



Table of Commissions and Fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

applies to the Customers serviced within the Small and Medium Enterprises segment

effective from 4 November 2019

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“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

- 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.
- Whenever this Table of Commissions and Fees refers to the “Bank”, without any more specific description, it shall be understood as a reference to “BNP Paribas Bank Polska S.A.”.

Part I. Commissions and fees for products offered

SECTION I. Packages

I. PRODUCTS AND SERVICES WITHIN the Multi BOX

1.	Maintenance of a PLN current account (monthly fee)	100
2.	Maintenance of an auxiliary account (monthly fee)	50
3.	Maintenance of a payroll account (monthly fee)	49
4.	Maintenance of a foreign currency account (monthly fee)	50
5.	Maintenance of an overnight deposit account (monthly fee)	50
6.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	0
7.	Issuing and using a debit card in PLN (monthly fee) *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 700.	0/7*
8.	Cash withdrawals from Euronet ATMs	5
9.	BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee)	0
10.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	75
<i>For actions not listed in the Multi BOX package, commissions and fees presented in Section II are charged</i>		

II. PRODUCTS AND SERVICES WITHIN Turbo BOX – non-negotiated offering for entities of annual sales revenues up to PLN 10 million

1.	Maintenance of a PLN current account (monthly fee) * when an average monthly balance in PLN current and auxiliary accounts, except special accounts, amounts to PLN 50,000	0*/39
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	29
3.	Maintenance of a payroll account (monthly fee)	9
4.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	0
5.	Domestic transfer from a PLN account (including an internal transfer) via BiznesPl@net	0.99
6.	SEPA Credit Transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101) effective from 15 December 2019	5/0.99*
7.	Issuing and using a debit card in PLN (monthly fee) *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 500.	0/7*
8.	Cash withdrawals from Euronet and PlanetCash ATMs	5
9.	Cash payments into cash deposit machines located in the Bank Branches * if the limit of free-of-charge payments within one transaction is exceeded, the fee will be charged on the entire amount paid under this transaction.	0 for a total amount of PLN 50,000 in a calendar month * *consecutive - 0.15%, min. 3
10.	BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee)	0
11.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
<i>For actions not listed in the Turbo BOX package, commissions and fees presented in SECTION II are charged</i>		



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III. PRODUCTS AND SERVICES WITHIN the Open FX BOX (non-negotiated offering)

Package on offer until 15 November 2019

1.	Maintenance of a PLN current account (monthly fee)	59
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	29
3.	Maintenance of a payroll account (monthly fee)	9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	0.99
5.	Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net	0
6.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) via BiznesPl@net, Remote Payment Initiation (MT101)	0.25% min. 40; max. 200
7.	Issuing and using a debit card in PLN (monthly fee) *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 500.	0/7*
8.	BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee)	0
9.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
10.	Cash payments into cash deposit machines located in the Bank Branches * if the limit of free-of-charge payments within one transaction is exceeded, the fee will be charged on the entire amount paid under this transaction.	0 for a total amount of PLN 50,000 in a calendar month * *consecutive - 0.1%, min. 3
11.	Cash withdrawals from Euronet and PlanetCash ATMs	5
<i>For actions not listed in the Open BOX package, the commissions and fees presented in Section II are charged</i>		

PRODUCTS AND SERVICES WITHIN the Profit BOX (non-negotiated offering)

Package for new Customers who did not have an account at the Bank as at 15 November 2019.

The package is available from 15 November 2019.

1.	Maintaining a current account in PLN and one auxiliary account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) * If the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is less than PLN 350,000	0/99*
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	19
3.	Maintenance of a payroll account (monthly fee)	9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net * charged daily	0 - for the first 30 transfers in a month consecutive - 0.99*
5.	Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net	0
6.	SEPA outgoing transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	0.99
7.	Issuing and using a debit card in PLN (monthly fee) *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 500.	0/7*
8.	BiznesPl@net subscription fee - basic version (maximum five Users) (monthly fee)	0
9.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
10.	Cash payments into cash deposit machines located in the Bank Branches * if the limit of free-of-charge payments within one transaction is exceeded, the fee will be charged on the entire amount paid under this transaction.	0 - for a total amount of PLN 50,000 in a calendar month * *consecutive - 0.1%, min. 3
11.	Cash withdrawals from Euronet and PlanetCash ATMs	5
<i>For actions not listed in the Profit BOX package, the commissions and fees presented in Section II are charged</i>		

IV. PRODUCTS AND SERVICES WITHIN the FX BOX (non-negotiated offering)

1.	Maintenance of a PLN current account and max. 2 additional accounts (auxiliary in foreign currency, FX accounts) (monthly fee)	69
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	29
3.	Maintenance of a payroll account (monthly fee)	9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	0.99
5.	Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net	0

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6.	SEPA transfer executed via: - BiznesPI@net, - Remote Payment Initiation (MT101) effective from 15/12/2019	4/0.99*
7.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) via BiznesPI@net, Remote Payment Initiation (MT101)	50
8.	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)	0
9.	Issuance and usage of a debit card in PLN *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 500.	0/7*
10.	Issuance and usage of a debit card in EUR *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than EUR 100	0/3* EUR
11.	Cash withdrawals from ATMs in Branches of the Bank	0
12.	Cash withdrawals from Euronet and PlanetCash ATMs	5
13.	BiznesPI@net subscription fee - basic version (maximum five Users of the system) (monthly fee)	0
14.	BiznesPI@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
15.	Cash payments into cash deposit machines located in the Bank Branches * if the limit of free-of-charge payments within one transaction is exceeded, the fee will be charged on the entire amount paid under this transaction.	0 - for a total amount of PLN 50,000 in a calendar month * *consecutive - 0.1%, min. 3
<i>For actions not listed in the FX BOX package, commissions and fees presented in Section II are charged</i>		

V. PRODUCTS AND SERVICES WITHIN the Agro BOX (non-negotiated offering for FARMERS)

1.	Maintenance of a PLN current account (monthly fee) * when an average monthly balance in PLN current and auxiliary accounts, except special accounts, amounts to PLN 100,000	0*/29
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	29
3.	Maintenance of a payroll account (monthly fee)	9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPI@net	0.99
5.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via BiznesPI@net	0
6.	Domestic transfer from a PLN account (including an internal transfer), executed in the Bank's branch	15
7.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) via BiznesPI@net, Remote Payment Initiation (MT101)	0.25% min. 40; max. 200
8.	Issuance and usage of a debit card in PLN *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 500.	0/7*
9.	BiznesPI@net subscription fee - basic version (maximum five Users of the system) (monthly fee)	0
10.	BiznesPI@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
11.	Own cash payment in PLN made in the Bank's Branch	0.2% min. 15
12.	Cash payments to cash deposit machines located in Bank Branches * if the limit of free-of-charge payments within one transaction is exceeded, the fee will be charged on the entire amount paid under this transaction.	0 - for a total amount of PLN 50,000 in a calendar month * *consecutive - 0.1%, min. 3
13.	Cash withdrawal in PLN, made in the Bank's branch	0.2%, min. 15
14.	Cash withdrawals from ATMs in the Bank's branches	0
15.	Cash withdrawal from other ATMs in Poland	5
<i>For actions not listed in the Agro BOX package, commissions and fees presented in Section II are charged</i>		



Branch No.



Customer no.

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

SECTION II. Commissions and fees for all customers

(except fees within packages)

I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

1.	Opening a bank account for a resident	0
2.	Opening a bank account for a non-resident	400
3.	Opening a VAT account	0
4.	Maintenance of an auxiliary account in PLN/foreign currency, FC account) (monthly fee)	50
5.	Maintenance of a payroll account (monthly fee)	49
6.	Maintenance of a subsidy account (monthly fee charged to the current account)	50
7.	Maintenance of a VAT account	0
8.	Maintenance of a Trust Account, Escrow Account or Escrow Premium Account	as stipulated in the agreement
9.	Commission for payments made from a Trust Account, Escrow Account or Escrow Premium Account in accordance with an instruction (for each payment)	as stipulated in the agreement
10.	Maintenance of a Stock Investor's Account (monthly fee)	20

II. FEES RELATED TO OPENING AND MAINTENANCE OF PLACEMENT ACCOUNTS AND OVERNIGHT DEPOSIT ACCOUNTS

1.	Opening a Biznes Eskalacja/Agro Eskalacja placement account	0
2.	Maintenance of a placement account (Biznes Eskalacja/Agro Eskalacja)	50
3.	Maintenance of a Progressive account	50
4.	Maintenance of an overnight deposit account (monthly fee)	50
5.	Change of conditions of an overnight deposit agreement	30

