

Table of charges and fees: accounts and overdrafts for individual customers

effective from 22nd August 2011
for customers, whose accounts were opened on or after
17th July 2010 or who changed the type of account after
17th July 2010

		Citibank Personal Accounts				Citibank Savings Accounts
		CitiKonto Direct Account (Internet account)	CitiKonto	CitiOne	Citigold	SuperSavings Account/ Savings Account/ Regular Savings Account
1	Account – opening, maintenance and access					
1.1	charge for opening PLN account/foreign currency sub-accounts/foreign currency accounts	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
1.2	monthly charge for maintenance of PLN account	PLN 0	PLN 0 if the minimum receipts on the account are PLN 1500 PLN 7 in other cases	PLN 0 if in the given month the minimum receipts on the account are PLN 5000 or the average balance on all accounts is minimum PLN 15,000 PLN 20 in other cases	PLN 0 if in the given month the minimum receipts on the account are PLN 12,000 or the average balance on all accounts is minimum PLN 200,000 or the transactions made with Citibank Platinum Credit Card listed on the statement from the previous month amount to minimum PLN 6000 PLN 100 in other cases	SuperSavings Account PLN 0 if in the given month the minimum remuneration receipts on Personal Account are PLN 1500 or the total sum of entered noncash transactions made with Citicard is minimum PLN 500, in other cases PLN 30 Savings Account PLN 0 Regular Savings Account PLN 0
1.3	monthly charge for maintenance of foreign currency sub-accounts/foreign currency accounts	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
1.4	charge for changing the type of account	PLN 20	PLN 20	PLN 20	PLN 20	not applicable
1.5	monthly charge for access to Citibank Online (Internet banking service), CitiPhone (telephone banking service) and Citi Mobile (mobile banking service)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
1.6	charge for giving another CitiPhone PIN (at the customer's request)	PLN 3	PLN 3	PLN 3	PLN 0	PLN 3
2	Citicard (Citibank Debit Card or Proximity Card) and Citibank Mobile Payments (Pay with Your Mobile)					
2.1	Citicard - issuance, renewal	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
2.2	monthly charge for each Citibank Debit Card MasterCard	PLN 0 if in the given month the total sum of entered noncash transactions made with Citicard is minimum PLN 100, in other cases PLN 5	PLN 5	PLN 0	PLN 0	not applicable
2.3	monthly charge for each Citibank Debit Card Maestro	PLN 0 if in the given month the total sum of entered noncash transactions made with Citicard is minimum PLN 100, in other cases PLN 6	PLN 6	PLN 0	PLN 0	not applicable
2.4	monthly charge for each Proximity Card	PLN 2	PLN 2	PLN 1	PLN 0	not applicable
2.5	Citicard - replacement (at the customer's request)	PLN 20	PLN 20	PLN 20	PLN 0	not applicable
2.6	charge for giving of Citicard PIN	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
2.7	charge for change of Citibank Debit Card PIN via Citibank Online, Citi Handlowy's ATMs and other ATMs providing this functionality	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
2.8	charge for change of Citibank Debit Card PIN via a CitiPhone Officer and in a Branch of the Bank (at the customer's request)	PLN 3	PLN 3	PLN 3	PLN 0	not applicable
2.9	stoppage of/blocking/unblocking Citicard	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
2.10	monthly charge for Citibank Mobile Payments (Pay with Your Mobile service)	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
3	Internal transfers in PLN to other domestic bank and internal transfers in foreign currencies					
3.1	via the Bank's ATM	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
3.2	via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 first internal transfer in a month from each Account
3.3	via Interactive Voice Responder in CitiPhone	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.4	via a CitiPhone Officer and in a Branch of the Bank (internal transfer - on accounts of individual customers)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0 first external transfer in a month from each Account
3.5	via a CitiPhone Officer and in a Branch of the Bank	PLN 9	PLN 6	PLN 4	PLN 0	PLN 9 every subsequent transfer in the given month
3.6	topping up a mobile phone via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.7	via a CitiPhone Officer and in a Branch of the Bank made via SORBNET system (transfers of PLN 1,000,000 or above are made only via SORBNET system)	PLN 40	PLN 40	PLN 40	PLN 20	PLN 50
4	External transfers in foreign currency to other domestic bank, and in PLN and in foreign currency to a foreign bank					
4.1	via Citibank Online, via a CitiPhone Officer and in a Branch of the Bank - transfers in CHF	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
4.2	via Citibank Online - SEPA transfers (in EUR)	PLN 5	PLN 5	PLN 5	PLN 0	PLN 5
4.3	via Citibank Online	0.25% min PLN 10, max PLN 100	0.5% min PLN 10, max PLN 100	0.25% min PLN 10, max PLN 100	PLN 0	0.5% min PLN 10, max PLN 100
4.4	via a CitiPhone Officer and in a Branch of the Bank - also SEPA transfers (in EUR)	1% min PLN 20, max PLN 200	1% min PLN 20, max PLN 200	1% min PLN 20, max PLN 200	PLN 0	1% min PLN 20, max PLN 200
There may be additional charges assessed by correspondent banks or charges assessed by banks or institutions settling transactions, other than Bank Handlowy w Warszawie S.A.						
