



BGZ BNP PARIBAS

Table of Commissions and Fees for Corporate Banking Customers

effective from 01 November 2018

Any and all fees and commissions determined in this document are expressed in PLN, unless specific provisions stipulate otherwise.

Value of a foreign currency is determined based on the mid-rate published by the National Bank of Poland on the transaction execution date or the claim maturity.

I. SERVICE AND MAINTENANCE OF BANK ACCOUNTS

1. Basic fees

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of each account (monthly fee)	any account in PLN or in a foreign currency PLN 100
2.	Automatic topping up a payroll account (monthly fee)	PLN 50
3.	Fee for opening each non-resident account	PLN 400
4.	Fee for maintenance of the first non-resident account	PLN 300
5.	Fee for maintenance of the subsequent non-resident account	PLN 150
6.	Fee for closure (on client demand) of each account	PLN 50

2. Trust, escrow and housing trust account

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of a trust (escrow) account	As per the agreement
2.	Maintenance of a housing trust account	As per the agreement
3.	Acknowledgement by the Bank of the assignment of rights related to a Purchaser's Individual Account in favour of a bank financing the Purchaser and issuance of a respective statement	PLN 150

3. Balance management services

No.	Commission / fee title	Commission / fee rate
1.	Cash Pool account - fee for activation / modification of the service	As per the agreement
2.	Cash Pooling - fee for activation / modification of the service	As per the agreement
3.	Balance order - fee for activation / modification of the service	As per the agreement
4.	Monthly fee charged for each account covered by the above mentioned services	PLN 50

4. Bank statements

No.	Commission / fee title	Commission / fee rate		
		once a month (monthly fee)	once a week (monthly fee)	everyday (monthly fee)
	Frequency of preparing and sending an account statement			
1.	Preparing and delivering an overall / single account statement (collection in person at the Bank's branch (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.) or sending by mail)	PLN 100*	PLN 200	PLN 300
2.	Preparing and sending an overall / single account statement to an e-mail address	free of charge	PLN 75	PLN 200

*Commission is charged if the customer has access to the BiznesPl@net system

II. TRANSFERS

1. Domestic transfer

No.	Commission / fee title	Commission / fee rate				
		in the Bank's branch*	BiznesPl@net	Connexis	MultiCash	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account	PLN 50	PLN 2.5		PLN 3	PLN 2.5
2.	PLN transfer into the Bank's own account (excluding RBPL Accounts)	PLN 50	free of charge			
3.	PLN Internal transfer (into an account of another customer at the Bank) (excluding RBPL Accounts)	PLN 50	PLN 2.5			
4.	PLN domestic transfer from an FC account	PLN 50	PLN 2.5			
5.	PLN transfer from a current account into a progressive account	free of charge				n/a
6.	PLN transfer from a progressive account into a current account	PLN 15				n/a
7.	SORBNET < PLN 1 million	PLN 40				
8.	SORBNET ≥ PLN 1 million	PLN 50	PLN 15			
9.	Instant transfer	n/a	PLN 10	n/a		
10.	Standing order establishment	free of charge			n/a	
11.	Execution of a single standing order	PLN 3				

*excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.

