



TABLE OF COMMISSIONS AND
FEES FOR BANK SERVICES
RENDERED
TO NON-CONSUMERS WITHIN
PRIVATE BANKING

Dated 9 November 2019



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Branch No.



Customer No.

Preliminary Provisions

This Table of Commissions and Fees shall be applied to Customers who are non-consumers who have signed a "Master Agreement on Providing Private Banking Services".

1. Fee for a package	Base rate (quarterly)
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The Private Banking Package for non-consumers	240,00 PLN*
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(* Private Banking Package fee will be waived, if the Customer uses investment advisory services with the Brokerage House of BNP Paribas Polska or management of financial instruments portfolios within the Brokerage House of BNP Paribas Polska or TFI BNP Paribas Polska S.A.

Bank – BNP Paribas Bank Polska S.A.

Branch – an organization unit which belongs to BNP Paribas Bank Polska S.A.

CBP – Private Banking Centre / Wealth Management Center

Regulation – Regulations regarding accounts and other services for private banking customers who are not consumers

2. Account opening and maintenance		Base rate
2.1.	Private Banking current account in PLN	0,00 PLN
2.2.	Accounts in foreign currencies	0,00 PLN
2.3.	Auxiliary account in PLN	0,00 PLN
2.4.	VAT Account	0,00 PLN
2.5.	Overnight Deposit Account	0,00 PLN
2.6.	Term Deposit Account	0,00 PLN
2.7.	Savings Account	0,00 PLN
2.8.	Portfolio Account	0,00 PLN
	Trust Account or Escrow Account	
2.9.	The commission depends on the contract value and is payable in advance for each commenced quarter of the Bank Account Agreement	
	a) When the contract value is lower than or equal to PLN 500.000 PLN	0,30% (min 200,00 PLN)
	b) When the contract value exceeds PLN 500.000	to be negotiated

3. Bank statements		Base rate
3.1.	Monthly collective statement (collected in the Bank Unit or via Internet Banking System or mailed)	0,00 PLN
3.2.	Weekly or daily collective statement (collected in the Bank Unit or mailed) – the fee charged monthly	0,00 PLN

4. Cash payments and withdrawals		Base rate
4.1	Payments into and withdrawals from PLN accounts and FC accounts	
4.1.1.	Cash withdrawals from accounts in PLN or in a foreign currency in Branches	0,00 PLN
4.1.2.	Own cash payments in an Branch, in an open form, in PLN or in a foreign currency	0,00 PLN
4.1.3.	Own cash payments, in a sealed bag, into a foreign currency account in the account currency in Branches	0,00 PLN
4.1.4.	Payments into accounts in other bank in PLN or in a foreign currency	0,50% (min. 5,00 PLN)
4.2	Foreign Exchange	
4.2.1.	Foreign currency purchase	0,00 PLN
4.2.2.	Foreign currency sale	0,00 PLN

5. Transfers		Branch/CBP	Internet Banking System	Multicash
5.1.	Domestic transfers in PLN			
5.1.1	Transfer into an own account maintained in the Bank	0,00 PLN	0,00 PLN	0,00 PLN
5.1.2.	Internal transfer (into an account of another customer in the Bank)	0,00 PLN	0,00 PLN	3,00 PLN
5.1.3.	Domestic PLN transfer from a PLN account to an account maintained in another bank	10,00 PLN	0,00 PLN	3,00 PLN
5.1.4.	Transfers to ZUS (social security), Tax Office accounts	10,00 PLN	0,00 PLN	0,00 PLN
5.1.5.	A PLN transfer from a foreign currency account into an account maintained in another bank and an internal PLN transfer from a foreign currency account to an account	10,00 PLN	2,00 PLN	2,00 PLN ¹



Branch No.



Customer No.

