

Table of Fees and Commissions: Accounts and Credit Line for Individual Clients

CitiKonto Personal Account opened from September 1st, 2020
or changed to CitiKonto from September 1st, 2020

Effective as of September 1st, 2020

1.	Konto	
1.1.	a monthly account maintenance fee for the maintenance of a payment account PLN Personal Account or a Savings Account	PLN 0
1.2.	a monthly account maintenance fee for the maintenance of a payment account FX Sub-account	
1.2.1.	in foreign currencies other than EUR	PLN 0
1.2.2.	in EUR	when the average monthly balance of the FX Sub-account in EUR is: over EUR 100,000 PLN 180 from EUR 50,001 to EUR 100,000 PLN 90 from EUR 20,001 to EUR 50,000 PLN 36 from EUR 10,001 to EUR 20,000 PLN 18 in the remaining cases PLN 0
1.3.	CitiPhone Telephone Banking Service monthly access fee	PLN 0 when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 PLN 9 in the remaining cases
2.	Citicard	
2.1.	monthly fee for the service of each debit card (per each Debit Card)	PLN 0
2.2.	Citicard - replacement upon the Client's request	PLN 30
2.3.	Citi Global Wallet	PLN 0
3.	A domestic transfer order in PLN and an internal transfer order in PLN	
3.1.	Execution of an internal transfer order in PLN	
3.1.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0
3.1.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30
3.2.	Execution of a domestic transfer order in PLN (other than an internal transfer order)	
3.2.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0
3.2.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30
3.2.3.	Execution of a domestic transfer order in PLN using SORBNET (transfers above PLN 1,000,000 are only made using SORBNET)	
3.2.3.1.	via Citibank Online Electronic Banking Service (excluding Citi Mobile)	PLN 20
3.2.3.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 40
3.3.	Execution of Express Elixir domestic transfer order in PLN	
3.3.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0 for the first 3 Express Elixir transfer orders in a given month; PLN 5 for each subsequent Express Elixir transfer order
3.3.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30
4.	An internal transfer order in EUR or any other foreign currency, a transfer order in a foreign currency, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR	
4.1.	Execution of an internal transfer order in EUR or in any other foreign currency	
4.1.1.	via Citibank Online Electronic Banking Service and via the Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	PLN 0
4.1.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 30
4.2.	An FX transfer order, other than the transfer orders defined in item 4.1, a SEPA transfer order, a cross-border transfer order in PLN, an FX cross-border transfer order and a cross-border transfer order in EUR	
4.2.1.	via Citibank Online Electronic Banking Service	
4.2.1.1.	SEPA transfer order (EUR)	PLN 0
4.2.1.2.	other transfer orders according to the standard procedure	0.25% of the transfer amount, minimum amount: PLN 10, maximum amount: PLN 100; PLN 0 in case of cross-border transfer order in EUR within the EEA
4.2.2.	through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	
4.2.2.1.	SEPA transfer order (EUR)	PLN 30
4.2.2.2.	other transfer orders according to the standard procedure	1% of the transfer amount, minimum amount: PLN 30, maximum amount: PLN 300 PLN 30 in case of cross-border transfer order in EUR within the EEA.
4.2.3.	additional fee in consideration of FX transfer orders, FX cross-border transfer orders, EUR cross-border transfer orders with OUR cost instruction to cover the costs of entities intermediating in the transfer execution or of the Recipient's bank (outside EEA)	PLN 85
4.3.	Execution of a CGT transfer order	PLN 0

