



**BNP PARIBAS**

# Table of Commissions and Fees for Corporate Banking Customers

effective as of 01 June 2020

Any and all fees and commissions determined in this document are expressed in PLN, unless specific provisions stipulate otherwise.  
All commissions and fees have been specified as net amount and if a given service is subject to VAT, a commission/fee shall be increased by the VAT due, according to the legal provisions in force. Value of a foreign currency is determined based on the mid-rate published by the National Bank of Poland on the transaction execution date or the claim maturity.

## I. SERVICE AND MAINTENANCE OF BANK ACCOUNTS

### 1. General fees and commissions

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of current account (monthly fee)	any account in PLN or in a foreign currency PLN 100
2.	Maintenance of each auxiliary account (payroll, subsidy, foreign currency, special funds, any account in PLN or foreign currency) (monthly fee)	PLN 100
3.	Automatic topping up a payroll account (monthly fee)	PLN 50
4.	Fee for opening a non-resident account	PLN 400
5.	Fee for maintenance of the first non-resident account (monthly fee)	PLN 300
6.	Fee for maintenance of the subsequent non-resident account (monthly fee)	PLN 150
7.	Fee for closure (at Customer's request) of each account	PLN 50

### 2. Trust accounts, escrow accounts, residential escrow accounts

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

### 3. Service of account balances management

No.	Commission / fee title	Commission / fee rate
1.	Balances management, including a concentrated account, balance order, balance concentration, surplus transfer, shortages supplementation (at day closure or intra-day) - monthly fee	PLN 100
2.	Fee charged for each account in the structure covered by the Balances Management service - monthly fee.	PLN 10
3.	Fee for launch / modification of the Balances Management service.	PLN 100
4.	Net Balance - monthly fee	PLN 100
5.	Fee charged for each account in the structure covered by the Net Balance service - monthly fee	PLN 10
6.	Fee for launch / modification of the Net Balance service	PLN 100

### 4. Bank statements

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

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

## II. TRANSFERS

### 1. Domestic transfer

No	Commission / fee title	Commission / fee rate				
	Transfer type	in the Bank's Branch	BiznesPl@net	Connexis	MultiCash	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account	PLN 50	2,5 PLN		PLN 3	2,5 PLN
2.	PLN transfer into an own account in the Bank	PLN 50	free of charge			
3.	PLN internal transfer (into an account of another customer in the Bank)	PLN 50	2,5 PLN			
4.	PLN domestic transfer from an FC account	PLN 50	2,5 PLN			
5.	PLN transfer from a current account into a progressive account	free of charge				n/a
6.	PLN transfer from a progressive account into a current account	PLN 15				n/a
7.	SORBNET < PLN 1 million	PLN 50				
8.	SORBNET ≥ PLN 1 million	PLN 50	PLN 15			
9.	Instant transfer	n/a	PLN 10	n/a		
10.	Standing order establishment	free of charge			n/a	
11.	Execution of a single standing order	PLN 3				
12.	Execution of a standing order ≥ PLN 1 million via Sorbnet	PLN 15				

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

No	Commission / fee title	Commission / fee rate			
		in the Bank's Branch	BiznesPl@net	Connexis	MultiCash
1.	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)	0.4% of the amount, min. PLN 100, max. PLN 200	0.3% of the amount, min. PLN 60, max. PLN 200		
2.	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)	0.65% of the amount, min. PLN 120, max. PLN 400	0.55% of the amount, min. PLN 120, max. PLN 400		
3.	SEPA transfer	PLN 50	PLN 2,50		
4.	Expedited SEPA transfer	PLN 50	PLN 2,50		
5.	Target transfer up to PLN 250,000 EUR	n.a.	PLN 50		
6.	Target transfer or expedited EUR transfer to the EEA above PLN 250,000 EUR	n.a.	PLN 15		
7.	Expedited transfer or with a standard value date from bank accounts of any type if costs of the Bank and intermediary banks are covered by the payee – BEN charging option (the commission decreases the transfer amount - the option not allowed for EEA transfers)	0.55% of the amount, min. PLN 100, max. PLN 400			
8.	Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer – OUR charging option (the commission is payable by the payer)	0.15% of the amount, min. PLN 50, max. PLN 400			
9.	FC transfer into an own account in the Bank	PLN 50	free of charge		
10.	Internal transfer (into an account of another customer in the Bank)	PLN 50	2,5 PLN		
11.	Fee for additional activities related to processing orders inconsistent with the STP requirements (see the Regulations on Bank Accounts). The commission is charged with no exemptions.	PLN 100			
12.	Carrying out an instruction under an active Remote Payment Initiation (RPI) service	n/a			PLN 5

## 3. Execution of incoming cross-border transfers

No	Commission / fee title	Commission / fee rate
1.	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained in the Bank - SHA, BEN charging option (the commission is charged to the Customer's account maintained by the Bank)	PLN 20
2.	EUR transfer from the EEA, to the Customer's account maintained with the Bank - until 15.12.2019	PLN 20
3.	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained in the Bank - OUR charging option (the commission is paid by the ordering bank/payer)	PLN 125