III. CASH PAYMENTS AND WITHDRAWALS
made through accounts maintained at the Bank

1.	Open own PLN payment into bank accounts	0.6%, min. 20
2.	Open own EUR, USD, CHF or GBP payment (only banknotes)	1%, min. 5 units of EUR/ USD/ CHF/ GBP
3.	Open own payment in other currencies (only banknotes)	2% of the amount, min. 10 units of the currency
4.	Payment in a sealed bag into PLN accounts, made at the Bank's branch (cash desk/ deposit drop box) - (banknotes)	0.5%, min. 15
5.	Payment in a sealed bag into EUR, USD, CHF or GBP accounts, made at the Bank's branch (cash desk/ deposit drop box) - (only banknotes)	0.9%, min. 20
6.	Payment in a sealed bag into accounts in other currencies, made at the Bank's branch (cash desk/ deposit drop box) - (only banknotes)	2%, min. 20
7.	Own payment in a sealed bag made via a Polish Post Office outlet	0.4%
8.	Payment made by third persons in a sealed bag in PLN into accounts maintained by the Bank	0.7% of the payment amount, min. 25
9.	Open payment made by third persons in EUR, USD, CHF, GBP into accounts maintained by the Bank	1.2%, min. 5 units of EUR/ USD/ CHF/ GBP
10.	Open payment made by third persons in other currencies	2.2% of the amount, min. 25
<i>NOTE: when the payment is made into an account by a third party, the commission is charged to the person making the payment, in the currency of the payment or in PLN after the conversion at the mid rate as of the payment date (refers to item 8, 9 and 10)</i>		
11.	Open withdrawal in PLN	0.6%, min. 20
12.	Open withdrawal in EUR, USD, CHF or GBP	1%, min. 5 units of EUR/ USD/ CHF/ GBP
13.	Open withdrawal in other currencies	2% of the amount, min. 10 units of the currency
14.	Withdrawal in a sealed bag in PLN	0.5%, min. 15
15.	Withdrawal in a sealed bag in EUR, USD, CHF or GBP	0.9%, min. 20
16.	Withdrawal in a sealed bag in other currencies	2%, min. 20
17.	Payment/Withdrawal in a sealed bag directly delivered to a banknote counting firm cooperating with the Bank	set individually



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IV. OTHER FEES RELATED TO PAYMENTS AND WITHDRAWALS

1.	Additional fee for a PLN payment (comprising coins totaling PLN 200.00)	1%, min. 20 on the value of coins exceeding PLN 200.00
2.	Additional fee for an unsorted payment (coins mixed with banknotes)	1%, min. 0.6% on the payment amount
3.	Additional fees in connection with: depositing a payment in a Packaging not accepted by the Bank, issuance of a balance differences statement, providing, at the Customer's request, additional documents for the balance differences statement, lack of a document confirming the denominations structure of payment, Issuance of a Bank Payment Receipt (BDW), in the absence thereof no or incorrect bank account number on the Bank Payment Receipt (BDW).	20 on each event
4.	For each excess of the Daily Limit for Payments in Sealed Bags	200
5.	Payments in sealed bags using a deposit drop box (monthly payment)	200
6.	Issuance of a key to the deposit drop box (for each key/ card issued)	50
7.	Delivering a non-standard report or statement	to be negotiated min. 100 per each report
8.	One-off implementation fee for launch of the service of closed payments and/or withdrawals	to be negotiated, min. 100
9.	Modification of the service of closed payments and/or withdrawals	to be negotiated, min. 100
10.	Fee for failure to execute or partial execution of advised cash withdrawal	1%, min. 100 for uncollected payment amount
11.	Additional fee for withdrawal within a given unit of the Bank that requires advising, executed within less than a standard term (provided that the funds are available in the Bank)	0.45%, min. 50 (on the withdrawal amount being a surplus above the amount that does not require to be advised)
12.	Cash escort (service available only together with the service of Payments in sealed bags and/or Withdrawals in sealed bags)	to be negotiated
13.	Cash payment at the Bank's Branch in PLN into accounts maintained by other banks	0.7% of the payment amount, min. 25
14.	Cash operations made by customers of other banks, charged to the bank ordering the cash service	0.5% of the cash turnover decreased by the amounts on which the commission should be charged directly to the Customer

V. DOMESTIC TRANSFERS IN PLN

1.	Domestic transfer (including an internal transfer) executed via BiznesPI@net	2.5
2.	Transfer into own account ¹ at the Bank, executed via BiznesPI@net, MultiCash, Call Centre - "Bank-o-phone", or Remote Payment Initiation (MT101)	0
3.	Domestic transfer executed via: MultiCash, Remote Payment Initiation (MT101)	3.5
4.	Internal payment via MultiCash, Remote Payment Initiation (MT101)	2.5
5.	Domestic transfer (including an internal transfer) executed via Call Centre - "Bank-o-Phone" service	5
6.	Domestic transfer from a foreign currency account executed via: BiznesPI@net, MultiCash	2.5
7.	Domestic transfer from a foreign currency account executed via the Remote Payment Initiation (MT101) system	3.5
8.	Domestic transfer (including an internal/ own transfer) executed in the Bank's Branch	25
9.	Transfer from a current account into a placement/progressive account	0
10.	Transfer from a progressive account into a current account	3
11.	Transfer from a PLN account into the Social Security (ZUS) or Tax Office accounts, executed via BiznesPI@net, MultiCash	2.5
12.	SORBNET transfer ≥ PLN 1 million executed via: BiznesPI@net, MultiCash, Remote Payment Initiation (MT101)	15
13.	SORBNET transfer ≥ PLN 1 million executed in the Bank's Branch	25
14.	SORBNET transfer < PLN 1 million	40
15.	Instant transfer executed via the BiznesPI@net system	10
16.	Transfer from the "Biznes Eskalacja" placement account	25/3 ¹
17.	Transfer from the "Agro Eskalacja" placement account	10/3 ¹

¹ Fee for an own transfer



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VI. CROSS-BORDER/ INTERNATIONAL TRANSFERS IN FOREIGN CURRENCIES AND PLN AND DOMESTIC TRANSFERS IN FOREIGN CURRENCIES

1.	SEPA transfer executed via: - BiznesPI@net, - Remote Payment Initiation (MT101)	8/2.50*
2.	SEPA transfer executed in the Bank's branch	29/25*
3.	SEPA transfer executed in the MultiCash system	30/3.50*
4.	Expedited SEPA transfer executed via electronic channels	100/2.50*
5.	Expedited SEPA transfer executed in the Bank's branch ²	150/25*
6.	Internal transfer executed in the Bank's branch	25
7.	Internal transfer executed via: - BiznesPI@net, - MultiCash - Remote Payment Initiation (MT101)	2.5
8.	Foreign currency transfer to own account held in the Bank, executed in the Bank's Branch	25
9.	Foreign currency transfer into own account, executed via BiznesPI@net/PI@net, MultiCash, Remote Payment Initiation (MT101)	0
10.	Target transfer up to EUR 250,000 executed via electronic channels	200/40*
11.	Target transfer above EUR 250,000 executed via electronic channels	200/15*
12.	PLN or FC cross-border transfer with a standard value date, or an FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) executed in the Bank's Branch	0.40% of the amount, min. 60, max. 200
13.	PLN or FC cross-border transfer with a standard value date, into an account in another Polish bank, excluding EUR transfer to the EEA (charged in the case of applying SHA or OUR charging option), executed via BiznesPI@net/PI@net, MultiCash, Remote Payment Initiation (MT101)	0.30% of the amount, min. 40, max. 200 ¹
14.	Expedited PLN or FC cross-border transfer from bank accounts of any type, or an FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) executed via electronic channels or in the Bank's Branch	0.65% of the amount, min. 100, max. 400
15.	Transfer executed from bank accounts of any type, with standard value date or expedited, if the costs of the Bank and intermediary banks are covered by the payee – BEN charging option (a commission decreases the transfer amount - option not allowed for EEA transfers):	0.55% of the amount, min. 100, max. 400
16.	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained by the Bank - SHA, BEN charging option (a commission is charged to the Customer's account maintained by the Bank)	20
17.	Execution of EUR transfer from the EEA, into the Customer's account maintained by the Bank	20/0*
18.	Execution of incoming cross-border transfers into customer's account maintained in the Bank - OUR charging option (a commission is paid by the ordering bank/payer) - the commission rates are calculated on the amount of the transfer order from abroad	125
19.	Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer – OUR charging option (a commission is payable by the payer)	0.15% of the amount, min. 50, max. 400
20.	Fee for additional activities related to processing of orders - not meeting the STP standard - the Regulations regarding Accounts for Business Entities at BNP Paribas Bank Polska Spółka Akcyjna	40

*the rate is applicable from 15 December 2019.

