



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: Citigold Private Client Personal Account**

**Date: November 22, 2021**

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

Service	Fee
<b>General services related to the account</b>	
<b>Payment account maintenance</b> [Citigold Private Client Personal Account]	per month <b>Total annual fee</b> when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 and at least one of the three additional requirements is met: (1) the sum of the executed foreign currency instructions on the Account in the last three full calendar months was at least the equivalent of PLN 1,000,000; or (2) the Client has an outstanding mortgage product granted by the Bank; or (3) the value of the Portfolio according to the „Portfolio Analysis” Report, excluding the „Deposits” item, is at least the equivalent of PLN 1,000,000 at the end of the month;
	per month <b>Total annual fee</b> when the average monthly balance across all accounts amounts, as a minimum, to PLN 4,000,000 and none of the three additional requirements above are met;
	PLN 0.00 <b>PLN 0.00</b>
	PLN 70.00 <b>PLN 840.00</b>

	per month <b>Total annual fee</b> in other cases	PLN 300.00 <b>PLN 3,600.00</b>
<b>Phone banking service</b> [CitiPhone]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Electronic banking service</b> [Citibank Online]	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>SMS alert</b>	SMS alerts other than alerts under the CitiAlerts service per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Standard Package, daily summary SMS and/or e-mail alerts about events on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
The fee includes the following <b>service package: SMS alerts</b> under the CitiAlerts service, Premium Package, SMS and/or email alerts about each event on the accounts	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Payments (excluding payment cards)</b>		
<b>Internal transfer order</b>		PLN 0.00
<b>Transfer order</b>		PLN 0.00
<b>Foreign currency transfer order</b>		PLN 0.00
<b>SEPA transfer order</b>		PLN 0.00
<b>Direct debit</b>		PLN 0.00
<b>Standing order</b>		PLN 0.00
<b>Cards and cash</b>		
<b>Debit card service</b>	per month <b>Total annual fee</b>	PLN 0.00 <b>PLN 0.00</b>
<b>Issuing a payment card</b>		PLN 0.00
<b>Cross-border payment transaction with the use of a debit card for cash payments</b>		PLN 0.00
<b>Cross-border payment transaction with the use of a debit card for non-cash payments</b>		PLN 0.00

<b>Credit card service</b>	the service is unavailable	
<b>Cash withdrawal</b>	PLN 0.00	
<b>Cash deposit</b>	PLN 0.00	
<b>Overdrafts and related services</b>		
<b>Overdraft [Credit Line]</b>	annual overdraft [Credit Line] fee	for [Credit Line] open on or after 22 August 2011 no fee in the first year; in the following years 1.0% of the overdraft [Credit Line] limit, no less than PLN 50.00 for [Credit Line] open until 21 August 2011 no fee in the first year; in the following years 1.75% of the overdraft [Credit Line] limit, no less than PLN 50.00
	fee for changing the overdraft [Credit Line] limit	PLN 40.00
<b>Other services</b>		
<b>Preparing a statement of payment transactions</b>	PLN 0.00	
<b>Issuing a certificate of payment account operated</b>	PLN 0.00	