5.1.6.	Return of a domestic transfer in PLN via ELIXIR, sent to the payee's bank, and return of an internal PLN transfer ordered to the account held in the Bank branches which before the demerger date were branches of T24 Bank, for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account and other reasons)	5,00 PLN	5,00 PLN	5,00 PLN
5.2.	SORBNET Transfers			
5.2.1.	Transfers via the SORBNET system: from an account maintained in any foreign currency into an account in another bank and an internal transfer from an account maintained in any foreign currency to the account maintained in the Bank's branches which before the demerger date were the Bank's branches, in the amount of:			
	a) Higher than or equal to PLN 1.000.000	12,00 PLN	8,00 PLN	8,00 PLN
	b) Lower than PLN 1.000.000	25,00 PLN	25,00 PLN	25,00 PLN
5.3.	Transfers in foreign currencies and cross-border transfers in PLN			
5.3.1.	Internal transfer in a foreign currency (applicable to transfers between accounts maintained in the Bank's branches)	0,00 PLN	0,00 PLN	0,00 PLN
5.3.2.	Cross-border transfer with a standard value date in PLN or a foreign currency, or a foreign currency transfer into an account in another Polish bank or in T24 (the fee charged if SHA or OUR Charging Option is applied)	0,35% of the order amount min. 60,00 PLN max. 200,00 PLN	0,20% of the order amount min. 30,00 PLN max. 200,00 PLN	0,20% of the order amount min. 30,00 PLN max. 200,00 PLN
5.3.3.	Additional fee for a transfer from bank accounts of any type if the costs of intermediary banks are covered by the payer – OUR Charging Option. The fee is charged to the payer	0,15 % of the order amount (min 125,00 max 400,00 PLN)		
5.3.4.	Cross-border transfer with a standard value date from bank accounts of any type if the costs of the Bank and intermediary banks are covered by the payee – BEN Charging Option (the fee decreases the amount of the transfer sent)	0,35% of the order amount min. 60,00 PLN max. 200,00 PLN	0,35% of the order amount min. 60,00 PLN max. 200,00 PLN	0,35% of the order amount min. 60,00 PLN max. 200,00 PLN
5.3.5.	Expedited transfer from bank accounts of any type in PLN or in a foreign currency into an account in another Polish bank (the fee is charged if the SHA or OUR Charging Option is applied)	0,65% of the order amount min. 100,00 PLN max 400,00 PLN	0,55% of the order amount min. 100,00 PLN max. 400,00 PLN	0,55% of the order amount min. 100,00 PLN max 400,00 PLN
5.3.6.	SEPA transfer (till 13.12.2019)	0,00 PLN	8,00 PLN	30,00 PLN
	SEPA transfer (from 14.12.2019)	10,00 PLN	8,00 PLN	30,00 PLN
5.3.7.	TARGET 2 Transfer or expedited transfer in EUR to EEA above 250 ths. EUR	10,00 PLN	8,00 PLN	30,00 PLN
5.3.8.	Service of outgoing NON-STP transfer orders		40,00 PLN	
	A NON-STP transfer is a transfer other than a domestic transfer in whose contents any of the following deficiencies or errors are identified: a. incorrect SWIFT code (BIC) of the payee's bank, b. the account number specified is not IBAN – for payments to countries where it is required, c. the order is improperly formatted (data in incorrect fields)			
5.3.9.	Execution of a transfer received from abroad, or in a foreign currency from a domestic bank, into the Customer's account maintained in the Bank – with the SHA, BEN Charging Option (the fee is charged to the Customer's account maintained by the Bank)		20,00 PLN	
5.3.10.	Execution of a transfer received from abroad, or in a foreign currency from a domestic bank, into the Customer's account maintained in the Bank – with the OUR Charging Option (the fee is paid by the ordering bank/payer) – the fee rate is calculated on the amount of the payment order from abroad		25,00 PLN	

