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Name of the account provider: Bank Handlowy w Warszawie S.A.

Account name: Citi Priority Personal Account

Date: August 8, 2018

- 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 [Citi Priority Personal Account]	per month Total annual fee For accounts opened on and after 8 August 2018; when the average monthly balance across all accounts amounts, as a minimum, to PLN 30,000 OR not less than PLN 5,000 is credited to the Personal Account per month Total annual fee	PLN 0.00 PLN 0.00
	For accounts opened until 07 August 2018 when the average monthly balance across all accounts amounts, as a minimum, to PLN 30,000 OR not less than PLN 5,000 is credited to the Personal Account AND the Client holds an active main Citibank Credit Card or has signed an agreement for a credit offered by the Bank to consumers per month Total annual fee	PLN 0.00 PLN 0.00
	in other cases Total annual fee	PLN 30.00 PLN 360.00

Phone banking service [CitiPhone]	per month Total annual fee when the average monthly balance across all accounts amounts, as a minimum, to PLN 100,000 per month Total annual fee in other cases	PLN 0.00 PLN 0.00 PLN 6.00 PLN 72.00
Electronic banking service [Citibank Online]	per month Total annual fee	PLN 0.00 PLN 0.00
SMS alert	SMS alerts other than alerts under the CitiAlerts service per month Total annual fee	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	per month Total annual fee	PLN 6.00 PLN 72.00
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	per month Total annual fee	PLN 10.00 PLN 120.00
Payments (excluding payment cards)		
Internal transfer order	in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone] via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 0.00 PLN 12.00
Transfer order	domestic PLN transfer order (other than internal transfer order) in the electronic banking service [Citibank Online] and in the Automatic Banker via Consultant in the phone banking service [CitiPhone] and at a Bank Branch cross-border PLN transfer order, cross-border foreign currency transfer order, cross-border EUR transfer order	PLN 0.00 PLN 16.00

	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] and at a Bank Branch	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
	domestic PLN transfer order in the Sorbnet system	
	in the electronic banking service [Citibank Online] (excluding the electronic banking service Citi Mobile)	PLN 20.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 40.00
	domestic instant PLN transfer order – Express Elixir	
	in the electronic banking service [Citibank Online] and in the Automatic Banker in the phone banking service [CitiPhone]	PLN 10.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 20.00
Foreign currency transfer order	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] and at a Bank Branch	1% of the transfer amount minimum PLN 20.00, maximum PLN 200.00
SEPA transfer order	in the electronic banking service [Citibank Online]	PLN 5.00
	via Consultant in the phone banking service [CitiPhone] and at a Bank Branch	PLN 10.00
Direct debit		PLN 0.00
Standing order	creating/modifying/canceling in the electronic banking service [Citibank Online]	PLN 0.00
	creating/modifying/canceling in the phone banking service [CitiPhone] and at a Bank Branch	PLN 1.00
	execution	PLN 0.00
Cards and cash		
Debit card service	per month	PLN 0.00
	Total annual fee	PLN 0.00
	for Accounts opened on or after 17 July 2010 or Personal Accounts switched to Citi Priority on or after 17 July 2010	
	per month	PLN 8.00
	Total annual fee	PLN 96.00
	for accounts opened until 16 July 2010	
	per month	PLN 5.00

	Total annual fee fee for the service of a debit card – the Contactless Carrier in the form of a sticker	PLN 60.00
Issuing a payment card	issuing a Citicard payment card issuing a Citicard payment card as a result of replacement requested by the Client	PLN 0.00 PLN 20.00
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]	annual overdraft [Credit Line] commission fee for changing the overdraft [Credit Line] limit	For [Credit Line] open on and after 22 August 2011 no commission 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 commission in the first year; in the following years 1.75% of the overdraft [Credit Line] limit, no less than PLN 50.00 PLN 40.00
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 renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in hard copy renewed monthly account Statement sent to Client – fee for each month (also applies to former Bank Clients) – in electronic format account history for up to 12 months (for more than 12 months only in the form of monthly statements)	PLN 5.00 PLN 10.00 PLN 8.00 PLN 20.00

	other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) other than those listed above – in hard copy	PLN 70.00
	other certificates concerning the Account (together with other banking products – also applicable to former Bank Clients) other than those listed above – in electronic format	PLN 45.00
Issuing a certificate of payment account operated	in hard copy	PLN 15.00
	in electronic format	PLN 13.00