5.	Direct debit, including PLN direct debits, SEPA direct debits and standing orders	
5.1.	direct debit, including PLN direct debits, SEPA direct debits and standing orders - establishment/ modification/ cancellation/ execution via Citibank Online Electronic Banking Service, through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 0
5.2.	standing order - establishment/ modification/cancellation via Citibank Online Electronic Banking Service	PLN 0
5.3.	standing order - establishment/ modification/cancellation through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch	PLN 20
5.4.	standing order - execution	PLN 0
6.	Cash withdrawal	
6.1.	at a Bank Branch	PLN 30
6.2.	at the Bank's ATMs	PLN 0
6.3.	at ATMs other than the Bank's ATMs in Poland and through Merchants (except for the Cash Back service)	PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal
6.4.	at the Citi ATMs abroad	PLN 0
6.5.	abroad at ATMs other than Citi's	PLN 0 for the first 4 cash withdrawals in a given month; PLN 8 for each subsequent cash withdrawal
6.6.	at a Citibank branch abroad (Emergency Cash service)	A fee corresponding to the fee charged by the foreign Citibank branch where the service is provided (detailed information available on www.citibank.pl, from CitiPhone Telephone Banking Service Consultants and at the Bank's Branches).
7.	Cash deposits	
7.1.	at a Bank Branch	PLN 30
7.2.	at the Bank's ATMs	PLN 0
7.3.	monthly subscription - unlimited number of cash deposits at ATMs other than the Bank's ATMs in Poland	PLN 0
7.4.	at ATMs other than the Bank's ATMs - applicable to Customers who have cancelled their monthly subscription	PLN 0
8.	CitiAlerts service (text/ email messages) (including the SMS Alert service)	
8.1.	Standard Package monthly fee	PLN 6
8.2.	Premium Package monthly fee	PLN 10
9.	Account statement, account history and other fees, including the fee for the statement of payment transactions	
9.1.	making a specification of payment transactions in the form of an additional monthly hard copy Statement	PLN 5
9.2.	making a specification of payment transaction in the form of a duplicate monthly Statement sent to the Customer - a fee per month (also applicable to the former Customers of the Bank) - hard copy/ soft copy	PLN 10/ PLN 8
9.3.	making a specification of payment transactions in the form of account history of up to 12 months (beyond 12 months - only in the form of monthly statements; fee as in item 9.2)	PLN 20
9.4.	issuing a certificate on the payment account (the Account) operated - hard copy/ soft copy	PLN 15/ PLN 13
9.5.	certificate of Account closure - hard copy/ soft copy	PLN 25/ PLN 23
9.6.	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 in items 9.1, 9.2, 9.3, 9.4 or 9.5 hereinabove - hard copy/ soft copy	PLN 70/ PLN 45
9.7.	confirmation of a transfer order, a SEPA transfer order, an FX transfer order or an internal transfer order in the account - hard copy/ soft copy	PLN 15/ PLN 12
9.8.	blocking the deposit to secure amounts due to third parties / blocking certificate	PLN 100
9.9.	checking account balance at ATMs other than the Bank's	PLN 5
9.10.	A fee for failing to collect a cash withdrawal that was ordered at a Bank Branch in keeping with item 11.1. at the time agreed with the Customer	PLN 90
10.	Overdraft Limit Credit Line	
10.1.	annual fee for the Credit Line Overdraft Limit	no fee in the first year, whereas in the following years: 1.00% of the amount of Credit Line overdraft limit in the payment account, not less than PLN 50
10.2.	Credit Line Overdraft Limit modification fee	PLN 40
11.	Table of Transaction Limits	
11.1.	amount of cash withdrawal at Bank Branches under the Agreement, which should be reported 3 business days in advance (foreign currency withdrawals available at selected Bank Branches)	over PLN 20,000 or its equivalent in foreign currencies
11.2.	minimum face value of the foreign currency of the cash withdrawal	Information on the availability of foreign currencies may be obtained in the Bank Branch where the cash withdrawal is to be made.
11.3.	Daily maximum limit on the Debit Card or the Contactless Carrier	
11.3.1.	cash withdrawals from ATMs, through the Merchants and under the Cash Back service	PLN 25,000
11.3.2.	online payments	PLN 10,000
11.3.3.	non-cash transactions	PLN 10,000
11.3.4.	cash deposits at the Bank's ATMs	PLN 30,000
11.3.5.	maximum one-time cash withdrawal in the Cash Back service	PLN 500
11.3.6.	value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN, to be determined by the payment organizations	PLN 100

11.3.7.	daily maximum total limit on contactless transactions PIN verification (each transaction authorized with a PIN code renews the limit)	PLN 300
11.3.8.	maximum total limit on contactless transactions without signature or PIN verification initiated inside EEA (each transaction authorized with a PIN code renews the limit)	EUR 100
11.4.	maximum daily amount limit on the sum of Payment Instructions made via Citibank Online Electronic Banking Service and Citi Mobile (not applicable to Payment Instructions between own accounts and Instructions that must be confirmed by phone)	PLN 200,000
11.5.	Daily limit on payments via CitiPhone Interactive Voice Responder as part of the CitiPhone Telephone Banking Service	
11.5.1.	an internal transfer order between own accounts	PLN 50,000
11.5.2.	a domestic transfer order in PLN and an internal transfer order, other than to own accounts	PLN 30,000
11.6.	maximum monthly limit on cash withdrawals under the Emergency Cash Service	equivalent of USD 1,000 in the currency of the country in which the service is provided
11.7.	Daily maximum limit on a CGT transfer order	
11.7.1.	via Citibank Online Electronic Banking Service	included in the limit described under item 11.4.
11.7.2.	through a Consultant as part	PLN 30,000
11.7.3.	of the CitiPhone Telephone Banking Service	PLN 100,000
11.8.	at a Bank Branch	PLN 30,000
11.9.	Amount limit on a single transfer order, an internal transfer order, a SEPA transfer order and a foreign currency transfer order made through a Consultant in the CitiPhone telephone banking service or at a Bank Branch	equivalent of USD 10,000,000 in the currency in which the transfer order is made