¹ in the package: Biznes Profit Premium - the commission is 0.35% on the amount, min. 60, max. 200; in the "Agro Lider Prestiz" Commission Plan - the commission is 0.275%, min. 60, max. PLN 200

² the fee will be charged from the service activation date

VII. OTHER FEES RELATED TO TRANSFERS

1.	Confirmation of a single transfer execution (in the Bank's Branch, by fax or electronically)	20
2.	Telephone notification of failure to execute a payment for reasons attributable to the Payer	10
3.	Activities related to standing transfer orders from the Stock Investor's Account (RIG account) into an investment account with a brokerage house (monthly)	30
4.	Administering the Account Holder's payments (for each day, for each payment, in addition to the fee for the service) - it does not apply to instructions accepted after the ELIXIR session with the execution date falling on the next business day by the Bank's branch	5



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		Domestic transfers in PLN	Cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies.
5.	Correction of data or cancellation of an outgoing transfer order (if possible) at the request of the payer. - after receipt of a telecommunication order by the Bank but before sending the order to another bank - after receipt of an order of make a transfer to the payee's account held with the Bank	10	100
6.	Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems.	50, not more than 50% of the transfer amount	200, not more than 50% of the transfer amount + actual costs of the third bank, if any
7.	<p>Cancelling an outgoing transfer at the payer's request: – after sending an order by the Bank via telecommunications channels to another bank, – after execution of the transfer order and posting the funds on the Payee's account held with the Bank</p> <p><i>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.</i></p>	50, not more than 50% of the transfer amount	200, not more than 50% of the transfer amount + actual costs of the third bank, if any
8.	Return of a previously executed outgoing transfer by the payer's bank for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account, other reasons).	5	200, not more than 50% of the transfer amount + actual costs of the third bank, if any
9.	Explanation of details of outgoing or received payments, confirmation of crediting 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.	50, not more than 50% of the transfer amount	200, not more than 50% of the transfer amount + actual costs of the third bank, if any
<i>The commission for actions specified in sections 5 – 9 is not charged if an error on the side of the Bank has been identified</i>			

VIII. DIRECT DEBIT

Fees charged to the payee

1.	Initiation of a PLN direct debit in the electronic banking system	set individually
2.	Execution of a single PLN direct debit by debiting the payer's account maintained by another bank	2
3.	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	1
4.	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	2
5.	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	1
6.	Refund of funds under a direct debit executed, at the payer's request	10
7.	Forwarding a consent to the Payer's bank for verification	5
8.	Refusal to execute a direct debit by debiting the payer's account maintained by another bank	1
9.	Refusal to execute a direct debit by debiting the payer's account maintained by the Bank	1

Fees charged to the payer

10.	Debiting a payer's account with the direct debit amount	1.5
11.	Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account	3
12.	Cancellation of a single direct debit prior to its execution, at the payer's request	5
13.	Refund of funds under the direct debit executed, at the payer's request	5
14.	Blocking of direct debit execution NOTE: Fee is charged for blocking each account	30

IX. SERVICE OF ACCOUNT BALANCES MANAGEMENT

1.	Account Balances Management (as of and of day or intra-day) - monthly fee	100
2.	Monthly fee charged on each subsequent account in the structure covered by the above-mentioned services.	10 for each account in the structure

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3.	Fee for activation/ modification of the Balances Management service.	100
4.	Net Balance ¹ - monthly fee	100
5.	Monthly fee charged for each subsequent account in the structure covered by the Net Balance service ¹	10 for each account in the structure
6.	Fee for activation/ modification of the Net Balance service ¹	100

¹ the fee is charged from the date the service is made available

X. PAYMENT IDENTIFICATION

1.	Activation of the Payment Identification service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	Transforming 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

XI. STANDING ORDERS

1.	Executing payments under a standing order established between any accounts maintained by the Bank	0
2.	Executing payments under a standing order into accounts held with another domestic bank, if it is made via the Bank's Branch or BiznesPI@net	3

XII. ACCOUNT STATEMENTS

1.	Fee for account statements available via the Internet Banking.	0
2.	Preparing and delivering a statement (collected in the Bank unit or mailed) once a month	50/0 ¹
2a.	Preparing and delivering a statement (collected in the Bank unit or mailed) once a week (monthly fee)	150
2b.	Preparing and delivering an aggregate statement (collected in the Bank unit or mailed) daily (monthly fee)	250
3.	Preparing and delivering an electronic statement to an e-mail address, once a month	25/0 ¹
3a.	Preparing and delivering an electronic statement to an e-mail address, once a week (monthly fee)	50
3b.	Preparing and delivering an electronic statement to an e-mail address Everyday (monthly fee)	100
¹ NOTE: The fee is not charged to a Customer for the preparation and sending 1 (one) account statement per month, via the statement first delivery channel - refers to customers with no access to electronic banking		
4.	Preparing a document duplicate (system printout, account statement copy)	10

XIII. OTHER COMMISSIONS AND FEES

1.	Opinions:	
1.1	Drawing up an opinion about financial situation of an entrepreneur	min. 100, max. 200
1.2	Bank reference about accounts	100
1.3	Bank reference about accounts and loans	150
1.4	Bank reference about accounts, loans, Stock Credit and Wholesale facilities	200
2.	Change of the specimen signature card for accounts / account administration card	50
3.	Power of Attorney:	
3.1	Granting a power of attorney	20
3.2	Modification of proxies	20
3.3	Revocation of a power of attorney	20
4.	Introducing changes relating to the maintained account (frequency of generating account statements, distribution channel for account statements*, passwords, etc.) * is not charged upon (i) opting out of paper statements and (ii) selecting e-mail channel	50
5.	Preparing a turnover statement and a transaction history printout for one bank account:	
5.1	For the current year, per page (basic rate)	20
5.2	For each previous year the fee is raised by 50% of the base rate	



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“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

	NOTE: Fee charged if the average monthly balance on all accounts in SEK exceeds SEK 1 MILLION	average monthly balance in the account
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XIV. CHEQUE SERVICE

1.	Confirmation of a settlement or cash cheque (per each cheque)	50
2.	Cash collection:	
2.1	Settlement or cash cheques (the fee is charged for acceptance of a cheque for collection)	20
2.2	Foreign currency cheques (commission is charged at cashing the cheque)	0.5% of the cheque value; min. 30, max. 300
3.	Additional fee at collection of cheques in foreign trading on account of commissions and fees of foreign intermediary banks	up to the actual fee charged by foreign banks
4.	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 S.A., likewise other cheques whose coverage has been paid in advance into an account held with the Bank:	
4.1	Cheques in PLN	20
4.2	Cheques in foreign trading	0.5% of the cheque value; min. 20, max. 100
5.	Refusal to cash a foreign currency cheque (e.g. an uncovered cheque)	as per actual costs incurred, min. 50
6.	Issuing a cheque book to a holder of an account with the Bank (cheques in domestic transactions; 1 - 50 cheque blanks)	50
7.	Cashing a cheque at the Bank's cash desk	50
8.	Accepting a notification regarding loss of cheques and cheque blanks	40
9.	Stopping payment of cheques and cheque blanks in the Bank's Branches	40
10.	Cancelling a stop payment on a cash or settlement cheque	40

XV. FEES AND COMMISSIONS RELATED TO THE BIZNES PL@NET SYSTEM, CALL CENTRE

1.	BiznesPI@net subscription fee - basic version (maximum five Users of the system) (monthly fee)	0
2.	BiznesPI@net subscription fee - extended version (unlimited number of Users) (monthly fee)	75
3.	Call Centre subscription fee (monthly fee)	0
4.	Notification via SMS	0.35 / piece
5.	SMS authorisation codes	0
6.	Using a token (monthly, on each token issued):	
6.1	one	0
6.2	each subsequent	10
7.	Issuing USB cryptographic carrier, smart card, or smart card reader	100
8.	Fee for delivery of a starting package in paper form	10
9.	Additional fee for sending the starter package in paper form, token, USB cryptographic carrier, smart card or smart card reader by mail.	20
10.	Additional fee for sending the starter package in paper form, USB cryptographic carrier, smart card or smart card reader by a courier	50
11.	BiznesPI@net technical consultations – each visit of the Bank's Cash Management specialist at a Customer's request at their place of business in Poland	300
12.	Fee for adding a new BiznesPI@net user, made on the basis of a request filed by a customer in paper form in the Bank's branch * the fee will be charged once the service of adding a new user independently by the Users Administrator is made available in the BiznesPL@net system	50
13.	Fee for a modification of the scope of user authorisation rights (including acceptance patterns) in BiznesPI@net (irrespective of the scope of changes), implemented on the basis of a request submitted by the customer in paper in the Bank's branch	50
14.	Adding a new user when applying by the customer for the BiznesPI@net system or in the case of granting authorizations to the User Administrator, with concurrent including the schemes for Business management / Signing of agreements	0
15.	Adding a new user, modification of the scope of authorizations (including acceptance schemes) of the user in the BiznesPI@net system (regardless of the scope of changes), carried out independently by the Users Administrator in the BiznesPI@net system	0

