



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

applies to Customers serviced within the Small and Medium Enterprises segment
effective as of 01 October 2020

Table of Contents:

Part I. Commissions and fees regarding products offered

DZIAŁ I. Packages in the offering	3
DZIAŁ II. Commissions and fees regarding all customers	5
DZIAŁ III. Credit products	17
DZIAŁ IV. Table of commissions and fees for products offered to counterparties	22

Part I. Commissions and fees regarding products supported

SECTION I. Packages and other products supported	24
SECTION II. Other bank services	27



Branch No.



Customer no.

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

- Any and all fees and commissions determined in this Table of Commissions and Fees 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

DZIAŁ I. Packages

CHAPTER V. PRODUCTS AND SERVICES WITHIN the Multi BOX package¹ negotiated offer

No.	Commission / fee title	Commission / fee rate
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.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via BiznesPl@net	0
6.	Issuing and using a Business debit card ² 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*
7.	Cash withdrawals from Euronet ATMs ²	5
8.	BiznesPl@net subscription fee (monthly fee)	75
¹ for actions not listed in the Multi BOX package, commissions and fees presented in Section II are charged		
² except for Multi-currency Business debit card for which the fees are presented in Section II of Chapter XIX		

CHAPTER II. PRODUCTS AND SERVICES WITHIN the Turbo BOX¹ Non-negotiated offering for entities of annual sales revenues up to PLN 10 million

No.	Commission / fee title	Commission / fee rate
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 Office (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 transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	0.99
7.	Issuing and using a Business debit card ² 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 ²	5
9.	Cash payments in PLN into cash deposit machines located in the Bank Branches ² * 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. 5
10.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	0
11.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
¹ for actions not listed in the Turbo BOX package, commissions and fees presented in Section II are charged		
² except for Multi-currency Business debit card for which the fees are presented in Section II of Chapter XIX		

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

CHAPTER III. PRODUCTS AND SERVICES WITHIN the Profit BOX¹ non-negotiated offering

No.	Commission / fee title	Commission / fee rate
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 the Social Security Office (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 Business debit card ² 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 (up to five Users) (monthly fee)	0
9.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
10.	Cash payments in PLN into cash deposit machines located in the Bank Branches ² * 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. 5
11.	Cash withdrawals from Euronet and PlanetCash ATMs ²	5

¹ for actions not listed in the Profit BOX package, the commissions and fees presented in Section II are charged
²except for Multi-currency Business debit card for which the fees are presented in Section II of Chapter XIX

CHAPTER IV. PRODUCTS AND SERVICES WITHIN the FX BOX¹ non-negotiated offering

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of a PLN current account and max. 2 additional accounts (auxiliary in foreign currency, FX accounts) (monthly fee) (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 PLN 50,000	0/99*
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 the Social Security Office (ZUS) and Tax Office accounts via BiznesPl@net	0
6.	SEPA transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	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 BiznesPl@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.	Issuing and using a Business debit card ² 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.	Issuing and using a Business debit card ² 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 ²	0
12.	Cash withdrawals from Euronet and PlanetCash ATMs ²	5
13.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	0
14.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
15.	Cash payments in PLN into cash deposit machines located in the Bank Branches ² * 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. 5

¹ for actions not listed in the FX BOX package, commissions and fees presented in Section II are charged
²except for Multi-currency Business debit card for which the fees are presented in Section II of Chapter XIX

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

CHAPTER V. PRODUCTS AND SERVICES WITHIN the Agro BOX¹ non-negotiated offer for farmers

No.	Commission / fee title	Commission / fee rate
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 BiznesPl@net	0.99
5.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via BiznesPl@net	0
6.	Domestic transfer from a PLN account (including an internal transfer), executed in the Bank's branch	25
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 BiznesPl@net, Remote Payment Initiation (MT101)	0.25% min. 40; max. 200
8.	Issuing and using a Business debit card ² 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.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	0
10.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
11.	Open own PLN payment into bank accounts	0.4%, min. 25
12.	Cash payments to cash deposit machines located in Bank Branches ² * 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. 5
13.	Open cash deposit in PLN at the Bank's Branch	0.4%, min. 25
14.	Cash withdrawals from ATMs in the Bank's branches ²	0
15.	Cash withdrawals from Euronet and PlanetCash ATMs ²	5

¹ for actions not listed in the Agro BOX package, commissions and fees presented in Section II are charged
²except for Multicurrency Business debit card for which the fees are presented in Section II of Chapter XIX

DZIAŁ II. Commissions and fees regarding all customers

(except fees within packages)