2. Cross-border transfer in foreign currencies and PLN and domestic transfer in foreign currencies

No.	Commission / fee title	Commission / fee rate					
		Transfer type	in the Bank's branch*	BiznesPl@net	Connexis	MultiCash	Remote Payment Initiation (MT101)
1.	PLN or FC cross-border transfer with a standard value date, or an FC transfer into an account in another Polish bank (fee charged in the case of applying SHA or OUR charging option)		0.4% of the amount, min. PLN 100, max. PLN 200	0.3% of the amount, min. PLN 60, max. PLN 200			
2.	Expedited cross-border transfer from bank accounts of any type, in PLN or FC, or a transfer in FC into an account in another Polish bank (fee charged in the case of applying SHA or OUR charging option)		0.65% of the amount, min. PLN 120, max. PLN 400	0.55% of the amount, min. PLN 120, max. PLN 400			
3.	SEPA Credit Transfer		PLN 60	PLN 40	PLN 60	PLN 40	PLN 60
4.	Transfer with a standard value date from bank accounts of any type if costs of the Bank and intermediary banks are covered by the payee - BEN charging option (the commission decreases the transfer amount - the option not allowed for EEA transfers)			0.35% of the amount, min. PLN 60, max. PLN 200			
5.	Expedited transfer from bank accounts of any type if the costs of the Bank and intermediary banks are covered by the payee - BEN charging option (fee value decreases the transfer amount - option not allowed for EEA transfers)			0.55% of the amount, min. PLN 120, max. PLN 400			
6.	Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer - OUR charging option (the commission is payable by the payer)			0.15% of the amount, min. PLN 50, max. PLN 400			
7.	Foreign currency transfer to the Bank's own account (excluding RBPL Accounts)		PLN 50	free of charge			
8.	Internal transfer (into an account of another customer in the Bank) (excluding RBPL Accounts)		PLN 50	PLN 2.5			
9.	Fee for additional activities related to processing orders inconsistent with the STP requirements (see the Regulations on Bank Accounts). The commission is charged with no exemptions.			PLN 100			
10.	Carrying out an instruction under an active Remote Payment Initiation (RPI) service			n/a			PLN 5

* excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.

3. Execution of incoming cross-border transfers

No.	Commission / fee title	Commission / fee rate
1.	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained in the Bank - SHA, BEN charging option (the commission is charged to the Customer's account maintained by the Bank)	PLN 20
2.	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained in the Bank - OUR charging option (the commission is paid by the ordering bank/payer)	PLN 25

III. DIRECT DEBIT

No.	Commission / fee title	Commission / fee rate	
Fees charged to the payee		Biznes Pl@net	Multicash
1.	Activation of a PLN direct debit	PLN 500	
2.	Execution of a single PLN direct debit by debiting the payer's account maintained by another bank	PLN 2	
3.	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	PLN 2	
4.	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	PLN 2	n/a
5.	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	PLN 1	n/a
6.	Processing a payee's inquiry about an authorization to debit a payer's account	PLN 2	
7.	Refund of funds under the direct debit executed	PLN 3	
8.	Distribution of the bank's authorization to a payer	PLN 5	
Fees charged to the payer			
1.	Debiting a payer's account with the direct debit amount	PLN 2	
2.	Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account	PLN 3	
3.	Cancellation of a single direct debit prior to its execution, at the payer's request	PLN 5	
4.	Refund of funds executed under the direct debit, at the payer's request	PLN 5	

IV. PAYMENT IDENTIFICATION (MASS COLLECT)

No.	Commission / fee title	Commission / fee rate
1.	Activation of the Payment Identification service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	Processing of an incoming transfer (payment) into a virtual account	As per the agreement
4.	Service parameters change	As per the agreement
5.	Repeated delivery of result files (reports) in the electronic banking system at a Customer's request	As per the agreement

V. ADDITIONAL FEES

No.	Commission / fee title	Commission / fee rate	
1.	Confirmation of a single transfer execution (in a branch, excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A., by fax or electronically)	PLN 20	
2.	Domestic courier mail under a special Customer instruction	PLN 50	
3.	International courier mail	PLN 300	
4.	Individual setting of a Cut Of Time	PLN 150	
		Transfer type	Cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies
		Domestic transfers in PLN	
1.	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	PLN 10	PLN 100
2.	Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems	PLN 50, not more than 50% of the transfer amount	PLN 200 + actual costs of the third bank, if any
3.	Cancellation of an outgoing transfer at the payer's request after sending a payment message to settlement systems The commission is not charged when a transfer is ordered in a currency of EU Member States or member states of the European Free Trade Association (EFTA), parties to the agreement on the European Economic Area in turnover with those countries, in the case an incorrect bank account number is given by the payer if the Bank has not recovered the transfer amount	PLN 50, not more than 50% of the transfer amount	PLN 200 + actual costs of the third bank, if any
4.	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)	PLN 5	PLN 200 + actual costs of the third bank, if any
5.	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.	PLN 50, not more than 50% of the transfer amount	PLN 200 + actual costs of the third bank, if any
The commission for actions specified in sections 4 – 8 is not charged if an error on the side of the Bank has been identified			

