



BNP PARIBAS

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 December 2021

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

- 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."
- 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.
- All fees and commissions are net amounts and if VAT is imposed on a given service, the amount of the fee/commission will be increased by the applicable VAT pursuant to the applicable legislation.

Part I. Commissions and fees for products offered

DZIAŁ I. Packages

CHAPTER V. PRODUCTS AND SERVICES WITHIN the Multi BOX package¹

negotiated offer

Item	Fee / commission title	Fee/ commission 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 Office (ZUS) and Tax Office accounts via GOonline Biznes	PLN 0
6.	GOonline Biznes subscription - (monthly fee)	PLN 100

¹ for actions not listed in the Multi BOX package, commissions and fees presented in Section II are charged

CHAPTER II. PRODUCTS AND SERVICES WITHIN the Turbo BOX package¹

non-negotiated offering for entities with annual sales revenues up to PLN 10 million

Item	Fee / commission title	Fee/ commission rate
1.	Maintenance of a PLN current account (monthly fee) * when the average monthly balance on current and auxiliary PLN accounts, with the exception of special accounts, is at least 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 Office (ZUS) and Tax Office accounts via GOonline Biznes	PLN 0
5.	Domestic transfer from a PLN account (including an internal transfer) via GOonline Biznes	PLN 0.99
6.	SEPA transfer executed via: - GOonline Biznes, - Remote Payment Initiation (MT101)	PLN 0.99
7.	Internal transfer in foreign currency executed via: - GOonline Biznes, - Remote Payment Initiation (MT101)	PLN 0.99
8.	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 *
9.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5
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 - 0.15%, min. PLN 5
11.	GOonline Biznes subscription - (up to two system Users) (monthly fee)	PLN 0
12.	GOonline Biznes subscription - (an unlimited number of Users) (monthly fee)	PLN 40

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

CHAPTER III. PRODUCTS AND SERVICES WITHIN the Profit BOX package¹

non-negotiated offering

Item	Fee / commission title	Fee/ commission rate
1.	Maintaining a current account in PLN and one auxiliary account or currency account * If the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is less than PLN 350,000 (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates)	PLN 0/99 *
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 19

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3.	Maintenance of a payroll account (monthly fee)	PLN 9
4.	Domestic transfer from a PLN account (including an internal transfer) executed via GOonline Biznes / an outgoing SEPA Transfer executed via GOonline Biznes, Remote Payment Initiation (MT101) * fee charged daily	PLN 0 for the first 50 transfers in a month further – PLN 0.99*
5.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via GOonline Biznes	PLN 0
6.	Internal transfer in foreign currency executed via: - GOonline Biznes, - 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 a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) in GOonline Biznes, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	PLN 60
8.	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 *
9.	GOonline Biznes subscription – (up to three Users) (monthly fee)	PLN 0
10.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50
11.	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
12.	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 a 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 BOX package¹ non-negotiated offering

Item	Fee / commission title	Fee/ commission rate
1.	Maintenance of a PLN current account and max. 2 additional accounts (auxiliary in foreign currency, FX accounts) (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 GOonline Biznes	PLN 0.99
5.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via GOonline Biznes	PLN 0
6.	SEPA transfer executed via: - GOonline Biznes, - Remote Payment Initiation (MT101)	PLN 0.99
7.	Internal transfer in foreign currency executed via: - GOonline Biznes, - 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 a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) in GOonline Biznes, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	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	EUR 0/3*
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.	GOonline Biznes subscription – (up to three system Users) (monthly fee)	PLN 0
14.	GOonline Biznes subscription – (an 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 a Multi-currency Business debit card for which the fees are presented in Section II of Chapter XIX		

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CHAPTER V. PRODUCTS AND SERVICES WITHIN the Agro BOX package¹

non-negotiated offer for farmers

Item	Fee / commission title	Fee/ commission rate
1.	Maintenance of a PLN current account (monthly fee) * when the average monthly balance on current and auxiliary PLN accounts, with the exception of special accounts, is at least 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 GOonline Biznes	PLN 0.99
5.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via GOonline Biznes	0
6.	SEPA transfer executed via: - GOonline Biznes, - Remote Payment Initiation (MT101)	PLN 0.99
7.	Internal transfer in foreign currency executed via: - GOonline Biznes, - Remote Payment Initiation (MT101)	PLN 0.99
8.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) in GOonline Biznes, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	0.25%, min. PLN 40, max. PLN 200
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.	GOonline Biznes subscription – (up to two system Users) (monthly fee)	PLN 0
11.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 40
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.	Cash withdrawals from ATMs in the Bank's Branches ²	0
14.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5