I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

No.	Commission / fee title	Commission / fee rate
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 (escrow) account	as stipulated in the agreement
9.	Maintenance of a housing trust account	as stipulated in the agreement
10.	Acknowledgement by the Bank of the assignment of rights related to a Purchaser's Individual Account in favour of a bank financing the Purchaser and issuance of a respective statement	150
10.	Maintenance of a Stock Investor's Account (monthly fee)	20
11.	Fee for closure (at Customer's request) of each account	50

II. SERVICE OF ACCOUNT BALANCES MANAGEMENT

No.	Commission / fee title	Commission / fee rate
1.	Balances Management, including cash pool account, balance order, consolidation of balances, transfer of surpluses, replenishing deficiencies (end of day or intra-day) - monthly fee	100

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

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

III. ACCOUNT STATEMENTS

No.	Commission / fee title	Commission / fee rate
1.	Fee for account statements available via the Internet Banking.	0
2.	Collective/single statement in a paper form once a month	50/0 ¹
2a.	Collective/single statement in a paper form once a week (monthly fee)	150
2b.	Collective/single statement in a paper form daily (monthly fee)	250
3.	Collective/single statement in an electronic form to an e-mail address, once a month	25/0 ¹
3a.	Collective/single statement in an electronic form to an e-mail address, once a week (monthly fee)	50
3b.	Collective/single statement in an electronic form to an e-mail address, daily (monthly fee)	100
¹ NOTE: The fee is not charged to a Customer for 1 account statement per month, via the statement first delivery channel - refers to customers with no access to electronic banking		

IV. FEE FOR MAINTAINING A HIGH BALANCE

No.	Commission / fee title	Commission / fee rate
1.	Monthly fee for maintaining a high balance in EUR accounts NOTE: *Fee charged if the average monthly balance on all accounts in EUR exceeds EUR 100,000.00	1/12 of the absolute rate of EURIBOR 1M (from last business day of the month) +0.01 p.p. on average monthly balance in the account ¹
2.	Monthly fee for maintaining a high balance in CHF accounts NOTE: *Fee charged if the average monthly balance on all accounts in CHF exceeds CHF 100,000.00	1/12 of the absolute value of LIBOR CHF 1M (from the last business day of the month) +0.01 p.p. on average monthly balance in the account ¹
3.	Monthly fee for maintaining a high balance in DKK accounts NOTE: *Fee charged if the average monthly balance on all accounts in DKK exceeds DKK 250,000.00	1/12 of the absolute rate of CIBOR DKK 1M (from last business day of the month) +0.01 p.p. on average monthly balance in the account ¹
4.	Monthly fee for maintaining a high balance in SEK accounts NOTE: fee charged if the average monthly balance on all accounts in SEK exceeds SEK 250,000.00	1/12 of the absolute rate of STIBOR SEK 1M (from last business day of the month) +0.01 p.p. on average monthly balance in the account ¹
5.	Monthly fee for maintaining a high balance in GBP accounts NOTE: *Fee charged if the average monthly balance in all GBP accounts exceeds GBP 100,000.00	1/12 of the absolute value of LIBOR GBP 1M (from the last business day of the month) + 0.01 p.p. on on a average monthly balance on the account ¹
6.	Monthly fee for maintaining a high balance in USD accounts NOTE: *Fee charged if the average monthly balance in all USD accounts exceeds USD 100,000.00	1/12 of the absolute value of LIBOR USD 1M (from the last business day of the month) +0.01 p.p. on average monthly balance in the account ¹
7.	Monthly fee for maintaining a high balance in HUF accounts NOTE: *Fee charged if the average monthly balance in all HUF accounts in exceeds HUF 10,000,000.00	1/12 of the absolute value of BUBOR HUF 1M (from the last business day of the month) + 0.01 p.p. on on a average monthly balance on the account ¹
8.	Monthly fee for maintaining a high balance on CZK accounts NOTE: *Fee charged if the average monthly balance in all CZK accounts exceeds CZK 750,000.00	1/12 of the absolute value of PRIBOR CZK 1M (from the last business day of the month) + 0.01 p.p. on on a



Branch No.



Customer no.