VI. CARDS

No.	Commission / fee title	Commission / fee rate					
		Debit		Charge			
		MasterCard		Visa			
	Card types	Business (PLN)	Business (EUR) ¹	Standard / Silver (PLN)	Executive (PLN)	Standard (PLN)	Gold (PLN)
1.	Card issuance fee	PLN 0	PLN 0	PLN 150	PLN 300	PLN 150	PLN 250
2.	Annual fee for using a card in the first year	n/a	n/a	PLN 0	PLN 0	PLN 0	PLN 0
3.	Annual fee for using a card in subsequent years	n/a	n/a	PLN 150	PLN 300	PLN 150	PLN 250
4.	Monthly fee for using a card	PLN 5	EUR 3	n/a			
5.	"Safe Travel" insurance monthly fee	PLN 9.99 (PLN 5.64 + PLN 4.35 equivalent)	EUR 0	PLN 9.99 (PLN 5.64 + PLN 4.35 equivalent)	PLN 0	PLN 9.99 (PLN 5.64 + PLN 4.35 equivalent)	PLN 0
6.	"Safe card" insurance monthly fee ²	PLN 2 (PLN 0.5 + PLN 1.50 equivalent)	EUR 0	PLN 2 (PLN 0.5 + PLN 1.50 equivalent)	PLN 0	PLN 2 (PLN 0.5 + PLN 1.50 equivalent)	PLN 0
7.	Fee for preparing a card (charged in case of not collecting the card or withdrawal from the agreement)	n/a	n/a	PLN 150	PLN 300	PLN 150	PLN 250
8.	Cash withdrawals from ATMs located in the Bank's branches (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.)	PLN 3	EUR 0	3% of the amount; min. PLN 7		3% of the amount; min. PLN 7	
9.	Cash withdrawals from other ATMs in Poland and abroad	3% of the amount; min. PLN 7.	3% of the amount; min. EUR 2	3% of the amount; min. PLN 7		3% of the amount; min. PLN 7	
10.	Fee for insufficient funds in the account to repay a card (charged on the transaction settlement date)	n/a		PLN 100		PLN 100	
11.	Non-cash transactions	PLN 0	EUR 0	1.5% of the amount		1.5% of the amount	
12.	Checking the balance in ATMs ²	PLN 1	EUR 0.5	n/a		n/a	
13.	Generating a new PIN	PLN 10	EUR 2	PLN 10		PLN 10	
14.	Card delivery by a Courier ²	as per actual costs, min. PLN 50	as per actual costs, min. EUR 15	as per actual costs, min. PLN 50		as per actual costs, min. PLN 50	
15.	Fee for providing a PIN code ²						
	- SMS	PLN 0	EUR 0	PLN 0		PLN 0	
	- by mail	PLN 20	EUR 5	PLN 20		PLN 20	

	- courier dispatch to the address specified by the Customer	as per actual costs, min. PLN 50	as per actual costs, min. EUR 15	as per actual costs, min. PLN 50	as per actual costs, min. PLN 50
16.	Preparing and delivering an account statement ²				
	- to be downloaded from Biznes Pl@net	n/a		PLN 0	PLN 0
	- by mail	n/a		PLN 25	PLN 25
17.	Emergency cash withdrawal abroad ²	n/a	n/a	Equivalent of USD 100	n/a
18.	Fee for issuing a replacement card abroad ²	n/a	n/a	Equivalent of USD 180	n/a
19.	Access to an airport LoungeKey (rate for a single visit by one person) ³	n/a	n/a	PLN 100	n/a
20.	Providing a customer with Smart Data OnLine			PLN 2,500	n/a
21.	Fee for using Smart Data OnLine (monthly)			PLN 200	n/a

1) card offered since 12 September 2016

2) fee valid since 12 September 2016 for new Customers

For VISA cards, a currency conversion commission of 3% of the transaction value is added to all cash and non-cash transactions carried out abroad. The commission is included in the transaction amount in PLN, which is presented on the statement, instead of being recorded as a separate item.

