



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: Foreign Currency Sub-account to Citi Priority Personal Account
- opened on or before June 15, 2021, withdrawn from the offer from June 16, 2021**

Date: September 15, 2022.

- 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 Citi Priority Personal Account]	per month	PLN 0.00
	Total annual fee	PLN 0.00
	for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF, AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	
	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	
	for Foreign Currency Sub-account in EUR opened or whose Personal Account type was changed to Citi Priority on or after 20 August 2020, when the average monthly balance of the Foreign Currency Sub-account in EUR is:	
	up to EUR 10,000	PLN 0.00
	from EUR 10,001 to EUR 20,000	PLN 18.00
from EUR 20,001 to EUR 50,000	PLN 36.00	
from EUR 50,001 to EUR 100,000	PLN 90.00	
over EUR 100,000	PLN 180.00	
Total annual fee		
up to EUR 10,000	PLN 0.00	
from EUR 10,001 to EUR 20,000	PLN 216.00	
from EUR 20,001 to EUR 50,000	PLN 432.00	

	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
	domestic PLN transfer order in the Sorbnet system	
	in the electronic banking service [Citibank Online]	PLN 20.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 40.00
	domestic instant PLN transfer order – Express Elixir	
	in the electronic banking service [Citibank Online]	PLN 10.00
	and in the Automatic Banker in the phone banking service [CitiPhone]	
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
	cross-border EUR transfer order within the EEA	
	in the electronic banking service [Citibank Online]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
	cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order outside the EEA	
	in the electronic banking service [Citibank Online]	0.25% of the transfer amount minimum PLN 10.00, maximum PLN 100.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
Foreign currency transfer order	in the electronic banking service [Citibank Online]	0.25% of the transfer amount, min. PLN 10.00, max. PLN 100.00;
	through a Consultant in the phone banking service [CitiPhone] or at a Bank Branch	1% of the transfer amount, min. PLN 20.00, max. PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch	PLN 20.00
Direct debit		PLN 0.00

Standing order	creating/modifying/cancelling in the electronic banking service [Citibank Online]	PLN 0.00
	creating/modifying/cancelling in the phone banking service [CitiPhone] or at a Bank Branch execution	PLN 2.50
		PLN 0.00
Cards and cash		
Debit card service	per month	PLN 0.00
	Total annual fee	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	additional account statement, hard copy – applicable to Clients who signed the Deposit Product Agreement on or after August 22, 2011	PLN 0.00
	renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy	PLN 10.00
	renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format	PLN 8.00
	account history for up to 12 months (for more than 12 months only in the form of monthly statements)	PLN 20.00
	other certificates concerning the Account (also with other banking products – also applies to former Bank Clients), also making a specification of payment transactions, other than those listed above – in hard copy	PLN 70.00

	other certificates concerning the Account (also with other banking products – also applies to former Bank Clients), also making a specification of payment transactions, other than those listed hereinabove – in electronic format	PLN 45.00
Issuing a certificate of payment account operated	in hard copy in electronic format	PLN 15.00 PLN 13.00