



Warsaw, 15 December 2017

Dear Customers,

We would like to inform you that effective 1 January 2018, the Table of Commissions and Fees for Corporate Banking Customers shall be amended.

The amendments shall consist in the following:

1. Effective 1 January 2018, one table of commissions and fees (the "Table") for all corporate banking customers will be introduced, to organize and delete former provisions for the following tables of commissions and fees:
 - a) Table of Commissions and Fees for Corporate Banking Customers, applicable from 1 January 2017,
 - b) Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Corporate Customers, binding from 11 November 2016 (applicable to exBGŻ customers only),
 - c) Table of Commissions and Fees for Non-Resident Collecting Account.
2. The following items of the Table will be deleted:
 - a) Preparing and delivery of an aggregate account statement, both in an electronic and paper versions (Chapter I. Bank Accounts),
 - b) Account statement duplicate (Chapter IV. Cards),
 - c) Courier services, sending unaccepted documents back (fee charged to the sender), assignment of rights to the receipt of goods (Chapter IX. Documentary Transactions),
 - d) Return of documents not collected by the payer to the ordering party (Chapter IX. Documentary Transactions, Outgoing Documentary and Clean Collection),
 - e) Issuing a duplicate (Chapter X. Guarantees),
 - f) Sending a SWIFT message (Chapter X. Guarantees).
3. Commissions and fees for products made available to customers on 1 January 2018 have been introduced:
 - a) Fee for opening each non-resident account (Chapter I. Bank Accounts),
 - b) Fee for maintenance of the first non-resident account (Chapter I. Bank Accounts),
 - c) Fee for maintenance of the subsequent non-resident account (Chapter I. Bank Accounts),
 - d) Escrow accounts, trust accounts and housing trust accounts (Chapter I. Bank Accounts),
 - e) Cash withdrawal in a sealed package form (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
 - f) Cash payment in PLN, other than an own payment, into bank accounts maintained by the Bank (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
 - g) Additional fee on disordered payments made in PLN and foreign currencies (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
 - h) Issuance of a statement on a cash balance difference to confirm such a difference identification (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
 - i) Payment made through the Bank's cash deposit machine (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
 - j) Open and sealed-bag cash payments and withdrawals (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
 - k) Chapter VI 3. Other actions for cash payments and withdrawals,

- l) Fee for the execution of a bailiff seizure (Chapter VII. Other Certificates),
 - m) Providing available / renewal / increase of the L/C line (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - n) Amendment to other terms and conditions of the L/C line (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - o) Execution of an L/C (including payments / analysis of documents) - (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - p) Urgent execution of an L/C (including payments / analysis of documents) - (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - q) Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - r) Passing the documents presented under the L/C (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - s) Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) received)
 - t) Passing the documents presented under the L/C (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) received)
 - u) Passing the collection documents to the Drawee (Chapter IX. Documentary Transactions, Incoming Documentary and Clean Collection),
 - v) Passing the collection documents to the Drawee's Bank (Chapter IX. Documentary Transactions, Outgoing Documentary and Clean Collection),
 - w) Providing available / renewal / increase of the guarantee line (Chapter X. Guarantees),
 - x) Amendment to other terms and conditions of the guarantee credit line (Chapter X. Guarantees),
 - y) Change of other terms and conditions of a guarantee (Chapter X. Guarantees),
 - z) Issuing a guarantee according to the Customer's specimen accepted by the Bank (Chapter X. Guarantees),
 - aa) Order outside the BiznesPl@net system (Chapter X. Guarantees),
 - bb) Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral (Chapter X. Guarantees),
 - cc) Fee for giving consent / conditional consent to an encumbrance-free release of an apartment / real estate from the mortgage encumbrance (Chapter XII. Loans),
 - dd) Chapter XIV. Cash Pooling.
4. Rates and fees for the following items in the Table have been changed:
- a) Maintenance of a progressive account (Chapter I. Bank Accounts),
 - b) Preparing and delivering an aggregate statement - collected in the Bank unit or mailed (Chapter I. Bank Accounts),
 - c) Domestic transfer from a PLN account made in the Bank's branch (Chapter II. 1. Domestic Transfer),
 - d) PLN transfer into an own account in the Bank's branch (Chapter II. 1. Domestic Transfer),
 - e) PLN internal transfer - into an account of another customer in the Bank's branch (Chapter II. 1. Domestic Transfer),
 - f) PLN domestic transfer from a foreign currency account in the Bank's branch (Chapter II. 1. Domestic Transfer),