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

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

I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

Item	Fee / commission title	Fee/ commission 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 in PLN (monthly fee)	PLN 20
11.	Fee for closure (at Customer's request) of each account	PLN 50

II. SERVICES OF ACCOUNT BALANCES MANAGEMENT

Item	Fee / commission title	Fee/ commission 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

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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 services.	PLN 100
4.	Net Balance ¹ – monthly fee	PLN 100
5.	Fee charged for each account in the structure covered by the Net Balance service (monthly fee)	PLN 10
6.	Fee for activation/ modification of the Net Balance service ¹	PLN 100
¹ the fee is charged from the date the service is made available		

III. STATEMENTS

Item	Fee / commission title	Fee/ commission rate
1.	Fee for account statements available via the Internet Banking	PLN 0
2.	Collective/single statement in paper form once a month	PLN 50/0 ¹
2a.	Collective/single statement in paper form once a week (monthly fee)	PLN 150
2b.	Collective/single statement in 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 65
3b.	Collective/single statement in an electronic form to an e-mail address, daily (monthly fee)	PLN 135
¹ NOTE: 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. FEES FOR MAINTAINING A HIGH BALANCE

Item	Fee / commission title	Fee rate
1.	Monthly fee for maintaining a high balance in EUR accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in EUR in the month for which the fee is charged exceeds the value of EUR 100,000.00. Fee charged against the total balance.	1/12 of the absolute rate of EURIBOR 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹
2.	Monthly fee for maintaining a high balance in CHF accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in CHF in the month for which the fee is charged exceeds the value of CHF 100,000.00. Fee charged against the total balance.	1/12 of the absolute rate of SARON 1M ³ Compounded +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹
3.	Monthly fee for maintaining a high balance in DKK accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in DKK in the month for which the fee is charged exceeds the value of DKK 250,000.00. Fee charged against the total balance.	1/12 of the absolute rate of CIBOR DKK 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹
4.	Monthly fee for maintaining a high balance in SEK accounts NOTE: charged when the average monthly balance ² on all accounts and deposits in SEK in the month for which the fee is charged exceeds the value of SEK 250,000.00. Fee charged against the total balance.	1/12 of the absolute rate of STIBOR SEK 1M ³ +0.01 p.p. of the average monthly balance ² on accounts and deposits ¹
5.	Monthly fee for maintaining a high balance in GBP accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in GBP in the month for which the fee is charged exceeds the value of GBP 100,000.00. Fee charged against the total balance.	1/12 of the absolute rate of Refinitiv Term Sonia 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹
6.	Monthly fee for maintaining a high balance in USD accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in USD in the month for which the fee is charged exceeds the value of USD 100,000.00. Fee charged against the total balance.	1/12 of the absolute rate of LIBOR USD 1M ³ +0.01 p.p. of the average monthly balance ² on accounts and deposits ¹
7.	Monthly fee for maintaining a high balance in HUF accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in HUF in the month for which the fee is charged exceeds the value of HUF 10,000,000.00. Fee charged against the total balance.	1/12 of the absolute rate of BUBOR HUF 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹
8.	Monthly fee for maintaining a high balance on CZK accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in CZK in the month for which the fee is charged exceeds the value of CZK 750,000.00.	1/12 of the absolute rate of PRIBOR CZK 1M ³

