



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 January 2021

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

- Value of a foreign currency is determined based on the mid-rate published by the National Bank of Poland on the transaction execution date or the claim maturity.
- Whenever this Table of Commissions and Fees refers to the "Bank", without any more specific description, it shall be understood as a reference to "BNP Paribas Bank Polska S.A."

Part I. Commissions and fees for products offered

SECTION I Packages

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

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a PLN current account (monthly fee)	PLN 100
2.	Maintenance of an auxiliary account (monthly fee)	PLN 50
3.	Maintenance of a payroll account (monthly fee)	PLN 49
4.	Maintenance of a foreign currency account (monthly fee)	PLN 50
5.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	PLN 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.	PLN 0/7 *
7.	Cash withdrawals from Euronet ATMs ²	PLN 5
8.	BiznesPl@net subscription fee (monthly fee)	PLN 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 with annual sales revenues up to PLN 10 million

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a PLN current account (monthly fee) * when the average monthly balance in PLN current and auxiliary accounts, except special accounts, amounts to PLN 50,000	PLN 0*/39
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 29
3.	Maintenance of a payroll account (monthly fee)	PLN 9
4.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	PLN 0
5.	Domestic transfer from a PLN account (including an internal transfer) via BiznesPl@net	PLN 0.99
6.	SEPA transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	PLN 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 EUR 500	PLN 0/7 *
8.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.15%, min. PLN 5
10.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	PLN 0
11.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 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.	Fee / commission title	Commission / fee rate
1.	Maintaining a current account in PLN and one auxiliary account or a currency 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	PLN 0/99 *
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 19
3.	Maintenance of a payroll account (monthly fee)	PLN 9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net * charged daily	PLN 0 for the first 30 transfers in a month PLN 0/0.99 * for further transfers
5.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	PLN 0
6.	SEPA outgoing transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	PLN 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	PLN 0/7 *
8.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	PLN 0
9.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5
11.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5

¹ for actions not listed in the Profit BOX package, the 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 IV. PRODUCTS AND SERVICES WITHIN the FX BOX¹

non-negotiated offering

No.	Fee / commission 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	PLN 0/99 *
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 29
3.	Maintenance of a payroll account (monthly fee)	PLN 9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	PLN 0.99
5.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	PLN 0
6.	SEPA transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	PLN 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)	PLN 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)	PLN 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	PLN 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	PLN 0
12.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5
13.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	PLN 0
14.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5

¹ for actions not listed in the FX 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 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	PLN 0*/29
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 29
3.	Maintenance of a payroll account (monthly fee)	PLN 9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	PLN 0.99
5.	Transfer from a PLN account into the Social Security (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	PLN 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. PLN 40, maximum PLN 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	PLN 0/7 *
9.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	PLN 0
10.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 50
11.	Open own PLN payment into bank accounts	0.4%, min. PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5
13.	Open cash deposit in PLN at the Bank's Branch	0.4%, min. PLN 25
14.	Cash withdrawals from ATMs in the Bank's branches ²	0
15.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 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

SECTION II. Commissions and fees regarding all customers (except fees within packages)

I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

No.	Fee / commission title	Commission / fee rate
1.	Opening a bank account for a resident	PLN 0
2.	Opening the first bank account for a non-resident	PLN 500
3.	Opening a VAT account	PLN 0
4.	Maintenance of an Auxiliary Account (including a Special Funds account) in PLN/foreign currency, currency account (monthly fee)	PLN 50
5.	Maintenance of a payroll account (monthly fee)	PLN 49
6.	Maintenance of a subsidy account (monthly fee charged to the current account)	PLN 50
7.	Maintenance of a VAT account	PLN 0
8.	Maintenance of a Trust Account, 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	PLN 150
10.	Maintenance of a Stock Investor's Account (monthly fee)	PLN 20
11.	Fee for closure (at Customer's request) of each account	PLN 50

II. SERVICE OF ACCOUNT BALANCES MANAGEMENT

No.	Fee / commission 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	PLN 100
2.	Fee charged for each account in the structure covered by the Balances Management service - monthly fee)	PLN 10
3.	Fee for activation/ modification of the Balances Management service.	PLN 100
4.	Net Balance ¹ - monthly fee	PLN 100

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5.	Fee charged for each account in the structure covered by the Net Balance service - monthly fee)	PLN 10
6.	Fee for activation/ modification of the Net Balance service ¹	PLN 100

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

III. ACCOUNT STATEMENTS

No.	Fee / commission title	Commission / fee rate
1.	Fee for account statements available via the Internet Banking.	PLN 0
2.	Collective/single statement in a paper form once a month	PN 50/0 ¹
2a.	Collective/single statement in a paper form once a week (monthly fee)	PLN 150
2b.	Collective/single statement in a paper form daily (monthly fee)	PLN 250
3.	Collective/single statement in an electronic form to an e-mail address, once a month	PLN 25/0 ¹
3a.	Collective/single statement in an electronic form to an e-mail address, once a week (monthly fee)	PLN 50
3b.	Collective/single statement in an electronic form to an e-mail address, daily (monthly fee)	PLN 100

¹NOTE: The fee is not charged for 1 account statement per month, via the statement first delivery channel - applies to customers with no access to electronic banking

IV. FEE FOR MAINTAINING A HIGH BALANCE

No.	Fee / commission title	Commission / fee rate
1.	Monthly fee for maintaining a high balance in EUR accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all EUR accounts and deposits exceeds the value of EUR 100,000.00. Fee collected from the total balance.	1/12 of the absolute rate of EURIBOR 1M (as at the last business day of the month) + 0.01 p.p. on the average total positive daily balances ² in the month in the accounts
2.	Monthly fee for maintaining a high balance in CHF accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all CHF accounts and deposits exceeds the value of CHF100,000.00. Fee collected from the total balance.	1/12 of the absolute value of LIBOR CHF 1M (from the last business day of the month) +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
3.	Monthly fee for maintaining a high balance in DKK accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all DKK accounts and deposits exceeds the value of DKK 250.000,00. Fee collected from the total balance.	1/12 of the absolute rate of CIBOR DKK 1M (from last business day of the month) +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
4.	Monthly fee for maintaining a high balance in SEK accounts * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all SEK accounts and deposits exceeds the value of SEK 250.000,00. Fee collected from the total balance.	1/12 of the absolute rate of STIBOR SEK 1M (as at the last business day of the month) + 0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
5.	Monthly fee for maintaining a high balance in GBP accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all GBP accounts and deposits exceeds the value of GBP 100,000.00. Fee collected from the total balance.	1/12 of the absolute rate of LIBOR GBP 1M (as at the last business day of the month) +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
6.	Monthly fee for maintaining a high balance in USD accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all USD accounts and deposits exceeds the value of USD 100,000.00. Fee collected from the total balance.	1/12 of the absolute value of LIBOR USD 1M (from the last business day of the month) +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
7.	Monthly fee for maintaining a high balance in HUF accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all HUF accounts and deposits exceeds the value of HUF 10.000.000,00. Fee collected from the total balance.	1/12 of the absolute rate of LIBOR HUF 1M (as at the last business day of the month) + +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
8.	Monthly fee for maintaining a high balance on CZK accounts	1/12 of the absolute rate of LIBOR CZK 1M (as at the last business day of the