XVI. FEES RELATED TO THE BNP PARIBAS CONNECT SERVICE (HOST-TO-HOST)



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“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

1.	Monthly usage fee	As per the agreement
2.	Fee for the system implementation	As per the agreement

XVII. FEES RELATED TO THE MULTICASH SYSTEM

1.	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
2.	Additional service work:	
2.1	Visit of a service and maintenance specialist	250 per each commenced hour of work
2.2	Additional training at a Customer’s office	PLN 150 per hour
2.3	A training course in a customer’s office (6 hours)	800
3.	Fee for the MultiCash system maintenance (monthly fee)	500
4.	Monthly subscription fee for using the MultiCash system	300

XVIII FEES FOR MBR AND RPI SERVICES

1.	Monthly subscription fee for Multi Bank Reporting (MBR)	200
2.	Monthly subscription fee for Remote Payment Initiation (RPI) service	
3.	Fee charged each time an instruction is carried out under an active RPI service	5

XIX. FEES APPLICABLE TO CARD MAINTENANCE

DEBIT CARDS

Fee/ commission title		Debit			
		MasterCard			Visa ^{1,7}
		Business (PLN)	Business (EUR)	Multicurrency ³ Business (PLN)	Business (PLN)
1.	Card issuance fee	0	0	10	25
2.	Annual fee for for using a card (charged after the first year of using the card)	n/a	n/a	n/a	25
3.	Monthly fee for using a card	5	EUR 3	5	n/a
4.	Non-cash transactions	0	0	0	0
5.	Cash withdrawals from ATMs in the Bank branches	0	EUR 0	3	0
6.	Cash withdrawal from other ATMs in Poland ⁸	3% of the amount minimum 7, max. 75	3% of the amount minimum EUR 2	3% of the amount minimum 7	3% of the amount minimum 7, max. 75
7.	Cash withdrawals from ATMs abroad	3.5% of the amount minimum 7	3.5% of the amount minimum EUR 2	3.5% of the amount minimum 7	3.5% of the amount minimum 7
8.	Cash withdrawals from ATMs of the BNP Paribas Group	0	EUR 0	3	0
9.	Cash withdrawals at another bank’s cash desk or from an ATM abroad from a sub-account in a foreign currency	n/a	n/a	EUR: 3% of the amount, min. EUR 2 USD: 3% of the amount, min. USD 3 CHF: 3% of the amount, min. CHF 3 GBP: 3% of the amount, min. GBP 2	n/a
10.	Cash withdrawal in a commercial and service facility (cash back)	0.5	EUR 0.5	0.5	0.5
11.	Payment made at our Bank’s branch cash deposit machine	0.15% of the amount, min. 3	n/a	0.15% of the amount, min. 3	0.15% of the amount min. 3
12.	Payment made at the cash deposit machine in the Euronet/PlanetCash network ⁴	0.5% of the amount, min. 10	n/a	0.5% of the amount, min. 10	0.5% of the amount, min. 10



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13.	Card delivery by Courier	as per actual costs, min. 50	as per actual costs, min. EUR 15	as per actual costs, min. 50	as per actual costs, min. 50
14.	Checking the balance in ATMs	PLN 1	EUR 1	PLN 1	PLN 1
15.	Fee for a PIN code delivery				
	- SMS	0	EUR 0	0	0
	- by mail	20	EUR 5	20	20
	- courier dispatch to the address specified by the Customer	as per actual costs, min. 50	as per actual costs, min. EUR 15	as per actual costs, min. EUR 15	as per actual costs, min. 50
	- Biznes Pl@net/IVR ⁴	0	EUR 0	0	0
16.	Generating a new PIN	10	EUR 2	10	10
17.	Card replacement at a customer request ⁹	25	EUR 6	10	25
18.	Providing the Smart Data OnLine		4,000		n/a
19.	Fee for using Smart Data OnLine (monthly)		400		n/a
20.	Insurance package „Karta Business Bez Ryzyka” [card 'business with no risk']– monthly fee for the card whose user is insured	n/a	n/a	n/a	5.99
21.	SMS service – monthly fee for the service for one registered number of the Card User ⁴	10	10	10	10
22.	Providing a copy of a card transaction invoice	30	EUR 8	30	30

Commission / fee title		Charge cards					Credit Cards
		MasterCard		Visa ¹			Business Standard
		Standard / Silver	Executive	Standard	Gold	Platinum ³	
1.	Card issuance fee	150	300	150	250	500	150 ²
2.	Annual fee for using a card in the first year	0	0	0	0	0	0
3.	Annual fee for using a card in subsequent years	150	300	150	250	500	0 ⁵ /150
4.	Non-cash transactions	1.5% of the amount		1.5% of the amount			0
5.	Fee for a PIN code delivery						
	- Biznes Pl@net/IVR ⁴	0		0			0
	- SMS	0		0			0
	- by mail	20		20			20
	- courier dispatch to the address specified by the Customer	as per actual costs, min. 50		as per actual costs, min. 50			as per actual costs, min. 50
6.	Generating a new PIN	10		10			10
7.	Fee for preparing a card (charged in case of not collecting the card or withdrawal from the agreement)	150	300	150	250	500	0
8.	Cash withdrawals from ATMs in the Bank's Branches	3% of the amount, min. 7		3% of the amount, min. 7			1.5%, min. 5
9.	Cash withdrawal from other ATMs in Poland	3% of the amount, min. 7		3% of the amount, min. 7			3% of the amount, min. 7
10.	Cash withdrawals from ATMs abroad	3.5% of the amount, min. 7		3.5% of the amount, min. 7			3.5% of the amount, min. 7
11.	Cash withdrawals from ATMs of the BNP Paribas Group	3% of the amount, min. 7		3% of the amount, min. 7			1.5%, min. 5
12.	Overdrawing the global limit (the fee is charged on the transaction settlement date)	100 (only when the limit is exceeded by more than 5%)		100 (only when the limit is exceeded by more than 5%)			40
13.	Emergency cash withdrawal abroad (when a card is lost)	n/a	equivalent of USD 100	n/a	equivalent of USD 100		n/a
14.	Fee for issuing a replacement card abroad	n/a	equivalent of USD 180	n/a	equivalent of USD 180		n/a
15.	Fee for a delayed payment of the Minimum Repayment Amount	n/a		n/a			40,
16.	Card replacement at a customer's request ⁹	25		25			25
17.	Providing a copy of a card transaction invoice	30		30			30



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18.	Transfer of funds from the card account	n/a	n/a	5% of the transfer amount, min. 10	
19.	Spreading the debt repayment under an instalment plan	n/a	n/a	2.5% on the amount spread into instalments, min. 10	
20.	Checking the balance in ATMs	1	1	5	
21.	Card delivery by Courier	as per actual costs, min. 50	as per actual costs, min. 50	as per actual costs, min. 50	
22.	Preparing and sending an account statement				
	- to be downloaded from Biznes Pl@net	0	0	0	
	- by mail	25	25	25	
23.	Account statement duplicate	10	10	10	
24.	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	100,	n/a	
25.	Providing a customer with Smart Data OnLine	4000	n/a	4000,	
26.	Fee for using Smart Data OnLine (monthly)	400	n/a	400,	
27.	Insurance package "Karta Business Bez Ryzyka" (monthly fee for a card whose User is insured) ⁶	n/a	5.99	5.99	n/a
28.	SMS service – monthly fee for the service for one registered telephone number of the Card User ⁴	10	10	10	
29.	Fee for documents issued by the Bank: statement duplicate, account history	50	50	50	

¹ 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.

² The fee shall not be charged provided that in the first two full settlement periods, non-cash transactions for minimum PLN 1,500 are settled.

³ Product offered by the Bank from 11/11/2019.

⁴ the fee shall be charged once the service is made available

⁵ If the total value of non-cash transactions made and settled within 12 months from the last fee payment date amounts to min. PLN 18,000.