5.4. Transfers - corrections		Branch/CBP	Internet Banking System	Multicash
5.4.1.	Data correction or cancellation of an outgoing transfer at the payer's request (if possible): - after the receipt of a tele-information order by the Bank, and prior to sending it to another bank, - upon the receipt of a transfer order to the beneficiary's account maintained in the Bank		PLN 10.00 – domestic transfers in PLN PLN 20.00 – transfers in foreign currencies and cross-border transfers in PLN	
5.4.2.	Data correction, cancellation or return of a transfer for reasons beyond the Bank's control, explanation of details of outgoing and received payments, confirmations of credits to the payee's account, explanation of costs calculated and providing other explanations regarding payments, at the Customer's request - upon sending a tele-information order by the Bank to another bank; - upon executing the order and posting funds to the beneficiary's account maintained in the Bank		PLN 50.00 – not more than 50% of the transfer amount – domestic transfers in PLN – subject to the return referred to in item 5.1.6. PLN 100.00 – not more than 50% of the transfer amount + actual costs of the third bank, if any – transfers in foreign currencies and cross-border transfers in PLN	
6. Standing orders				Base rate
6.1.	Creation/ change/ cancellation			0,00 PLN
6.2.	Executing payments under a standing order into accounts held with another domestic bank, if it is made via the Branch or Internet Banking			0,00 PLN
6.3.	Executing payments under a standing order established between any accounts maintained by the Bank			0,00 PLN
7. Direct Debit				Base rate
7.1.	Accepting, changing and cancelling a consent for a direct debit			0,00 PLN
7.2.	Debiting the Account Holder's account with the direct debit amount			1,00 PLN
8. Confirmation of Instructions executed				Base rate
8.1.	Confirmation of executing a verbal Instruction, delivered in a paper form at the Bank Unit, immediately after the Instruction execution			0,00 PLN
8.2.	Confirmation of executing a Instruction, delivered in a paper form at the Bank Unit in other cases			0,00 PLN
8.3.	Confirmation of executing a transfer, delivered in an electronic form in the Internet Banking system			0,00 PLN
9. Notification about a justified refusal to execute an Instruction				Base rate
9.1.	Notification about a refusal to execute an Instruction, delivered in the Internet Banking system			0,00 PLN
9.2.	Notification about a refusal to execute an Instruction, sent to an email address if the Customer has not activated the Internet Banking system			0,00 PLN
9.3.	Notification about a refusal to execute an Instruction, sent via SMS to a mobile telephone number if the Customer has not activated the Internet Banking system			0,00 PLN
9.4.	Notification about a refusal to execute an Instruction, provided by phone			0,00 PLN
10. Debit Card Mastercard Business (PLN)				Base rate
10.1.	Fee for issuing cards			0,00 PLN
10.2.	Monthly fee for using cards			0,00 PLN
10.3.1.	Cash withdrawals from ATMs located in Branches of the Bank or of the BNP Paribas Group (abroad)			0,00 PLN
10.3.2.	Cash withdrawals from other ATMs in Poland and abroad			3% min. 7,00 PLN
10.4.2.	Checking balance in other ATMs in Poland			1,00 PLN
10.5.	Non-cash transactions			0,00 PLN
10.6.	Issuing a new card in place of a lost one			0,00 PLN
10.7.	Generating a new PIN			0,00 PLN
10.8.	Card issuance upon its cancellation			0,00 PLN
11. Operations on Cheques and Bills of exchange				Base rate