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	NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all CZK accounts and deposits exceeds the value of CZK 750,000.00. Fee collected from the total balance.	month) +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
9.	Monthly fee for maintaining a high balance in NOK accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all NOK accounts and deposits exceeds the value of NOK 250,000.00. Fee collected from the total balance.	1/12 of the absolute rate of NIBOR NOK 1M (as at the last business day of the month) +0.01 p.p. on the average total positive daily balances ² in the month in the accounts ¹
10.	Monthly fee for maintaining a high balance in PLN accounts NOTE: * Fee collected if the average total positive daily balances ² in the month for which the fee is charged in all PLN accounts and deposits exceeds the value of PLN 500,000.00 Fee collected from the excess balance. * For non-financial entities, the reference rate = WIBID 1M * For financial entities, the reference rate = WIBID ON Fee collected if the WIBID 1M/WIBID ON has negative value	1/12 of the absolute rate of WIBID* (as at the last business day of the month) + 0.01 p.p. on the average total positive daily balances ² in the month in the accounts
11.	Annual fee (for a given calendar year) for maintaining a high balance as at the end of the 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 on total balance if total positive balances ² converted to PLN exceed PLN 5 million. Fee is charged on 10 January for the previous calendar year.	Charged in the amount of 0.25% of total positive balances as at the last business day of the year.
NOTE: ¹ 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, 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 positive balances in the month when the fee is charged in all accounts and deposits in the given currency. The fee is charged on the 10th day of each month for the previous month. ² balance at the end of the day		

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	1% of the amount, min. PLN 60
2.	Open own EUR, USD, CHF or GBP payment (only banknotes)	1.2% of the amount, min. 15 units of EUR/ USD/ CHF/ GBP
3.	Open own payment in other currencies (only banknotes)	2% of the amount, min. 20 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)	0.7% of the amount, min. PLN 60
5.	Payment in a sealed bag into EUR, USD, CHF, GBP accounts, made at the Bank's branch (cash desk/ deposit drop box) - (only banknotes)	0.8% of the amount, min. PLN 60
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% of the amount, min. PLN 60
7.	Own payment in a sealed bag in PLN made via a Polish Post Office outlet	0.6% of the amount, min. PLN 30
8.	Payment made by third persons in a sealed bag in PLN into accounts maintained by the Bank	1.5%, min. PLN 60
9.	Open payment made by third persons in EUR, USD, CHF, GBP into accounts maintained by the Bank	1.5% of the amount, min. 15 units of EUR/ USD/ CHF/ GBP
10.	Open payment made by third persons in other currencies	2.0% of the amount, min. PLN 60
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	1% of the amount, min. PLN 60
12.	Open withdrawal in EUR, USD, CHF or GBP	1.2% of the amount, min. 15 units of EUR/ USD/ CHF/ GBP
13.	Open withdrawal in other currencies	2% of the amount, min. 20 units of the currency
14.	Withdrawal in a closed form in the Bank's branch	0.7% of the amount, min. PLN 60
15.	Withdrawal in a sealed bag in EUR, USD, CHF, GBP in the Bank's branch	0.8% of the amount, min. PLN 60
16.	Withdrawal in a closed form in the Bank's branch	2% of the amount, min. PLN 60
17.	Withdrawal in a closed form in PLN via a banknote counting firm cooperating with the Bank	0.6% of the amount, min. PLN 30

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18.	Payment/Withdrawal in EUR, USD, CHF, GBP in a sealed bag via a banknote counting firm cooperating with the Bank (only banknotes)	0.7% of the amount, min. PLN 30
19.	Payment/Withdrawal in the other currencies in a sealed bag via a banknote counting firm cooperating with the Bank (only banknotes)	1.8% of the amount, min. PLN 30

VI. OTHER FEES RELATED TO PAYMENTS AND WITHDRAWALS

No.	Fee / commission title	Commission / fee rate
1.	Additional fee for a PLN payment when the value in coins exceeds PLN 200,0)	1%, min. PLN 60 on the value of coins exceeding PLN 200.00
2.	Additional fee for an unsorted payment (coins mixed with banknotes)	1.5% of the payment amount, min. PLN 60
3.	Additional fees in connection with: depositing a payment in a Packaging not accepted by the Bank, Issuance of a balance differences statement, lack of a document confirming the denominations structure of payment, Lack of Bank Proof of Payment (BPP)	PLN 30 for each event
4.	Issuance of a confirmed copy of a Bank Proof of Payment (BPP)	To be negotiated, min. PLN 50 per copy
5.	Providing, at the Customer's request, additional documents for the Differences Report	PLN 100
6.	For each excess of the Daily Limit for Payments in Sealed Bags	PLN 200
7.	Payments in sealed bags using a deposit drop box in a branch (monthly payment)	PLN 200
8.	Issuance of a key to the deposit drop box (for each key/ card issued)	PLN 50
9.	Delivering a non-standard report or statement	to be negotiated min. PLN 100 per each report
10.	Fee for implementing an agreement on payments and/or withdrawals in sealed bags	To be negotiated, min. PLN 100
11.	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. PLN 50
12.	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 Branch, in order to transfer payments and/or receive withdrawals in sealed bags, in a form other than proper Applications (forms) available in BiznesPl@net*	PLN 50 for each instruction/document
13.	Fee for failure to execute or partial execution of advised cash withdrawal	1% of uncollected payment amount, min. PLN 200
14.	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	0.50% on the withdrawal amount being a surplus above the amount that does not require to be advised, min. PLN 60
15.	Fee for failure to pick up a withdrawal in a closed form at a Bank's outlet/a banknote counting firm on the date indicated in the withdrawal instruction	1% of uncollected payment amount, min. PLN 200
16.	Cash escort (service available only together with the service of payments in sealed bags and/or withdrawals in sealed bags)	To be negotiated
17.	Cash payment at the Bank's Branch in PLN into accounts maintained by other banks	1% of the payment amount, min. PLN 60