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	Fee charged against the total balance.	+0.01 p.p. of the average monthly balance ² in accounts and deposits ¹
9.	Monthly fee for maintaining a high balance in NOK accounts NOTE: Charged when the average monthly balance ² on all accounts and deposits in NOK in the month for which the fee is charged exceeds the value of NOK 250,000.00. Fee charged against the total balance.	1/12 of the absolute rate of NIBOR NOK 1M ³ +0.01 p.p. of the average monthly balance ² on accounts and deposits ¹
10.	Monthly fee for maintaining a high balance in JPY accounts *Charged when the average monthly balance ² on all accounts and deposits in JPY in the month for which the fee is charged exceeds the value of 12,000,000.00 JPY. Fee charged against the total balance.	1/12 of the absolute rate of Revinitiv Term Tibor 1M ³ + 0.01 p.p. of the average monthly balance ² on accounts and deposits ¹
11.	Annual fee (charged once a year) for maintaining a high balance at the end of the calendar year on 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, a 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 ⁴ converted to PLN exceed PLN 5 million. The fee is charged on 10 January of the following year.	Charged at 0.25% of total positive balances as at the last business day of the year.
NOTE: ¹ The fee/ commission rates mentioned under items 1 through 10 apply if the given rate: EURIBOR 1M, SARON 1M Compounded, CIBOR DKK 1M, STIBOR SEK 1M, Refinitiv Term Sonia 1M, LIBOR USD 1M, BUBOR HUF 1M, PRIBOR CZK 1M, NIBOR NOK 1M, Revinitiv Term Tibor 1M is negative. Should the above-mentioned rates be equal or higher than 0, the fee rate amounts to 0.02% of the average monthly balance in the month when the fee is charged in all accounts and deposits in the given currency. ² For the purposes of calculating the average monthly balance, if the balance at the end of the day on a given account for a given day is less than 0, it is assumed the value of the balance = 0 ³ The fee is charged at the rate applicable on the last business day of the month according to the calendar for the given currency (D-2) ⁴ balance at the end of the day Fees listed in items 1-10 are collected on the 10th day of each month for the previous month.		

V. SEALED-BAG CASH PAYMENTS AND WITHDRAWALS

made through accounts maintained at the Bank

Item	Fee / commission title	Fee/ commission rate
1.	Payment in a sealed bag into PLN accounts, made at the Bank's Unit (cash desk/ Deposit Drop Box) – (banknotes)	0.7% of the amount, min. PLN 60
2.	Payment in a sealed bag into EUR, USD, CHF, GBP accounts, made at the Bank's Unit (cash desk/ Deposit Drop Box) – (only banknotes)	0.8% of the amount, min. PLN 60
3.	Payment in a sealed bag into accounts in other currencies, made at the Bank's Unit (cash desk/ Deposit Drop Box) – (only banknotes)	2% of the amount, min. PLN 60
4.	Own payments in sealed bags to PLN bank accounts via the On-line Deposit Drop Box	0.5% of the payment amount, min. PLN 30
5.	Payment in a sealed bag into EUR, USD, CHF or GBP bank accounts, made via an On-line Deposit Drop Box	0.7% of the payment amount, min. PLN 30
6.	Payment in a sealed bag into accounts in other currencies, made via an On-line Deposit Drop Box	1.8% of the payment amount, min. PLN 30
7.	Own payment in a sealed bag in PLN made via a Polish Post Office outlet	0.5% of the amount, min. PLN 30
8.	Withdrawal in a sealed bag in PLN in the Bank's Unit	0.7% of the amount, min. PLN 60
9.	Withdrawal in a sealed bag in EUR, USD, CHF, GBP in the Bank's Unit	0.8% of the amount, min. PLN 60
10.	Withdrawal in a sealed bag in other currencies in the Bank's Unit	2% of the amount, min. PLN 60
11.	Withdrawal in a sealed bag in PLN via a banknote counting firm cooperating with the Bank	0.5% of the amount, min. PLN 30
12.	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
13.	Payment/Withdrawal in 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
14.	Additional fees in connection with: Depositing a payment in a Packaging not accepted by the Bank Depositing payments in an Online Deposit Drop Box against the instructions Issuance of a Differences Report lack of a document confirming the denominations structure of payment Lack of Bank Proof of Payment (BPP/eBPP)	PLN 30 for each event
15.	Issuance of a confirmed copy of a Bank Proof of Payment (BPP)	To be negotiated, min. PLN 50 per copy
16.	Providing, at the Customer's request, additional documents for the Differences Report	PLN 100

