

Table of Fees and Charges: Payment Account With Basic Features

Effective as of 8 August 2018

Payment Account With Basic Features

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| 1. | Account | |
| 1.1. | A monthly account maintenance fee for the maintenance of a payment account PLN Personal Account | PLN 0 |
| 1.2. | CitiPhone Telephone Banking Service monthly access fee | PLN 0 |
| 2. | Citicard | |
| 2.1. | monthly fee for the service of each debit card (per each Debit Card) | PLN 0 |
| 2.2. | fee for the service of a debit card - the Contactless Carrier in the form of a sticker | PLN 0 |
| 2.3. | Citicard - replacement upon the Client's request | PLN 20 |
| 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 0 the first five transfer orders a month (together with the transfer orders listed under items 3.2.2., 4.1.2., 4.2.1.1., 4.2.1.2., 4.2.2.1, 4.2.2.2. and 5.3) PLN 12 each additional transfer order |
| 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 0 the first five transfer orders a month (together with the transfer orders listed under items 3.1.2., 4.1.2., 4.2.1.1., 4.2.1.2., 4.2.2.1, 4.2.2.2. and 5.3) PLN 16 each additional transfer order |
| 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 the Citi Mobile Electronic Banking Service) | 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 10 |
| 3.3.2. | through a Consultant as part of the CitiPhone Telephone Banking Service or at a Bank Branch | PLN 20 |
| 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 0 the first five transfer orders a month (together with the transfer orders listed under items 3.1.2., 3.2.2., 4.1.2., 4.2.1.1, 4.2.2.1, 4.2.1.2, 4.2.2.2. and 5.3) PLN 12 each additional transfer order |
| 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 the first five transfer orders a month (together with the transfer orders listed under items 3.1.2., 3.2.2., 4.1.2., 4.2.1.2., 4.2.2.1, 4.2.2.2. and 5.3) PLN 5 each additional transfer order |
| 4.2.1.2. | other transfer orders according to the standard procedure | PLN 0 the first five orders a month (together with the transfer orders listed under items 3.1.2., 3.2.2., 4.1.2., 4.2.1.1., 4.2.2.1., 4.2.2.2, and 5.3) each additional order - 0.25% of the transfer amount, minimum amount: PLN 10, maximum amount: PLN 100. The fee charged for the execution of an FX transfer order and an FX cross-border transfer order in CHF according to the standard procedure shall be reimbursed within 5 business days. |
| 4.2.1.3. | a fee in addition to the fee specified in item 4.2.1.2. for other transfer orders in urgent mode (excluding Citi Mobile Electronic Banking Service) | PLN 30 |
| 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 0 the first five transfer orders a month (together with the transfer orders listed under items 3.1.2., 3.2.2., 4.1.2., 4.2.1.1, 4.2.1.2, 4.2.2.2. and 5.3) each additional transfer order PLN 10 |
| 4.2.2.2. | other transfer orders according to the standard procedure | PLN 0 the first five transfer orders a month (together with the transfer orders listed under items 3.1.2., 3.2.2., 4.1.2., 4.2.1.1, 4.2.1.2, 4.2.2.1 and 5.3) each additional transfer order - 1% of the transfer amount, minimum amount: PLN 20, maximum amount: PLN 200 |
| 4.2.2.3. | a fee in addition to the fee specified in item 4.2.2.2. for other transfer orders in urgent mode | N/A |
| 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 70 |
| 4.3. | Execution of a CGT transfer order | PLN 0 |

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| 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 and 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 0 the first five standing orders a month (together with the transfer orders listed under items 3.1.2., 3.2.2., 4.1.2., 4.2.1.1, 4.2.1.2, 4.2.2.1. and 4.2.2.2.) PLN 1 each additional standing order |
| 5.4. | standing order - execution | PLN 0 |
| 6. | Cash withdrawal | |
| 6.1. | at a Bank Branch | PLN 0 |
| 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 |
| 6.4. | at the Citi ATMs abroad | PLN 0 |
| 6.5. | abroad at ATMs other than Citi's | PLN 0 |
| 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.citihandlowy.pl , from CitiPhone Telephone Banking Service Consultants and at the Bank's Branches). |
| 7. | Cash deposits | |
| 7.1. | at a Bank Branch | PLN 0 |
| 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. | Account statement, account history and other fees, including the fee for the statement of payment transactions | |
| 8.1. | Making a specification of payment transactions in the form of an additional monthly hard copy Statement - applicable to the Customers who signed the Deposit Product Agreement as of 22 August 2011 | PLN 5 |
| 8.2. | 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 |
| 8.3. | 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 8.2) | PLN 20 |
| 8.4. | issuing a certificate on the payment account (the Account) operated - hard copy/ soft copy | PLN 15/PLN 13 |
| 8.5. | certificate of Account closure - hard copy/ soft copy | PLN 25/ PLN 23 |
| 8.6. | 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 8.1, 8.2, 8.3, 8.4 or 8.5 hereinabove - hardcopy/ softcopy | PLN 70/ PLN 45 |
| 8.7. | 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 |
| 8.8. | blocking the deposit to secure amounts due to third parties / blocking certificate | PLN 100 |
| 8.9. | checking account balance at ATMs other than the Bank's | PLN 5 |
| 9. | Table of Transaction Limits | |
| 9.1. | cash withdrawal at a Bank Branch that should be notified three (3) business days beforehand (foreign currency cash withdrawals available at the Bank's selected Branches) | over PLN 20,000 or its equivalent in foreign currencies |
| 9.2. | 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. |
| 9.3. | Daily maximum limit on the Debit Card or the Contactless Carrier | |
| 9.3.1. | cash withdrawals from ATMs, through the Merchants and under the Cash Back service | PLN 25,000 |
| 9.3.2. | online payments | PLN 10,000 |
| 9.3.3. | non-cash transactions | PLN 10,000 |
| 9.3.4. | cash deposits at the Bank's ATMs | PLN 30,000 |
| 9.4. | maximum one-time cash withdrawal in the Cash Back service | PLN 500 |
| 9.5. | value limit on a one-time Contactless Transaction conducted in the territory of the Republic of Poland with no need to use a PIN or the Customer's signature, to be determined by the payment organizations | PLN 50 |
| 9.6. | daily maximum limit on contactless transactions without signature or PIN verification (each transaction authorized with a PIN code renews the limit) | 10 transactions or PLN 150 |
| 9.7. | 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 100,000 |
| 9.8. | Daily limit on payments via CitiPhone Interactive Voice Responder as part of the CitiPhone Telephone Banking Service | |
| 9.8.1. | an internal transfer order between own accounts | PLN 50,000 |
| 9.8.2. | a domestic transfer order in PLN and an internal transfer order, other than to own accounts | PLN 30,000 |
| 9.9. | 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 |
| 9.10. | Daily maximum limit on a CGT transfer order | |
| 9.10.1. | via Citibank Online Electronic Banking Service | included in the limit described under item 9.7 |
| 9.10.2. | through a Consultant as part of the CitiPhone Telephone Banking Service | PLN 30,000 |
| 9.10.3. | at a Bank Branch | PLN 100,000 |
| 9.11. | Daily maximum limit on a domestic PLN transfer order as part of the Express Elixir service | |
| | | PLN 30,000 |