## III. DIRECT DEBIT

No	Commission / fee title	Commission / fee rate	
		Biznes Pl@net	Multicash
<b>Fees charged to the payee</b>			
1.	Initiation of a PLN direct debit	PLN 500	
2.	Execution of a single PLN direct debit by debiting the payer's account maintained by another bank	PLN 2	
3.	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	PLN 1	
4.	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	PLN 2	n/a
5.	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	PLN 1	n/a
6.	Refusal to execute a direct debit by debiting the payer's account maintained by another bank	PLN 1	n/a
7.	Refusal to execute a direct debit by debiting the payer's account maintained by the Bank	PLN 1	n/a
8.	Refund of the direct debit funds executed	PLN 10	
9.	Forwarding a consent to the Payer's bank for verification	PLN 5	
<b>Fees charged to the payer</b>			
1.	Debiting a payer's account with the direct debit amount	PLN 2	
2.	Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account	PLN 3	
3.	Cancellation of a single direct debit prior to its execution, at the payer's request	PLN 5	
4.	Refund of the Direct Debit funds executed, at the payer's request	PLN 5	
5.	Blockade of direct debit execution NOTE: Fee is charged on the operation of blockade establishment on each account	PLN 50	

## IV. PAYMENT IDENTIFICATION (MASS COLLECT)

No.	Commission / fee title	Commission / fee rate
1.	Activation of the Payment Identification service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	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

## V. ADDITIONAL FEES

No.	Commission / fee title	Commission / fee rate	
1.	Confirmation of a single transfer execution (in a Bank's branch or electronically)	PLN 20	
2.	Domestic courier mail under a special Customer instruction	PLN 50	
3.	International courier delivery	PLN 300	
4.	Individual setting of a Cut Off Time	PLN 150	
5.	Fee for maintaining a high balance on accounts in EUR *Fee charged if the average monthly balance on all accounts in EUR exceeds EUR 250 thousand	1/12 of the absolute value of EURIBOR 1M (from the last business day of the month) on average monthly balance on the account	
6.	Fee for maintaining a high balance on accounts in CHF *Fee charged if the average monthly balance on all accounts in CHF exceeds CHF 250 thousand	1/12 of the absolute value of LIBOR CHF 1M (from the last business day of the month) on average monthly balance on the account	
7.	Fee for maintaining a high balance on accounts in DKK *Fee charged if the average monthly balance on all accounts in DKK exceeds DKK 250 thousand	1/12 of the absolute value of CIBOR DKK 1M (from the last business day of the month) on average monthly balance on the account	
8.	Fee for maintaining a high balance on accounts in SEK *Fee charged if the average monthly balance on all accounts in SEK exceeds SEK 250 thousand	1/12 of the absolute value of STIBOR SEK 1M (from the last business day of the month) on average monthly balance on the account	
Transfer type		Domestic transfers in PLN or cross-border transfers in EUR	Other transfers
1.	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems	PLN 10	PLN 100
2.	Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems	PLN 50, not more than 50% of the transfer amount	PLN 200 + actual costs of the third bank, if any
3.	Cancellation of an outgoing transfer at the payer's request after sending a payment message to settlement systems. The commission is not charged when a transfer is ordered in a currency of EU Member States or member states of the European Free Trade Association (EFTA), parties to the agreement on the European Economic Area in turnover with those countries, in the case an incorrect bank account number is given by the payer if the Bank has not recovered the transfer amount	PLN 50, not more than 50% of the transfer amount	PLN 200 + actual costs of the third bank, if any
4.	Return of a previously executed outgoing transfer to the payer's bank for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account, other reasons)	PLN 5	PLN 200 + actual costs of the third bank, if any
5.	Explanation of details of outgoing or received payments, confirmation of 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.	PLN 50, not more than 50% of the transfer amount	PLN 200 + actual costs of the third bank, if any
The commission for actions specified in sections 1 – 5 is not charged if an error on the side of the Bank has been identified			

## VI. CARDS

No.	Commission / fee title	Commission / fee rate			
		Debit			
		MasterCard		Visa	
		Business (PLN)	Business (EUR)	Multi-currency Business (PLN) <sup>5</sup>	Business (PLN) <sup>1, 6</sup>
1.	Card issuance fee	PLN 25	EUR 10	PLN 30	PLN 25
2.	Annual fee for for using a card (calculated after the first year of using the card)	n/a	EUR 10 <sup>3</sup>	n/a	PLN 25
3.	Monthly fee for using a card	PLN 5	EUR 3 <sup>4</sup>	PLN 5	n/a
4.	Cash withdrawals from ATMs in Branches of the Bank	PLN 3	EUR 1	PLN 3	PLN 3
5.	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount minimum PLN 7.	3% of the amount minimum EUR 2	3% of the amount minimum PLN 7	3% of the amount minimum PLN 7
6.	Cash withdrawals at another bank's cash desk or from ATMs abroad from a sub-	n/a	n/a	EUR: 3% of the amount, min. EUR 2	n/a

