

Fee for a non-cash transfer made via Automated Banker	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Commission for the cash transaction and cash transfer from the credit card's account	6% of the Transaction amount, not less than 10 PLN	6% of the Transaction amount, not less than 10 PLN	6% of the Transaction amount, not less than 10 PLN	6% of the Transaction amount, not less than 10 PLN	6% of the Transaction amount, not less than 10 PLN	6% of the Transaction amount, not less than 10 PLN	6% of the Transaction amount, not less than 10 PLN
Fee for repayment of Credit Card Outstanding Balance at the Branch	10 PLN	10 PLN	10 PLN	10 PLN	10 PLN	10 PLN	Free of charge
Commission for currency conversion. Transactions executed in a currency other than PLN	5,8% of the transaction amount	5,8% of the transaction amount	5,8% of the transaction amount	5,8% of the transaction amount	5,8% of the transaction amount	5,8% of the transaction amount	5,8% of the transaction amount
Fee in consideration of Customer's use of CitiPhone Telephone Banking Service	6 PLN/month	6 PLN/month	6 PLN/month	6 PLN/month	6 PLN/month	6 PLN/month	Free of charge
Fee for the Citibank Online services	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Fee for assigning a new or changing the previous CitiPhone PIN	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Monthly fee for the CitiAlerts Standard	6 PLN (1 st month free of charge)	6 PLN (1 st month free of charge)	Free of charge	6 PLN (1 st month free of charge)	6 PLN (1 st month free of charge)	6 PLN (1 st month free of charge)	Free of charge
Monthly fee for the CitiAlerts Premium	10 PLN (1 st month free of charge)	10 PLN (1 st month free of charge)	Free of charge	10 PLN (1 st month free of charge)	10 PLN (1 st month free of charge)	10 PLN (1 st month free of charge)	Free of charge
Fee for a paper statement (applied to the Credit Cards issued after 1/10/2011)	5 PLN /month	5 PLN /month	5 PLN /month	5 PLN /month	5 PLN /month	5 PLN /month	Free of charge
Fee for a copy of the Statement older than 1 months	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	20 PLN	Free of charge
Fee for a copy of the Transaction document	15 PLN	15 PLN	15 PLN	15 PLN	15 PLN	15 PLN	Free of charge
Fee for a transfer confirmation on the Client's request	7 PLN	7 PLN	7 PLN	7 PLN	7 PLN	7 PLN	Free of charge
Fee for issuing the certificate concerning the credit card's account	35 PLN	35 PLN	35 PLN	35 PLN	35 PLN	35 PLN	Free of charge
Fee for the Travel Package (applies to the insured, joining the insurance until 09/08/2012).	10 PLN /month	10 PLN /month	10 PLN /month	10 PLN /month	10 PLN /month	10 PLN /month	n/a
Fee for the Safety Package insurance (applies to the insured, joining the insurance until 31.01.2015)	6,5 PLN /month	6,5 PLN /month	n/a	6,5 PLN /month	6,5 PLN /month	6,5 PLN /month	n/a
Fee for the Credit Shield insurance (applies to the insured, joining the insurance until 31.01.2015)	0,36% of debt balance	0,36% of debt balance	n/a	0,36% of debt balance	0,36% of debt balance	0,36% of debt balance	0,36% of debt balance
Fee for the Credit Shield Plus insurance (applied to the insured, joining the insurance until 31.01.2015)	0,79% of debt balance	0,79% of debt balance	n/a	0,79% of debt balance	0,79% of debt balance	0,79% of debt balance	0,79% of debt balance
Commission payable in consideration of spreading Transaction into installments under Comfort Equal Payment Plan (for Plans activated as of 1 January 2015)	10% of Transaction amount, not less than 50 PLN	10% of Transaction amount, not less than 50 PLN	10% of Transaction amount, not less than 50 PLN	10% of Transaction amount, not less than 50 PLN	10% of Transaction amount, not less than 50 PLN	10% of Transaction amount, not less than 50 PLN	10% of Transaction amount, not less than 50 PLN
Operating fee in consideration of handling of Comfort Equal Payment Plan for Additional Overdraft added to monthly installment (for Plans activated as of 1 January 2015)	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month	PLN 30/month
Operating fee in consideration of handling of Comfort Equal Payment Plan within Overdraft added to monthly installment (for Plans activated as of 1 January 2015)	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month	PLN 20/month
Priority Pass VIP lounge entry fee for Primary Card holders	n/a	n/a	n/a	n/a	n/a	n/a	Unlimited VIP lounge entries for Primary Card holders in calendar year - free of charge one-time entry for accompanying person - USD 30
Fee for exceeding the Credit Limit	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Fee for a collection letter	25 PLN	25 PLN	Free of charge	25 PLN	25 PLN	25 PLN	Free of charge
Fee for a telephone collection reminder	35 PLN	35 PLN	Free of charge	35 PLN	35 PLN	35 PLN	Free of charge

The annual fees quoted in the Table of Fees and Commissions apply to the standard offer and not to promotional offers. The insurance products and other services specified in the Table of Fees and Commissions are voluntary.

