – service withdrawn from the offer as of 20 August 2020	PLN 0
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Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the service from the Bank's offer.

until 19 August 2020

9.9. Account statement, account history and other fees, including preparation of a payment transactions summary fee for access to the lounge on the basis of the Citigold Lounge Pass Card	access for one person on the basis of the Citigold Lounge Pass Card or Citigold Select Debit Card: the first two visits in each calendar month – PLN 0, each subsequent visit – PLN 70
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as of 20 August 2020

9.9. Account statement, account history and other fees, including preparation of a payment transactions summary fee for access to the lounge on the basis of the Citigold Lounge Pass Card

access for one person on the basis of the Citigold Lounge Pass Card or Citigold Select Debit Card: the first two visits in each calendar month – PLN 0, each subsequent visit – PLN 100

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

9.10. Account statement, account history and other fees, including preparation of a payment transactions summary Priority Pass – fee for access to the lounge on the basis of the Priority Pass issued with the World Elite Debit MasterCard Debit Card

PLN 0 – unlimited number of visits for holders of the Card; Access for accompanying persons: the first five visits in each calendar month (jointly for all accompanying persons) – PLN 0, each subsequent visit – PLN 100

as of 20 August 2020

9.10. Account statement, account history and other fees, including preparation of a payment transactions summary Priority Pass – fee for access to the lounge on the basis of the Priority Pass issued with the World Elite Debit MasterCard Debit Card

PLN 0 – unlimited number of visits for holders of the Card; Access for accompanying persons: the first five visits in each calendar month (jointly for all accompanying persons) – PLN 0, each subsequent visit – PLN 120

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

11.5. Table of transaction limits value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations

PLN 50

as of 20 August 2020

11.5. Table of transaction limits value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations

PLN 100

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank adapted the provisions of the Table of Transaction Limits to a change already introduced by payment organizations in creating the 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 from PLN 50 to PLN 100.

until 19 August 2020

11.6. Table of transaction limits
aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)

PLN 150

as of 20 August 2020

11.6. Table of transaction limits
aggregate maximum daily limit on contactless transactions without PIN verification (each transaction authorized with a PIN code renews the limit)

PLN 300

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:
(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 100,000

until 19 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 400,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:
(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

No entry

until 19 August 2020

11.13. Table of transaction limits

Value limit on a one-time transfer order, internal transfer order, SEPA transfer order and foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

equivalent of USD 10,000,000 in the currency in which the transfer order is made

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to introduce an additional limit due to transaction security considerations.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Table of Fees and Commissions for Savings Accounts

until 19 August 2020

4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR
surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)

PLN 70

as of 20 August 2020

4.2.3. An internal transfer order in EUR or any other foreign currency, a foreign currency transfer order, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order and a cross-border transfer order in EUR
A foreign currency transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, a foreign currency cross-border transfer order, a cross-border transfer order in EUR
surcharge for a foreign currency transfer order, foreign currency cross-border transfer order, cross-border transfer order in EUR with charging code option Remitter OUR ensuring coverage of the costs of transfer intermediaries or the Recipient's bank (outside the EEA)

PLN 85

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 31. FEES AND COMMISSIONS (FEES)

13. (...) The Bank shall be entitled to change the Table of Fees and Commissions by increasing the existing Fees or adding new Fees in the case of:

(...) d) the inflation rate (an increase in prices of consumer goods and services) equaling at least 0.25% y/y, as published for the previous calendar month by Statistics Poland, whereby the change to any item in the Table of Fees and Commissions in such a case may not exceed 200% in relation to the previous value. The Bank shall be entitled to waive or reduce any Fees specified in the Table of Fees and Commissions.

Reason for change

Inflation rate for February 2020 as published by Statistics Poland, which increased by 4.7% y/y.

until 19 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 100,000

as of 20 August 2020

11.8. Table of transaction limits
daily amount limit on aggregate Payment Instructions made via Citibank Online and Citi Mobile (not applicable to Payment Instructions concerning wire transfers between own accounts or Instructions that require confirmation over the phone)

PLN 200,000

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to increase the limit.

until 19 August 2020

No entry

as of 20 August 2020

11.13. Table of transaction limits
Value limit on a one-time transfer order, internal transfer order, SEPA transfer order and foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch

equivalent of USD 10,000,000 in the currency in which the transfer order is made

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interests,

Reason for change

The Bank decided to introduce an additional limit due to transaction security considerations.

Other changes to the Table of Fees and Commissions are editorial and organizational ones.