VII. DOMESTIC TRANSFERS IN PLN

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

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9.	SORBNET transfer ≥ PLN 1 million executed via: BiznesPl@net, MultiCash, Remote Payment Initiation (MT101)	PLN 15
10.	SORBNET transfer ≥ PLN 1 million executed in the Bank's Branch	PLN 30
11.	SORBNET transfer < PLN 1 million	PLN 40
12.	Instant transfer executed via the BiznesPl@net system	PLN 10

¹ Fee for an own transfer

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

No.	Fee / commission title	Commission / fee rate
1.	SEPA transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101)	PLN 2.50
2.	SEPA transfer executed in the Bank's branch	PLN 30
3.	SEPA transfer executed in the MultiCash system	PLN 3.50
4.	Expedited SEPA transfer executed via electronic channels	PLN 2.50
5.	Expedited SEPA transfer executed in the Bank's branch ²	PLN 30
6.	Internal transfer executed in the Bank's branch	PLN 30
7.	Internal transfer executed via: - BiznesPl@net, - MultiCash - Remote Payment Initiation (MT101)	PLN 2.5
8.	Foreign currency transfer to own account held in the Bank, in the Bank's Branch	PLN 30
9.	Foreign currency transfer to own account held in the Bank, executed via BiznesPl@net/Pl@net, MultiCash, Remote Payment Initiation (MT101)	PLN 0
10.	Target transfer up to EUR 250,000 executed via electronic channels	PLN 40
11.	Target transfer above PLN 250,000 EUR executed via electronic channels	PLN 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. PLN 60, max. PLN 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. PLN 40, max. PLN 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. PLN 100, max. PLN 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. PLN 100, max. PLN 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)	PLN 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	PLN 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. PLN 50, max. PLN 400
19.	Fee for additional actions related to payment orders that do not comply with the STP standard	PLN 40

¹ in the package: Biznes Profit Premium - the commission is 0.35% on the amount, min. 60, max. PLN 200; in the "Agro Lider Prestiż" 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.	Fee / commission title	Commission / fee rate	
1.	Confirmation of execution of a single transfer (in a Bank's branch or electronically by email)	PLN 20	
2.	Telephone notification of failure to execute a payment for reasons attributable to the Payer	PLN 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)	PLN 30	
		Domestic transfers in PLN	Cross-border transfers in foreign currencies or PLN and domestic

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			transfers in foreign currencies.
4.	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	PLN 10	PLN 100
5.	Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems.	PLN 50, not more than 50% of the transfer amount	PLN 200, not more than 50% of the transfer amount + actual costs of the third bank, if any
6.	Cancelling an outgoing transfer at the payer's request: - after sending an order by the Bank via telecommunications channels to another bank, - after execution of the transfer order and posting the funds on the Payee's account held with the Bank <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>	PLN 50, not more than 50% of the transfer amount	PLN 200, not more than 50% of the transfer amount + actual costs of the third bank, if any
7.	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).	PLN 5	PLN 200, not more than 50% of the transfer amount + actual costs of the third bank, if any
8.	Explanation of details of outgoing or received payments, confirmation of crediting the payee's account and providing other explanations on payments at the Customer's request The fee is charged if a contact with the third bank is required.	PLN 50, not more than 50% of the transfer amount	PLN 200, not more than 50% of the transfer amount + actual costs of the third bank, if any
<i>The commission for actions specified in sections 4 – 8 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.	Fee / commission 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	PLN 2
3.	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	PLN 1
4.	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	PLN 2
5.	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	PLN 1
6.	Refund of funds under a direct debit executed, at the payer's request	PLN 10
7.	Forwarding a consent to the Payer's bank for verification	PLN 5
8.	Refusal to execute a direct debit by debiting the payer's account maintained by another bank	PLN 1
9.	Refusal to execute a direct debit by debiting the payer's account maintained by the Bank	PLN 1

Fees charged to the payer

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

XI. PAYMENT IDENTIFICATION

No.	Fee / commission 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

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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.	Fee / commission title	Commission / fee rate
1.	Executing payments under a standing order established between any accounts maintained by the Bank	PLN 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	PLN 3
3.	Executing a standing order via Sorbnet \geq PLN 1 million	PLN 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	PLN 050
2.	Fee for a standard bank reference Standard Bank Opinion includes information on the current account (account no., opening date, balance, turnover for the last 6 months as well as information whether the Customer has a credit limit in the account, whether the account is under execution seizure and whether the Customer pays dues towards the Bank on time).	PLN 100
3.	Fee for a non-standard bank reference (including additional information on loans/limits) Non-standard Bank Opinion includes information on other accounts indicated by the Customer and detailed information on credits/limits or other information as per the Customer's request.	PLN 200
4.	Fee for a bank reference for a customer's auditor	PLN 300
5.	Fee for a certificate (attesting to accounts maintained, account balance, turnover on accounts, closed accounts, other certificates pertaining to bank accounts)	PLN 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>	PLN 20
7.	Making a photocopy/duplicate of a document at the Customer's request (fee for each document)	PLN 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)	PLN 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 (does not apply to electronic banking password), etc.)	PLN 50
11.	Confirmation of compliance of \square signatures affixed on behalf of the Customer	PLN 30
12.	Accepting for execution of a bailiff /claim securing seizure	PLN 200
	Execution of a bailiff seizure	PLN 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	PLN 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>	PLN 50
15.	Accepting and executing an instruction to block funds on the Customer's accounts (including term deposits) in respect of:	
	Securing agreements concluded by account holders with the Bank	Free of charge
	Securing agreements concluded by account holders with other entities	0.1% of the blocked amount, min. PLN 500.00