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

		average monthly balance on the account ¹
9.	Monthly fee for maintaining a high balance in NOK accounts NOTE: *Fee charged if the average monthly balance in all NOK accounts exceeds NOK 250,000.00	1/12 of the absolute value of NIBOR NOK 1M (from the last business day of the month) + 0.01 p.p. on an average monthly balance on the account ¹
10.	Annual fee for maintaining a high balance at the end of calendar year in bank accounts, deposit accounts, term deposits, O/N Deposits. In the event that the accounts or deposits are maintained in a currency other than PLN, in order to calculate the amount of the fee due, NBP mid-rate for the given currency as at the day the fee is calculated will be applied. The fee is charged if total positive balances converted to PLN exceed PLN 5 million. Fee is charged on 10 January	Charged in the amount of 0.25% of total positive balances as at the last business day of the year.
¹ NOTE: Commission/fee rates mentioned under items 1 through 9 apply if the given rate: EURIBOR 1M, LIBOR CHF 1M, CIBOR DKK 1M, STIBOR SEK 1M, LIBOR GBP 1M, LIBOR USD 1M, BUBOR HUF 1M, PRIBOR CZK 1M or NIBOR NOK 1M is negative. Should the above-mentioned rates be equal or higher than 0, the fee rate amounts to 0.02% of the average monthly balance in the account in given currency. The fee is charged on the 10th day of each month for the previous month.		

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

No.	Commission / fee title	Commission / fee rate
1.	Open own PLN payment into bank accounts	0.7%, min. 25
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. 25
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. 25
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. 25
7.	Own payment in a sealed bag made via a Polish Post Office outlet	0.4%, min. 25
8.	Payment made by third persons in a sealed bag in PLN into accounts maintained by the Bank	0.8%, min. 30
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
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 items 8, 9 and 10)		
11.	Open withdrawal in PLN	0.7%, min. 25
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. 25
15.	Withdrawal in a sealed bag in EUR, USD, CHF or GBP	0.9%, min. 25
16.	Withdrawal in a sealed bag in other currencies	2%, min. 25
17.	Payment/Withdrawal in PLN in a sealed bag directly to / from a banknote counting firm cooperating with the Bank	0.6% of the amount, min. 30
18.	Payment/Withdrawal in EUR, USD, CHF, GBP in a sealed bag directly to / from a banknote counting firm cooperating with the Bank (only banknotes)	0.7% of the amount, min. 30
19.	Payment/Withdrawal in the other currencies in a sealed bag directly to / from a banknote counting firm cooperating with the Bank (only banknotes)	1.8% of the amount, min. 30

VI. OTHER FEES RELATED TO PAYMENTS AND WITHDRAWALS

No.	Commission / fee title	Commission / fee rate
1.	Additional fee for a PLN payment (comprising coins exceeding PLN 200,00)	1%, min. 25 on the value of coins exceeding PLN 200.00
2.	Additional fee for an unsorted payment (coins mixed with banknotes)	1%, min. 25 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,	20 on each event

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

	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).	
4.	Providing, at the Customer's request, additional documents for the Differences Report	50
5.	For each excess of the Daily Limit for Payments in Sealed Bags	200
6.	Payments in sealed bags using a deposit drop box (monthly payment)	200
7.	Issuance of a key to the deposit drop box (for each key/ card issued)	50
8.	Delivering a non-standard report or statement	to be negotiated min. 100 per each report
9.	Fee for implementing an agreement on payments and/or withdrawals in sealed bags	to be negotiated, min. 100
10.	Modification of parameters of an agreement on payments and/or withdrawals in sealed bags (adding/removing an account; adding/removing the Customer's unit; adding/removing service of payments/withdrawals in sealed bags)	to be negotiated, min. 100
11.	Submission by the Customer of an instruction for a withdrawal in sealed bags at the banknote counting firm; providing a list of persons/vehicles authorised to enter the premises of the banknote counting firm and/or the Polish Post Office and/or Bank Unit, in order to transfer payments and/or receive withdrawals in sealed bags, in a form other than dedicated Applications (forms) available in BiznesPl@net*	PLN 50 for each instruction/document
12.	Fee for failure to execute or partial execution of advised cash withdrawal	1%, min. 100 for uncollected payment amount
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)	0.45%, min. 50 (on the withdrawal 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 Payments in sealed bags and/or Withdrawals in sealed bags)	to be negotiated
15.	Cash payment at the Bank's Branch in PLN into accounts maintained by other banks	0.8% of the payment amount, min. 30
16.	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