	account in a foreign currency			USD: 3% of the amount, min. USD 3 CHF: 3% of the amount, min. CHF 3 GBP: 3% of the amount, min. GBP 2	
7.	Cash withdrawal under a Cash Back service	0,5 PLN	EUR 0.5	0,5 PLN	0,5 PLN
8.	Checking the balance in ATMs	PLN 1	EUR 0.5	PLN 1	PLN 1
9.	Card delivery by Courier	as per actual costs, min. PLN 50	as per actual costs, min. EUR 15	as per actual costs, min. PLN 50	as per actual costs, min. PLN 50
10.	Fee for a PIN code delivery				
	- Biznes Pl@net/IVR <sup>4</sup>	PLN 0	EUR 0	PLN 0	PLN 0
	- SMS	PLN 0	EUR 0	PLN 0	PLN 0
	- by mail	PLN 20	EUR 5	PLN 20	PLN 20
	- courier dispatch to the address specified by the Customer	as per actual costs, min. PLN 50	as per actual costs, min. EUR 15	as per actual costs, min. PLN 50	as per actual costs, min. PLN 50
11.	Repeated generation of PIN code in a paper form or by SMS	PLN 10	EUR 2.5	PLN 10	PLN 10
12.	Providing a customer with Smart Data OnLine		PLN 4,000		n/a
13.	Fee for using Smart Data OnLine (monthly)		PLN 400		n/a
14.	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 PLN
15.	SMS service – monthly fee for the service for one registered number of the Card User <sup>2</sup>	PLN 10	EUR 2.5	PLN 10	PLN 10

No.	Commission / fee title	Commission / fee rate				
Card types		Charge				
		MasterCard		Visa		
		Silver (PLN)	Executive (PLN)	SILVER (PLN) <sup>1</sup>	Gold (PLN) <sup>1</sup>	Platinum (PLN) <sup>1, 5</sup>
1.	Card issuance fee	PLN 150	PLN 300	PLN 150	PLN 250	PLN 500
2.	Annual fee for using a card in subsequent years	PLN 150	PLN 300	PLN 150	PLN 250	PLN 500
3.	Cash withdrawals from ATMs in Branches of the Bank	3% of the amount; minimum PLN 7		3% of the amount; minimum PLN 7		
4.	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount; minimum PLN 7		3% of the amount; minimum PLN 7		
5.	Non-cash transactions	1.5% of the amount		1.5% of the amount		
6.	Checking the balance in ATMs	PLN 1		PLN 1		
7.	Card delivery by Courier	as per actual costs, min. PLN 50		as per actual costs, min. PLN 50		
8.	Fee for a PIN code delivery					
	- Biznes Pl@net/IVR <sup>2</sup>	PLN 0		PLN 0		
	- SMS	PLN 0		PLN 0		
	- by mail	PLN 20		PLN 20		
	- courier dispatch to the address specified by the Customer	as per actual costs, min. PLN 50		as per actual costs, min. PLN 50		
9.	Repeated generation of PIN code in a paper form or by SMS	PLN 10		PLN 10		
10.	Preparing and sending an account statement					
	- to be downloaded from Biznes Pl@net	PLN 0		PLN 0		
	- by mail	PLN 25		PLN 25		
11.	Emergency cash withdrawal abroad	n/a	Equivalent of USD 100	n/a	Equivalent of USD 100	Equivalent of USD 100
12.	Fee for issuing a replacement card abroad	n/a	Equivalent of USD 180	n/a	Equivalent of USD 180	Equivalent of USD 180
13.	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	PLN 100	n/a		
14.	Providing a customer with Smart Data OnLine	PLN 4,000		n/a		
15.	Fee for using Smart Data OnLine (monthly)	PLN 400		n/a		
16.	Insurance package „Karta Business Bez Ryzyka” [ card 'business with no risk'] – monthly fee for the card whose user is	n/a		PLN 5.99 <sup>3</sup>	PLN 5.99 <sup>3</sup>	PLN 0 <sup>3</sup>

	insured		
17.	SMS service – monthly fee for the service for one registered number of the Card User <sup>2</sup>	PLN 10	PLN 10
18.	Fee for documents issued by the Bank: statement duplicate, account history	PLN 50	PLN 50

- 1) For VISA cards, for cashless and cash transactions made abroad, the transaction value is increased by currency conversion commission of: 3% of transaction value for debit cards Visa Business and for charge cards Visa Silver and Visa Gold and 2% for transaction value for charge cards Visa Platinum. 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) Fee shall be charged once the service is available.
- 3) Fee relates to cards issued by 11.11.2019 within the scope 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.
- 4) Fee does not relate to cards issued by 11.11.2019 within the scope 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.
- 5) Product offered by the Bank from 11/11/2019.
- 6) Product offered by the Bank from 11/11/2019.