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

16.	Change of the package/Tariff Plan Note: The fee charged for changing a package/tariff plan with a higher fee rate for the maintenance of a PLN current account into a package/tariff plan with a lower fee rate for the maintenance of a PLN current account	PLN 150
17.	Preparing an annex (at the Customer's request) to the existing product agreement	PLN 200
18.	Customer Service	PLN 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.	Fee / commission title	Commission / fee rate
1.	Confirmation of a settlement or cash cheque (per each cheque)	PLN 50
2.	Cash collection:	
2.1	Settlement or cash cheques (the fee is charged for acceptance of a cheque for collection)	PLN 20
2.2	Foreign currency cheques (commission is charged at cashing the cheque)	0.5% of the cheque value; min. PLN 30, max. PLN 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	PLN 20
4.2	Cheques in foreign trading	0.5% of the cheque value; min. PLN 20, max. PLN 100
5.	Refusal to cash a foreign currency cheque (e.g. an uncovered cheque)	as per actual costs incurred, min. PLN 50
6.	Issuing a cheque book to a holder of an account with the Bank (cheques in domestic transactions; 1 - 50 cheque blanks)	PLN 50
7.	Cashing a cheque at the Bank's cash desk	PLN 50
8.	Accepting a notification regarding loss of cheques and cheque blanks	PLN 40
9.	Stopping payment of cheques and cheque blanks in the Bank's Branches	PLN 40
10.	Cancelling a stop payment on a cash or settlement cheque	PLN 40

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

No.	Fee / commission title	Commission / fee rate
1.	BiznesPl@net subscription fee (monthly fee)	PLN 75
2.	Call Centre subscription fee (monthly fee)	PLN 0
3.	Notification via SMS	PLN 0.35/item
4.	SMS codes for logging into the system and orders authorisation, fee collected regardless of the number of SMS codes sent (monthly fee) Fee collected from the given entity, regardless of the number of users using the log-in or SMS authorisation method.	PLN 20
5.	Using a token (monthly, on each token issued):	PLN 15
6.	Mobile authorization in the GOMobile Biznes application	PLN 0 PLN
7.	USB cryptographic device - issuance	PLN 200
8.	Starter package in paper form (issuing)	PLN 30
9.	Starter package by SMS message or token - issuance	PLN 0
9.	Additional fee for sending the starter package in paper form, token, USB cryptographic carrier by mail.	PLN 20
10.	Additional fee for sending the starter package in paper form, USB cryptographic carrier by mail.	PLN 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	PLN 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	PLN 50
13.	Fee for granting / modification of authorization scope of a BiznesPl@net user, made on the basis of a request filed by a customer with the Bank, including a request in paper form Fee is collected for each action:	PLN 50

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	- adding or modification of user authorisations, - adding or modification of acceptance patterns.	
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	PLN 0
15.	Adding a new user, granting authorisations / 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	PLN 0

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

No.	Fee / commission 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

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	PLN 0
2.	Additional service work:	
2.1	Visit of a service and maintenance specialist	PLN 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)	PLN 800
3.	Fee for the MultiCash system maintenance (monthly fee)	PLN 500
4.	Monthly subscription fee for using the MultiCash system	PLN 300

XVIII. FEES FOR MULTI BANK REPORTING (MBR) and REMOTE PAYMENT INITIATION (RPI)

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

XIX. FEES APPLICABLE TO CARD MAINTENANCE

DEBIT CARDS

Commission / fee title		Commission / fee rate			
		Debit			
Card types		MasterCard Business (PLN)	MasterCard Business (EUR)	MasterCard Multi-currency Business	Visa ^{1,11} Business (PLN)
1.	Card issuance fee	PLN 0	PLN 0	PLN 25	PLN 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	PLN 25
3.	Monthly fee for using a card	PLN 7	EUR 3 ³	PLN 7	n/a
4.	Non-cash transactions	PLN 0	0	PLN 0	PLN 0
5.	Cash withdrawals from ATMs in the Bank branches	PLN 0	EUR 0	PLN 3	PLN 0
6.	Cash withdrawal from other ATMs in Poland ⁷	3% of the amount min. 7, max. PLN 75	3% of the amount min. EUR 2	3% of the amount min. PLN 7	3% of the amount min. 7, max. PLN 75
7.	Cash withdrawals from ATMs abroad	3.5% of the amount min. PLN 7	3.5% of the amount min. EUR 2	3.5% of the amount min. PLN 7	3.5% of the amount min. PLN 7
8.	Cash withdrawals from ATMs of the BNP Paribas Group	PLN 0	EUR 0	PLN 3	PLN 0

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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)	PLN 0.5	EUR 0.5	PLN 0.5	PLN 0.5
11.	Payment made at our Bank's branch cash deposit machine	0.2% of the amount, min. PLN 5	n/a	0.2% of the amount, min. PLN 5	0.2% of the amount, minimum PLN 5
12.	Payment made at the cash deposit machine in the Euronet/PlanetCash network	0.5% of the amount, min. PLN 10	n/a	0.5% of the amount, min. PLN 10	0.5% of the amount, min. PLN 10
13.	Card delivery by Courier in Poland	PLN 50	EUR 15	PLN 50	PLN 50
14.	Checking the balance in ATMs	PLN 1	EUR 1	PLN 1	PLN 1
15.	Fee for a PIN code delivery				
	- SMS	PLN 0	EUR 0	PLN 0	PLN 0
	- by mail	PLN 20	EUR 5	PLN 20	PLN 20
	- courier dispatch to the address specified by the Customer in Poland	PLN 50	EUR 15	PLN 50	PLN 50
	- Biznes Pl@net	PLN 0	EUR 0	PLN 0	PLN 0
16.	Generating of a PIN code again ¹⁰	PLN 10	EUR 2.5	PLN 10	PLN 10
17.	Change of Daily Limits and Monthly Limit				
	- based on instruction submitted in the Bank	PLN 25	EUR 6	PLN 25	PLN 25
	- via Biznes Pl@net	PLN 0	0	PLN 0	PLN 0
18.	Card replacement at a customer request ⁸	PLN 25	EUR 6	PLN 10	PLN 25
19.	Providing the Smart Data OnLine		PLN 4,000		n/a
20.	Fee for using Smart Data OnLine (monthly)		PLN 400		n/a
21.	Insurance package „Karta Business” ⁹ - monthly fee for the card whose user is insured	n/a	n/a	n/a	PLN 5.99