5	Direct debits and standing orders					
5.1	direct debit - set-up/change via Citibank Online, via CitiPhone Officer and in a Branch of the Bank	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
5.2	standing order - set-up/change via Citibank Online	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
5.3	standing order - set-up/change via CitiPhone Officer and in a Branch of the Bank	PLN 2	PLN 3	PLN 1	PLN 0	not applicable
5.4	direct debit, standing order - processing	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
6	Cash deposits					
6.1	in a Branch of the Bank (in PLN and foreign currencies, to all accounts in the bank)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
6.2	in the Bank's ATMs and in deposit machines owned by operators indicated by the Bank (in PLN; it concerns only the accounts held by the customer in the Bank)	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
7	Cash withdrawals					
7.1	in a Branch of the Bank	PLN 8	PLN 0	PLN 0	PLN 0	PLN 0 the first withdrawal in a month from each Account PLN 9 every subsequent withdrawal in the given month
7.2	in domestic ATMs, via Acceptors, including Cash Back	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
7.3	in Citi ATMs abroad	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
7.4	in ATMs abroad other than Citi's	3% min PLN 10, max PLN 200	3% min PLN 10, max PLN 200	PLN 0	PLN 0	not applicable
7.5	in a Citibank branch abroad ("Emergency cash withdrawal" service)	the charge according to charge table of the Citibank branch abroad which performs the service (detailed information is available at www.citihandlowy.pl, CitiPhone Officer and in a Branch of the Bank)				
7.6	charge for failing to collect the ordered cash withdrawal in the Branch of the Bank within 6 business days from ordering the withdrawal	PLN 50	PLN 50	PLN 50	PLN 0	PLN 50
8	Cheques					
8.1	collection of a domestic, foreign, banker's or traveller's cheque	1% min PLN 20, max PLN 200	1% min PLN 20, max PLN 200	1% min PLN 20, max PLN 200	PLN 0	1% min PLN 20, max PLN 200
8.2	cashing of a domestic cheque	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
8.3	cashing of a foreign cheque	according to the actual costs of the Bank				
8.4	stopping/cancellation of a banker's cheque	according to the actual costs of the Bank				
9	CitiAlerts service (SMS/e-mail alerts)					
9.1	monthly charge for Standard Package	PLN 6	PLN 6	PLN 6	PLN 0	not applicable
9.2	monthly charge for Premium Package	PLN 10	PLN 10	PLN 10	PLN 0	not applicable
10	Account statement, account history and other charges					
10.1	monthly account statement (electronic - Online Statement)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
10.2	monthly account statement (paper) - applies for customers who sign the Agreement for Deposit Products from the 22nd August 2011	PLN 5	PLN 5	PLN 5	PLN 0	PLN 5
10.3	monthly account statement (paper) - applies for other customers than indicated in item 10.2 above	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
10.4	monthly charge for the service „collecting correspondence in a branch of the Bank“	not applicable	not applicable	not applicable	PLN 30	not applicable
10.5	additional monthly account statement (paper) - charge for each month (concerns also the former customers of the Bank)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10

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		CitiKonto Direct Account (Internet account)	CitiKonto	CitiOne	Citigold	SuperSavings Account/ Savings Account/ Regular Savings Account
10.6	generation of a mini account statement, listing the last 10 transactions - service available in the Bank's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
10.7	checking the account balance - service available in the Bank's and Euronet's ATMs	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
10.8	account history for up to 12 months (over 12 months only in the form of monthly account statements - charge according to item 10.5 above)	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
10.9	statement of closure of the account, statement of transfers (recipient/sender) and other statements concerning the account (including other banking products)	PLN 70	PLN 70	PLN 70	PLN 0	PLN 70
10.10	paper confirmation of transfer	PLN 7	PLN 7	PLN 7	PLN 0	PLN 7
10.11	making or altering death benefit nomination	PLN 20	PLN 20	PLN 20	PLN 0	PLN 20
10.12	each case of exceeding the limit of available funds	PLN 30	PLN 30	PLN 30	PLN 0	PLN 30