⁶ The fee relates to cards issued until 11/11/2019 within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.

⁷ Product offered by the Bank from 11/11/2019.

⁸ from 15 December it refers also to cash withdrawals in EUR at ATMs in the EEA

⁹ the fee is not charged if the Card is replaced for reasons beyond the customer's control

XXI BANK'S DOCUMENTARY LETTER OF CREDIT (IMPORT AND DOMESTIC L/C)

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. 500
2.	Change of other terms and conditions of the L/C line (for each annex to the agreement)	300
3.	Issuance of a L/C pre-advise	300
4.	Preparation of a draft L/C (for each draft)	
4.1.	On the basis of an L/C opening order	200
4.2.	On the basis of an incomplete L/C opening order or trade documents (contract, pro-forma invoice, etc.)	400
5.	L/C opening (in advance for entire validity term)	0.3% of the L/C maximum amount, min. 300 for each three-month period of its validity started
5.1.	Standby L/C opening (in advance for entire validity term)	0.15% monthly, min. 100 monthly
6.	Change of L/C terms and conditions: <i>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 Letters of credit</i>	
6.1.	Each change	200
6.2.	Additionally, for a change regarding an L/C amount increase or validity period extension	Fee as for the opening
7.	Execution of an L/C (including payments / analysis of documents):	



“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

7.1	Including the settlement costs (for each set of documents)	0.2% of the amount due to be paid; min. 300
7.2	Additional commission for expedited urgent execution of an L/C (including examination of documents - within 24 hours of the instruction acceptance)	200
8.	Order outside of the BiznesPl@net system	200
9.	Documents presented are not compliant with the L/C terms and conditions (charged to the L/C beneficiary)	USD 150 / EUR 110 / PLN 450
10.	Deferred payment (for each started month of deferral indicated in the L/C)	0.1% monthly on each deferred payment, min. 200 (the minimum applies to every one-month deferral period started)
11.	Cancellation of an order (prior to its execution by the Bank)	300
	L/C cancellation or non-use	
	Change of collateral terms for the L/C	
12.	Commitment commission - on the value of the Bank's commitment as at the end of each calendar year on account of L/Cs opened, payable on 15 January of the following calendar year, however on the L/C expiry date at the latest (for agreements concluded until 30/09/2018, subject to item 13). Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.	0.3%
13.	Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018, and for agreements concluded until that date, in which the commitment commission was changed)	0.095% quarterly
14.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. 1.500
15.	Assignment of rights to the receipt of goods or bank endorsement on documents	200
16.	Issuance of documents presented under an L/C	50 in domestic transactions 200 in cross-border transactions

XVII OTHER BANK'S DOCUMENTARY LETTER OF CREDIT (EXPORT AND DOMESTIC L/C)

1.	Advice of an L/C to the beneficiary	300
2.	Pre-advice of an L/C	250
3.	Preparation of a draft L/C (for each draft)	400
4.	Confirmation of the L/C	Rate established individually depending on the risk of the country and the opening bank
5.	Transfer of the L/C into a secondary beneficiary	0.3% of the maximum amount of the transferred L/C, min. 600
6.	Execution of an L/C (including payments / analysis of documents) (for each set of documents)	0.2% of the amount due to be paid on account of the documents examined, min. 300
7.	Advice of a change	
7.1	Each change	300
7.2	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
8.	Deferred payment:	
8.1	Confirmed L/C	Rate established individually
8.2	Unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents)	200
9.	Documents presented are not compliant with the L/C terms and conditions (for each set of documents)	300
10.	Preliminary check of a presentation under an L/C (for each set of documents)	
11.	Cancellation of an L/C	300
12.	Fee for not using an LC (write-off)	
13.	Advice of an L/C to another bank	500
14.	Transfer of the obtained receivables to another bank	300
15.	Instruction to transfer the incoming receivables under the L/C in favour of another entity	500

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

16.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. 1.500
17.	Assignment of rights to the receipt of goods or bank endorsement on documents	200
18.	Issuance of documents presented under an L/C	50 in domestic transactions 200 in cross-border transactions

XVIII Incoming Documentary and Clean Collection (import and domestic collection)

1.	Acceptance of documents for collection against a payment or bill acceptance	0.2% of the collection amount, min. 300
2.	Change of the collection conditions, complaints, explanations and reminders	100
3.	Protest of bills of exchange	At actual costs incurred + 450
4.	Execution of an import documentary collection order and any actions related to complaints and other	fee 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	200
7.	Issuance of the collection documents to the Payer	50 in domestic transactions 200 in cross-border transactions
8.	Issuing documents at the Bank's office (additionally, irrespective of other fees)	500

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

1.	Acceptance of an instruction and documents	0.2% of the collection amount, min. 300
2.	Change of the collection conditions, complaints, explanations and reminders	200
3.	Assignment of rights to the receipt of goods or bank endorsement on documents	200
4.	Collection-related incoming payment	50
5.	Passing the collection documents to the Drawee's Bank	50 in domestic transactions 200 in cross-border transactions
6.	Accepting orders / documents at the Bank's office (additionally, irrespective of other fees)	500

XX. (Third party) guarantees received

1.	Advising guarantee / change	300
2.	Bank issuing an opinion on the guarantee wording	300
3.	Confirmation of authenticity of the guarantee	250
4.	Handling of a claim	500
5.	Handling of another communication related to the guarantee	300

XXI. FOREIGN EXCHANGE TRANSACTIONS

1.	A fixed fee charged if the customer fails to satisfy the terms of an FX transaction agreement	300
2.	Foreign currency purchase/sale: USD, EUR, GBP and CHF (only banknotes)	1% of the amount
3.	Foreign currency purchase/sale: other currencies (only banknotes)	2% of the amount



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SECTION I. CREDIT PRODUCTS

1. It does not apply to the following facilities: Stock Credit and Wholesale facilities, referred to in Section IV.
2. Commissions and fees for any financing types not defined herein below (offered to small and medium-sized enterprises under individual arrangements with a customer) are determined individually.
3. Other fees are presented in the Table of Commissions and Fees in Section II “Commissions and fees relating to all customers”

Basic commissions and fees for credit products

**1. Overdraft facility (including a crop loan)
Revolving working capital loan (including “Skupowy” and “Rzeczówka” loans)**

It does not apply to the following loans: Stock Credit and Wholesale

1.1	Credit facility granting, renewal or increase	Determined individually
1.2.	Standby commission/fee / calculated on an unused credit amount Note: it does not apply to a crop purchase loan (“skupowy”) (revolving working capital loan)	Determined individually
1.3.	For the credit facility prepayment upon the customer's request - when the total repayment and closing the credit facility limit occur in the current credit term/ financing term Note: it does not apply to a crop purchase loan (“skupowy”)	2.5% of the credit limit granted, min. 500
1.4	For lowering, at the customer's request, of a granted credit facility amount – if the credit facility amount is reduced during the current credit term/ financing term Note: it does not apply to a crop purchase loan (“skupowy”)	2.5% of the decrease amount, min. 500
1.5	Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full credit repayment (for agreements concluded until 30/09/2018, subject to item 1.6) Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.	0.3% of the amount of the credit facility utilized per the outstanding balance as at the end of each calendar year
1.6	Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed)	0.095% quarterly
1.7	For a change, at the customer's request, of the maximum credit limit amount to be utilized in a specific period	set individually, min. 200

2. Agro Ekspres overdraft facility

2.1	Granting / renewal of the credit facility or increase of the credit amount - on the amount of the granted / renewed credit for the subsequent period or on the amount increasing the credit granted	set individually
2.2	For a change, at the customer's request, of the maximum credit limit amount to be utilized in a specific period	set individually, min. 200
2.3	For the service of the credit facility amount provided available in a given quarter, calculated per annum and charged on the 15th day after each quarter end	1%
2.4	For extending the credit facility agreement validity date	set individually
2.5	For the credit facility prepayment, if the full credit facility amount is prepaid at the Customer's request for the full prepayment	2.5% of the amount to be repaid, min. 500

3. Multi-Option Credit Line

3.1	For granting / renewal / amount increase – on the limit amount granted / renewed or on the amount that increases the limit granted	set individually
3.2	Standby commission/fee (calculated on an unused limit amount) Note: It does not apply to a crop purchase loan (“kredyt skupowy”)	set individually
3.3	Commitment commission - on the amount of the credit utilized, guarantees issued, L/Cs opened as at the end of each calendar year - payable on 15 January each year, and if the credit maturity date is prior to that day - no later than on the day of the credit full repayment (for agreements concluded until 30/09/2018, subject to item 3.4) Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.	0.3% of the amount of the loan utilized per the outstanding balance as at the end of the calendar year