CHARGE AND CREDIT CARDS

Commission / fee title		Commission / fee rate					Credit Cards
		Charge cards					
		MasterCard		Visa ¹			
Card types		Business SILVER	Business Executive	Business SILVER	Business Gold	Business Platinum	MasterCard Business
1.	Card issuance fee	PLN 200	PLN 350	PLN 200	PLN 300	PLN 500	PLN 150 ²
2.	Annual fee for using a card in the first year	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.	Annual fee for using a card in subsequent years	PLN 200	PLN 350	PLN 200	PLN 300	PLN 500	PLN 0 ⁵ /150
4.	Non-cash transactions	1.5% of the amount		1.5% of the amount			PLN 0
5.	Fee for a PIN code delivery						
	- Biznes Pl@net		PLN 0			PLN 0	PLN 0
	- SMS		PLN 0			PLN 0	PLN 0
	- by mail		PLN 20			PLN 20	PLN 20
	- courier dispatch to the address specified by the Customer in Poland		PLN 50			PLN 50	PLN 50
6.	Generating of a PIN code again ¹⁰		PLN 10			PLN 10	PLN 10
7.	Change of Daily Limits / Card Limit						
	- based on paper instruction submitted to the Bank		PLN 25			PLN 25	PLN 25
	- via Biznes Pl@net		PLN 0			PLN 0	PLN 0
8.	Cash withdrawals from ATMs in the Bank's Branches	3% of the amount, min. PLN 7		3% of the amount, min. PLN 7			1.5%, min. PLN 5
9.	Cash withdrawal from other ATMs in Poland	3% of the amount, min. PLN 7		3% of the amount, min. PLN 7			3% of the amount, min. PLN 7
10.	Cash withdrawals from ATMs abroad	3.5% of the amount, min. PLN 7		3.5% of the amount, min. PLN 7			3.5% of the amount, min. PLN 7
11.	Cash withdrawals from ATMs of the BNP Paribas Group	3% of the amount, min. PLN 7		3% of the amount, min. PLN 7			1.5%, min. PLN 5

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12.	Overdrawing the global limit (the fee is charged on the transaction settlement date)	PLN 100 (only when the limit is exceeded by more than 5%)		PLN 100 (only when the limit is exceeded by more than 5%)			PLN 40
13.	Emergency cash withdrawal abroad (when a card is lost)	n/a	equivalent of USD 100	n/a	equivalent of USD 100		n/a
14.	Fee for issuing a replacement card abroad	n/a	equivalent of USD 180	n/a	equivalent of USD 180		n/a
15.	Card replacement at a customer request ⁸	PLN 25		PLN 25			PLN 25
16.	Spreading the debt repayment under an instalment plan	n/a		n/a			2.5% on the amount spread into instalments, min. PLN 10
17.	Checking the balance in ATMs	PLN 1		PLN 1			PLN 5
18.	Card delivery by Courier in Poland	PLN 50					
19.	Statement						
	- to be downloaded from Biznes Pl@net	PLN 0		PLN 0			PLN 0
	- in a paper form,	PLN 25		PLN 25			PLN 25
20.	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	PLN 100	n/a			n/a
21.	Providing a customer with Smart Data OnLine	PLN 4000		n/a			PLN 4000
22.	Fee for using Smart Data OnLine (monthly)	PLN 400		n/a			PLN 400
23.	Insurance package „Bezpieczny Biznes” – monthly fee for the card whose user is insured	0	n/a	PLN 0	PLN 0	n/a	n/a
24.	Insurance package „Bezpieczny Biznes Plus” – monthly fee for the card whose user is insured	n/a	PLN 0	n/a	n/a	PLN 0	n/a
25.	Insurance package "Karta Business Bez Ryzyka" ⁹ (monthly fee for a card whose User is insured)	n/a		PLN 5.99	PLN 5.99	PLN 0	n/a
26.	Fee for documents issued by the Bank: statement duplicate, account history	PLN 50		PLN 50			PLN 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.

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 2019 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.	Fee / commission title	Commission / fee rate
1.	Commission for providing available / renewal / increase of the L/C line (for the current term of providing a revolving line available or for the validity period of the non-revolving line)	1%, min. PLN 500
2.	Fee for change of terms and conditions of L/Cs line other than indicated in item 1 (per each annex)	PLN 300
3.	Fee for an L/C pre-advice	PLN 300
4.	Fee for an L/C draft (for each draft):	
4.1	On the basis of an L/C opening order	PLN 200
4.2	On the basis of an incomplete L/C opening order or trade documents (contract, pro-forma invoice, etc.)	PLN 400
5.	Commission for L/C opening (in advance for entire validity term)	0.3% of the L/C maximum amount, min. PLN 300 for each three-month period of its validity started
5.1	Commission for a standby L/C opening (in advance for entire validity term)	0.15% monthly, min. PLN 100 monthly

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6.	Fee for amendment 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	PLN 200
6.2.	Additionally, for a change regarding an L/C amount increase or validity period extension	Fee as for the opening
7.	Commission for execution of an L/C (including payment / documents analysis) (for each set of documents)	0.2% of the amount due to be paid; min. PLN 300
8.	Commission for urgent execution of an L/C (including expedited examination of documents - within 24 hours of the instruction acceptance)	PLN 200
9.	Fee for an order outside of the BiznesPl@net system	PLN 200
10.	Fee for presentation which is not compliant with the L/C terms and conditions (charged to the L/C beneficiary)	USD 150 / EUR 110 / PLN 450
11.	Deferred payment (for each started month of deferral indicated in the L/C)	0.1% monthly on each deferred payment, min. PLN 200 (minimum applies to every 1-month deferral period commenced)
12.	Fee for cancellation of an order (prior to its execution by the Bank)	PLN 300
	Fee for cancellation or failure to use an L/C	
	Fee for amendment of L/C collateral terms and conditions	
13.	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 14) 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%
14.	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
15.	Fee for consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1.500
16.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
17.	Fee for issuance of documents presented under an L/C	PLN 50 in domestic transactions PLN 200 in cross-border transactions

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

No.	Fee / commission title	Commission / fee rate
1.	Fee for advice of an L/C to the beneficiary	PLN 300
2.	Fee for an L/C draft	PLN 250
3.	Fee for an L/C draft (for each draft):	PLN 400
4.	Fee for LC confirmation	Rate established individually depending on the risk of the country and the opening bank
5.	Commission for transfer of the L/C into a secondary beneficiary	0.3% of the maximum amount of the transferred L/C, min. PLN 600
6.	Commission for execution of an L/C (including payment / documents analysis) (for each set of documents)	0.2% of the amount due to be paid; min. PLN 300
7.	Fee for advice of a change	
7.1.	Each change	PLN 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.	Commission for payment deferral:	
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)	PLN 200