## VII. ELECTRONIC BANKING SERVICES

No.	Commission / fee title	Commission / fee rate					
		BiznesPl@net	Connexis		MultiCash	Multi Bank Reporting (MT940)	Remote Payment Initiation (MT101)
1.	Monthly usage fee	PLN 200	PLN 200 accounts in the Bank	PLN 100 accounts of third banks	PLN 300	PLN 200	PLN 200
2.	Adding a new user*, change of the user's authorisation scope, change of authorisation to account, change of schemes of acceptance made by the Bank based on the customer's request filed in a paper form  Note: - the fee is not charged for adding the User Administrator with concurrent inclusion of schemes of acceptance for Company Management / Signing Agreements. - The fee is not charged when modification of authorisations is made independently by the User Administration in the system BiznesPl@net *fee shall be charged once the service is available	PLN 50	n/a	n/a	n/a	n/a	n/a
3.	Notification via SMS	0,35 PLN (per 1 pce.)			n/a		
4.	Fee for providing a USB cryptographic device or smart cards*	PLN 100			n/a		
5.	Fee for delivery of a starting package in a paper form	PLN 30			n/a		
6.	Additional fee for sending a token / USB cryptographic device / smart card by mail	PLN 30			n/a		
7.	Additional fee for sending a token / USB cryptographic device / smart card by courier	PLN 50			n/a		
8.	Monthly maintenance fee	n/a			PLN 500		n/a
9.	Servicing visit at the Customer's request or implementation visit – implementation of the system		min. PLN 400 max. PLN 2,000				n/a
10.	Delivery of a token – passwords generator (two tokens free of charge)	n/a	PLN 60		n/a		n/a
11.	Monthly fee for using a token	PLN 10			n/a		

## VIII. BNP Paribas Connect (Host-to-Host) service/ BNP Paribas Connect Plus application

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

## IX. CASH PAYMENTS AND WITHDRAWALS

### 1. Cash and withdrawals realised via PLN accounts

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Open payment being an own payment.	PLN	0.8% of the payment amount minimum PLN 50
2.	Payment in an open form made by third persons* *Commission charged to the payer	PLN	1% of the payment amount minimum PLN 50

3.	Open payments with conversion to PLN	EUR, USD, CHF, GBP. (only banknotes)	1% of the payment amount minimum PLN 50
		Other currencies (Only banknotes)	2% of the payment amount minimum PLN 50
4.	Payment made by Mastercard Business (PLN), Mastercard Multicurrency Business (PLN) or Visa Business (PLN) debit card via deposit machine at the Bank's branch	PLN	0,15% of the payment amount
5.	Payment made by Mastercard Business (PLN), Mastercard Multicurrency Business (PLN) or Visa Business (PLN) debit card via Euronet /Cash Planet <sup>1</sup> deposit machine	PLN	0,5% of the payment amount minimum PLN 10
6.	Own payment in a sealed bag (closed payment) at the Bank's office (cash desk, deposit drop box)	PLN	0.7% of the payment amount minimum PLN 30
7.	Closed own payment via external counting units	PLN	0.6% of the payment amount minimum PLN 30
8.	Closed own payment via a Post Office outlet	PLN	0.6% of the payment amount minimum PLN 30
9.	Open cash withdrawal	PLN	0.8% of the payment amount minimum PLN 50
10.	Open withdrawal with conversion	EUR, USD, CHF, GBP. (only banknotes)	1% of the payment amount minimum PLN 50
		Other currencies (Only banknotes)	2% of the payment amount minimum PLN 50
11.	Withdrawal in a closed form at a Bank's outlet	PLN	0.7% of the payment amount minimum PLN 30
12.	Withdrawal in a closed form via external counting units	PLN	0.6% of the payment amount minimum PLN 30

<sup>1</sup>The fee shall be charged at the moment of making the service available