List of changes to the Account Interest Rate Table for the SuperSavings Account

until 19 August 2020

	PLN	USD	EUR	GBP
up to 20,000	0.70	0.05	0.01	0.05
over 20,000	0.05	0.00	0.00	0.00

as of 20 August 2020

	PLN	USD	EUR (product withdrawn from the offer as of 20 August 2020, Accounts opened before that date will be closed on 2 November 2020)	GBP
up to 20,000	0.07	0.05	0.01	0.05
over 20,000	0.05	0.00	0.00	0.00

Legal and actual grounds for the change

SuperSavings Account in PLN

Bank Account Terms and Conditions, Art. 32. INTEREST RATE AND INTEREST RATE TABLE

9. The Bank is entitled to change the interest rate set out in the Interest Rate Table within 4 months of a change to any of the following indices, on the following conditions:

1) for accounts in PLN:

a) if any of the following rates decreases: reference rate, lombard rate or deposit rate established by the Monetary Policy Council, published by the National Bank of Poland, by at least 0.10 percentage points, the Bank shall be entitled to reduce the Account interest rate by 0.05 percentage points to 3 percentage points,

Reason for change

Reference rate reduction by the Monetary Policy Council, published by the National Bank of Poland, from 0.50 to 0.10 as of 29 May 2020.

SuperSavings Account in EUR

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the product from the offer.

List of changes to the Account Interest Rate Table for the Savings Account in EUR/GBP/USD

until 19 August 2020

	USD	EUR	GBP
up to 20,000	0.05	0.01	0.05
over 20,000	0.00	0.00	0.00

as of 20 August 2020

	USD	EUR (product withdrawn from the offer as of 20 August 2020, Accounts opened before that date will be closed on 2 November 2020)	GBP
up to 20,000	0.05	0.01	0.05
over 20,000	0.00	0.00	0.00

Legal and actual grounds for the change

Savings Account in EUR

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:

(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the product from the offer.

List of changes to the Account Interest Rate Table for the Savings Account in PLN for holders of the Citigold Personal Account / CitiGold Private Client Personal Account / Citi Priority Personal Account

until 19 August 2020

Maximum Interest Rate 0.30

The Maximum Interest Rate on the PLN Savings Account is accrued up to the amount of the Base Limit, and if the Base Limit is exceeded – additionally up to the amount of the Additional Limit

Personal Account type	Citigold Private Client	Citigold	Citi Priority
Conditions for applying the Maximum Interest Rate to the Customer	Maintaining an average monthly balance of at least PLN 200,000 on the accounts held with the Bank and an active Customer Profile as defined in the Bank's Investment Product Regulations. In the case of joint accounts, at least one of the Joint Holders should meet the above conditions.		Maintaining an average monthly balance of at least PLN 30,000 on the accounts held with the Bank
Base Limit:	PLN 300,000.00	PLN 200,000.00	PLN 15,000.00
Additional Limit (amount of the surplus subject to interest after exceeding the Base Limit)	Equivalent of 50% of the current value of the Customer's exposure to Investment and Insurance Products at the end of the month for which the interest is accrued (Products as defined in the Bank's Investment Product Regulations). The current value of exposure to Products is disclosed by the Bank in the "Portfolio Analysis" Report on the terms specified in the Investment Product Regulations).		

The value of the difference between the Base Interest Rate and Maximum Interest Rate on the balance covered by the Maximum Interest Rate is paid by the 7th Business Day after the end of the calendar month to which it relates.

Base Interest Rate 0.05

as of 20 August 2020

Interest rate for the Savings Account in PLN for holders of the Citigold Personal Account / Citigold Private Client Personal Account / Citi Priority Personal Account

PLN
0.05

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 32. INTEREST RATE AND INTEREST RATE TABLE

9. The Bank is entitled to change the interest rate set out in the Interest Rate Table within 4 months of a change to any of the following indices, on the following conditions:

1) for accounts in PLN:

a) if any of the following rates decreases: reference rate, lombard rate or deposit rate established by the Monetary Policy Council, published by the National Bank of Poland, by at least 0.10 percentage points, the Bank shall be entitled to reduce the Account interest rate by 0.05 percentage points to 3 percentage points,

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of: (...) b) a change in the scope or form of services offered to the Customer or an introduction of new services under the Agreement made by and between the Bank and the Customer, provided that the change does not affect Customer's interest.

Reason for change

Reference rate reduction by the Monetary Policy Council, published by the National Bank of Poland, from 0.50 to 0.10 as of 29 May 2020.

Due to the reduction in the reference rates of the National Bank of Poland, the Bank decided to align the rates of interest accrued on the Savings Account for all Account types.

List of changes to the Account Interest Rate Table for the Savings Account in PLN for holders of the CitiKonto Personal Account

until 19 August 2020

Interest rate for the Savings Account for holders of the CitiKonto Personal Account

PLN
0.05

as of 20 August 2020

Interest rate for the Savings Account for holders of the CitiKonto Personal Account
(for holders of a Personal Account opened on or before 19 August 2020)

PLN
0.05

Legal and actual grounds for the change

Bank Account Terms and Conditions, Art. 37. MISCELLANEOUS PROVISIONS

19. The Bank shall be authorized to unilaterally amend the Agreement, including the Terms and Conditions, exclusively due to important reasons, in the case of:
(...) e) the Bank's decision to discontinue offering a given product or service.

Reason for change

Withdrawal of the product from the offer.