



The English version of the document is for information purposes only. In the event of any discrepancies between the Polish and English language versions, the Polish language version shall prevail.

Name of the account provider: Bank Handlowy w Warszawie S.A.

Account name: FX Sub-account to Citigold Private Client Personal Account

Date: August 20, 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Table of Fees and Charges: Accounts and Credit Line for Individual Clients.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General services related to the account		
Payment account maintenance [FX Sub-account to Citigold Private Client Personal Account]	per month	PLN 0.00
	Total annual fee	PLN 0.00
	for FX Sub-accounts in foreign currencies other than EUR opened on or before 19 August 2020	
	per month	PLN 0.00
	Total annual fee	PLN 0.00
	for FX Sub-accounts in EUR opened on or before 19 August 2020	
	per month	
	when the average monthly balance of the FX Sub-account in EUR is:	
	over EUR 100,000	PLN 180.00
	from EUR 50,001 to EUR 100,000	PLN 90.00
in other cases	PLN 0.00	
Total annual fee		
over EUR 100,000	PLN 2,160.00	
from EUR 50,001 to EUR 100,000	PLN 1,080.00	
in other cases	PLN 0.00	
for FX Sub-accounts in EUR opened on or after 20 August 2020		
Phone banking service [CitiPhone]	per month	PLN 0.00
	Total annual fee	PLN 0.00
Electronic banking service [Citibank Online]	per month	PLN 0.00
	Total annual fee	PLN 0.00

SMS alert	SMS alerts other than alerts under the CitiAlerts service per month Total annual fee	PLN 0.00 PLN 0.00
The fee includes the following service package: SMS alerts under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month Total annual fee	PLN 0.00 PLN 0.00
The fee includes the following service package: SMS alerts under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts	per month Total annual fee	PLN 0.00 PLN 0.00
Payments (excluding payment cards)		
Internal transfer order		PLN 0.00
Transfer order		PLN 0.00
Foreign currency transfer order		PLN 0.00
SEPA transfer order		PLN 0.00
Direct debit		PLN 0.00
Standing order		PLN 0.00
Cards and cash		
Debit card service	per month Total annual fee	PLN 0.00 PLN 0.00
Issuing a payment card		PLN 0.00
Cross-border payment transaction with the use of a debit card for cash payments		PLN 0.00
Cross-border payment transaction with the use of a debit card for non-cash payments		PLN 0.00
Credit card service		the service is unavailable
Cash withdrawal		PLN 0.00
Cash deposit		PLN 0.00
Overdrafts and related services		
Overdraft [Credit Line]		the service is unavailable

Other services	
Preparing a statement of payment transactions	PLN 0.00
Issuing a certificate of payment account operated	PLN 0.00