3) fee shall be charged once the service is available

VII. ELECTRONIC BANKING SERVICES

No.	Commission / fee title	Commission / fee rate					
		BiznesPl@net	Connexis		MultiCash	Multi Bank Reporting (MT940)	Remote Payment Initiation (MT101)
1.	Monthly usage fee	PLN 200	PLN 200 accounts in the Bank	PLN 100 accounts of third banks	PLN 300	PLN 200	PLN 200
2.	Adding a new user*, modification of the user's authorizations, change of authorizations to the account, change of acceptance patterns by the Bank based on a customer's request submitted in paper form Note: - the fee is not charged for adding the User Administrator with concurrent inclusion of acceptance schemes for Company Management / Signing Agreements. - the fee is not charged if modification of authorizations is carried out independently by the User Administrator in the BiznesPl@net system *the fee shall be charged once the service is available	PLN 50	n/a	n/a	n/a	n/a	n/a
3.	Notification via SMS	PLN 0.35 (per 1 message)			n/a		
4.	Fee for sending a starting package / token / USB cryptographic device / smart card by courier	PLN 50			n/a		
5.	Fee for providing a starting package outside the Bank's branch	PLN 50			n/a		
6.	Providing a USB cryptographic device or smart cards	PLN 100			n/a		
7.	Providing a smart card reader	PLN 100			n/a		
8.	Visit at the Customer's request		PLN 400				n/a
9.	Monthly maintenance fee		n/a		PLN 500		n/a
10.	Servicing visit at the Customer's request or implementation visit - implementation of the system		min. PLN 400 max. PLN 2.000				n/a
11.	Delivery of a token - passwords generator (two tokens free of charge)	n/a	PLN 60		n/a		n/a
12.	Monthly fee for a token	PLN 10			n/a		

VIII. BNP Paribas Connect (Host-to-Host) service

No.	Commission / fee title	Commission / fee rate
1.	Monthly usage fee	As per the agreement
2.	Fee for the system implementation	As per the agreement

IX. CASH PAYMENTS AND WITHDRAWALS

1. PLN Accounts

No.	Commission / fee title	Commission / fee rate
1.	Open cash payments into PLN accounts	accounts maintained by the Bank, excluding RBPL Accounts 0.6%, min. PLN 20 other accounts 1%, min. PLN 25

2.	Sealed-bag cash payments into PLN accounts	accounts maintained by the Bank, excluding RBPL Accounts	0.5%, min. PLN 15
		other accounts held with other banks	n/a
3.	Cash withdrawals at the Bank's branch (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.)	accounts maintained by the Bank, excluding RBPL Accounts	0.5%, min. PLN 20
		other accounts held with other banks	n/a
4.	Cash withdrawal in a sealed package form		0.5%, min. PLN 20
5.	Open payments with conversion to PLN	EUR, USD, GBP and CHF	1% of the amount
		Other foreign currencies (only banknotes)	to be negotiated
6.	Withdrawals with currency conversion - foreign currencies	EUR, USD, GBP and CHF	1% of the amount
		Other foreign currencies (only banknotes)	to be negotiated
7.	Cash payment in PLN into bank accounts maintained by the Bank (excluding RBPL Accounts)		0.5% of the amount, min. PLN 15
8.	Additional fee on disordered payments made in PLN and foreign currencies (see Regulations on Bank Accounts)		0.5% of the amount, min. PLN 10
9.	Issuance of a statement on a cash balance difference to confirm such a difference identification		PLN 20
10.	Fee for the failure to collect the cash withdrawal advised		1% of the equivalent amount
11.	Cash payment made via a Cash Deposit Machine (CDM) at the Bank's branch (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.)		0.4%
12.	Sealed-bag cash payment via the Polish Post outlet		0.4%

2. Foreign Currency Accounts

No.	Commission / fee title		Commission / fee rate
1.	Open payments in the account currency	Banknotes, EUR, USD, GBP and CHF	1%, min. 10 units of account currency
2.	Sealed-bag payments in the account currency		0.5%, min. PLN 30
3.	Withdrawals made in the account currency		1%, min. 10 units of account currency
4.	Open and sealed-bag cash payments and withdrawals	other currencies (provided that the currencies are serviced under the agreement)	2%
5.	Payments with the currency conversion	EUR, USD, GBP and CHF	1% of the amount, min. 10 units of the currency paid, to the account where the payment is posted
		Other foreign currencies (only banknotes)	to be negotiated
6.	Withdrawals with the currency conversion - foreign currencies	EUR, USD, GBP and CHF	1% of the amount, min. 10 units of the currency withdrawn, from the account where the withdrawal is posted
		Other foreign currencies (only banknotes)	to be negotiated
7.	Additional fee on disordered payments made in PLN and foreign currencies		0.5% of the amount, min. PLN 10
8.	Issuance of a statement on a cash balance difference to confirm such a difference identification		PLN 20
9.	Fee for the failure to collect the cash withdrawal advised		1% of the equivalent amount

