

Table of Fees and Commissions, Citigold Package, proposal for business

As of 1 August 2017

1	Package	
1.1	Monthly fee for the package	<p>PLN 0 if the average monthly balance on accounts and deposits is equal to or greater than PLN 100 000</p> <p>[or the granted Loan, Cash Advance or another product within the meaning of the "Rules of Granting Credit Products to Business Customers" is minimum PLN 100 000, or the limit of the primary Business Credit Card is minimum PLN 100 000']</p> <p>OR</p> <p>in the case of self-employed persons holding the Citigold or Citigold Private Client Personal Account exempt from the fee for account operation as per the valid Table of Fees and Commissions for individual Customers after establishment of a link to the Personal Account</p> <p>PLN 100 in other cases</p>
1.2	Products within the package	
1.2.1	Opening and maintaining the main account in PLN	PLN 0
1.2.2	Opening and maintaining an auxiliary account in PLN	PLN 0
1.2.3	Opening and maintaining the account of the Company Social Benefit Fund - only in PLN	PLN 0
1.2.4	Debit cards	
1.2.4.1	Monthly fee for a debit card	PLN 0
1.2.4.2	Monthly fee for an identification card	PLN 0
1.2.4.3	Fee for a change of the account used to settle debit card transactions	PLN 0
1.2.5	Monthly operating fee for Automatic Deposit Account	PLN 0
1.2.6	Monthly operating fee for Interest-bearing Business Account	PLN 0
1.2.7	Monthly fee for using CitiPhone	PLN 0
1.2.8	Monthly fee for using Citibank Online	PLN 0
1.3	Products outside the package	
1.3.1	Opening an auxiliary account in foreign currencies	PLN 0
1.3.2	Monthly subscription for auxiliary accounts in foreign currencies	PLN 50
1.3.3	Monthly operating fee for auxiliary accounts in foreign currencies (per account) if there is no monthly subscription:	
1.3.3.1	in EUR	PLN 15
1.3.3.2	in other currencies	PLN 10
1.4	Minimum currency conversion amount that authorizes FX rate negotiations	PLN 30 000 or equivalent in foreign currency
1.5	Required minimum total balance	PLN 500
2	Transfers	
2.1	Transfer into Accounts of the Account Holder in PLN	
2.1.1	Via Citibank Online	PLN 0
2.1.2	At a Bank Branch or via CitiPhone	PLN 8
2.2	Money transfers to Bank customers' accounts in PLN	
2.2.1	Via Citibank Online	PLN 0
2.2.2	At a Bank Branch or via CitiPhone	PLN 8
2.3	External transfers in PLN	
2.3.1	Via Citibank Online	first 60 transfers for PLN 0, each subsequent transfer for PLN 1,50 (in the same month)
2.3.2	At a Bank Branch or via CitiPhone	PLN 8
2.4	Transfers to ZUS (Social Insurance Institution) and US (Tax Office)	
2.4.1	Via Citibank Online	PLN 0
2.4.2	At a Bank Branch or via CitiPhone	PLN 8
2.5	Money transfers at Citi's ATMs in PLN	PLN 0
2.6	SEPA transfers	
2.6.1	Via Citibank Online	PLN 5
2.6.2	At a Bank Branch or via CitiPhone	0,35%, not less than PLN 50, not more than PLN 200
2.7	Foreign currency and international transfers	
2.7.1	Via Citibank Online	PLN 20
2.7.2	At a Bank Branch or via CitiPhone	0,35%, not less than PLN 50, not more than PLN 200
2.8	Money transfers via SORBNET (not applicable to transfers to ZUS [Social Insurance Institution] and US [Tax Office])	
2.8.1	Via Citibank Online	PLN 30
2.8.2	At a Bank Branch or via CitiPhone	PLN 40
2.9	Execution of Express Elixir transfer orders	
2.9.1	Via Citibank Online	PLN 5
2.9.2	At a Bank Branch or via CitiPhone	PLN 10
2.10	External and internal money transfers from the Interest-bearing Business Account	
2.10.1	Via Citibank Online	
2.10.2	At a Bank Branch or via CitiPhone	first transfer for PLN 0, each subsequent transfer for PLN 10 (in the same month)