VII. DOMESTIC TRANSFERS IN PLN

No.	Commission / fee title	Commission / fee rate
1.	Domestic transfer (including an internal transfer) executed via BiznesPl@net	2.50
2.	Transfer into own account ¹ at the Bank, executed via BiznesPl@net, MultiCash, Remote Payment Initiation (MT101)	0
3.	Domestic transfer executed via: MultiCash, Remote Payment Initiation (MT101)	3.5
4.	Internal transfer via BiznesPl@net, MultiCash, Remote Payment Initiation (MT101)	2.5
5.	Domestic transfer from a foreign currency account executed via: BiznesPl@net, MultiCash	2.5
6.	Domestic transfer from a foreign currency account executed via the Remote Payment Initiation (MT101) system	3.5
7.	Domestic transfer (including an internal/ own transfer) executed in the Bank's Branch	30
8.	Transfer from a PLN account into the Social Security (ZUS) or Tax Office accounts, executed via BiznesPl@net, MultiCash	2.5
9.	SORBNET transfer ≥ PLN 1 million executed via: BiznesPl@net, MultiCash, Remote Payment Initiation (MT101)	15
10.	SORBNET transfer ≥ PLN 1 million executed in the Bank's Branch	30
11.	SORBNET transfer < PLN 1 million	40
12.	Instant transfer executed via the BiznesPl@net system	10

¹Fee for an own transfer

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

No.	Commission / fee title	Commission / fee rate
1.	SEPA transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	2.50



Branch No.



Customer no.

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

2.	SEPA transfer executed in the Bank's branch	30
3.	SEPA transfer executed in the MultiCash system	3.50
4.	Expedited SEPA transfer executed via electronic channels	2.50
5.	Expedited SEPA transfer executed in the Bank's branch ²	30
6.	Internal transfer executed in the Bank's branch	30
7.	Internal transfer executed via: - BiznesPl@net, - MultiCash - Remote Payment Initiation (MT101)	2.5
8.	Foreign currency transfer to own account held in the Bank, in the Bank's Branch	30
9.	Foreign currency transfer to own account held in the Bank, executed via BiznesPl@net/Pl@net, MultiCash, Remote Payment Initiation (MT101)	0
10.	Target transfer up to EUR 250,000 executed via electronic channels	40
11.	Target transfer above PLN 250,000 EUR executed via electronic channels	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 BiznesPl@net/Pl@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 transfer or FC transfer coming from a domestic bank, into customer's account maintained in the Bank - SHA, BEN charging option, excluding EUR transfers from EEA (commission is charged to the Customer's account maintained by the Bank)	20
17.	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
18.	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
19.	Fee for additional actions related to payment orders that do not comply with the STP standard	40

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

IX. OTHER FEES RELATED TO TRANSFERS

No.	Commission / fee title	Commission / fee rate	
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	
		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

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

			costs of the third bank, if any
7.	<p>Cancelling an outgoing transfer at the payer's request:</p> <ul style="list-style-type: none"> - 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><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>			

X. DIRECT DEBIT Fees charged to the payee

No.	Commission / fee title	Commission / fee rate
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

XI. PAYMENT IDENTIFICATION

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

XII. STANDING ORDERS

No.	Commission / fee title	Commission / fee rate
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Table of Commissions and Fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

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 BiznesPl@net	3
3.	Executing a standing order via Sorbnet \geq PLN 1 million	15

XIII. OTHER COMMISSIONS AND FEES

No.	Commission / fee title	Commission / fee rate
1.	Fee for using Individual Pricing Conditions / Individually Agreed Conditions in scope of products and services covered by the Master Agreement, Comprehensive Banking Agreement, Master Agreement for companies, Multi-option Bank Agreement, Application/Agreement of opening and maintaining bank account, * If the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is less than PLN 150,000; the receipts do not include own receipts from other Customer's accounts 1) the fee is not charged to Customers who are subject to separate, individually agreed conditions regarding receipts 2) monthly fee, charged up to 10 days after the end of the calendar month to which the fee relates	0/50*
2.	Fee for a standard bank reference Including information on accounts: balance, turnover, whether the Customer uses an overdraft facility, information on enforcement seizures and on obligations towards the Bank.	100
3.	Fee for a non-standard bank reference (including additional information on loans/limits)	150
4.	Fee for a bank reference for a customer's auditor	300
5.	Fee for a certificate (attesting to accounts maintained, account balance, turnover on accounts, closed accounts, other certificates pertaining to bank accounts)	100
6.	Preparing a history of accounts, turnover, balances for historical periods For the current year, per page (basic rate) For each previous year the fee is raised by 50% of the base rate <i>The fee is not charged if the copy is prepared upon the order of a court or a public prosecutor's office for the purposes of criminal cases, cases involving fiscal offences as well as cases for alimony or for a pension of an alimony nature.</i>	20
7.	Making a photocopy/duplicate of a document at the Customer's request (fee for each document)	50
8.	Preparation of other non-standard documents (copies, statements, confirmations, accounting documents, etc.) not provided for in this tariff	min. PLN 100, max. PLN 300
9.	Submitting a power of attorney to the Bank, and /its amendment / cancellation (on the ACC or other document approved by the Bank)	20
10.	Introducing changes relating to the maintained account (frequency of generating account statements (fee is not charged if paper/e-mail statements are changed to electronic banking distribution channel), account parameters, statement, passwords, etc.)	50
11.	Confirmation of compliance of signatures affixed on behalf of the Customer	30
12.	Accepting for execution of a bailiff /claim securing seizure	200
	Execution of a bailiff seizure	20
13.	Effective telephone contact, administered to a customer in relation to a past due loan/credit facility instalment payment, past due fees or debit balance; the fee is charged 3 times a month at most	5
14.	Fee for sending, once a month at most, a written reminder on account of a past due loan/credit facility repayment, past due fees or debit balance, including an unauthorised debit; the fee is charged from customers and other parties to the agreement in the event of matured debts or failure to fulfil other contractual terms, or conditional termination of the agreement. <i>Note: this fee is charged to an account holder/ borrower</i>	50
15.	Accepting and executing an instruction to block funds on the Customer's accounts (including term deposits) in respect of: a) collateral securing agreements concluded by account holders b) other legal titles except for bailiff seizures	0.1% of the blocked amount, min. PLN 150.00
16.	Package change 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	150
17.	Preparing an annex (at the Customer's request) to the existing product agreement	200
18.	Customer Service	0
19.	Other commissions and fees for non-standard activities not provided for in the Table of Commissions and Fees	set individually