3. Other operations

No.	Commission / fee title	Commission / fee rate
1.	For the issuance of the key to the door of the Bank's night drop box	PLN 50
2.	Withdrawal without any prior advice (notification)	Additional 0.5% to the fee for the withdrawal advised

X. INTERNATIONAL DESK

No.	Commission / fee title	Commission / fee rate
1.	Support of the International Desk when opening an account	PLN 1000
2.	International Desk support (monthly fee)	PLN 50

XI. DEPOSIT PRODUCTS

No.	Commission / fee title	Commission / fee rate
1.	O/N deposit - Account maintenance (monthly fee charged for each account)	PLN 50

XII. CASH POOLING

No.	Commission / fee title	Commission / fee rate
1.	Implementation fee	as stipulated in the agreement
2.	Monthly fee	
3.	Service modification	
4.	Monthly fee for interest reports / settlements	

XIII. OTHER FEES AND COMMISSIONS

No.	Commission / fee title	Commission / fee rate
1.	Generation of an account statement or turnover statement on one bank account	PLN 100
2.	Putting or lifting a hold on account at the Customer's request	PLN 100
3.	Confirming the consistency of data for an Account Holder's auditors or other financial institutions	PLN 100
4.	Accepting a power of attorney to administer a bank account for banks servicing the parties to loan agreements	PLN 100
5.	Fee for accepting of a bailiff /claim securing seizure for execution	PLN 200
6.	Fee for the execution of a bailiff seizure	PLN 20
7.	Drawing up an opinion about financial situation of an entrepreneur	PLN 300
8.	Preparing a bank reference on the Account Holders' data for auditors or other financial institutions	min. PLN 300, max. PLN 600
9.	Certificate concerning users of electronic banking	min. PLN 200, max. PLN 300
10.	Other written certificates not mentioned in this table of commissions and fees	PLN 100
11.	Submission to the Bank of a power of attorney / its change / revocation	PLN 20
12.	Preparation of other non-standard documents (copies, statements, confirmations, accounting documents, etc.) not provided for in this tariff	min. PLN 200, max. PLN 600
13.	Change of the specimen signature card for accounts / account administration card	PLN 100
14.	Preparation of an annex (on Client demand) to the product agreement at the Customer's request	PLN 200

XIV. CHEQUE TRANSACTIONS

No.	Commission / fee title	Commission / fee rate
1.	For confirmation of a settlement or cash cheque, per each cheque	PLN 50
2.	For collection of a settlement or cash cheque (the fee is charged for acceptance of a cheque for collection)	PLN 50
3.	For collection of a foreign currency cheque (commission is charged at cashing the cheque) Additionally, at collection of cheques in foreign trading, a fee on account of commissions and fees of intermediary banks involved in the collection	0.5% of cheque value, min. PLN 100, max. PLN 400 up to the actual charge to the cheque amount by intermediary banks
4.	Collection of bank cheques issued by banks holding their LORO accounts in the Bank - PLN cheques	PLN 50
5.	Collection of bank cheques issued by banks holding their LORO accounts in the Bank - FC cheques	0.5% of cheque value, min. PLN 50, max. PLN 200
6.	Refusal to cash a cheque in foreign trading (e.g. an uncovered cheque)	as per actual costs incurred, min. PLN 100
7.	For acceptance of a notification regarding loss of cheques and cheque blanks and stopping cheques at the Bank's branches	PLN 50
8.	For issuing a cheque book (cheques in domestic transactions; from 1 to 50 cheque blanks)	PLN 50

