

Table of Fees and Commissions for the CitiKonto Package, Offer for Business Clients

As of June 28, 2023

1.	Account	
1.1.	account opening and maintenance fee for a PLN main account	PLN 0.00 when total inflows in the main account is at least PLN 2,000 in a given month or for persons running a sole proprietorship business and hold a Personal Account that is exempt from the account maintenance fee under the current Fees and Commissions Table for Individual Clients after a Personal Account relationship is established; PLN 20 in all other cases
1.2.	monthly maintenance fee for a PLN auxiliary account	PLN 10
1.3.	monthly maintenance fee for a foreign-currency auxiliary account	PLN 10
1.4.	monthly maintenance fee for a PLN company social fund account	PLN 10
1.5.	monthly maintenance fee for an Interest-Bearing Company Account	PLN 0
2.	Cards	
2.1.	monthly Debit Card maintenance fee (for each Debit Card)	PLN 9
2.2.	monthly Debit Card maintenance fee (for each Identification Card)	PLN 0
2.3.	fee for issuance of a Debit/Identification Card upon the Client's request	PLN 30
3.	Transfers	
3.1.	Execution of an internal transfer order in PLN or a foreign account (other than a transfer to corporate segment of Bank Handlowy w Warszawie S. A.)	
3.1.1.	in the Citibank Online electronic banking service	PLN 0
3.1.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
3.2.	Execution of a PLN domestic transfer order (other than an internal transfer order or a transfer to the Social Security Authority or Tax Office)	
3.2.1.	in the Citibank Online electronic banking service	first 60 transfers for PLN 0.00, then PLN 1.50 per transfer (in a month)
3.2.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
3.3.	Execution of a PLN domestic transfer order to the Social Security Authority or Tax Office	
3.3.1.	in the Citibank Online electronic banking service	PLN 0
3.3.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
3.4.	Execution of a domestic transfer order in PLN in the SORBNET system (transfers of an amount of at least PLN 1,000,000 are executed through the SORBNET system only)	
3.4.1.	in the Citibank Online electronic banking service	PLN 30
3.4.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 40
3.5.	Execution of a domestic instant transfer order in PLN - Express Elixir	
3.5.1.	in the Citibank Online electronic banking service	PLN 10
3.5.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
3.6.	Execution of a SEPA transfer order (in EUR) or a cross-border transfer order in EUR	
3.6.1.	in the Citibank Online electronic banking service	first 60 transfers for PLN 0.00, then PLN 1.50 per transfer (in a month)
3.6.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
3.7.	Execution of a foreign-currency transfer order other than an internal transfer order, SEPA transfer order, PLN cross-border transfer order or foreign-currency cross-border transfer order	
3.7.1.	in the Citibank Online electronic banking service	0.35%, not less than PLN 20, not higher than PLN 100
3.7.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	0.5%, not less than PLN 50, not higher than PLN 250
3.8.	Additional fee for a foreign-currency transfer order, foreign-currency cross-border transfer order, cross-border transfer order in EUR with OUR cost instruction to cover the costs of intermediaries in the execution of the transfer or the Recipient's bank (outside the EEA)	The Account Holder has to pay additional fees and commissions, if any, charged by correspondent banks or any clearing institutions other than Bank Handlowy w Warszawie S.A. Such fees and commissions will be debited against the account from which a relevant transfer is made.
3.9.	Execution of a transfer order from an Interest-Bearing Company Account	
3.9.1.	in the Citibank Online electronic banking service	PLN 0.00 for the first transfer order in a month, PLN 10 for each subsequent transfer order in that month
3.9.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	
4.	Direct debit, including direct debit in PLN and a SEPA direct debit and standing orders	
4.1.	Opening or changing a standing order	
4.1.1.	in the Citibank Online electronic banking service	PLN 0
4.1.2.	via the Consultant in the CitiPhone telephone banking service or at a Bank Branch	PLN 20
4.2.	Executing a standing order	
4.3.	Opening, changing or executing a Direct Debit	
4.3.	PLN 0	
5.	Cash transactions	
5.1.	Cash deposit	
5.1.1.	At the Bank's Branch - in PLN and foreign currencies (also for deposits made by a third party)	0.6%, not less than PLN 12
5.1.2.	At the Bank's Branch when a transaction includes coin (also for deposits made by a third party)	1% of an amount in coin, not less than PLN 50
5.1.3.	at the Bank's ATMs	PLN 0
5.1.4.	at Euronet ATMs	0.6%, not less than PLN 9
5.2.	Cash withdrawal	
5.2.1.	At the Bank's Branch - in PLN and in foreign currencies	0.6%, not less than PLN 12
5.2.2.	at the Bank's ATMs	PLN 0
5.2.3.	from other ATMs than those of the Bank in Poland (excluding the "Pay with a card and withdraw" service)	2% of the withdrawal amount, not less than PLN 9
5.2.4.	from Citi's ATMs abroad	PLN 0
5.2.5.	from ATMs other than those of Citi abroad	2% of the withdrawal amount, not less than PLN 9