XIV. CHEQUE SERVICE

No.	Commission / fee title	Commission / fee rate
1.	Confirmation of a settlement or cash cheque (per each cheque)	50

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

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

No.	Commission / fee title	Commission / fee rate
1.	BiznesPl@net subscription fee (monthly fee)	75
2.	Call Centre subscription fee (monthly fee)	0
3.	Notification via SMS	0.35 / piece
4.	SMS codes for logging into the system and orders authorisation regardless of the number of SMS codes sent (monthly fee) Effective as of 01/01/2021	20
5.	Using a token (monthly, on each token issued):	15
6.	Mobile authorization in the GOMobile Biznes application	0
7.	USB cryptographic device or smart cards, smart card reader (issuing)	100
8.	Starter package in paper form (issuing)	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.	BiznesPl@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 BiznesPl@net user*, made on the basis of a request filed by a customer with the Bank, including a request in paper form * 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 BiznesPl@net (irrespective of the scope of changes), implemented on the basis of a request filed by a customer with the Bank, including a request in paper form	50
14.	Adding a new user when applying by the customer for the BiznesPl@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 BiznesPl@net system (regardless of the scope of changes), carried out independently by the Users Administrator in the BiznesPl@net system	0

XVI. FEES RELATED TO THE BNP PARIBAS CONNECT SERVICE (HOST-TO-HOST) / BNP Paribas Connect PLUS

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

XVII. FEES RELATED TO THE MULTICASH SYSTEM

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

No.	Commission / fee title	Commission / fee rate
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 MULTI BANK REPORTING (MBR) and REMOTE PAYMENT INITIATION (RPI)

No.	Commission / fee title	Commission / fee rate
1.	Monthly subscription fee for Multi Bank Reporting (MBR)	200
2.	Monthly subscription fee for Remote Payment Initiation (RPI) service	200
3.	Fee charged each time an instruction is carried out under an active RPI service	5

XIX. FEES APPLICABLE TO CARD MAINTENANCE

DEBIT CARDS

Commission / fee title	Debit			
	MasterCard Business (PLN)	MasterCard Business (EUR)	MasterCard Multi-currency Business	Visa ^{1,11} Business (PLN)
1. Card issuance fee	0	0	25	25
2. Annual fee for for using a card (charged after the first year of using the card)	n/a	EUR 10 ⁶	n/a	25
3. Monthly fee for using a card	7	EUR 3 ³	7	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 ⁷	3% of the amount min. 7, max. 75	3% of the amount min. EUR 2	3% of the amount min. 7	3% of the amount min. 7, max. 75
7. Cash withdrawals from ATMs abroad	3.5% of the amount min. 7	3.5% of the amount min. EUR 2	3.5% of the amount min. 7	3.5% of the amount min. 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	0.2% of the amount, min. 5	n/a	0.2% of the amount, min. 5	0.2% of the amount, min. 5
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
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

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

	- 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	0	EUR 0	0	0
16.	Generating of a PIN code again ¹⁰	10	EUR 2.5	10	10
17.	Change of Daily Limits and Monthly Limit				
	- based on instruction submitted in the Bank	25	EUR 6	25	25
	- via Biznes Pl@net	0	0	0	0
18.	Card replacement at a customer request ⁸	25	EUR 6	10	25
19.	Providing the Smart Data OnLine	4,000			n/a
20.	Fee for using Smart Data OnLine (monthly)	400			n/a
21.	Insurance package „Karta Business” ⁹ – monthly fee for the card whose user is insured	n/a	n/a	n/a	5.99