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17.	For each excess of the Daily Limit for Payments in Sealed Bags	PLN 200
18.	Payments in sealed bags using a Deposit Drop Box at the Bank's Branch (monthly fee irrespective of the number of Deposit Drop Boxes in use)	PLN 200
19.	Each time exceeding the Daily Limit for Payments in Sealed Bags to an On-line Deposit Drop Box	PLN 200
20.	Payments in sealed bags via an On-line Deposit Drop Box (monthly fee for each used On-line Deposit Drop Box)	PLN 200
21.	Issuance of a key/card to a Deposit Drop Box/ On-line Deposit Drop Box (for each key/ card issued)	PLN 50
22.	Delivering a non-standard report or statement	To be negotiated, min. PLN 100 per each report
24.	Fee for implementing an agreement on payments and/or withdrawals in sealed bags	To be negotiated, min. PLN 100
25.	Modification of parameters of an agreement on payments or withdrawals in sealed bags (among others adding/removing an account; adding/removing the Customer's unit; adding/removing a service of payments/withdrawals in sealed bags, adding/removing a bank cash-in-transit service, adding/removing a Deposit Drop Box/ On-line Deposit Drop Box)	To be negotiated, min. PLN 50
26.	Submission by the Customer of an instruction for a cash withdrawal in a sealed bag at the banknote counting firm; instruction for cancelling a cash withdrawal in a sealed bag at the banknote counting firm; providing a list of persons/vehicles authorised to enter the premises of the banknote counting firm or the Polish Post Office or Bank's Branch, in order to transfer payments or receive cash withdrawals in sealed bags; ordering or cancelling a cash-in-transit service in a form other than dedicated Applications (forms) available in the GOonline Biznes system	PLN 50 for each instruction/document
27.	Fee for failure to pick up a withdrawal in a sealed bag at a Bank's Unit/ a banknote counting firm on the date indicated in the withdrawal instruction	1% of uncollected withdrawal amount, min. PLN 200
28.	Cash escort (service available only together with the service of payments in sealed bags and/or withdrawals in sealed bags)	To be negotiated

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

Item	Fee / commission title	Fee/ commission 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.	Open payment made by third persons in PLN into accounts maintained by the Bank	1.5%, min. PLN 60
5.	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
6.	Open payment made by third persons in other currencies	2.0% of the amount, min. PLN 60
<i>NOTE: when the payment is made into an account by a third party, the commission is charged to the person making the payment, in the currency of the payment or in PLN after the conversion at the mid rate as of the payment date (refers to items 4 through 6)</i>		
7.	Open withdrawal in PLN	1% of the amount, min. PLN 60
8.	Open withdrawal in EUR, USD, CHF or GBP	1.2% of the amount, min. 15 units of EUR/ USD/ CHF/ GBP
9.	Open withdrawal in other currencies	2% of the amount, min. 20 units of the currency
10.	Payment in coins (only PLN) above 100 pcs. of coins, calculated on the value of payment in coins, charged additionally besides a fee for a cash payment	1% of the coins value, min. PLN 60
11.	Additional fee for an unsorted payment (coins mixed with banknotes)	1.5% of the payment amount, min. PLN 60
12.	Delivering a non-standard report or statement	To be negotiated, min. PLN 100 per report
13.	Fee for failure to execute or partial execution of advised cash withdrawal	1% of uncollected withdrawal 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% of the withdrawal amount being a surplus above the amount that does not require to be advised, min. PLN 60

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VII. DOMESTIC TRANSFERS IN PLN

Item	Fee / commission title	Fee/ commission rate
1.	Domestic transfer from a PLN account (including an internal transfer) executed via GOonline Biznes;	PLN 3
2.	Transfer in PLN into own account ¹ at the Bank, executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 0
3.	Domestic transfer from a PLN account executed via: Remote Payment Initiation (MT101)	PLN 3
4.	Internal transfer in PLN executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 3
5.	Domestic transfer in PLN from a currency account executed via GOonline Biznes	PLN 3
6.	Domestic transfer in PLN from a currency account executed via Remote Payment Initiation (MT101)	PLN 3
7.	Domestic transfer from a PLN account (including an internal/ own transfer), executed in the Bank's Branch	PLN 30
8.	Transfer from a PLN account into Social Security Office (ZUS) and Tax Office accounts executed via GOonline Biznes	PLN 3
9.	SORBNET transfer ≥ PLN 1 million executed via: GOonline Biznes, 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 GOonline Biznes	PLN 10