10.13	blocking a deposit to secure the obligations towards a third party/statement of blocking	PLN 100	PLN 100	PLN 100	PLN 0	not applicable
10.14	charge for activities related to support of one-time seizure by writ of execution	PLN 50	PLN 50	PLN 50	PLN 0	PLN 50
The support of seizure means activities related to blocking an account, correspondence with the debt enforcement authority, transfer of any funds, and finally the release of a blocked account as a result of repayment of the seized amount or repeal of the seizure. The listed charge is a single payment, collected after the end of the seizure.						
11 Citibank Overdraft						
		no fee in the first year, in the following years:				not applicable
11.1	annual fee for Citibank Overdraft	1.75% of the limit amount, not less than PLN 50		1% of the limit amount, not less than PLN 50 - applies for Citibank Overdrafts activated from the 22nd August 2011 1.75% of the limit amount, not less than PLN 50 - applies for Citibank Overdrafts activated up to the 21st August 2011		not applicable
11.2	charge for change of the limit amount of Citibank Overdraft	PLN 40	PLN 40	PLN 40	PLN 40	not applicable
11.3	charge for sending a reminder letter concerning lack of the declared receipts (a reminder letter may be sent only once a month)	PLN 25	PLN 25	PLN 25	PLN 25	not applicable
12 Secured Overdraft						
12.1 in case of securing the overdraft with a security deposit						
initial fee/annual fee for the Overdraft Secured with a Deposit and a fee for increasing the limit of the Overdraft Secured with a Deposit						
12.1.1	limit amount PLN 80,000 - PLN 199,999, amount of the increase PLN 0 - PLN 199,999 (or equivalent in foreign currency)	1.5% of the limit amount/amount of the increase			1% of the limit amount/ amount of the increase	not applicable
	limit amount/amount the increase PLN 200,000 - PLN 999,999, (or equivalent in foreign currency)	1% of the limit amount/amount of the increase			0.5% of the limit amount/ amount of the increase	not applicable
	limit amount/amount the increase PLN 1,000,000 - PLN 2,000,000, (or equivalent in foreign currency)	0.5% of the limit amount/amount of the increase			0.25% of the limit amount/ amount of the increase	not applicable
12.1.2	charge for change of terms and conditions of maintenance of Overdraft Secured with a Deposit (for each annex)	PLN 25	PLN 25	PLN 25	PLN 25	not applicable
12.2 in case of other collaterals						
initial fee/annual fee for the Overdraft Secured with a Deposit and a fee for increasing the limit of the Overdraft Secured with a Deposit						
12.2.1	limit amount PLN 80,000 - PLN 199,999, amount of the increase PLN 0 - PLN 199,999 (or equivalent in foreign currency)	0.55% of the limit amount/amount of the increase min PLN 500, max PLN 5000			0.5% of the limit amount/ amount of the increase min. PLN 500, max PLN 5000	not applicable
	limit amount/amount the increase PLN 200,000 - PLN 999,999, (or equivalent in foreign currency)	0.45% of the limit amount/amount of the increase min PLN 500, max PLN 5000			0.4% of the limit amount/ amount of the increase min. PLN 500, max PLN 5000	not applicable
	limit amount/amount the increase PLN 1,000,000 - PLN 2,999,999, (or equivalent in foreign currency)	0.3% of the limit amount/amount of the increase min PLN 500, max PLN 5000			0.25% of the limit amount/ amount of the increase min. PLN 500, max PLN 5000	not applicable
	limit amount/amount the increase PLN 3,000,000 - PLN 6,000,000, (or equivalent in foreign currency)	0.2% of the limit amount/amount of the increase min PLN 500, max PLN 5000			0.15% of the limit amount/ amount of the increase min. PLN 500, max PLN 5000	not applicable
12.2.2	charge for change of terms and conditions of maintenance of Secured Overdraft (for each annex)	PLN 150	PLN 150	PLN 150	PLN 150	not applicable
13 Table of transaction limits						
13.1	the amount of cash withdrawal in a Branch of the Bank, which should be declared 3 business days before the withdrawal (withdrawal of cash in foreign currency available in selected Branches of the Bank)	over PLN 20,000 or its equivalent in foreign currency			over PLN 150,000 in Citigold Branches, over PLN 50,000 in other Branches, or its equivalent in foreign currency	over PLN 20,000 or its equivalent in foreign currency
13.2	minimum denomination of foreign currency in which the withdrawal is made	The information on accessibility of foreign currency denominations may be acquired in the Branch from which the withdrawal is to be made.				