CHARGE AND CREDIT CARDS

Commission / fee title		Charge cards					Credit Cards
		MasterCard		Visa ¹			MasterCard Business
		Business SILVER	Business Executive	Business SILVER	Business Gold	Business Platinum	
1.	Card issuance fee	200	350	200	300	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	200	350	200	300	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	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 of a PIN code again ¹⁰	10		10			10
7.	Change of Daily Limits / Card Limit						
	- based on paper instruction submitted to the Bank	25		25			25
	- via Biznes Pl@net	0		0			0
8.	Fee for preparing a card (charged in case of not collecting the card or withdrawal from the agreement)	200	350	200	300	500	0
9.	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
10.	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
11.	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
12.	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
13.	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
14.	Emergency cash withdrawal abroad (when a card is lost)	n/a	equivalent of USD 100	n/a	equivalent of USD 100		n/a
15.	Fee for issuing a replacement card abroad	n/a	equivalent of USD 180	n/a	equivalent of USD 180		n/a
16.	Card replacement at a customer request ⁸	25		25			25
17.	Spreading the debt repayment under an instalment plan	n/a		n/a			2.5% on the amount spread into instalments, min. 10
18.	Checking the balance in ATMs	1		1			5
19.	Card delivery by Courier	as per actual costs, min. 50					

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

Statement							
20.	- to be downloaded from Biznes PL@net	0		0		0	
	- in a paper form,	25		25		25	
21.	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	100	n/a		n/a	
22.	Providing a customer with Smart Data OnLine	4000		n/a		4000	
23.	Fee for using Smart Data OnLine (monthly)	400		n/a		400	
24.	Insurance package „Bezpieczny Biznes”- monthly fee for the card whose user is insured	0	n/a	0	0	n/a	n/a
25.	Insurance package „Bezpieczny Biznes Plus”- monthly fee for the card whose user is insured	n/a	0	n/a	n/a	0	n/a
26.	Insurance package "Karta Business Bez Ryzyka" ⁹ (monthly fee for a card whose User is insured)	n/a		5.99	5.99	0	n/a
27.	Fee for documents issued by the Bank: statement duplicate, account history	50		50		50	

¹ For debit and charge cards VISA Business, for cashless and cash transactions made abroad, the transaction value is increased by currency conversion commission of: 4% of the transaction value. 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 The fee does not apply to cards issued until 11 November 2019 within the activity taken over by BNP Paribas Bank Polska S.A. as a result of the demerger of the entity with KRS number: 14540.

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 the demerger of the entity with KRS number: 14540.

⁷ from 15 December it refers also to cash withdrawals in EUR at ATMs in the EEA

⁸ The fee is not charged if the Card is replaced for reasons beyond the customer's control

⁹ Insurance package offered by the Bank from 10/08/2020.

¹⁰ Commission is not due if the PIN is generated in Biznes PL@net.

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

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

No.	Commission / fee title	Commission / fee rate
1.	Providing available / renewal / increase of the L/C line (for the current term of providing a revolving line available or for the validity period of the non-revolving line)	1%, min. 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-advice	300
4.	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):	
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

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

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 commenced)
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 the 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

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

No.	Commission / fee title	Commission / fee rate
1.	Advice of an L/C to the beneficiary	300
2.	Pre-advice of an L/C	250
3.	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; 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)	400
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
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

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

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

No.	Commission / fee title	Commission / fee rate
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

XXIII. 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. 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

XXIV (Third party) guarantees received

No.	Commission / fee title	Commission / fee rate
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

XXV FOREIGN EXCHANGE TRANSACTIONS

No.	Commission / fee title	Commission / fee rate
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

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

DZIAŁ III. CREDIT PRODUCTS

- It does not apply to the following facilities: Stock Credit and Wholesale facilities, referred to in Section IV.
- 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.
- 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

No.	Commission / fee title	Commission / fee rate
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 the demerger of the entity with KRS number: 14540.	0.3% of the amount of the credit facility utilized per 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

No.	Commission / fee title	Commission / fee rate
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

No.	Commission / fee title	Commission / fee rate
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 the demerger of the entity with KRS number: 14540.	0.3% of the amount of the loan utilized per outstanding balance as at the end of the calendar year

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

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)

No.	Commission / fee title	Commission / fee rate
4.1	Granting a loan or increasing the loan amount	set individually
4.2	Loan prepayment commission/fee: 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	set individually
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) NOTE: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of the demerger of the entity with KRS number: 14540.	0.3% of the amount of the credit facility utilized per outstanding balance as at the end of each calendar year
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