## 2. Cash payments and withdrawals realised via foreign currency accounts

No.	Commission / fee title		Commission / fee rate
1.	Payment in the account currency in an open form being an own payment.	EUR, USD, CHF, GBP. (only banknotes)	1% of the payment amount minimum 10 units of currency of the payment account
		in other foreign currencies (only banknotes)	2% of the payment amount minimum 20 units of currency of the payment account
2.	Withdrawal in the account currency in an open form made by third persons*  *commission charged to the payer	EUR, USD, CHF, GBP (only banknotes)	1.5% of the payment amount minimum PLN 50
		in other currencies (only banknotes)	2% of the payment amount minimum PLN 50
3.	Open withdrawal with conversion	EUR, USD, CHF, GBP (only banknotes)	1% of the payment amount minimum PLN 50
		in other currencies (only banknotes)	2% of the payment amount minimum PLN 50
4.	Own payment in the account currency in a closed form at the Bank's office outlet (cash desk, deposit drop box)	EUR, USD, CHF, GBP (only banknotes)	0.8% of the payment amount minimum PLN 30
		in other currencies (only banknotes)	2% of the payment amount minimum PLN 30
5.	Own payment in the account currency in a closed form via external counting units	EUR, USD, CHF, GBP (only banknotes)	0.7% of the payment amount minimum PLN 30
		in other currencies (only banknotes)	1.8% of the payment amount minimum PLN 30
6.	Open withdrawals in the account currency	EUR, USD, CHF, GBP (only banknotes)	1% of the payment amount minimum 10 units of the currency of the withdrawal account
		in other currencies (only banknotes)	2% of the payment amount minimum 20 units of the currency of withdrawal account
7.	Open withdrawal with conversion	EUR, USD, CHF, GBP (only banknotes)	1% of the payment amount minimum PLN 50
		in other currencies (only banknotes)	2% of the payment amount minimum PLN 50
8.	Withdrawal in the account currency in a closed form in the Bank Unit	EUR, USD, CHF, GBP (only banknotes)	0.8% of the payment amount minimum PLN 30
		in other currencies (only banknotes)	2% of the payment amount minimum PLN 30
9.	Closed withdrawal in the account currency via external counting units	EUR, USD, CHF, GBP (only banknotes)	0.7% of the payment amount minimum PLN 30
		in other currencies (only banknotes)	1.8% of the payment amount minimum PLN 30

## 3. Additional fees

No .	Commission / fee title	Commission / fee rate
1.	Payment in coins (only PLN) above 100 pcs. of coins, calculated on the value of payment in coins, charged additionally on cash payment (relates to closed and open payments)	1% of the coins value, minimum PLN 50
2.	Additional fee for unsorted payment (coins mixed with banknotes) (relates to closed and open payments)	1,5% of the payment amount minimum PLN 50
3.	Issuance of a balance differences statement Lack of document confirming the denominations structure of payment Issuance of a Bank Payment Receipt, if missing Lack of or wrong number of the bank account on the Bank Payment Receipt	PLN 30 on each event
4.	Providing additional documents to the balance differences statement upon the Customer's request	PLN 100
5.	For each excess of the Daily Limit for Closed Payments	PLN 200
6.	Using a deposit drop machine	PLN 200 monthly
7.	Issuing a key to the deposit drop machine	PLN 50 per key/card issued
8.	Delivering a non-standard report or statement	to be negotiated, min. PLN 100 per report
9.	Implementation of the agreement for deposits and/or withdrawals in sealed form	to be negotiated, min. PLN 100
10.	Modification of the parameters of the agreement concerning deposits and/or withdrawals in sealed form (addition/deletion of the account; addition/deletion of the Customer's unit; addition/deletion of the deposit and/or withdrawal in sealed form service)	to be negotiated, min. PLN 50
11.	Submission by the Customer of a withdrawal in sealed form instruction in the counter; instruction to cancel a withdrawal in sealed bags in the counter; provision of the list of persons/cars authorized to enter the counter area and/or the Polish Post Office and/or Bank Unit, in order to transfer payments and/or collect withdrawals in sealed form, in a form other than dedicated Applications (forms) in BiznesPl@net	PLN 50 each
12.	Fee for failure to execute or partial execution of advised cash withdrawal	1% of uncollected payment amount minimum PLN 200
13.	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	0.5% min. PLN 60 (on the amount being a surplus above the amount that does not require to be advised)
14.	Cash escort (service available only together with the service of closed payments and/or closed withdrawals)	To be negotiated

## X. INTERNATIONAL DESK

No .	Commission / fee title	Commission / fee rate
1.	Opening an account (one-off fee)	PLN 1000
2.	Support (monthly fee per account)	PLN 50

## XI. CASH POOLING

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

## XII. OTHER FEES AND COMMISSIONS

No .	Commission / fee title	Commission / fee rate
1.	Standard bank opinion	PLN 300
2.	Non-standard bank opinion (including additional information on loans, limits)	PLN 400
3.	Bank opinion for auditor	PLN 500
4.	Bank certificate (of accounts kept, account balance, turnover on accounts, closed accounts, other certificates concerning bank accounts)	PLN 100
5.	Preparation of history of accounts, turnover, balances for historical periods	PLN 100
6.	Preparation of a copy/duplicate of a document at the Customer's request (fee for each document), including confirmation of data compliance for auditors and other financial institutions	PLN 50
7.	Preparation of other non-standard documents (copies, statements, confirmations, accounting documents, etc.) not provided for in this tariff	minimum PLN 200, max. PLN 600
8.	Submitting a power of attorney to the bank, and /its amendment / cancellation (on the ACC or other document approved by the Bank) - for each power of attorney	PLN 20
9.	Introduction of changes regarding the account kept (frequency of statement generation (the fee is not charged for a change from a paper/mail statement to electronic banking), account parameters, statement, password, etc.)	PLN 50
10.	Confirmation of the conformity of signatures affixed for the Customer	PLN 30
11.	Fee for the execution of a bailiff seizure	PLN 200
12.	Execution of an enforcement order	PLN 20
13.	Acceptance and execution of an instruction to hold funds on the account to secure agreements concluded by the Customer - with the bank - with other entities	PLN 0 PLN 150
14.	Acceptance of a power of attorney to dispose of funds on account in favour of third parties	PLN 50