11.1.	Cheque service	
11.1.1.	Collection of a cheque in cross-border transactions (the fee is charged at accepting the cheque)	0.50% of the cheque amount (min. PLN 30.00, max. PLN 300.00)
11.1.2.	At collection of cheques in foreign currencies, fee on account of commissions and fees of foreign intermediary banks	up to the actual fee charged by foreign banks
11.1.3.	Collection of bank cheques issued by banks holding a LORO account with the Bank in favour of the Bank's Customers and drawn onto the Bank, likewise other cheques whose coverage has been paid in advance by the drawer's bank into an account held with the Bank:	
	a) Cheques in PLN,	20,00 PLN
	b) Cheques in foreign currencies.	0.50% of the cheque value (min. PLN 20.00; max. PLN 100.00)
11.1.4.	Refusal to cash a foreign currency cheque (e.g. an uncovered cheque)	according to the actual costs incurred (min. PLN 50.00)
11.2.	Bills of Exchange service	
11.2.1.	PLN bills of exchange (submitting the bills for payment, submitting for protest, collection of a bill of exchange, etc.)	50,00 PLN
11.2.2.	Submitting foreign currency bills of exchange for payment (the ordering bank is charged with the expenses)	0.10 % of the bill amount (min. PLN 50.00)
11.2.3.	Protest of foreign currency bills of exchange	at actual costs incurred + PLN 450.00
12.	Electronic banking services	Base rate
12.1.	Internet Banking Systems	
	Adding a new Internet Banking System user	50 PLN
12.1.1.	Note: the fee is not charged when the Internet Banking System users are added when applying by the Customer for the Internet Banking System, the fee is not charged if the Customer adds the user itself via the Internet Banking system	
	Modification of the Internet Banking System users (change of the scope of user authorization rights, change of authorization rights to accounts, change of acceptance schemas made by the Bank on the basis of the Customer's application filed on paper	50 PLN
12.1.2.	Note: the fee is not charged if the authorization rights are modified by the Customer itself via the Internet Banking System	
12.1.3.	For the use of the Internet Banking System	0,00 PLN
12.1.4.	Fee for SMS authorisation code charges	0,00 PLN
12.1.5.	Fee for an SMS notification	PLN 0.35 for each notification
12.1.6.	Fee for the issuance of a token/ USB cryptographic device/ smart card	30,00 PLN
12.1.7.	Issuance of a smart card reader	100,00 PLN
12.1.7.	Fee for sending a starting package, token, USB cryptographic device, smart card by a registered mail or courier service	0,00 PLN
13.	Fees related to the Multicash system	Base rate
13.1.	Multicash subscription fee (monthly)	300,00 PLN
13.2.	Fee for the Multicash system maintenance (monthly)	500,00 PLN
13.3.	Installation of new software versions, two training sessions for users at a Customer's office and a service of the system in the case of any problems being the Bank's fault or incorrect functioning of the Multicash system	0,00 PLN
13.4.	Additional service work	
13.4.1	Visit of a service and maintenance specialist	PLN 250.00 per each commenced hour of work
13.4.2	Additional training at a Customer's office	PLN 150.00 per hour
13.4.3	Training course at a Customer's office (6 hours)	PLN 800.00

14. Non-standard services		Base rate
14.1.	Changing the specimen signatures card	0,00 PLN
14.2.	Granting a power of attorney/ Change of proxies in the course of the agreement/ Change in the scope of an existing power of attorney	0,00 PLN
14.3.	Issuing, at customer request, bank certificates related to maintaining accounts	0,00 PLN
14.4.	For issuing a certificate, at the Customer's request:	
	a) that entitles to transfer foreign currency abroad,	0,00 PLN
	b) other written certificates not mentioned in this Table	0,00 PLN
	Fee for enforcement of an execution title or another document which has the power of such a title	70,00 PLN
14.5.	Fee for an execution transfer on account of alimony	10,00 PLN
14.6.	Accepting and executing orders regarding placing a hold on funds deposited in bank accounts to secure agreements concluded by the Account Holder (excluding agreements to which the Bank is a party)	100,00 PLN
14.7.	Putting or cancelling a hold on account at the Customer's request in situations not related to securing the account against unauthorised transaction or access to it by unauthorised persons	0,00 PLN
14.8.	Accepting a power of attorney to administer a bank account for banks servicing the parties to loan agreements	0,00 PLN
14.9.	For providing information within the scope authorised by the Banking Law Act and other legal provisions:	
	the Bank shall collect the fee from the payer for preparing, drawing up and passing on information covered by banking secrecy to duly authorised people, bodies and institutions, unless the entity is statutorily exempt from fees (under Article 110 of the Banking Law Act)	0,00 PLN
14.10.	Other commissions and fees for non-standard services not provided for in the Table of Commissions	To be negotiated