No.	Commission / fee title	Commission / fee rate
5.1	Upfront fee	max. 2% of the granted loan amount

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 Note: if the document is issued in an express mode, i.e., within max. 3 business days counted from the next business day after application submission by the customer, min 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).	set individually, min. 500
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: a) conclusion of a composition agreement, b) Debt accession/ acquisition of a debt, including a co-borrower deletion/change	set individually
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	300
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	free of charge

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

	(validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand	
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 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
5.16	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
5.17	Fee for a verification of an insurance policy confirming the insurance of the collateral asset	300
5.18	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

No.	Commission / fee title	Commission / fee rate
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 repaid 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

No.	Commission / fee title	Commission / fee rate
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 repaid principal amount, not less than 50

8. Home equity loan (under repayment)

No.	Commission / fee title	Commission / fee rate
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 the demerger of the entity with KRS number: 14540.	0.3% of the amount of the credit facility utilized per 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

No.	Commission / fee title	Commission / fee rate
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%

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

10. Bank guarantees (own guarantees and counter guarantees)

Note: Possible price changes apply:

- for **new guarantees** (i.e. guarantees issued after the conclusion date of the annex amending the agreement on granting the guarantee limit under which they are issued) - from the guarantee issue date;
- for **amendments to existing guarantees** (i.e. guarantees issued before the conclusion date of the annex amending the agreement on granting the guarantee limit under which they are issued) - from the guarantee issue date;

No.	Commission / fee title	Commission / fee rate
10.1	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. 500
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 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	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 the 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

No.	Commission / fee title	Commission / fee rate
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 products, not specified in this document	set individually, min. 1,000

12. Other activities related to credit product service

No.	Commission / fee title	Commission / fee rate
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	set individually, min. 100



Branch No.



Customer no.

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

	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	
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. 3 business days counted from the next business day after application submission by the customer, min. 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
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)	300
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 related preparatory activities	set individually, min. 200
12.20	On payments made to repay a loan/credit facility and interest	free of charge

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

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 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
12.23	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
12.24	Fee for a verification of an insurance policy confirming the insurance of the collateral asset	300
12.25	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. Note: the fee is charged to customers who on the last day of the first month of a given calendar quarter have minimum 1 loan agreement with the bank	200

DZIAŁ IV. **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**

No.	Commission / fee title	Commission / fee rate
1.1	Credit facility granting, renewal or increase	min. 1% of the facility amount/ renewal amount/ increase amount
1.2	Commission payable quarterly on the credit amount, when the quotient computed according to the following formula: $(\text{average monthly credit-related turnover within 12 months preceding the commission accrual} + \text{average monthly credit-related turnover within 3 months preceding the commission accrual}) / \text{credit amount}$, is ¹ :	
	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**

No.	Commission / fee title	Commission / fee rate
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**

No.	Commission / fee title	Commission / fee rate
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

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

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

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)

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

No.	Commission / fee title	Commission / fee rate
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

No.	Commission / fee title	Commission / fee rate
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)

No.	Commission / fee title	Commission / fee rate
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 regarding products supported

SECTION I. Packages and other products supported

CHAPTER I. Biznes Profit Premium PACKAGE

No.	Commission / fee title	Commission / fee rate
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.	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 Business debit card in PLN (monthly fee) ⁴ *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 ⁴	5
8.	Monthly subscription fee for the BiznesPl@net online banking system	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.

⁴ except for Multi-currency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XIX.

OTHER COMMISSIONS AND FEES

1. COMMISSIONS AND FEES FOR BANK TRANSFERS

Domestic transfers in PLN		Bank's Branch	BiznesPl@net	MultiCash	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account	30	1	3.5	
2.	Transfer from a PLN account into an own account in the Bank	30	0		
3.	Internal transfer from a PLN account	30	1		
4.	Domestic transfer from a FC account	30	2		3.5
5.	Transfer from a PLN account into Social Security Office (ZUS) and Tax Office accounts	30	0	0 ¹ /3.5	3.5

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

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	30	1	3.5	1
2.	Internal transfer	30	1		
3.	FC transfer into an own account in the Bank	30	0		

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

CHAPTER II. "Agro Lider Prestiż" commission plan ¹

package only for persons engaged in production activity in agriculture

No.	Commission / fee title	Commission / fee rate
1.	a) Maintenance of one current account in PLN b) Issuance and use of one debit card under a PLN bank account (total monthly fee) ¹	29
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
4.	PLN and FC transfer in an electronic form into an own account	free of charge



Branch No.