XV. DOCUMENTARY OPERATIONS

1. The Bank's Documentary Letter of Credit (L/C) (import and domestic)

No.	Commission / fee title	Commission / fee rate
1.	Providing available / renewal / increase of the L/C line (for the current term of providing a revolving line available or for the validity period of the non-revolving line)	1%, min. PLN 500
2.	Change of other terms and conditions of the L/C line (for each annex to the agreement)	PLN 300
3.	Issuance of a L/C pre-advice	PLN 300
4.	Preparing a draft L/C	on the basis of an L/C opening order: PLN 200 on the basis of an incomplete L/C opening order or trade documents: PLN 400
5.	Opening an L/C	in advance for the entire validity period: 0.3% of the L/C maximum amount, min. PLN 300 for each three-month period of its validity started
6.	Opening a standby L/C	in advance for the entire validity period: 0.15% monthly, min. PLN 100 monthly
7.	Change of the L/C terms and conditions	each change: PLN 200 additionally, for a change regarding an L/C amount increase or validity period extension: as for the opening
Please note! Presentation of documents after the three-month L/C validity period paid, or documents for amounts exceeding the L/C balance is considered a change of the L/C terms and conditions		
8.	Execution of an L/C (including payments / analysis of documents)	including the settlement costs (for each set of documents): 0.2% of the amount due to be paid; min. PLN 300
9.	Urgent execution of an L/C (including payments / analysis of documents)	additional commission for an acceleration of document examination (within 24 hours of the instruction acceptance): PLN 200
10.	Order outside the BiznesPl@net system	PLN 100
11.	Documents presented are not compliant with the L/C terms and conditions (charged to the L/C beneficiary)	USD 150 / EUR 110 / PLN 450
12.	Deferred payment (for each started month of deferral indicated in the L/C)	0.1% monthly on the amount of deferred payment min. PLN 100 (minimum applies to every 1-month deferral period started)

13.	Cancellation of an order (prior to its execution by the Bank)	PLN 300
	L/C cancellation or non-use	
	Change of collateral terms for the L/C	
14.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500
15.	Assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
16.	Passing the documents presented under the L/C	PLN 50 in domestic transactions PLN 200 in cross-border transactions

2. Other Bank's Documentary Letter of Credit (L/C) (export and domestic)

No.	Commission / fee title	Commission / fee rate
1.	Advice of an L/C to the beneficiary	PLN 300
2.	Pre-advice of an L/C	PLN 250
3.	Preparation of a draft L/C (for each draft)	PLN 400
4.	Confirmation of an L/C	Rate established individually depending on the risk of the country and the opening bank
5.	Transfer of an L/C to a secondary beneficiary	0.3% of the maximum amount of the transferred L/C, min. PLN 600
6.	Execution of an L/C (including payments / analysis of documents)	0.2% of the amount due to be paid on account of the documents analysed, min. PLN 300
7.	Execution of an unconfirmed L/C (including payment)	0.2% of the amount due to be paid; min. PLN 300
8.	Advice of a change	each change PLN 150
		additionally, for an increase in the amount or extension of validity of a confirmed L/C rate established individually depending on the risk of the country and the opening bank
9.	Deferred payment	confirmed L/C rate established individually
		unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents) PLN 100
10.	Documents presented are not compliant with the L/C terms and conditions	PLN 200
11.	Initial check of the documents presented under the L/C	PLN 200
12.	Cancellation of an L/C	PLN 300
13.	Fee for not using an L/C (write-off)	
14.	Transfer of obtained receivables to another bank	
15.	Advice of an L/C to another bank	PLN 500
16.	Instruction to transfer the incoming receivables under the L/C in favour of another entity	
17.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500
18.	Assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
19.	Passing the documents presented under the L/C	PLN 50 in domestic transactions PLN 200 in cross-border transactions

3. Incoming Documentary and Clean Collection (import and domestic)

No.	Commission / fee title	Commission / fee rate
1.	Issuance of documents for a payment or draft acceptance or issuance of financial documents (including issuance of financial documents at a later date)	0.2% of the collection amount, min. PLN 300, max. PLN 600
2.	Change of the collection conditions, complaints, explanations and reminders	PLN 100.00
3.	Protest of bills of exchange	as per actual costs incurred + PLN 450
4.	Execution of an import documentary collection order and any actions related to complaints and other	fees as for a cross-border transfer
5.	Sending unaccepted documents back (fee charged to the sender)	USD 150
6.	Assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
7.	Passing the collection documents to the Drawee	PLN 50 in domestic transactions PLN 200 in cross-border transactions

4. Outgoing Documentary and Clean Collection (export and domestic)

No.	Commission / fee title	Commission / fee rate
1.	Acceptance of an instruction and documents	0.2% of the collection amount, min. PLN 300, max. PLN 600
2.	Change of the collection conditions, complaints, explanations and reminders	PLN 200

