



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 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> [FX Sub-account to Citigold Private Client Personal Account]	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF	
	per month	PLN 0.00
	<b>Total annual fee</b>	<b>PLN 0.00</b>
	for Foreign Currency Sub-account in EUR opened on or before August 19, 2020	
	per month	
	for Foreign Currency Sub-account in EUR opened on or after August 20, 2020 when the average monthly balance of the Foreign Currency Sub-account in EUR is:	
	up to EUR 50,000	PLN 0.00
	from EUR 50,001 to EUR 100,000	PLN 90.00
over EUR 100,000	PLN 180.00	
<b>Total annual fee</b>		
up to EUR 50,000	<b>PLN 0.00</b>	
from EUR 50,001 to EUR 100,000	<b>PLN 1,080.00</b>	
over EUR 100,000	<b>PLN 2,160.00</b>	

	per month <b>Total annual fee</b> monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF - a package of 10 currencies. (The fee applies to accounts opened on or after June 16, 2021 and shall be charged from July 1, 2022. Regardless of the number of payment accounts of a Foreign Currency Sub-account opened in one of the listed currencies, a single fee shall be charged.)	PLN 15.00 <b>PLN 180.00</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>	the service is unavailable
<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