Customer no.

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

5.	Domestic transfer in PLN made in the Bank's Branch (into an account at the Bank/ account at another bank)	25
6.	Open cash payment in PLN	0.4%, min. 25
7.	Open cash withdrawal in PLN	0.4%, min. 25
8.	Cash payments in PLN into cash deposit machines located in the Bank Branches ² * 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. 5
9.	Cash withdrawals from ATMs in the Bank's Branches ²	0
10.	Cash withdrawals from Euronet and PlanetCash ATMs ²	5
11.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	0
12.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50

²except for Multi-currency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XIX

Deposit products

No.	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 Note: Fee charged in the case of assignment in favour of another natural or legal person	33
5.	Cash payment into an account	0.4%, min. 25
6.	Transfer execution: ³ A 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: Fee for an own transfer from the placement account is PLN 3	30/15 ³

¹ Other commissions and fees are specified in Part I, Section II

CHAPTER III. Payment Package¹

No.	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 and FC 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)	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)	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	0
	b) subscription fee	250
	c) transaction fee	

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

		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	0
	a) activation of the service	100
	b) subscription fee (up to 500 transactions)	0
	c) subscription fee (over 500 transactions)	0
	d) transaction fee (first 100 MassPayment transactions)	0.15
	e) transaction fee (each subsequent transaction above 100)	
13.	Fee for issuing and renewing a Business debit card in PLN to an account ²	0
14.	Fee for using a Business debit card in PLN (monthly) ² * 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.	Cash payments to cash deposit machines located in Bank Branches ² * 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. 5
16.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	0
17.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
17.	Monthly subscription fee for the Internet Transaction Platform	0

¹ Other commissions and fees are specified in Part I, Section II

²except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XIX

CHAPTER IV. Currency Package¹

No.	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 BiznesPl@net	0.65
4.	SEPA transfer executed via BiznesPl@net, Remote Payment Initiation (MT101)	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 BiznesPl@net, Remote Payment Initiation (MT101)	65
6.	Domestic and cross-border incoming transfers into an account at the Bank	0
7.	Fee for issuing and renewing a Business debit card in PLN to an account ²	0
8.	Fee for using a Business debit card in PLN (monthly fee) ² * 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.	Cash payments to cash deposit machines located in Bank Branches ² * 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 * another 0.1% min.5
11.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	0
12.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	50
13.	Monthly subscription fee for the Internet Transaction Platform	0

¹ Other commissions and fees are specified in Part I, Section II

²except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XIX

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

CHAPTER V. PRODUCTS AND SERVICES WITHIN the Open BOX Package¹

No.	Commission / fee title	Commission / fee rate
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 the Social Security Office (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 Business card ² 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 (up to 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 in PLN into cash deposit machines located in the Bank Branches ² * 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. 5
11.	Cash withdrawals from Euronet and PlanetCash ATMs ²	5

¹ Other commissions and fees are specified in Part I, Section II

² except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XIX

CHAPTER VI. 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)

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of a Progressive account - current	200 ^{1,2}

¹ Other fees and commissions are specified in Part I and Part II, Chapter III and IV.

² Fee for maintaining this account equals the fee for maintaining a current account within the package used by a customer.

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

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of a placement account (Biznes Eskalacja/Agro Eskalacja)	50
2.	Maintenance of a progressive account	50
3.	Maintenance of an overnight deposit account (monthly fee)	50
4.	Change of conditions of an overnight deposit agreement	30
5.	Transfer from the "Biznes Eskalacja" placement account	25/3 ¹
6.	Transfer from the "Agro Eskalacja" placement account	10/3 ¹
7.	Transfer from a current account into a placement/progressive account	0
8.	Transfer from a progressive account into a current account	3 ¹

¹ Fee for an own transfer

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

SECTION II. Other bank services

CHAPTER I. Other actions in domestic transactions

No.	Type of operation / service	Commission / fee rate
1.	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. 12
2.	Administration of cheques accepted for "collection" by a Branch of the Bank Note: The fee is charged to the cheque presenter, for acceptance of a cheque for collection	20 on 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.	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 Note: The fee is charged to the customer, for each request sent	50

CHAPTER II. Flat postal fees in domestic and cross-border transactions

No.	Country of the addressee	Commission / fee rate
1.	Domestic courier mail under a special Customer instruction	50
2.	International courier delivery	300

CHAPTER III. Services performed in the form of SWIFT messages

No.	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) 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	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) Note: for sending MT940 statements to a subsequent SWIFT address, a separate fee of PLN 200 is charged	200



Branch No.



Customer no.