- g) SORBNET ≥ PLN 1 million in the Bank's branch (Chapter II. 1. Domestic Transfer),
- h) PLN or FC cross-border transfer with a standard value date, or an FC transfer into an account in another Polish bank, in the Bank's branch, via Biznes Pl@net, Connexis, Multicash, Remote Payment Initiation (Chapter II. 2. Cross-border Transfer in Foreign Currencies and PLN and Domestic Transfer in Foreign Currencies),
- i) Foreign currency transfer to own account held in the Bank, in the Bank's Branch (Chapter II. 2. Cross-border Transfer in Foreign Currencies and PLN and Domestic Transfer in Foreign Currencies),
- j) Internal transfer (into an account of another customer in the Bank), in the Bank's Branch (Chapter II. 2. Cross-border Transfer in Foreign Currencies and PLN and Domestic Transfer in Foreign Currencies),
- k) Initiation of a PLN direct debit in the electronic banking system (Chapter II. 4. Direct Debit),
- l) Execution of a PLN direct debit by debiting the payer's account maintained by the Bank (Chapter II. 4. Direct Debit),
- m) Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems, for cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies (Chapter III. Additional Fees),
- n) Data correction of an outgoing transfer at the payer's request after sending a payment message to settlement systems, for cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies (Chapter III. Additional Fees),
- o) Cancellation of an outgoing transfer at the payer's request after sending a payment message to settlement systems, for cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies (Chapter III. Additional Fees),
- p) Return of a previously executed outgoing transfer to the payer's bank for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account, other reasons) for cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies (Chapter III. Additional Fees),
- q) Explanation of details of outgoing or received payments, confirmation of debiting the payee's account and providing other explanations on payments at the Customer's request. The fee is charged if a contact with the third bank is required, for cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies (Chapter III. Additional Fees),
- r) Cash withdrawals from ATMs in Branches of Bank BGŻ BNP Paribas S.A., for Mastercard Business debit cards in PLN (Chapter IV. Cards),
- s) Open cash payments into PLN accounts, for accounts held in the Bank's Branches (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
- t) Cash withdrawals in the Bank's Branch (Chapter VI. Cash Payments and Withdrawals, PLN Accounts),
- u) Open payments in the account currency (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
- v) Sealed-bag payments in the account currency (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
- w) Withdrawals made in the account currency (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
- x) Payments with the currency conversion (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
- y) Withdrawals with the currency conversion - foreign currencies (Chapter VI. Cash Payments and Withdrawals,

Foreign Currency Accounts),

- z) Additional fee on disordered payments made in PLN and foreign currencies (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
 - aa) Fee for accepting of a bailiff /claim securing seizure for execution (Chapter VII. Other Certificates),
 - bb) Preparing a bank reference on the Account Holders' data for auditors or other financial institutions (Chapter VII. Other Certificates),
 - cc) Change of the specimen signature card for accounts / account administration card (Chapter VII. Other Certificates),
 - dd) For confirmation of a settlement cheque or a cash cheque (Chapter VIII. Cheque transactions),
 - ee) For collection of a settlement or cash cheque (Chapter VIII. Cheque transactions),
 - ff) For collection of a cheque in foreign trading (Chapter VIII. Cheque transactions),
 - gg) Collection of bank cheques issued by banks holding their LORO accounts in the Bank - PLN cheques (Chapter VIII. Cheque transactions),
 - hh) Collection of bank cheques issued by banks holding their LORO accounts in the Bank - FC cheques (Chapter VIII. Cheque transactions),
 - ii) Refusal to cash a cheque in foreign trading (Chapter VIII. Cheque transactions),
 - jj) For acceptance of a notification regarding loss of cheques and cheque blanks and stopping cheques at the Bank's Branches (Chapter VIII. Cheque transactions),
 - kk) For issuing a cheque book (Chapter VIII. Cheque transactions),
 - ll) Deferred payment (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - mm) Handling fee for the issuance of a guarantee / annex (Chapter X. Guarantees),
 - nn) Commission on the guarantee (Chapter X. Guarantees),
 - oo) Service of a claim (Chapter X. Guarantees),
 - pp) Actions related to a transfer of receivables arising from a guarantee (assignment) (Chapter X. Guarantees),
 - qq) Preparing a draft guarantee (Chapter X. Guarantees),
 - rr) Cancellation of an order to issue a guarantee, or of an annex to a guarantee (Chapter X. Guarantees).
5. Names of selected rates and fees for the following items in the Table have been changed:
- a) Issuance of a statement on a cash balance difference to confirm such a difference identification (Chapter VI. Cash Payments and Withdrawals, Foreign Currency Accounts),
 - b) Generation of an account statement or turnover statement on one bank account (Chapter VII. Other Certificates),
 - c) Order outside the BiznesPl@net system (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - d) Documents presented are not compliant with the L/C terms and conditions (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) issued by the Bank),
 - e) Execution of an L/C (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) received)
 - f) Execution of an unconfirmed L/C (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) received)
 - g) Documents presented are not compliant with the L/C terms and conditions (Chapter IX. Documentary Transactions, Documentary Letter of Credit (L/C) received)
 - h) Initial check of the documents presented under the L/C (Chapter IX. Documentary Transactions, Documentary

Letter of Credit (L/C) received)

- i) Support of the International Desk when opening an account (Chapter XI. International Desk),
 - j) Support of the International Desk (Chapter XI. International Desk),
 - k) Other commissions and fees described in the loan documentation (Chapter XII. Loans),
 - l) Issuance of a certificate stating the debt amount on account of loans (Chapter XII. Loans),
 - m) Issuance of the loan repayment certificate (Chapter XII. Loans),
 - n) O/N deposit - Account maintenance (monthly fee charged for each account) (Chapter XIII. Deposit products).
6. Introduction of Chapter XV. Supported Service - refers only to the Large Enterprise Segment customers who signed a comprehensive agreement with the Bank for maintenance of bank accounts, use of electronic banking systems and providing other bank services, from 15 April 2013 to 10 November 2016, and customers serviced by branches of Bank BGŻ S.A. before the merger date

We would like to inform you further that under Article 7 section 12 of the said Regulations, the above amendments become effective 14 days after notifying the Borrower about the said amendments to the Table of Commissions and Fees, unless within this period the Borrower (Entity Establishing the Collateral) terminates the agreement. Otherwise, the amendment shall be deemed accepted by the Borrower and shall become effective. New rates in the Table result from changes in the scope, manner or form of performing the action that the commission or fee concerns and from the need to adjust the level of commissions and fees to the competitors' offering.