Citigold and Citigold Select account holders in a particular calendar month are exempt from the charges for maintaining accounts in accordance with applicable Fees and Commissions Table: accounts and credit lines for individual clients (excluding holders of Citibank MasterCard World Signia Ultimate/Citibank MasterCard World Elite Ultimate) are exempt from the monthly amount of the Annual fee for the issuance and use of the Main Card, monthly fee for the use of the CitiPhone Telephone Banking Service and monthly fee for Pakiet Bezpieczeństwa Insurance, whereas the fee exemption for Pakiet Bezpieczeństwa Insurance concerns Customers, who joined the insurance until 31 March 2015.

For Priority Pass, the fee in consideration of access to VIP lounge is charged as equivalent of USD 30 converted into PLN at the Bank's exchange rate obtaining on the day of posting of the fee in the card account.

The daily limit of the charges for the collection activities is 35 PLN, the monthly limit of the charges for the collection activities is 95 PLN.

Should the Client default on its obligations under the Citibank Credit Card Agreement, the Client shall pay the costs of untimely services at the amount provided in the Table of Fees and Charges as well as may be obliged to cover court and enforcement fees in accordance with the Code of Civil Procedure of 17th November 1964, the Act on Court Costs in Civil Cases of 28th July 2005, the Act on Court Enforcement Officers and Enforcement Proceedings of 29th August 1997, the regulation of the Minister of Justice of 28th September 2002 on fees for acts of legal advisers and bearing by the State Treasury of costs of legal assistance given by a legal advisor ex officio and the regulation of the Minister of Justice of 28th September 2002 on fees for acts of lawyers and bearing by the State Treasury of costs of unpaid legal assistance provided ex officio.

The Client holding the Platinum Primary Credit Card or the MasterCard Credit Card, with the special "World" graphic mark, is under free of charge Concierge Service, according to the "Rules of Concierge Services".

Appendix 3. Interest Rates Table

Card Type	Citibank Silver, Citibank-LOT Silver, Citibank-BP PAYBACK Silver, Citibank-Elle, Miejska (Citibank Urban Travel Card), Citibank World MasterCard, Citibank Student, Citi Simplicity	Citibank Gold, Citibank-LOT Gold, Citibank-BP PAYBACK Gold Citibank Premier Miles	Citibank Platinum, Citibank-LOT Platinum	Citibank MasterCard World Signia Ultime/ Citibank World Elite MasterCard Ultime
Interest rate of non-cash transactions if the outstanding balance is not fully repaid until the due date and interest rate of cash transactions, cash transfers and "Comfort" Installment Payment Plan	10% / year	10% / year	10% / year	10% / year

The interests for cash and non-cash transactions are calculated according to the following formula:

the interest rate provided in the Table is divided by 365/366 days (depending on the leap year). Based on this, the total value of interests is calculated for each calendar day in which the Client is using the credit on the Credit Card.

In case of changing the Primary Card type, for transactions made before such change, apply interest on the day of transaction, applicable for the given Credit Card type by which the transaction was made.

The interests for the 'Comfort' Installment Payment Plan are being calculated with the following formula :

for the first installment and early principal repayment - the interest rate provided in the Table is divided by 360 days and based on this, the total value of interests is calculated for each calendar day in which the Client is using the credit with the 'Comfort' Installment Payment Plan.

For further installments the interest rate provided in the Table is divided between 360 days and calculated for 30 days in a month (irrespective of the real number of days in a month).

Appendix 4. The List of Cut Off Times for Credit Card's Account Transfers

Type of transfer from Credit Card's Account	Cut Off Time
External Domestic Transfers in PLN	3.30 pm
Internal to Corporate Customers in Bank in PLN	5.30 pm

Transfers made from Credit Card's Account requested out of working days, are treated as received the following working day after the request

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