6.	CitiAlerts service (SMS/e-mail notifications)	
6.1.	Standard Package (monthly fee per service user)	PLN 6
6.2.	Premium Package (monthly fee per service user)	PLN 10
7.	Statement, account history and other fees	
7.1.	monthly access fee for CitiPhone telephone banking services	PLN 0
7.2.	monthly fee for account statements in electronic form (any cycle)	PLN 0
7.3.	monthly fee for account statements in paper form - weekly or daily	PLN 100
7.4.	fee for account statements in paper form - monthly	PLN 10
7.5.	fee for duplicate/account history statement	PLN 20
7.6.	fee for account history hardcopy - up to 12 months backwards	PLN 20
7.7.	issuing a certificate concerning an existing or closed product and to confirm the execution of a transaction	PLN 100
7.8.	confirmation of a transfer order	PLN 10
7.9.	blocked deposits - opening	0.5%, not less than PLN 30
7.10.	balance check at non-Citi Handlowy ATMs	PLN 5
7.11.	processing an instruction submitted by the Client to add or delete a representative or to make a change in the Representative Card	
7.11.1.	via Citibank Online	PLN 0
7.11.2.	via CitiPhone	PLN 30
7.11.3.	at the Bank's Branch	PLN 50
7.12.	charge for a large cash withdrawal at the Bank's Branch not collected within six business days from withdrawal notification date	PLN 50
8.	Table of transaction limits	
8.1.	Daily maximum Debit Card limit	
8.1.1.	cash withdrawals from ATMs, through Merchants and the Pay with a Card and Withdraw service	PLN 10,000
8.1.2.	cash deposits at Bank's ATMs	PLN 30,000
8.1.3.	cashless transactions	PLN 10,000
8.1.4.	maximum single withdrawal under the Pay with a Card and Withdraw service	PLN 1,000
8.1.5.	limit for a single Contactless Transaction executed in Poland without the need to use the PIN, determined by payment organizations	PLN 100
8.1.6.	maximum aggregate daily limit of contactless transactions which do not require a PIN (a transaction authorized by a PIN code renews the limit)	PLN 300
8.1.7.	maximum aggregate limit of contactless transactions which do not require a PIN code initiated in an EEA member state (a transaction authorized by a PIN code renews the limit)	EUR 100
8.1.8.	online payments limit	PLN 10,000
8.2.	Other limits	
8.2.1.	daily maximum transaction limit in Citibank Online	limit depends on the Representative profile
8.2.2.	limit for a single transfer order, internal transfer order, SEPA transfer order and a foreign currency transfer order submitted via a CitiPhone operator or at the Bank's Branch	equivalent of USD 10,000,000 in the currency in which the transfer order is placed
8.2.3.	maximum daily limit of a domestic transfer order in PLN in the Express Elixir service	PLN 50,000
8.2.4.	minimum amount of a large cash withdrawal at the Bank's Branch, which should be notified three business days in advance	PLN 50,000
8.2.5.	required minimum absolute amounts of the monthly average balance in the Account (including balances in Auxiliary Accounts and Term Deposits)	PLN 500