15.	Preparing an annex (at the Customer's request) to the existing product agreement	PLN 200
16.	Certificate relating to the electronic banking users generated outside the system	PLN 300

### XIII. CHEQUE TRANSACTIONS

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

### XIV. DOCUMENTARY OPERATIONS

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

No.	Commission / fee title	Commission / fee rate	
1.	Providing available / renewal / increase of the L/C line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i>	1% min. PLN 500	
2.	Change of other terms and conditions of the L/C line (for each annex to the agreement)	PLN 300	
3.	Issuance of a L/C pre-advice	PLN 300	
4.	Preparing a draft L/C	on the basis of an L/C opening order	PLN 200
		on the basis of an incomplete L/C opening order or trade documents	PLN 400
5.	Opening an L/C	in advance for the entire validity period	0.3% of the L/C maximum amount, min. PLN 300 for each three-month period of its validity started
6.	Opening a standby L/C	in advance for the entire validity period	0.15% monthly, min. PLN 100 monthly
7.	Change of the L/C terms and conditions	each change	PLN 200
		additionally, for a change regarding an L/C amount increase or validity period extension	as for the opening
Please note! Presentation of documents after the three-month L/C validity period paid, or documents for amounts exceeding the L/C balance is considered a change of the L/C terms and conditions			
8.	Execution of an L/C (including payments / analysis of documents)	including the settlement costs (for each set of documents)	0.2% of the amount due to be paid; min. PLN 300
9.	Urgent execution of an L/C (including payments / analysis of documents)	additional commission for an acceleration of document examination (within 24 hours of the instruction acceptance)	PLN 200
10.	Order outside the BiznesPl@net system		PLN 200
11.	Documents presented are not compliant with the L/C terms and conditions (charged to the L/C beneficiary)		USD 150 / EUR 110 / PLN 450
12.	Deferred payment (for each started month of deferral indicated in the L/C)		0.1% monthly on each deferred payment, min. PLN 200 (minimum applies to every 1-month deferral period commenced)
13.	Cancellation of an order (prior to its execution by the Bank)		PLN 300
	L/C cancellation or non-use		
	Change of collateral terms for the L/C		
14.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral		to be negotiated, min. PLN 1500
15.	Assignment of rights to the receipt of goods or bank endorsement on documents		PLN 200
16.	Issuance of documents presented under an L/C		PLN 50 in domestic transactions PLN 200 in cross-border transactions

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

No.	Commission / fee title	Commission / fee rate
1.	Advice of an L/C to the beneficiary	PLN 300
2.	Pre-advice of an L/C	PLN 250
3.	Preparation of a draft L/C (for each draft)	PLN 400

4.	Confirmation of 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. PLN 600
6.	Execution of an L/C (including payment or analysis of documents)		0.2% of the amount due to be paid on account of the documents examined, min. PLN 300
7.	Advice of a change	each change	PLN 300
		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	confirmed L/C	rate established individually
		unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents)	PLN 200
9.	Documents presented are not compliant with the L/C terms and conditions		PLN 300
10.	Initial check of the documents presented under the L/C		PLN 200
11.	Cancellation of an L/C		PLN 300
12.	Fee for not using an LC (write-off)		
13.	Transfer of the obtained receivables to another bank		
14.	Advice of an L/C to another bank		PLN 500
15.	Instruction to transfer the incoming receivables under the L/C in favour of another entity		
16.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral		to be negotiated, min. PLN 1500
17.	Assignment of rights to the receipt of goods or bank endorsement on documents		PLN 200
18.	Issuance of documents presented under an L/C		PLN 50 in domestic transactions PLN 200 in cross-border transactions

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

No.	Commission / fee title	Commission / fee rate
1.	Issuance of documents for a payment or draft acceptance or issuance of financial documents (including issuance of financial documents at a later date)	0.2% of the collection amount, min. PLN 300
2.	Change of the collection conditions, complaints, explanations and reminders	PLN 100
3.	Protest of bills of exchange	as per actual costs incurred + PLN 450
4.	Execution of an import documentary collection order and any actions related to complaints and other	fees as for a cross-border transfer
5.	Sending unaccepted documents back (fee charged to the sender)	USD 150
6.	Assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
7.	Issuance of the collection documents to the Payer	PLN 50 in domestic transactions PLN 200 in cross-border transactions
8.	Issuing documents at the Bank's office (additionally, irrespective of other fees)	PLN 500

### 4. Outgoing Documentary and Clean Collection (Export and Domestic)

No.	Commission / fee title	Commission / fee rate
1.	Acceptance of an instruction and documents	0.2% of the collection amount, min. PLN 300
2.	Change of the collection conditions, complaints, explanations and reminders	PLN 200
3.	Assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
3.	Collection-related incoming payment	PLN 50
4.	Passing the collection documents to the Drawee's Bank	PLN 50 in domestic transactions PLN 200 in cross-border transactions
5.	Accepting orders / documents at the Bank's office (additionally, irrespective of other fees)	PLN 500