¹ Fee for an own transfer

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

Item	Fee / commission title	Fee/ commission rate
1.	SEPA transfer executed via: - GOonline Biznes - Remote Payment Initiation (MT101)	PLN 3
2.	SEPA transfer executed in the Bank's Branch	PLN 30
3.	Expedited SEPA transfer executed via electronic channels	PLN 3
4.	Expedited SEPA transfer executed in the Bank's Branch ²	PLN 30
5.	Internal transfer executed in the Bank's Branch	PLN 30
6.	Internal transfer executed via: - GOonline Biznes, - Remote Payment Initiation (MT101)	PLN 3
7.	Foreign currency transfer to own account held in the Bank, in the Bank's Branch	PLN 30
8.	Foreign currency transfer to own account held in the Bank, executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 0
9.	Target transfer or expedited EUR transfer within the EEA up to EUR 250,000 executed via electronic channels	PLN 40
10.	Target transfer or expedited EUR transfer to the EEA above EUR 250,000 executed via electronic channels	PLN 15
11.	PLN or FC cross-border transfer with a standard value date, or an FC transfer into an account in another Polish bank, excluding a 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
12.	PLN or FC cross-border transfer with a standard value date, into an account in another Polish bank, excluding a EUR transfer to the EEA (charged in the case of applying SHA or OUR charging option), executed via GOonline Biznes, Remote Payment Initiation (MT101)	0.30% of the amount, min. PLN 40, max. PLN 200 ¹
13.	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 a 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
14.	Transfer executed from bank accounts of any type, with a 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
15.	Execution of an 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 (a commission is charged to the Customer's account maintained by the Bank)	PLN 20
16.	Execution of an incoming cross-border transfer into customer's account maintained in the Bank - OUR charging option (the fee is paid by the ordering bank/payer)	PLN 125
17.	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
18.	Fee for additional actions related to payment orders that do not comply with the STP standard	PLN 100

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

² the fee will be charged from the service activation date

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

IX. OTHER FEES RELATED TO TRANSFERS

Item	Fee / commission title	Fee/ commission 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 or cross-border transfers in EUR	Cross-border transfers in foreign currencies or PLN and domestic 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 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.	<p>Canceling an outgoing transfer at the payer's request: - after sending a telecommunication order by the Bank to another bank - after execution of the transfer order and posting the funds on the payee's account held with the Bank</p> <p><i>The commission is not charged when a transfer is ordered in a currency of EU Member States or Member States of the European Free Trade Association (EFTA), parties to the agreement on the European Economic Area in turnover with those countries, in the case an incorrect bank account number is given by the payer if the Bank has not recovered the transfer amount.</i></p>	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 payee'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 items 4 - 8 is not charged if an error on the side of the Bank has been identified</i>			

X. DIRECT DEBIT

a) Fees charged to the payee

Item	Fee / commission title	Fee/ commission 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

b) Fees charged to the payer

10.	Debiting a payer's account with the direct debit amount	PLN 1.5
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Table of Commissions and Fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

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: The fee is charged for blocking each account	PLN 30

XI. PAYMENT IDENTIFICATION

Item	Fee / commission title	Fee/ commission rate
1.	Activation of the Payment Identification service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	Transforming an incoming transfer (payment) into a virtual account	As per the agreement
4.	Service parameters change	As per the agreement
5.	Repeated delivery of result files (reports) in the electronic banking system at the Customer's request	As per the agreement

XII. STANDING ORDERS

Item	Fee / commission title	Fee/ commission 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 GOonline Biznes	PLN 3
3.	Executing a standing order via Sorbnet ≥ PLN 1 million	PLN 15

XIII. OTHER COMMISSIONS AND FEES

Item	Fee / commission title	Fee/ commission rate
1.	The fee for using individually agreed pricing terms for products and services covered by the bank account agreement. * 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 0/ 65*
2.	Fee for a standard bank reference Standard bank reference 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 reference 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 a) In paper version for the current year, per each A4 page (basic rate) b) In electronic version to the e-mail address for each calendar month of the current year (basic rate) c) In GOonline Biznes, downloaded by the Customer Note: For each previous year, the fee specified in point a) or b) shall be increased by 50% of the basic rate. 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.	PLN 20 PLN 50 PLN 0
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, non-standard account statements, etc.) not provided for in this table of commissions and fees	min. PLN 100, max. PLN 300
9.	Submitting a power of attorney to the Bank/ 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 the electronic banking password), etc.)	PLN 50
11.	Confirmation of compliance of signatures affixed on behalf of the Customer	PLN 30

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

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.	PLN 50
	<i>Note: this fee is charged to an account holder/ borrower</i>	
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
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