15. Credit facilities

Base rate

All commissions and fees are determined individually

16. Rules for charging commissions and fees

Chapter 1. General Provisions

1. In justified, non-standard cases not provided for in the Table of Commissions and Fees, the Private Banking Department Director or his/her Deputy may, in consultation with the Customer, set another way of charging fees, including also charging of fees for products and services not specified herein, with the Customer's consent.
2. Commissions and fees for services executed upon orders of other banks are charged in a mutually agreed amount.
3. Fees and commissions can be paid by the Bank's Customers in cash or charged by debiting the account of the Account Holder on the basis of an agreement concluded.
4. In the case of commissions on bank transfers based on FX rates, the FX rates binding at the moment of effecting the transfer order shall be applied.
5. In the case of operations or fees that refer to FX rates, FX sell rate binding at the Bank at the moment of effecting the operation or on the day of charging such a fee by the Bank is applicable.
6. In the case of any VISA/MasterCard cards issued by BNP Paribas Bank Polska S.A., the settlement currency for a given payment card is specified in the binding regulations relevant for such a card. For VISA cards, a currency conversion commission of 3% of the transaction value is added to all non-cash transactions and cash withdrawals 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. In the case of MasterCard cards a Currency Conversion commission is not charged.
7. Bank statements:
 - a. the rates specified in the Table (Part 3, item 3.2) shall apply to preparing and sending consolidated statements that include all accounts held by one Account Holder in any Bank's Branches,
 - b. if a Customer chooses the option that statements are generated and delivered separately for every Branch of the Bank where the Customer holds accounts, or separately for each account held, a monthly fee shall constitute a multiple of the base rate, depending on the number of statements generated,
 - c. if a change or changes of the frequency occurred in the course of a month (or in the event an account is opened for a new customer in the course of a month), the fee is computed in proportion to the time specific frequencies were binding in the course of the whole month in question.
8. Capitalised terms and expressions not otherwise defined in the Table of Commissions and Fees, shall have the meaning ascribed to them in the Regulations regarding accounts and other services for private banking customers who are not consumers.

Chapter 2. Rules for charging commissions and fees regarding foreign currency operations

1. Fees determined as fractions shall be charged in PLN for:
 - a. orders from PLN accounts, by debiting the payer's account with a percentage amount of the debit amount to the account resulting from the Currency Conversion of the order amount, at a current FX sell rate applicable at BNP Paribas Bank Polska

- S.A. with a reservation that for instructions placed via Internet Banking Systems, the ordered amount converted at the NBP mid-rate shall be the basis for calculating the commission amount.
- b. orders from FC accounts, by debiting the account of the payer with a percentage amount of the ordered amount after Currency Conversion at the NBP mid-rate,
 - c. FC cheques collection at accepting the cheque; the commission is a percentage of the cheque amount after Currency Conversion into PLN at the NBP mid-rate,
 - d. costs accrued by intermediary banks that participated in the order processing, if the said costs shall be covered by the payer. (NOTE: if the said costs are calculated in the currency other than the account currency, their actual amount shall be determined on the basis of the currently binding FX buy and sell rates of BNP Paribas Bank Polska S.A.; however, for orders placed via Internet Banking Systems, NBP mid rates are applicable).
2. In the case of operations on FC accounts effected in a currency other than the account's currency, the amount debited to the Customer's FC account is used as the basis for calculating the commission; however, for instructions placed via Internet Banking Systems - the NBP mid-rates are applicable to establish the order amount (and to calculate the commission).
 3. Regardless of commissions and fees of BNP Paribas Bank Polska S.A., commission and fees on account of costs calculated by intermediary banks participating in effecting the order which is not a PSD transaction under the Regulations regarding accounts and other services for private banking customers who are not consumers may be charged. Such receivables are charged either by debiting the Customer's account or by a respective decrease of the order or cheque amount.
 4. Amounts of PLN and foreign currency commissions charged shall be rounded off to the nearest hundredth
 5. No fee is being charged for foreign exchange transaction.

Chapter 3. Specific rules for charging selected fees and commissions

No.	Title	Time frames (*)
1.	SMS (text message) notifications in Internet Banking System	on the 10th day of each month for the period from the 10th day of the month preceding the charge collection to the 9th day of the month, when the fee is charged*
2.	use and maintenance of the Multicash system	on the 23rd day of each month for the following month*
3.	the Private Banking Package	on 26th day of the following months: March, June, September and December*

(*) If the day of commission charging determined in the above Table falls on Saturday or a statutory holiday (Sunday or a holiday), commissions and fees shall be charged on the next Business Day, however with the value date of the day determined in the Table as the appropriate date for fee or commission charging.