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3.4	Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed)	0.095% quarterly
3.5	For a change of terms and conditions (including of a financing term, credit facility amount) of credit facilities provided available under the Multi-option Credit Line on the basis of the Customer's instruction:	set individually, min. 300

4. Investment loan, including a loan co-financed with the EU funds, Agro Progres loan, Fixed Term non-revolving loan, mortgage loan / non-revolving working capital loan (including "Skupowy" and "Rzeczówka" loans)

4.1	Granting a loan or increasing the loan amount	set individually
4.2	Loan prepayment commission/fee:	set individually
	NOTE 1: it is not charged in the event the prepayment of loan or its part is made with the EU subsidy NOTE 2: it does not apply to a crop purchase loan	
4.3	Standby commission/fee / calculated on an unused loan amount	set individually
4.4	Tranche disbursement/ management fee, payable on the first loan tranche disbursement day and calculated on the basis of the amount of the tranche provided available (it shall not be charged in the case of loans provided available in one shot)	set individually
4.5	Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full credit repayment (for agreements concluded until 30/09/2018, subject to item 4.6)	0.3% of the amount of the credit facility utilized per the outstanding balance as at the end of each calendar year
	NOTE: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.	
4.6	Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements/annexes concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed)	0.095% quarterly

5. PREFERENTIAL LOANS

loans granted from 1 June 2017

5.1	Upfront fee	max. 2% of the granted loan amount
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loans granted until the end of 2014

5.2	Change of loan legal collateral types at a Customer's request	set individually, min. 1.000
5.3	Change of a repayment schedule not related to the financing term change at the customer's request	set individually, min. 300
5.4	Extension of the loan repayment date at the Customer's request	set individually
5.5	Issuing a commitment letter to release collateral provided that the loan is repaid	set individually, min. 300
5.6	Preparing, at the customer's request, bank certificates, references and other documents related to the service of credit products, including in particular credit service track record, debt balance, amount to the total debt repayment, lack of debt	set individually, min. 500
	Note: if the document is issued in an express mode, i.e. within max. three (3) business days counted from the business day following the date of submitting the request by the customer, the minimum fee is PLN 1,000. (The Bank may issue a document in the above mode at the Customer's request; in the event the order cannot be executed within three (3) business days, a standard fee will be charged).	
5.7	Direct visit at the customer's headquarters, place of residence or work, applied in the case of a past due repayment of a loan/credit facility (for a debt outstanding for over 30 days)	250
5.8	Debt restructuring:	set individually
	a) conclusion of a composition agreement, b) Debt accession/ acquisition of a debt, including a co-borrower deletion/change	
5.9	Fee for the Borrower's failure to provide documents needed for assessment of the Borrower's financial and economic situation within the time frame set in the Regulations, Agreement or in the Bank's demand - paid monthly until the obligation has been fulfilled	150
5.10	Fee for sending a reminder notifying about the Borrower's need to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand	free of charge

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

5.11	Fee for sending a reminder notifying about the Borrower's failure to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand	200 for the first reminder 500 for each next reminder
5.12	Issuance of the loan repayment certificate, at the customer's request Note 1: A certificate issued by the Bank's branch concerns data recorded by that Branch Note 2: In the event of issuing the certificate to be submitted to the Agricultural Property Agency, the Agency for Restructuring and Modernisation of Agriculture or Agricultural Market Agency, a fee is charged of min. 50% of the rate	set individually, min. 100
5.13	On payments made to repay a loan/credit facility and interest	free of charge
5.14	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 Note: The fee is charged to the borrower, for each request sent	100
5.15	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)	set individually, min. 200
5.16	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	set individually, min. 100
5.17	Fee for a visit at the customer's as part of monitoring, in the course of the loan agreement Note 1: The fee concerns each visit under monitoring of the customer	250
5.18	Fee for a verification of an insurance policy confirming the insurance of the collateral asset	300
5.19	Loan prepayment commission/fee:	set individually
In a situation when an annex to the agreement (prepared at the Customer's request) covers more than one of the above-mentioned items, a one-time fee is charged in the amount determined for the action of the highest fee rate.		

6. Car loans – offer of a Flexible Loan to satisfy business needs

6.1	Commission for granting or increasing the loan amount	from 3% to 11% of the loan amount/increase amount
6.2	Loan prepayment fee	2% of the prepaid principal amount, not less than 50.

**7. Car loan for the purchase of a vehicle at an authorised car dealer
Car loan with a grace period for a purchase of a vehicle at an authorised car dealer**

7.1	Granting a loan or increasing the loan amount	from 3% to 11% of the loan amount/increase amount
7.2	Loan prepayment fee	2% of the prepaid principal amount, not less than 50.

8. Home equity loan (under repayment)

8.1	Loan prepayment fee	set individually
8.2	Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full loan repayment NOTE: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.	0.3% of the amount of the credit facility utilized per the outstanding balance as at the end of each calendar year
8.3	Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (refers to agreements in which the commitment commission was changed by an annex from annual to quarterly interest rate)	0.095% quarterly

9. General Financing Agreement

9.1	For granting a credit limit	set individually
9.2	Fee for servicing the general financing agreement – paid on a monthly basis (settlement period is a calendar month), calculated on the granted limit amount; for agreements with the duration shorter than a given settlement period, the fee is calculated proportionally to the obligation validity period.	0%

10. Bank guarantees (own guarantees and counter guarantees)

10.1	Providing available / renewal / increase of the guarantee line	1%, min. 500
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“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

	(for the current term of providing a revolving line available or for the validity period of the non-revolving line)	
10.2	Change of other terms and conditions of the guarantee line (for each annex to the agreement)	300
10.3	Handling fee for the issuance of a guarantee / annex	50 (in Poland) 200 (abroad)
10.4	Commission on the guarantee (issuance /increase/ extension/) (charged monthly in advance, from the issuance date until the expiry date)	0.15% monthly, min. 100
10.5	Change of terms and conditions of a guarantee (for each annex to the guarantee m irrespective of the commission under item 10.4)	200
10.6	Handling of a claim (the fee is not charged in the case of payment under the guarantee)	500
10.7	Payment under the Guarantee	1.000
10.8	Confirmation of assignment under guarantee	500
10.9	Issuing guarantee on the Bank's template form	100
10.10	Issuing a guarantee according to the customer's model accepted by the Bank	200
10.11	Preparing a draft guarantee	200
10.12	Cancellation of an order to issue a guarantee, or of an annex to a guarantee	200
10.13	Order outside of the BiznesPl@net system	300
10.14	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. 1.500
10.15	Commitment commission - on the value of the Bank's commitment as at the end of each calendar year on account of guarantees issued, payable on 15 January of the following calendar year, however, not later than on the guarantee expiry date (for agreements concluded until 30/09/2018, subject to item 10.16) Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.	0.3%
10.16	Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed)	0.095% quarterly

Other commissions and fees for credit products

11. Amendments to terms and conditions of financing

11.1	Change of loan legal collateral types at a Customer's request	set individually, min. 1.000
11.2	Loan currency change (currency conversion)	set individually
11.3	Change of a repayment schedule not related to the financing term change	set individually, min. 300
11.4	Extension of a non-revolving loan/ credit facility repayment term:	set individually
11.5	Technical extension of a revolving type credit	set individually
11.6	The fee for consent to separate a parcel of land or apartment free of any encumbrances - in the event there is no need to draw up any annex or where it is unrelated to a decision of an administrative body	set individually, min. 200
11.7	Changes other than the ones listed in items 11.1-11.6 and other activities and services related to credit product service, not specified in this document	set individually, min. 1.000

12. Other activities related to credit product service

12.1	Issuing a commitment letter to release collateral provided that the loan is repaid	set individually, min. 300
12.2	Issuance of a debt repayment certificate Note 1: A certificate issued by the Bank's branch concerns data recorded by that Branch Note 2: In the event of issuing the certificate to be submitted to the Agricultural Property Agency, the Agency for Restructuring and Modernisation of Agriculture or Agricultural Market Agency, a fee is charged of min. 50% of the rate	set individually, min. 100
12.3	Preparing, at the customer's request, bank certificates, references and other documents related to the service of credit products, including in particular credit service track record, debt balance, amount to the total debt repayment, lack of debt, Note 1: If the document is issued in an express mode, i.e. within max. three (3) business days counted from the business day following the date of submitting the request by the customer, the minimum fee is PLN 1,000. (The Bank may issue a document in the above mode at the Customer's request; in the event the order cannot be executed within three (3) business days, a standard fee will be charged). Note 2: If the reference contains a creditworthiness assessment, an additional fee is charged for that activity, at the rate for the activity referred to in item 12.4 below	set individually, min. 500