3.	Assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
3.	Collection-related incoming payment	PLN 50
4.	Passing the collection documents to the Drawee's Bank	PLN 50 in domestic transactions PLN 200 in cross-border transactions

XVI. GUARANTEES

1. Third party guarantees

No.	Commission / fee title	Commission / fee rate
1.	Advice of a guarantee	PLN 300
2.	Advice of a change	PLN 250
3.	Confirmation of authenticity of the guarantee	PLN 250
4.	Service of a claim	PLN 500
5.	Handling of another communication related to the guarantee	PLN 300

2. Own guarantees and counter guarantees

No.	Commission / fee title	Commission / fee rate
1.	Providing available / renewal / increase of the guarantee line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i>	1%, min. PLN 500
2.	Change of other terms and conditions of the guarantee line (for each annex to the agreement)	PLN 300
3.	Handling fee for the issuance of a guarantee / annex	PLN 50 (in Poland) PLN 200 (abroad)
4.	Commission on the guarantee (issuance / increase) <i>(Charged monthly in advance, from the issuance date till the expiry date)</i>	0.15% monthly, min. PLN 100
5.	Change of other terms and conditions of a guarantee (including the validity date extension, for each annex to the guarantee)	PLN 200
6.	Service of a claim	PLN 500
7.	Actions related to a transfer of receivables arising from a guarantee (assignment)	PLN 500
8.	Issuing a guarantee according to the Customer's specimen accepted by the Bank	PLN 200
9.	Preparing a draft guarantee	
10.	Cancellation of an order to issue a guarantee, or of an annex to a guarantee	
11.	Order outside the BiznesPl@net system	PLN 100
12.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500

XVII. LOANS

1. Fees related to loans

No.	Commission / fee title	Commission / fee rate
1.	administrative fee (as defined in the "Credit and Collateral Regulations for Corporate Banking Customers")	0.075% quarterly
2.	Other commissions and fees described in the loan documentation	Set individually

2. Other banking actions related to the service of loans and credit facilities, including the ones related to securing credit transactions (excluding preferential loans)

No.	Commission / fee title	Commission / fee rate
1.	Issuance of a certificate stating the debt amount on account of loans	min. PLN 300
2.	Issuance of the loan repayment certificate	min. PLN 100.00
3.	Issuing a commitment letter to release collateral provided that the loan is repaid	min. PLN 300
4.	Change of a repayment schedule not related to the financing term change	min. PLN 100
5.	Preparation of a creditworthiness assessment, at the customer's request	min. PLN 1000
6.	Preparation and sending information to the borrower regarding the default in payment of amounts due (i.e. loan principal, interest, commissions and fees and other costs) with the simultaneous request for payment - for each request sent	min. PLN 100
7.	Fee for the service, at the Customer's request, of establishment of collateral in the form of a mortgage (on each application filed to court)	min. PLN 200
8.	Fee for the establishment of collateral by the Bank on behalf of the Customer, and other preparatory activities	min. PLN 200
9.	Fee for making a copy of the loan agreement, search in archives and issuance of a copy of documents and agreements concluded in the Bank	min. PLN 100
10.	Fee for giving consent / conditional consent to an encumbrance-free release of an apartment / real estate from the mortgage encumbrance	min. PLN 50
11.	Fee for untimely delivery by the customer of documents for monitoring purposes	PLN 2,500

XVIII. SERVICED PRODUCTS *

Supported Service - refers 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 until 10 November 2016, and customers serviced by branches of Bank BGŻ S.A. before the merger date

