Fee information document



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Account name: Foreign Currency Sub-account to CitiKonto Personal Account - opened on or before August 19, 2020, withdrawn from the offer from August 20, 2020

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 CitiKonto Personal Account]	per month Total annual fee for Foreign Currency Sub-account in foreign currencies: USD, GBP, CHF	PLN 3.00 PLN 36.00	
	per month Total annual fee monthly fee for the maintenance of the Foreign Currency Sub-account in currencies: AUD, CAD, RUB, ZAR, SEK, NOK, DKK, CZK, HRK, HUF	PLN 0.00 PLN 0.00	
	per month Total annual fee 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:	PLN 3.00 PLN 36.00	
	up to EUR 10,000 from EUR 10,001 to EUR 20,000 from EUR 20,001 to EUR 50,000 from EUR 50,001 to EUR 100,000	PLN 0.00 PLN 18.00 PLN 36.00 PLN 90.00	

Phone banking service [CitiPhone] Electronic banking service [Citibank Online] SMS alert	over EUR 100,000 Total annual fee up to EUR 10,000 from EUR 10,001 to EUR 20,000 from EUR 20,001 to EUR 50,000 from EUR 50,001 to EUR 100,000 over EUR 100,000 per month Total annual fee SMS alerts other than alerts under the CitiAlerts service per month	PLN 180.00 PLN 0.00 PLN 216.00 PLN 432.00 PLN 1,080.00 PLN 2,160.00 PLN 0.00 PLN 0.00 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	Total annual fee per month Total annual fee	PLN 0.00 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 pa	ayment cards)	
Internal transfer order	internal transfer order in PLN in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone]	PLN 0.00
	via Consultant in the phone banking service [CitiPhone] or at a Bank Branch internal transfer order in EUR or other foreign currency in the electronic banking service [Citibank Online] and in the Automatic Banker via Consultant in the phone	PLN 20.00 PLN 0.00 PLN 20.00
	banking service [CitiPhone] or at a Bank Branch	

Transfor order	demostic DLN transfer order (ather	
Transfer order	domestic PLN transfer order (other	
	than internal transfer order)	
	in the electronic banking service	PLN 0.00
	[Citibank Online] and in the	
	Automatic Banker in the phone	
	banking service [CitiPhone]	
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone]	
	or at a Bank Branch	
	domestic PLN transfer order	
	in the Sorbnet system	
	in the electronic banking service	PLN 20.00
	[Citibank Online]	
	via Consultant in the phone	PLN 40.00
	banking service [CitiPhone]	
	or at a Bank Branch	
	domestic instant PLN transfer order	
	– Express Elixir	
	in the electronic banking service	PLN 15.00
	[Citibank Online]	1 211 10:00
	and in the Automatic Banker	
	in the phone banking service	
	[CitiPhone]	
	via Consultant in the phone	PLN 30.00
	banking service [CitiPhone]	F EN 50.00
	or at a Bank Branch	
	cross-border EUR transfer order within the EEA	
	in the electronic banking service	PLN 0.00
	[Citibank Online]	
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone]	
	or at a Bank Branch	
	cross-border PLN transfer order,	
	cross-border foreign currency	
	transfer order,	
	cross-border EUR transfer order	
	outside the EEA	
	in the electronic banking service	0.5% of the transfer amount
	[Citibank Online]	minimum PLN 30.00,
		maximum PLN 100.00
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone] or	minimum PLN 40.00,
	at a Bank Branch	maximum PLN 200.00
Foreign currency	in the electronic banking service	0.5% of the transfer amount
transfer order	[Citibank Online]	minimum PLN 30.00,
		maximum PLN 100.00
	via Consultant in the phone	1% of the transfer amount
	banking service [CitiPhone]	minimum PLN 40.00,
	or at a Bank Branch	maximum PLN 200.00
SEPA transfer order	in the electronic banking service	PLN 0.00
	[Citibank Online]	
	via Consultant in the phone	PLN 20.00
	banking service [CitiPhone]	
	or at a Bank Branch	

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	PLN 7.50
	execution	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	at a Bank Branch in Citi ATMs in non-Citi ATMs in Poland, via Merchants (with the exception of the Cashback service)	PLN 0.00 PLN 0.00 PLN 7.00
	in Citi ATMs abroad in non-Citi ATMs abroad	PLN 0.00 PLN 7.00
Cash deposit	at a Bank Branch in Citi ATMs in non-Citi ATMs – refers to Clients who have cancelled their monthly subscription	PLN 0.00 PLN 0.00 PLN 8.00
	per month Total annual fee monthly subscription – unlimited number of deposits in non-Citi ATMs in Poland	PLN 0.00 PLN 0.00
Overdrafts and related s	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 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 electronic format	PLN 70.00 PLN 45.00
Issuing a certificate of payment account operated	in hard copy in electronic format	PLN 15.00 PLN 13.00