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

12.4	Preparation of a creditworthiness assessment, at the Customer's request	set individually, min. 1.000
12.5	Visit at the Customer's headquarters, place of residence or work, applied in the case of a past due repayment of a loan/credit facility (for a debt outstanding for over 30 days)	250
12.6	Accepting a power of attorney to administer a bank account for banks financing the Customer	set individually, min. 50
12.7	Fee for loan application processing	set individually, min. 1.000
12.8	Issuance of a loan/credit facility commitment letter (the fee for issuance of a commitment letter reduces the loan origination fee)	set individually
12.9	Conditional commitment letter issuance	set individually
12.10	Fee for establishing car loan collateral in the form of:	
	a) registered pledge	245 + (17 x number of Borrowers)
	b) ownership transfer (not applicable to car loans for the purchase of a vehicle at an authorised car dealer)	set individually, min. 100
12.11	Fee for preparing and sending a request to the Borrower, should the Borrower fail to provide the Bank, within the time frames specified in the loan agreement, with documents necessary for the Borrower to fulfil a contractual condition or a condition related to establishing collateral (applicable to car loans)	40
12.12	Activities related to the financed asset (vehicle) with respect to car loans	
	Financed asset change; replacement of engine or car body in the financed vehicle; vehicle co-owner registration or deletion	1% of the amount, min. 50
	Processing a Customer's request for approval of other changes in the financed asset (e.g. replacement of a vehicle registration that has been retained, travel outside the territory of Poland, change in the vehicle appearance and functionality)	30
12.13	Monthly fee for servicing a loan account for a car loan	3.5
	a) Standard Offer for business needs,	
	b) Flexible Loan offer to satisfy business activity needs and Flexible Loan offer to satisfy business needs of the external sales network	
12.15	Debt restructuring:	
	a) conclusion of a settlement agreement	set individually
	b) Debt accession/ acquisition of a debt, including a co-borrower deletion/change	set individually
12.16	Fee for the Borrower's failure to provide documents needed for assessment of the Borrower's financial and economic situation within the time frame set in the Regulations, Agreement or in the Bank's demand - paid monthly until the obligation has been fulfilled (not applicable to car loans)	150
12.17	Fee for sending a reminder notifying about the Borrower's need to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand (not applicable to car loans)	free of charge
12.18	Fee for sending a reminder notifying about the Borrower's failure to fulfil an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand (it does not apply to car loans)	200 for the first reminder 500 for each next reminder
12.19	Fee for establishment of collateral and other preparatory activities	set individually, min. 200
12.20	On payments made to repay a loan/credit facility and interest	free of charge
12.21	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 Note: The fee is charged to the borrower, for each request sent	100
12.22	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)	set individually, min. 200
12.23	Fee for making a copy of the loan agreement, search in archives and issuance of a copy of documents and agreements concluded with the Bank	set individually, min. 100
12.24	Fee for a visit at the customer's as part of monitoring, in the course of the loan agreement Note: The fee concerns each visit under monitoring of the customer	250
12.25	Fee for a verification of an insurance policy confirming the insurance of the collateral asset	300
12.26	Fee for administration of collateral for the customer's loans, charged quarterly (in the second month of each calendar quarter), irrespective of the number of loans and collateral.	100

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

Note: the fee is charged to customers who on the last day of the first month of a given calendar quarter have minimum one (1) loan agreement with the Bank.

SECTION II. TABLE OF COMMISSIONS AND FEES FOR PRODUCTS OFFERED TO COUNTERPARTIES

- Other commissions and fees related to daily banking are presented in the Section “Commissions and fees regarding all customers”
- Other fees (e.g. for issuing certificates, references, document duplicates) are presented in the Section “Commissions and fees regarding all customers”

1. Overdraft facility for Sellers

1.1	Credit facility granting, renewal or increase	min. 1% of the facility amount/ renewal amount/ increase amount
1.2	<u>Commission payable quarterly on the credit amount, when the quotient computed according to the following formula: (average monthly credit-related turnover within 12 months preceding the commission accrual + average monthly credit-related turnover within 3 months preceding the commission accrual)/ credit amount, is¹:</u>	
	120% or more	free of charge
	from 120% to 119%	0.5% of the amount
	from 60% to 79%	1% of the amount
	from 40% to 59%	2% of the amount
	from 25% to 39%	2.5% of the amount
	24% or less	3% of the amount
1.3	Commitment fee	free of charge

2. Revolving working capital loan (Wholesale) – charges are applied until the date of the product withdrawal from the offering

2.1	Origination fee, fee for renewal or Loan Limit increase	set individually
2.2	Commitment fee	0
2.3	Establishment or change of the Loan legal collateral forms	0
2.4	Fee for direct debit re-issuance	200

3. Revolving working capital loan (Stock Credit), excluding stock for used-car dealers

3.1	Origination fee, fee for renewal or loan limit increase	set individually
3.2	Commitment fee	set individually
3.3	Fee for the loan tranche disbursement related to financing a purchase of a single vehicle	set individually
3.4	Fee for changing amounts of sub-limits available within the loan limit	set individually
3.5	Establishment or change of the Loan legal collateral forms	0
3.6	Fee for other activities not specified above	set individually
3.7	Fee for direct debit re-issuance	200
3.8	Fee for an absence of a vehicle in the location agreed with the Bank (for each location not reported to the Bank)	1.000
3.9	Fee for a single extension of the financing term of a vehicle financing loan tranche	100
3.10	Fee for a failure to punctually submit an insurance policy with an assignment in favour of the Bank	200 (for each insurance policy)
3.11	Fee for a failure to punctually submit a confirmation of payment of premiums of insurance policies with assignments in favour of the Bank	200 (for each premium)

¹ Commission is charged with respect to credit facility agreements concluded until 10 February 2008.



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“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

4. Car loans – offer for the Bank’s Counterparties to satisfy their business needs

4.1	Granting a loan or increasing the loan amount	min. 1.5% of the loan amount/ increased amount
4.2	Loan prepayment fee	0

5. Current accounts and auxiliary accounts in PLN² (conditions for Dealers using a revolving working capital loan, Stock Financing)

5.1	Maintenance of a PLN account (monthly)	0
5.2	BiznesPl@net subscription fee – standard version [without integration with accounting systems (import, export function) and administration of Users' rights on the Customer's side, and maximum up to two Users of the system] (monthly)	0

6. Current accounts and auxiliary accounts in PLN³ (conditions for Partners)

6.1	Maintenance of a PLN account (monthly)	0
6.2	PLN domestic transfer from a PLN account into an account maintained by other bank, made in the Bank's Branch	0

Part II. Fees and commissions for products offered

SECTION I. Packages and other products offered

CHAPTER I. Biznes Profit Premium PACKAGE

Products and banking services included in the package		Commission / fee rate
1.	Maintenance of a PLN current account (monthly fee)	to be negotiated ¹
2.	Maintenance of an auxiliary account (monthly fee)	to be negotiated ²
3.	Maintenance of a foreign currency account (monthly fee)	0/ to be negotiated ³
4.	Opening and maintenance of an overnight deposit account (monthly fee)	50
5.	Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net	0
6.	Issuing and using a debit card in PLN (monthly fee) *Note: the fee is only payable if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 500.	0/7*
7.	Cash withdrawals from Euronet ATMs	5
8.	BiznesPl@net subscription fee – basic and extended version	0

¹ if no other fee is set, the Bank shall charge a fee in the amount of PLN 100 monthly.

² if no other fee is set, the Bank shall charge a fee in the amount of PLN 35 monthly

³ one foreign currency account within the package is maintained for PLN 0. For each subsequent foreign currency account, the fee is PLN 35 monthly, unless other fee is negotiated.

OTHER COMMISSIONS AND FEES

1. COMMISSIONS AND FEES FOR BANK TRANSFERS

1.1. Domestic transfers in PLN		Bank's Branch	BiznesPl@net	MultiCash	Bank-o-Phone service	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account	25	1	3.5		
2.	Transfer from a PLN account into an own account in the Bank	25	0			
3.	Internal transfer from a PLN account	25	1			
4.	Domestic transfer from a FC account	25	2		n/a	3.5,
5.	Transfer from a PLN account into Social Security Office (ZUS) and Tax Office accounts	25	0	0 ¹ /3.5	n/a	3.5,

¹ applicable only to transfers into Social Security (ZUS) accounts

1.2. Cross-border/ international transfer in foreign currencies and PLN and domestic transfer in foreign currencies		Bank's Branch	BiznesPl@net	MultiCash	Remote Payment Initiation (MT101)
1.	SEPA Transfer *applicable from 15/12/2019	29/25*	8/1*	30/3.5*	8/1*
2.	Internal transfer	25	1		
3.	FC transfer into an own account in the Bank	25	0		

Other commissions and fees are specified in Part I, Section II.