No.	Chapter	Commission / fee title	Commission / fee rate
1.	Bank accounts (current and auxiliary ones)	Maintenance of an auxiliary account in PLN or convertible currencies, and of a subsidy account in PLN (monthly fee)	PLN 50
2.	Non-cash transactions - Conducting explanatory/complaint procedure if the complaint reason is not attributable to the Bank:	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 - Domestic transfers in PLN - BiznesPl@net	PLN 10
3.	Non-cash transactions - Conducting explanatory/complaint procedure if the complaint reason is not attributable to the Bank:	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 - cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies - Multicash	PLN 20
4.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in an electronic form	PLN 0
5.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in a paper form	PLN 0
6.	Non-cash transactions - Standing orders	Execution of a standing order into an account in the Bank	PLN 0
7.	Non-cash transactions - Standing orders	Execution of a standing order into an account in another bank	PLN 3
8.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for the cash payment - in an open form	0.5%, min. PLN 4
9.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for a sealed-bag cash payment	set individually
10.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	For each case when the Daily Limit set for Payments in Sealed Bags is exceeded	PLN 200
11.	Cash transactions - Cash withdrawals (commission rates are computed on the withdrawal amount)	Failure to advise of a withdrawal in the amount required to be advised of	PLN 60
12.	Cash transactions - Other services	Cash amounts escort	set individually
13.	Deposit products - Term deposits	Account opening and maintenance	PLN 0
14.	Deposit products - Term deposits	Transfer of funds or interest from a PLN deposit to an account in another bank	PLN 5
15.	Deposit products - Term deposits	Transfer of funds or interest from a foreign currency deposit to an account in another bank	Pursuant to Cross-border Transfer in Foreign Currencies and PLN and Domestic Transfer in Foreign Currencies
16.	Deposit products - Term deposits	Providing written information about the account balance	PLN 25
17.	Other actions in domestic transactions	Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	0.5% of the amount, min. PLN 12
18.	Other actions in domestic transactions	For issuing a key to the door to the Bank's night drop box, in the case of losing the previous one or failure to return it upon request of the Bank	PLN 300
19.	Other actions in domestic transactions	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 80
20.	Accepting valuables or documents for safekeeping upon an order of the Bank's customer	Accepting valuables or documents for safekeeping upon an order of the Bank's customer (monthly fee) Note 1: The fee is charged for each valuable or document accepted for safekeeping Note 2: It is allowed to refrain from charging the fee	PLN 100
21.	e-Biznes Lider Prestiż commission plan	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (giving and use of up to three tokens) Issuance and use of one debit card under a PLN bank account	PLN 20
22.	e-Biznes Lider Prestiż commission plan	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 20
23.	e-Biznes Lider Prestiż commission plan	Domestic transfer made via the BiznesPl@net system	PLN 0.9
24.	e-Biznes Lider Prestiż commission plan	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
25.	e-Biznes Lider Prestiż commission plan	Domestic transfer in PLN made in a branch of the Bank (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.)	PLN 25
26.	e-Biznes Lider Prestiż commission plan	Open cash payments in PLN (the commission rate is calculated on the payment amount)	0.5%, min. PLN 10
27.	e-Biznes Lider Prestiż commission plan	Open cash withdrawal (the commission rate is calculated on the payment amount)	0.5%, min. PLN 10
28.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (giving and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 10
29.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 19
30.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Domestic transfer made via the BiznesPl@net system	PLN 1.5
31.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0

32.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Domestic transfer in PLN made in a branch of the Bank (into an account held in the Bank / into an account held in another bank) (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.)	PLN 7
33.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Open cash payment in PLN	PLN 0
34.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Open cash withdrawal in PLN	PLN 0
35.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Withdrawals from ATMs made in Poland	PLN 0
36.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Checking account balance in ATMs in Poland	PLN 0
37.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (giving and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 10 (total monthly fee)
38.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Domestic transfer made via the BiznesPl@net system / Call Centre	PLN 0
39.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
40.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Domestic transfer in PLN made in a branch of the Bank (into an account held in the Bank / into an account held in another bank) (excluding branches taken over by the Bank from Raiffeisen Bank Polska S.A.)	PLN 6
41.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Open cash payment in PLN	PLN 0
42.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Open cash withdrawal	PLN 0
43.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Withdrawals from ATMs made in Poland	PLN 0
44.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Checking account balance in ATMs in Poland	PLN 0
Placement accounts: Agro Eskalacja and Biznes Eskalacja			
45.	Account opening and maintenance		free of charge
	Transfer of receivables from the account (the fee charged in the case of assignment in favour of another natural or legal person)		PLN 33
	Cash payment into an account		0.5%, min. PLN 5
	Effecting every transfer from the Agro Eskalacja placement account		PLN 10
	Effecting every transfer from the Biznes Eskalacja placement account		PLN 25

* for actions not listed in this Chapter, commissions and fees are charged in amounts determined in other Sections