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

9.	Fee for presentation of documents which are not compliant with the L/C terms and conditions (for each set of documents)	PLN 300
10.	Fee for preliminary check of a presentation under an L/C (for each set of documents)	PLN 400
11.	Fee for an L/C draft	PLN 300
12.	Fee for not using an LC (write-off)	
13.	Fee for advice of an L/C to another bank	PLN 500
14.	Fee for transfer of the obtained receivables to another bank	PLN 300
15.	Fee for instruction to transfer the incoming receivables under the L/C in favour of another entity	PLN 500
16.	Fee for consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1.500
17.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
18.	Fee for issuance of documents presented under an L/C	PLN 50 in domestic transactions PLN 200 in cross-border transactions

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

No.	Fee / commission title	Commission / fee rate
1.	Commission for acceptance of documents for collection against a payment or bill acceptance	0.2% of the collection amount, min. PLN 300
2.	Fee for change of the collection conditions, complaints, explanations and reminders	PLN 100
3.	Fee for protest of bills of exchange	At the actual costs incurred + PLN 450
4.	Fee for execution of an import documentary collection order and any actions related to complaints and other	fee as for a cross-border transfer
5.	Fee for sending unaccepted documents back (fee charged to the sender)	USD 150
6.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
7.	Fee for issuance of the collection documents to the Payer	PLN 50 in domestic transactions PLN 200 in cross-border transactions
8.	Fee for issuing documents at the Bank's office (additionally, irrespective of other fees)	PLN 500

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

No.	Fee / commission title	Commission / fee rate
1.	Commission for acceptance of an instruction and documents	0.2% of the collection amount, min. PLN 300
2.	Fee for change of the collection conditions, complaints, explanations and reminders	PLN 200
3.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
4.	Fee for collection-related incoming payment	PLN 50
5.	Fee for issuance of the collection documents to the Payer's bank	PLN 50 in domestic transactions PLN 200 in cross-border transactions
6.	Fee for accepting orders / documents at the Bank's office (additionally, irrespective of other fees)	PLN 500

XXIV (Third party) guarantees received

No.	Fee / commission title	Commission / fee rate
1.	Advising fee for a guarantee / annex	PLN 300
2.	Fee for the Bank's opinion on the text of the guarantee	PLN 300
3.	Fee for confirmation of authenticity of the guarantee	PLN 250
4.	Fee for handling claims	PLN 500
5.	Fee for handling instructions related to a guarantee other than indicated in items 1-4	PLN 300

XXV FOREIGN EXCHANGE TRANSACTIONS

No.	Fee / commission title	Commission / fee rate
1.	A fixed fee charged if the customer fails to satisfy the terms of an FX transaction agreement	PLN 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

SECTION III CREDIT PRODUCTS

- 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

- 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.	Fee / commission title	Commission / fee rate
1.1	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	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. PLN 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. PLN 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) and Credit Regulations for MSE Customers	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 - if the agreement concluded with the Bank allows such a change	set individually, min. PLN 200

- Agro Ekspres overdraft facility**

No.	Fee / commission 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. PLN 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 early repayment of a Loan if the early repayment of the full amount of the loan and closing of the credit limit is done at the request of the Customer	2.5% of the amount to be repaid, min. PLN 500

- Multi-Option Credit Line**

No.	Fee / commission 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
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) and Credit Regulations for MSE Customers	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. PLN 300

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

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.	Fee / commission title	Commission / fee rate
4.1	Granting a loan or increasing the loan amount	set individually
4.2	Loan prepayment commission	set individually
	NOTE 1: it is not charged in the event the prepayment of loan or its part is made with the EU subsidy NOTE 2: it does not apply to a crop purchase loan	
4.3	Standby commission/fee / calculated on an unused loan amount	set individually
4.4	Tranche disbursement/ management fee, payable on the first loan tranche disbursement day and calculated on the basis of the amount of the tranche provided available (it shall not be charged in the case of loans provided available in one shot)	set individually
4.5	Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full credit repayment (for agreements concluded until 30/09/2018, subject to item 4.6) 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	Commission 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) and Credit Regulations for MSE Customers	0.095% quarterly

5. Preferential Loans

loans granted from 1 June 2017

No.	Fee / commission title	Commission / fee rate
5.1	Loan origination commission	max. 2% of the granted loan amount
loans granted until the end of 2014		
5.2	Amendments to the Agreement in the scope of:	
5.2.1.	Change of loan legal collateral types at a Customer's request	set individually, min. PLN 1.000
5.2.2.	Change of a repayment schedule not related to the financing term change at the customer's request	set individually, min. PLN 300
5.2.3	Extension of the loan repayment date at the Customer's request	set individually
5.3	Issuing a commitment letter to release collateral provided that the loan is repaid	set individually, min. PLN 300
5.4	Preparing at the Customer's request certificates, opinions and other documents related to credit product service, except for certificates of full loan repayment 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. PLN 500
5.5	A visit at the customer's headquarters, or place of operation, applied in the case of a past due repayment of a loan/credit facility (for a debt outstanding for over 30 days)	PLN 250
5.6	Debt restructuring: a) conclusion of a composition agreement, b) Debt accession/ acquisition of a debt, including a co-borrower deletion/change	set individually
5.7	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	PLN 300
5.8	Fee for sending a reminder notifying about the Borrower's need to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand	free of charge
5.9	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 PLN 500 per each subsequent reminder
5.10	Issuance of full loan repayment certificate, at the customer's request Note: In the event of issuing the certificate to be submitted to the Agricultural Property Agency, the Agency for Restructuring and Modernisation of Agriculture or National Agricultural Consulting Centre, a fee is charged of min. PLN 50 of the rate	set individually, min. PLN 100
5.11	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

5.12	Preparation and sending information to the borrower regarding default in payment of amounts due (i.e. loan principal, interest, commissions and fees and other costs) with the simultaneous request for payment - for each request sent not more often than once every 14 calendar days Note: The fee is charged to the borrower, for each request sent	PLN 100
5.13	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. PLN 100
5.14	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	PLN 250
5.15	Fee for a verification of an insurance policy confirming the insurance of the collateral asset	PLN 300
5.16	Commission for full loan prepayment	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.	Fee / commission title	Commission / fee rate
6.1	Commission for granting or increasing the loan amount	min. 3% max. 11% of the loan amount/increase amount
6.2	Loan prepayment fee	2% of the repaid principal amount, not less than PLN 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.	Fee / commission title	Commission / fee rate
7.1	Granting a loan or increasing the loan amount	min 3% max 11% of the loan amount/increase amount
7.2	Loan prepayment fee	2% of the repaid principal amount, not less than PLN 50