Item	Fee / commission title	Fee/ commission 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 (a 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, 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.	Accepting a notification regarding loss of cheques and cheque blanks	PLN 40
8.	Stopping payment of cheques and cheque blanks in the Bank's Branches	PLN 40
9.	Cancelling a stop payment on a cash or settlement cheque	PLN 40
10.	Withdrawal at the Bank's cash desk on the basis of the Bank's cash cheque	1% min. PLN 60

XV. FEES RELATED TO GOonline Biznes

Item	Fee / commission title	Fee/ commission rate
1.	GOonline Biznes subscription (monthly fee)	PLN 100
2.	Notifications via SMS	PLN 0.35/item
3.	Fee for SMS codes for authorization of instructions - the fee is charged to a given entity using SMS authorization by at least one user using at least one SMS code. (monthly fee) The fee is not charged for SMS Codes used to log into the system, change of the authorization method and activation of the mobile application	PLN 25
4.	Using a token - additional monthly fee for each token issued	PLN 20
5.	Mobile authorization in the GOMobile Biznes application	PLN 0
6.	USB cryptographic device (issuance)	PLN 200
7.	Starter package in paper form (issuance)	PLN 30
8.	Starter package by SMS message or token (issuance)	PLN 0

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

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, as token, USB cryptographic carrier by courier delivery	PLN 50
11.	GOnline Biznes 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 granting rights/ modifying the scope of user rights in GOnline Biznes, carried out by the Bank, based on the Customer's request. The fee is charged for the following activities and calculated per each user specified in the request: - adding a new user/ deleting a user, - granting new or changing the scope of user rights, - adding or changing account rights, - adding or modification of acceptance schemes. * Note: the fee is not charged if the activities are performed independently by the User Administrator in the GOnline Biznes system	PLN 50/ PLN 0*
13.	Adding a new user when applying by the Customer for the GOnline Biznes system, carried out by the Bank, based on the Customer's request.	PLN 0
14.	Granting authorizations to the User Administrator with concurrent inclusion of schemes for Managing a company / Signing contracts, carried out by the Bank, based on the Customer's request.	PLN 0

XVI. FEES RELATED TO GOconnect Biznes (HOST-TO-HOST) / GOconnect Biznes PLUS

Item	Fee / commission title	Fee/ commission rate
1.	Monthly usage fee	As per the agreement
2.	Fee for the system implementation	As per the agreement

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

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

XVIII. FEES APPLICABLE TO CARD MAINTENANCE

a) DEBIT CARDS

Fee / commission title		Fee/ commission rate			
Card types		Debit			
		Mastercard ¹ Business (PLN)	Mastercard ¹ Business (EUR)	Mastercard ¹ Multi-currency Business	Visa ^{1,10} Business (PLN)
1.	Card issuance fee	PLN 0	EUR 0	PLN 25	n/a
2.	Annual fee for using a card (charged after the first year of using the card)	n/a	EUR 10 ⁵	n/a	PLN 25
3.	Monthly fee for using a card	PLN 0/7* * fee payable only if the value of the card non-cash transactions settled by the Bank in a given month is less than PLN 700	EUR 3 ³	PLN 7	n/a
4.	Non-cash transactions	PLN 0	EUR 0	PLN 0	PLN 0
5.	Cash withdrawals from ATMs in the Bank's branches	PLN 0	EUR 0	PLN 3	PLN 0
6.	Cash withdrawal from Euronet / Planet Cash ATMs	0.5% of the amount, min. PLN 7	3% of the amount, min. EUR 2	3% of the amount, min. PLN 7	3% of the amount, min. PLN 7
7.	Cash withdrawal from other ATMs in Poland ⁶	3% of the amount, min. PLN 7	3% of the amount, min. EUR 2	3% of the amount, min. PLN 7	3% of the amount, min. PLN 7
8.	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

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

	Fee / commission title	Mastercard ¹ Business (PLN)	Mastercard ¹ Business (EUR)	Mastercard ¹ Multi-currency Business	Visa ^{1,10} Business (PLN)
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 5	EUR 1	PLN 5	PLN 5
11.	Payment made at the 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, min. 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 ¹²	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				
	- by mail	PLN 20	EUR 5 ¹¹	PLN 20	PLN 20
	- courier dispatch to the address specified by the Customer in Poland	PLN 50	EUR 15 ¹¹	PLN 50	PLN 50
	- GOnline Biznes/IVR	PLN 0	EUR 0	PLN 0	PLN 0
16.	Generating a PIN code again ⁹	PLN 10	EUR 2.5	PLN 10	PLN 10
17.	Change of Daily Limits / Monthly Limit:				
	- based on a written instruction submitted to the Bank	PLN 25	EUR 6	PLN 25	PLN 25
	- via GOnline Biznes	PLN 0	EUR 0	PLN 0	PLN 0
18.	Card replacement at a customer request ⁷	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 Bez Ryzyka” ⁸ - monthly fee for the card whose User is insured	n/a	n/a	n/a	PLN 5.99