13.3	daily limit of withdrawals from ATM and Cash Back	PLN 6000	PLN 4000	PLN 6000	PLN 10,000	not applicable
13.4	daily limit of cash withdrawals from the Bank's ATMs	PLN 30,000	PLN 30,000	PLN 30,000	PLN 30,000	not applicable
13.5	maximum one-off withdrawal within Cash Back service	PLN 200	PLN 200	PLN 200	PLN 200	not applicable
13.6	daily limit of payments made via Citibank Online and Citi Mobile	PLN 25,000	PLN 25,000	PLN 25,000	PLN 50,000	PLN 50,000 if the customer has Citigold account, PLN 25,000 in other cases
13.7	daily limit of payments made via Interactive Voice Responder in CitiPhone	equivalent of USD 1800 in PLN	equivalent of USD 1800 in PLN	equivalent of USD 1800 in PLN	equivalent of USD 4300 in PLN	equivalent of USD 1800 in PLN
13.8	daily limit of transactions made online with Citibank Debit Card	PLN 5000	PLN 5000	PLN 5000	PLN 5000	not applicable
13.9	maximum monthly cash withdrawal within the "Emergency Cash Withdrawal" service	equivalent of USD 1000 in the currency of the country, in which the service is performed			equivalent of USD 10,000 in the currency of the country, in which the service is performed	equivalent in the currency of the country, in which the service is performed: USD 10,000 if the customer has Citigold account, USD 1,000 in other cases
13.10	daily limit of payments made within the Citibank Mobile Payments service	PLN 500	PLN 500	PLN 500	PLN 500	not applicable
13.11	maximum one-off payment made within the Citibank Mobile Payments service	PLN 300	PLN 300	PLN 300	PLN 300	not applicable
13.12	maximum one-off the „bump to transfer“ (B2T) payment made via Citi Mobile	PLN 50	PLN 50	PLN 50	PLN 50	not applicable
13.13	daily limit of the „bump to transfer“ (B2T) payments made via Citi Mobile	PLN 200	PLN 200	PLN 200	PLN 200	not applicable
13.14	maximum one-off amount of noncash transaction made with proximity Citicard, where no signature or PIN is required	PLN 50	PLN 50	PLN 50	PLN 50	not applicable

The transactions made in foreign currencies with the use of Citicard are settled pursuant to Article 19 para. 17 of the Terms and Conditions. The exchange rates applied to the settlement of transactions in foreign currencies are available at the Bank's websites, in CitiPhone and in Branches of the Bank. The bank does not levy any additional charges for the conversion of the currency of the transaction into the accounting currency. In case of transactions made abroad there may be exchange differences. The withdrawals performed abroad from ATMs with Citi or Citibank logo in such currency as the currency of the Account applicable for Citicard are debited to customers accounts by a ratio of 1 to 1, without currency conversion. Noncash transactions made abroad with the use of Citicard in EUR are debited to customers accounts by a ratio of 1 to 1, without currency conversion, if the currency of the Account applicable for Citicard is EUR.