## XV. GUARANTEES

### 1. Third party guarantees

No.	Commission / fee title	Commission / fee rate
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1.	Advising guarantee / change	PLN 300
2.	Bank issuing an opinion on the guarantee wording	PLN 300
3.	Confirmation of authenticity of the guarantee	PLN 250
4.	Handling of a claim	PLN 500
5.	Handling of another communication related to the guarantee	PLN 300

## 2. Own guarantees and counter guarantees

No.	Commission / fee title	Commission / fee rate
1.	Providing available / renewal / increase of the guarantee line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i>	1%, min. PLN 500
2.	Change of other terms and conditions of the guarantee line (for each annex to the agreement)	PLN 300
3.	Handling fee for the issuance of a guarantee / annex	PLN 50 (in Poland) PLN 200 (abroad)
4.	Commission on the guarantee (issuance /increase/ extension/ <i>(Charged monthly in advance, from the issuance date till the expiry date)</i>	0.15% monthly, min. PLN 100
5.	Change of other terms and conditions of the guarantee (for each annex to the guarantees Irrespective of commission under item 4)	PLN 200
6.	Handling of a claim	PLN 500
7.	Payment under the Guarantee	PLN 1,000
8.	Confirmation of assignment under guarantee	PLN 500
9.	Issuing guarantee on the Bank's template form	PLN 100
10.	Issuing a guarantee according to the Customer's specimen accepted by the Bank	
11.	Preparing a draft guarantee	PLN 200
12.	Cancellation of an order to issue a guarantee, or of an annex to a guarantee	
13.	Order outside the BiznesPl@net system	PLN 300
14.	Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500

## XVI. LOANS

### 1. Fees related to loans

No.	Commission / fee title	Commission / fee rate
1.	Origination fee for granting the credit facility/ for the current credit term:	minimum 1.8% of the credit facility amount, not less than PLN 2000 eWniosek: [eApplication] 1.5% of the credit facility amount, not less than PLN 1500
2.	Standby commission/fee / calculated on an unused loan amount	minimum 50 % of margin contributing to the credit facility interest rate
3.	Commission for early repayment of non-revolving loan (as defined in the "Credit and Collateral Regulations for Corporate Banking Customers")	minimum 2% of the credit facility amount being repaid, not less than PLN 1500
4.	Fee for the annex to the Agreement:	minimum 0.1%, not less than PLN 1000
5.	administrative fee (as defined in the "Credit and Collateral Regulations for Corporate Banking Customers")	0.075% quarterly
6.	Other commissions and fees described in the loan documentation	Set individually

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

No.	Commission / fee title	Commission / fee rate
1.	Issuance of a certificate stating the debt amount on account of credit facility / /loan	depending on time consumption, min. PLN 300
2.	Issuance of the credit facility / loan repayment certificate	depending on time consumption*, min. PLN 100
3.	Issuing a commitment letter to release collateral provided that the credit facility / loan is repaid	depending on time consumption*, min. PLN 300
4.	Change of a repayment schedule not related to the financing term change	depending on time consumption*, min. PLN 100
5.	Preparation of a creditworthiness assessment, at the customer's request	depending on time consumption*, min. PLN 1000
6.	Commission for issuing a loan commitment letter.	depending on time consumption*, min. 0.5%, not less than PLN 1500
7.	Preparing a credit account statement	PLN 0 - electronic statement from Biznes Pl@net PLN 25 - paper statement
8.	Preparation and sending information to the borrower regarding the default in payment of amounts due with simultaneous request for payment - for each request sent	depending on time consumption*, min. PLN 200
9.	Fee for the service, at the customer's request, of establishment of collateral in the form of a mortgage or pledge (on	depending on time

	each application filed to court)	consumption*, min. PLN 200
10.	Fee for the establishment of collateral by the Bank on behalf of the Customer, and other preparatory activities	depending on time consumption*, min. PLN 200
11.	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	depending on time consumption*, min. PLN 100
12.	Fee for giving consent / conditional consent to an no charge release of real estate from the mortgage encumbrance	depending on time consumption*, min. PLN 50
13.	Fee for untimely delivery by the customer of documents for monitoring purposes	PLN 1000
14.	Other certificates	depending on time consumption*, min. PLN 500

\* If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started.

## XVII. Financial institutions

Additional fees for the Bank holding a function of Paying Agent.