CHAPTER II. "Agro Lider Prestiż" commission plan package only for persons engaged in production activity in agriculture

Item	Commission / fee title	Commission / fee rate
1.	a) Maintenance of one current account in PLN b) Use of the Internet banking system (giving and use of one token) c) Issuance and use of one debit card under a PLN bank account (total monthly fee)	10
2.	Maintaining each auxiliary account in PLN or in foreign currency/ FC account (monthly fee)	19
3.	Domestic transfer made via the BiznesPl@net system	1.5

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

4.	PLN and FC transfer in an electronic form into an own account	free of charge
5.	Domestic transfer in PLN made in the Bank's Branch (into an account at the Bank/ account at another bank)	15
6.	Open cash payment in PLN	0.2%, min. 15
7.	Open cash withdrawal in PLN	0.2%, min. 15
8.	Cash payments into cash deposit machines located in the Bank Branches	0 - for a total amount of PLN 50,000 in a calendar month *consecutive - 0.1%, min. 3
9.	Cash withdrawals from ATMs in the Bank's Branches	0
10.	Cash withdrawal from other ATMs in Poland	5

OTHER COMMISSIONS AND FEES

1. Deposit products

Item	Commission / fee title	Commission / fee rate
Term deposits		
1.	Transfer of funds or interest from a PLN deposit to an account in another bank	5
2.	Transfer of funds or interest from a foreign currency deposit to an account in another bank	Fees as for FC transfers (international and domestic)
3.	Providing written information about the account balance	25
Placement Account		
4.	Transfer of receivables from the account Please note: Fee charged in the case of assignment in favour of another natural or legal person	33
5.	Cash payment into an account	0.2%, min. 15
6.	Transfer execution:	25/15 ¹
	Note 1: Fee of PLN 15 is applied only for a placement account maintained for a customer being a natural person running a production activity in agriculture Note 2: Fee for an own transfer from the placement account is PLN 3	

Other commissions and fees are specified in Part I, Section II.

CHAPTER III. Payment Package

Item	Commission / fee title	Commission / fee rate
1.	Maintenance of a current account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) * If the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is less than PLN 250.000	0/250*
2.	Maintenance of each auxiliary account in PLN or convertible currencies / foreign currency account	0
3.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	0.50
4.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office (US) accounts via BiznesPl@net	0
5.	SEPA transfer executed via BiznesPl@net, - Remote Payment Initiation (MT101) *applicable from 15/12/2019	5/0.50*
6.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) via BiznesPl@net, Remote Payment Initiation (MT101)	70
7.	Expedited PLN or FC cross-border transfer from bank accounts of any type, or an FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) executed via BiznesPl@net, Remote Payment Initiation (MT101)	120
8.	TARGET transfer - executed via BiznesPl@net, Remote Payment Initiation (MT101) *applicable from 15/12/2019	115/15*
9.	Domestic and cross-border incoming transfers into the Customer's account at the Bank	0
10.	Managing outgoing transfers as part of the MassPayment Service - an additional option	
	a) activation of the service b) subscription fee	0

“Table of Commissions and Fees at BNP Paribas Bank Polska SA for Small and Medium Enterprises”,

	c) transaction fee	250
		0.15
11.	Managing incoming transfers as part of the MassPayment Service - an additional option	0
	a) activation of the service	250
	b) subscription fee	0
	c) transaction fee	
12.	Automatic payment identification service (SIP) - an additional option	
	a) activation of the service	0
	b) subscription fee (up to 500 transactions)	100
	c) subscription fee (over 500 transactions)	0
	d) transaction fee (first 100 MassPayment transactions)	0
	e) transaction fee (each subsequent transaction above 100)	0.15
13.	Fee for issuance and renewal of a debit card to a bank account	0
14.	Fee for using a PLN card (monthly) * If the sum of non-cash transactions made with the card and settled by the Bank during a given calendar month is at least PLN 1,000.	0.00*/ 5
15.	Fee for making a PLN cash deposit in cash deposit machine at a Bank Branch	0
16.	Monthly subscription fee for the Internet banking system	0
17.	Monthly subscription fee for the Internet Transaction Platform	0

Other commissions and fees are specified in Part I, Section II.

CHAPTER IV. Currency Package

Item	Commission / fee title	Commission / fee rate
1.	Maintenance of a current account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) * If the equivalent of the sum of monthly foreign exchange transactions is less than 50,000	0/250*
2.	Maintenance of each auxiliary account in PLN or convertible currencies and FC account	0
3.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPI@net	0.65
4.	SEPA transfer executed via BiznesPI@net, Remote Payment Initiation (MT101) *applicable from 15/12/2019	5/0.65*
5.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option) via BiznesPI@net, Remote Payment Initiation (MT101)	65
6.	Domestic and cross-border incoming transfers into an account at the Bank	0
7.	Fee for issuance and renewal of a debit card to a bank account	0
8.	Fee for using a PLN card (monthly fee) * If the sum of non-cash transactions made with the card and settled by the Bank during a given calendar month is at least PLN 1,000.	0*/5
9.	Fee for making a PLN cash deposit in cash deposit machine at a Bank Branch	0
10.	Monthly subscription fee for the Internet banking system	0
11.	Monthly subscription fee for the Internet Transaction Platform	0

Other commissions and fees are specified in Part I, Section II.

CHAPTER V. Progressive account - current

(until 09/11/2019 the account is made available under the name “progressive account” as part of the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540)

1.	Maintenance of a Progressive account - current	200
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Other fees and commissions are specified in Part I and Part II, Chapter III and IV.



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SECTION II. Other bank services

CHAPTER I. Other actions in domestic transactions

Item	Type of operation / service	Commission / fee rate
1.	Withdrawal on the basis of a cheque accepted for collection issued by another bank <i>Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form</i>	0.5% of the amount, min. 12
2.	Administration of cheques accepted for "collection" by a Branch of the Bank <i>Note: The fee is charged to the cheque presenter, for acceptance of a cheque for collection</i>	20 for each cheque
3.	Cheque confirmation	10
4.	Accepting the report and setting a stop regarding a loss of cash cheques, settlement cheques, cheque forms	25
5.	Issuance of cheque forms	2 for each cheque form
6.	For the issuance of the first key to the door of the Bank's night drop box	free of charge
7.	For the issuance of another key to the door of the Bank's night drop box	20
8.	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	300
9.	For the issuance of a key to the door of the night drop box of an external sorting room	80
10.	Issuance of a certificate / opinion / preparation of a turnover statement at a customer's request <i>Note: No fee is charged for the issuance of a certificate regarding a bank account number to be submitted to a Tax Office or Agency of Agriculture Restructuring and Modernisation (ARiMR) or National Centre for Supporting Agriculture</i>	set individually min. 100
11.	Preparation and sending information to the customer regarding the default in payment of amounts due, i.e.: principal and interest - excluding credit, commissions and fees and other costs, with a simultaneous call for payment <i>Note: The fee is charged to the customer, for each request sent</i>	50
12.	Package change <i>Note: The fee charged for changing a package with a higher fee rate for the maintenance of a PLN current account into a package with a lower fee rate for the maintenance of a PLN current account</i>	150

Flat postal fees in domestic and cross-border transactions

Item	Country of the addressee	Commission / fee rate
1.	Domestic courier mail under a special Customer instruction	50
2.	International courier delivery	300

Services performed in the form of SWIFT messages

Item	Type of operation / service	Commission / fee rate
1.	For other SWIFT messages	10
2.	Additional fee for an urgent SWIFT message	10
3.	Monthly fee for Remote Payment Initiation (making orders in the form of SWIFT MT101 messages with an instruction to debit an account maintained by the Bank) <i>Note: For making the payment under the service, fees are charged pursuant to the Table of Commissions and Fees, respectively for the execution of a domestic transfer ordered via an electronic channel and the execution of an international money order, or to a domestic bank ordered via an electronic channel</i>	200
4.	Fee for sending a single payment order in the form of MT101 message with an instruction to debit an account maintained in another bank (active Remote Payment Initiation service)	10
5.	Monthly fee for sending MT940 statement from one account with sending to the specified SWIFT address (Multi Bank Reporting) <i>Note: for sending MT940 statements to a subsequent SWIFT address, a separate fee of PLN 200 is charged</i>	200



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