8. Home equity loan (under repayment)

No.	Fee / commission 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) and Credit Regulation for Small and Medium Enterprises	0.095% quarterly

9. General Financing Agreement

No.	Fee / commission title	Commission / fee rate
9.1	For granting a credit limit	set individually

10. Bank guarantees (own guarantees and counter guarantees)

Note: Potential changes to the rate indicated in item 10.4 shall 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 issue date of the annex to the existing guarantee amending the agreement on granting the guarantee limit

No.	Fee / commission title	Commission / fee rate
10.1	Commission for providing available / renewal / increase of a guarantee line (for the current term of providing a revolving line available or for the validity period of the non-revolving line)	1%, min. PLN 500
10.2	Fee for change of terms and conditions of a guarantee line other than indicated in item 10.1 (per each annex)	300
10.3	Handling fee for the issuance of a guarantee / annex	PLN 50 (in Poland) PLN 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. PLN 100

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

10.5	Fee for change of terms and conditions of a guarantee other than indicated in item 10.4 (per each annex irrespective of the commission under item 10.4)	PLN 200
10.6	Handling fee of a claim (the fee is not charged in the case of payment under the guarantee)	PLN 500
10.7	Fee for withdrawal under a guarantee	PLN 1.000
10.8	Fee for confirmation of assignment under guarantee	PLN 500
10.9	Fee for issuing a guarantee on the Bank's template form	PLN 100
10.10	Fee for issuing a guarantee according to the customer's model accepted by the Bank	PLN 200
10.11	Fee for a guarantee draft	PLN 200
10.12	Fee for cancellation of an order to issue a guarantee, or of an annex to a guarantee	PLN 200
10.13	Fee for an order outside of the BiznesPl@net system	PLN 300
10.14	Fee for consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 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. PLN 1.000
11.2	Loan currency change (currency conversion)	set individually
11.3	Change of the loan repayment date at the Customer's request	set individually, min. PLN 300

12. Other activities related to credit product service

No.	Fee / commission title	Commission / fee rate
12.1	Issuing a commitment letter to release collateral provided that the loan is repaid	set individually, min. PLN 300
12.2	Issuance of a full debt repayment certificate 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 National Agricultural Consulting Centre, a fee is charged of min. PLN 50 of the rate	set individually, min. PLN 100
12.3	Preparing, at the customer's request, bank certificates, other than repayment certificates, opinions and other documents related to the service of credit products 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. PLN 500
12.4	Preparation of a creditworthiness assessment, at the Customer's request - if the Customer does not file a loan application	set individually, min. PLN 1.000
12.5	Visit at the Customer's headquarters, or place of operation, in the case of a past due repayment of a loan/credit facility (for a debt outstanding for over 30 days)	PLN 250
12.6	Accepting a power of attorney to administer a bank account for banks financing the Customer	set individually, min. PLN 50
12.7	Fee for loan application processing (decreased by the commission for granting the loan)	set individually, min. PLN 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)

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

	b) ownership transfer (not applicable to car loans for the purchase of a vehicle at an authorised car dealer)	set individually, min. PLN 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)	PLN 40
12.12	Fees for activities related to the financed asset (vehicle) with respect to car loans	
	Granting approval to a change of the financed asset; replacement of engine or car body in the financed vehicle; vehicle co-owner registration or deletion	1% of the amount, min. PLN 50
	Processing a Customer's request for approval of other changes than mentioned above 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)	PLN 30
12.13	Monthly fee for servicing a loan account for a car loan (applies to loan agreements concluded before 01/01/2021):	PLN 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) Fee for conclusion of a composition agreement	set individually
	b) Fee for 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)	PLN 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)	PLN 200 for the first reminder PLN 500 per each subsequent reminder
12.19	Fee for establishment of collateral and other related preparatory activities	set individually, min. PLN 200
12.20	On payments made to repay a loan/credit facility and interest	free of charge
12.21	Preparation and sending information to the borrower regarding default in payment of amounts due (i.e. loan principal, interest, commissions and fees and other costs) with the simultaneous request for payment - for each request sent not more often than once every 14 calendar days Note: The fee is charged to the borrower, for each request sent	PLN 100
12.22	Fee for issuance, at the Customer's request, of a copy of documents and agreements concluded between the Customer and the Bank	set individually, min. PLN 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	PLN 250
12.24	Fee for a verification of an insurance policy confirming the insurance of the collateral asset	PLN 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	PLN 200
12.26	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. PLN 200

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

SECTION VI. 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.	Fee / commission 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: (average monthly credit-related turnover within 12 months preceding the commission accrual + average monthly credit-related turnover within 3 months preceding the commission accrual)/ credit amount, 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.	Fee / commission title	Commission / fee rate
2.1	Origination fee, fee for renewal or Loan Limit increase	set individually
2.2	Commitment fee	PLN 0
2.3	Establishment or change of the Loan legal collateral forms	PLN 0
2.4	Fee for direct debit re-issuance	PLN 200

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

No.	Fee / commission 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	PLN 0
3.6	Fee for other activities not specified above	set individually
3.7	Fee for direct debit re-issuance	PLN 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)	PLN 1.000
3.9	Fee for a single extension of the financing term of a vehicle financing loan tranche	PLN 100
3.10	Fee for a failure to punctually submit an insurance policy with an assignment in favour of the Bank	PLN 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	PLN 200 (for each premium)

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

4. Current accounts and auxiliary accounts in PLN² - conditions for Dealers using a revolving working capital loan, Stock Financing

No.	Fee / commission title	Commission / fee rate
4.1	Maintenance of a PLN account (monthly)	PLN 0
4.2	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)	PLN 0

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

No.	Fee / commission title	Commission / fee rate
5.1	Maintenance of a PLN account (monthly)	PLN 0
5.2	PLN domestic transfer from a PLN account into an account maintained by other bank, made in the Bank's Branch	PLN 0

Part II. Fees and commissions regarding products supported**SECTION I. Packages and other products supported****CHAPTER I. Biznes Profit Premium PACKAGE**