b) CHARGE AND CREDIT CARDS

Fee / commission title		Fee/ commission rate					Credit cards
		Charge cards					
		Mastercard ¹		Visa ¹			
Card types		Business SILVER	Business Executive	Business SILVER	Business Gold	Business Platinum	Mastercard ¹ Business
	1.	Card issuance fee	PLN 200	PLN 350	PLN 200	PLN 300	
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 ⁴ /150
4.	Non-cash transactions	1.5% of the amount		1.5% of the amount			PLN 0
5.	Fee for a PIN code delivery						
	- GOnline Biznes /IVR	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 a PIN code again ⁹	PLN 10		PLN 10			PLN 10
7.	Change of Daily Limits / Card Limit:						
	- based on a written instruction submitted to the Bank	PLN 25		PLN 25			PLN 25
	- via GOnline Biznes	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

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

Card types		Charge cards					Credit cards
		Mastercard ¹		Visa ¹			Mastercard ¹ Business
		Business SILVER	Business Executive	Business SILVER	Business Gold	Business Platinum	
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 ⁷	PLN 25		PLN 25			PLN 25
16.	Checking the balance in ATMs	PLN 1		PLN 1			PLN 1
17.	Card delivery by Courier in Poland	PLN 50					
18.	Statement						
	- to be downloaded in GOonline Biznes	PLN 0		PLN 0			PLN 0
	- in paper form	PLN 25		PLN 25			PLN 25
19.	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	PLN 120	n/a			n/a
20.	Providing a customer with Smart Data OnLine	PLN 4,000		n/a			PLN 4,000
21.	Fee for using Smart Data OnLine (monthly)	PLN 400		n/a			PLN 400
22.	Insurance package „Bezpieczny Biznes” – monthly fee for the card whose User is insured	0	n/a	PLN 0	PLN 0	n/a	n/a
23.	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
24.	Insurance package "Karta Business Bez Rzyka" ⁸ (monthly fee for a card whose User is insured)	n/a		PLN 5.99	PLN 5.99	PLN 0	n/a
25.	Fee for documents issued by the Bank: statement duplicate, account history	PLN 50		PLN 50			PLN 50

¹ For non-cash and cash transactions made in a currency other than:

- in the case of debit cards, except for a Master Business cards issued to accounts maintained in euro – the currency of the account to which the card is issued,
- for a multi-currency card – the currency of the main account to which the card is issued, or the currency of the additional account to which the multi-currency card is linked,
- for charge cards and credit card – the currency of the account to which the card is issued,

- the transaction value is increased by a currency conversion fee of: 5% (for debit cards) or 6% (for charge and credit cards). 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 is not charged for non-cash card transactions of min. PLN 1,500 during the first full billing cycles.

³ The fee does not apply to cards issued until 11 November 2019 within the activity taken over by BNP Paribas Bank Polska S.A. as a result of the demerger of the entity with KRS number: 14540.

⁴ If the total value of non-cash transactions made with card and settled within 12 months from the last fee payment date amounts to min. PLN 18,000.

⁵ The fee relates 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.

⁶ Applies also to cash withdrawals in EUR at ATMs in the EEA.

⁷ The fee is not charged if the Card is replaced for reasons beyond the customer's control

⁸ Insurance package offered by the Bank from 10/08/2020.

⁹ The fee is not due if the PIN is generated in GOonline Biznes or via IVR.

¹⁰ Product offered by the Bank from 11 November 2019.

¹¹ The fee will not be charged during a promotional period.