2.11	Additional fees for order execution:	
2.11.1	The Account Holder must pay, if any, the additional fees and commissions charged by correspondent banks or any clearing institutions other than Bank Handlowy w Warszawie S.A. Such fees and commissions will be debited to the account from which the money transfer is made.	
3	Direct debit and standing orders	
3.1	Creation/change of a standing order	
3.1.1	Via Citibank Online	PLN 0
3.1.2	At a Bank Branch or via CitiPhone	PLN 4
3.2	Execution of a standing order	PLN 0
3.3	Direct debit: establishment, change and execution	PLN 0
3.4	Maximum daily limit of transactions via Citibank Online	limit dependent on the Representative profile
4	Cash deposits	
4.1	At the Bank's ATMs	PLN 0
4.2	Euronet ATMs	0,5%, not less than PLN 1
4.3	At a Bank Branch - in PLN and in foreign currencies	0,4%, not less than PLN 6
4.4	To the Business Customer's account from third parties who are not the Bank's Customers at a Bank Branch	PLN 50
4.5	Made at a Bank Branch using coins (more than 100 coins)	1% of the amount in coins, not less than PLN 20
4.6	Daily limit of cash deposits at the Bank's ATMs made with a single debit card	PLN 30 000
5	Cash withdrawals	
5.1	At the Citi ATMs domestically	PLN 0
5.2	At ATMs other than those owned by Citi domestically	PLN 0
5.3	At the Citi ATMs abroad	PLN 0
5.4	At ATMs other than those owned by Citi abroad	PLN 0
5.5	At a Bank Branch - in PLN and in foreign currencies	0,4%, not less than PLN 6
5.6	Minimum large cash withdrawal at a Bank Branch that should be notified three business days beforehand	PLN 50 000
5.7	Not collecting a large cash withdrawal at a Bank Branch within six business days of withdrawal notification	PLN 50
5.8	Maximum daily limit of cash withdrawals at ATMs	PLN 10 000
6	Debit Card Transactions	
6.1	Value limit on a one-time Contactless Transaction conducted in Poland with no need to use PIN or the Customer's signature, to be determined by the payment organizations	PLN 50
6.2	Fee on the Cash Back transaction in Poland	PLN 0
6.3	Maximum daily limit of Cash Back withdrawals (determined as part of the maximum daily limit of cash withdrawals at ATMs; reduces this limit)	PLN 1 000 or 5 transactions
6.4	Maximum single cash withdrawal in a Cash Back transaction	PLN 300
6.5	Checking the available funds at ATMs other than those owned by Citi	PLN 5
7	Deposits	
7.1	Interest paid if the deposit is withdrawn before maturity	0%
7.2	Minimum amount of a deposit with a negotiable interest rate	PLN 50 000 or equivalent in foreign currency
7.3	Deposit blocked - opening	0,5%, not less than PLN 30
8	Bank statements, account history	
8.1	Monthly fee for electronic bank statements (any cycle)	PLN 0
8.2	Monthly fee for a paper bank statement - applicable to weekly or daily statements	PLN 100
8.3	Monthly fee for a paper bank statement - applicable to monthly statements	PLN 10
8.4	Fee for a duplicate/previous bank statement	PLN 20
8.5	Fee for a printout of account history up to 12 months back	PLN 20
9	CitiAlerts service (text/e-mail messages)	
9.1	Standard Package (monthly fee per one service user)	PLN 6
9.2	Premium Package (monthly fee per one service user)	PLN 10
10	Other commissions and fees	
10.1	Issue of an attestation on a product held or closed	PLN 100
10.2	Confirmation of transfer order/transaction completion (hard copy)	PLN 10
10.3	Issuance of debit card duplicate, upon the Customer's request	PLN 20
10.4	Change of signature specimen card	PLN 15
10.5	Sending the documents prepared based on the received instructions by courier mail (national courier) upon the Customer's request	PLN 30
10.6	Handling the Customer's instruction concerning: - addition or withdrawal of the Representative - changes to the Representative Card	
10.6.1	Via Citibank Online	PLN 0
10.6.2	via CitiPhone	PLN 30
10.6.3	at a Bank Branch	PLN 50

¹ The provision in the brackets applies only to Customers who entered into the Bank Account Agreement before 1 July 2017.

The Bank charges a fee of PLN 70 for providing information (on all selected products held by the Customer in the Bank) that is classified as bank secret to lawfully authorized persons, save for the entities specified in Article 110 (1) - (8) of the Banking Law.