No.	Fee / commission 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.	Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net	PLN 0
5.	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	PLN 0/7 *
6.	Cash withdrawals from Euronet ATMs ⁴	PLN 5
7.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	PLN 0
8.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 50

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	PLN 30	PLN 1	PLN 3.5	
2.	Transfer from a PLN account into an own account in the Bank	PLN 30	PLN 0		
3.	Internal transfer from a PLN account	PLN 30	PLN 1		
4.	Domestic transfer from a FC account	PLN 30	PLN 2		PLN 3.5
5.	Transfer from a PLN account into Social Security Office (ZUS) and Tax Office accounts	PLN 30	PLN 0	PLN 0 ¹ /3,5	PLN 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	PLN 30	PLN 1	PLN 3.5	PLN 1
2.	Internal transfer	PLN 30	PLN 1		
3.	FC transfer into an own account in the Bank	PLN 30	PLN 0		

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

**CHAPTER II. "Agro Lider Prestiż" commission plan¹
package only for persons engaged in production activity in agriculture**

Item	Fee / commission 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	PLN 29
2.	Maintenance of each auxiliary account in PLN or convertible currencies / currency account (monthly fee)	PLN 19
3.	Domestic transfer made via the BiznesPl@net system	PLN 1.5
4.	PLN and FC transfer in an electronic form into an own account	free of charge
5.	Domestic transfer in PLN made in the Bank's Branch (into an account at the Bank/ account at another bank)	PLN 25
6.	Open cash payment in PLN	0.4% min. PLN 25
7.	Open cash withdrawal in PLN	0.4% min. PLN 25

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

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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5
9.	Cash withdrawals from ATMs in the Bank's Branches ²	PLN 0
10.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5
11.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	PLN 0
12.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 50

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

Deposit products

No.	Fee / commission title	Commission / fee rate
Term deposits		
1.	Transfer of funds or interest from a PLN deposit to an account in another bank	PLN 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	PLN 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	PLN 33
5.	Cash payment into an account	0.4%, min. PLN 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	PLN 30/15 ³

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

CHAPTER III. Payment Package¹

No.	Fee / commission 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	PLN 0/250*
2.	Maintenance of each auxiliary account in PLN or convertible currencies and FC account	PLN 0
3.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	PLN 0.50
4.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office (US) accounts via BiznesPl@net	PLN 0
5.	SEPA transfer executed via BiznesPl@net, - Remote Payment Initiation (MT101)	PLN 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)	PLN 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)	PLN 120
8.	TARGET transfer - executed via BiznesPl@net, Remote Payment Initiation (MT101)	PLN 15
9.	Domestic and cross-border incoming transfers into the Customer's account at the Bank	PLN 0
10.	Managing outgoing transfers as part of the MassPayment Service - an additional option	
	a) activation of the service	PLN 0
	b) subscription fee	PLN 250
11.	Managing incoming transfers as part of the MassPayment Service - an additional option	
	a) activation of the service	PLN 0
	b) subscription fee	PLN 250
	c) transaction fee	PLN 0
12.	Automatic payment identification service (SIP) - an additional option	

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

	a) activation of the service	PLN 0
	b) subscription fee (up to 500 transactions)	PLN 100
	c) subscription fee (over 500 transactions)	PLN 0
	d) transaction fee (first 100 MassPayment transactions)	PLN 0
	e) transaction fee (each subsequent transaction above 100)	PLN 0.15
13.	Fee for issuing and renewing a Business debit card in PLN to an account ²	PLN 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.	PLN 0*/ PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5
16.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	PLN 0
17	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 50
17.	Monthly subscription fee for the Internet Transaction Platform	PLN 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.	Fee / commission 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 PLN 50,000	PLN 0250
2.	Maintenance of each auxiliary account in PLN or convertible currencies and FC account	PLN 0
3.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	PLN 0.65
4.	SEPA transfer executed via BiznesPl@net, Remote Payment Initiation (MT101)	PLN 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)	PLN 65
6.	Domestic and cross-border incoming transfers into an account at the Bank	PLN 0
7.	Fee for issuing and renewing a Business debit card in PLN to an account ²	PLN 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.	PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5
11.	BiznesPl@net subscription fee - basic version (up to five Users) (monthly fee)	PLN 0
12.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 50
13.	Monthly subscription fee for the Internet Transaction Platform	PLN 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 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)	PLN 59
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 29
3.	Maintenance of a payroll account (monthly fee)	PLN 9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net	PLN 0.99
5.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office accounts via BiznesPl@net	PLN 0

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

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. PLN 40, maximum PLN 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	PLN 0/7*
8.	BiznesPl@net subscription fee - basic version (up to five Users of the system) (monthly fee)	PLN 0
9.	BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee)	PLN 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.	PLN 0 for a total amount of PLN 50,000 in a calendar month* further: 0.1%, min. PLN 5
11.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 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.	Fee / commission title	Commission / fee rate
1.	Maintenance of a Progressive account - current	PLN 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.	Fee / commission title	Commission / fee rate
1.	Maintenance of a placement account (Biznes Eskalacja/Agro Eskalacja)	PLN 50
2.	Maintenance of a progressive account	PLN 50
3.	Maintenance of an overnight deposit account (monthly fee)	PLN 50
4.	Change of conditions of an overnight deposit agreement	PLN 30
5.	Transfer from the "Biznes Eskalacja" placement account	PLN 25/3 *
6.	Transfer from the "Agro Eskalacja" placement account	PLN 10/3 *
7.	Transfer from a current account into a placement/progressive account	PLN 0
8.	Transfer from a progressive account into a current account	PLN 3 ¹

¹ Fee for an own transfer

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	0.5% of the amount min. PLN 12
	Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	
2.	Administration of cheques accepted for "collection" by a Branch of the Bank	PLN 20 on each cheque
	Note: The fee is charged to the cheque presenter, for acceptance of a cheque for collection	
3.	Cheque confirmation	PLN 10
4.	Accepting the report and setting a stop regarding a loss of cash cheques, settlement cheques, cheque forms	PLN 25
5.	Issuance of cheque forms	PLN 2 per each 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	PLN 20

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

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	PLN 300
9.	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 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	PLN 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	PLN 50
2.	International courier delivery	PLN 300

CHAPTER III. Services performed in the form of SWIFT messages

No.	Type of operation / service	Commission / fee rate
1.	For other SWIFT messages	PLN 10
2.	Additional fee for an urgent SWIFT message	PLN 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	PLN 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)	PLN 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	PLN 200