No.	Commission / fee title	Commission / fee rate
1.	Fee for making available the function of Paying Agent.	Single fee of PLN 3,000
2.	Fee for the Bank holding a function of Paying Agent. Fee charged for the (sub)fund	Monthly PLN 2000
3.	Fee for an account maintained in connection with holding by the Bank of the function of Paying Agent.	Monthly PLN 500

## XVIII. SERVICED PRODUCTS\*

Products withdrawn from the sale, only supported

No.	Chapter	Commission / fee title	Commission / fee rate
1.	Service and maintenance of bank accounts	Maintenance of an auxiliary account in PLN or convertible currencies, and of a subsidy account in PLN (monthly fee)	PLN 50
2.	Service and maintenance of bank accounts	Maintaining a current progressive account/progressive account /placement account	PLN 200
3.	Non-cash transactions - Conducting explanatory/complaint procedure if the complaint reason is not attributable to the Bank	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems - Domestic transfers in PLN - BiznesPl@net	PLN 10
4.	Non-cash transactions - Conducting explanatory/complaint procedure if the complaint reason is not attributable to the Bank:	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems - cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies - Multicash	PLN 20
5.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in an electronic form	PLN 0
6.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in a paper form	PLN 0
7.	Non-cash transactions - Standing orders	Execution of a standing order into an account in the Bank	PLN 0
8.	Non-cash transactions - Standing orders	Execution of a standing order into an account in another bank	PLN 3
9.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for the cash payment - in an open form	0.5%, min. PLN 4
10.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for a sealed-bag cash payment	set individually
11.	Cash transactions - Cash payments (commission rates are calculated on the payment amount)	For each case when the Daily Limit set for Payments in Sealed Bags is exceeded	PLN 200
12.	Cash transactions - Cash withdrawals (commission rates are computed on the withdrawal amount)	Failure to advise of a withdrawal in the amount required to be advised of	PLN 60
13.	Cash transactions - Other services	Cash amounts escort	set individually
14.	Deposit products - Term deposits	Account opening and maintenance	PLN 0
15.	Deposit products - Term deposits	Transfer of funds or interest from a PLN deposit to an account in another bank	PLN 5
16.	Deposit products - Term deposits	Transfer of funds or interest from a foreign currency deposit to an account in another bank	Pursuant to Cross-border Transfer in Foreign Currencies and PLN and Domestic Transfer in Foreign Currencies
17.	Deposit products - Term deposits	Providing written information about the account balance	PLN 25
18.	Other actions in domestic transactions	Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	0.5% of the amount, min. PLN 12
19.	Other actions in domestic transactions	For issuing a key to the door to the Bank's night drop box, in the case of losing the previous one or failure to return it upon request of the Bank	PLN 300
20.	Other actions in domestic transactions	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 80
21.	Accepting valuables or documents for safekeeping upon an order of the Bank's customer	Accepting valuables or documents for safekeeping upon an order of the Bank's customer (monthly fee) Note 1: The fee is charged for each valuable or document accepted for safekeeping Note 2: It is allowed to refrain from charging the fee	PLN 100

22.	e-Biznes Lider Prestiż commission plan	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (giving and use of up to three tokens) Issuance and use of one debit card under a PLN bank account	PLN 20
23.	e-Biznes Lider Prestiż commission plan	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 20
24.	e-Biznes Lider Prestiż commission plan	Domestic transfer made via the BiznesPl@net system	0,9 PLN
25.	e-Biznes Lider Prestiż commission plan	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
26.	e-Biznes Lider Prestiż commission plan	Domestic transfer in PLN made in the Bank's Branch	PLN 25
27.	e-Biznes Lider Prestiż commission plan	Open cash payments in PLN (the commission rate is calculated on the payment amount)	0.5%, min. PLN 10
28.	e-Biznes Lider Prestiż commission plan	Open cash withdrawal (the commission rate is calculated on the payment amount)	0.5%, min. PLN 10
29.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (giving and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 10
30.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 19
31.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Domestic transfer made via the BiznesPl@net system	1,5 PLN
32.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
33.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank / into an account held in another bank)	PLN 7
34.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Open cash payment in PLN	PLN 0
35.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Open cash withdrawal in PLN	PLN 0
36.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Withdrawals from ATMs made in Poland	PLN 0
37.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Checking account balance in ATMs in Poland	PLN 0
37.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (giving and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 10 (total monthly fee)
38.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Domestic transfer made via the BiznesPl@net system / Call Centre	PLN 0
39.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
40.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank / into an account held in another bank)	PLN 6
41.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Open cash payment in PLN	PLN 0
42.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Open cash withdrawal	PLN 0
43.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Withdrawals from ATMs made in Poland	PLN 0
44.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Checking account balance in ATMs in Poland	PLN 0
45.	<b>Placement accounts: Agro Eskalacja and Biznes Eskalacja</b>		
	Account opening and maintenance		free of charge
	Transfer of receivables from the account (the fee charged in the case of assignment in favour of another natural or legal person)		PLN 33
	Cash payment into an account		0.5%, min. PLN 5
	Effecting every transfer from the Agro Eskalacja placement account		PLN 10
Effecting every transfer from the Biznes Eskalacja placement account		PLN 25	

\* for actions not listed in this Chapter, commissions and fees are charged in amounts determined in other Sections  
Products withdrawn from the sale, only supported

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