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

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

Item	Fee / commission title	Fee/ commission rate
1.	Commission for providing available / renewal / increase of the L/C line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i>	1%, min. PLN 500
2.	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
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 the GOonline Biznes 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

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

Item	Fee / commission title	Fee/ commission rate
1.	Fee for advice of an L/C to the beneficiary	PLN 300
2.	Fee for an L/C pre-advice	PLN 250
3.	Fee for an L/C draft (for each draft)	PLN 400

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

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
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 cancellation	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

XXI. Incoming Documentary and Clean Collection (import and domestic collection)

Item	Fee / commission title	Fee/ commission 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 outlet (additionally, irrespective of other fees)	PLN 500

XXII. Outgoing Documentary and Clean Collection (Export and Import)

Item	Fee / commission title	Fee/ commission rate
1.	Fee 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 outlet (additionally, irrespective of other fees)	PLN 500

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

XXIII. (Third party) guarantees received

Item	Fee / commission title	Fee/ commission 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

XXIV. FOREIGN EXCHANGE TRANSACTIONS

Item	Fee / commission title	Fee/ commission 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

DZIAŁ 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

1. Overdraft facility (including "Skupowy" facility), Overdraft facility with the maximum base rate, Revolving working capital loan (including "Skupowy" and "Rzeczówka" facilities)

Does not apply to the following facilities: Stock Credit and Wholesale

Item	Fee / commission title	Fee/ commission 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	Set 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)	Set 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

2. Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate,

Item	Fee / commission title	Fee/ commission 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

3. Multi-Option Credit Line

Item	Fee / commission title	Fee/ commission 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 ("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)

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

5. Preferential Loans

loans granted from 1 June 2017:

Item	Fee / commission title	Fee/ commission 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	PLN 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

Item	Fee / commission title	Fee/ commission 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

Item	Fee / commission title	Fee/ commission 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)

Item	Fee / commission title	Fee/ commission 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

Item	Fee / commission title	Fee/ commission 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

Item	Fee / commission title	Fee/ commission 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 (for each annex to the guarantee 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 the GOnline Biznes 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

Item	Fee / commission title	Fee/ commission 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 Borrower's request	set individually, min. PLN 300

12. Other activities related to credit product service

Item	Fee / commission title	Fee/ commission 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	PLN 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

DZIAŁ IV. TABLE OF COMMISSIONS AND FEES FOR PRODUCTS OFFERED TO COUNTERPARTIES

1. Other commissions and fees related to daily banking are presented in the Section "Commissions and fees regarding all customers"
2. 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

Item	Fee / commission title	Fee/ commission 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 :	
	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

Item	Fee / commission title	Fee/ commission 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

Item	Fee / commission title	Fee/ commission 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)

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

Item	Fee / commission title	Fee/ commission rate
4.1	Maintenance of a PLN account (monthly)	PLN 0
4.2	GOonline Biznes 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

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

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

Item	Fee / commission title	Fee/ commission 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

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

Part II. Fees and commissions regarding products supported

SECTION I. Packages and other products supported

CHAPTER I. Biznes Profit Premium PACKAGE

Item	Fee / commission title	Fee/ commission rate
Products and banking services included in the package		Fee/ commission 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 Office (ZUS) and Tax Office accounts via GOnline Biznes	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.	GOnline Biznes subscription – (up to three Users) (monthly fee)	PLN 0
8.	GOnline Biznes subscription – (an 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.

⁴except for a 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	GOnline Biznes	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account (including an internal transfer)	PLN 30	PLN 1	PLN 1
2.	Transfer from a PLN account into an own account in the Bank	PLN 30	PLN 0	
3.	Domestic transfer from a FC account	PLN 30	PLN 2	PLN 3.0
4.	Transfer from a PLN account into Social Security Office (ZUS) and Tax Office accounts	PLN 30	PLN 0	PLN 3.0

Cross-border/ international transfer in foreign currencies and PLN and domestic transfer in foreign currencies		Bank's Branch	GOnline Biznes	Remote Payment Initiation (MT101)
1.	SEPA Transfer	PLN 30	PLN 1	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 GOnline Biznes system	PLN 1.5
4.	PLN and FC transfer in an electronic form into an own account	free of charge
5.	SEPA Transfer executed via GOnline Biznes, Remote Payment Initiation (MT101)	PLN 1.5

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

5.	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
6.	Cash withdrawals from ATMs in the Bank's Branches ²	PLN 0
7.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5
8.	GOnline Biznes subscription – (up to two Users) (monthly fee)	PLN 0
9.	GOnline Biznes subscription – (above two Users) (monthly fee)	PLN 40

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

Deposit products

Item	Fee / commission title	Fee/ commission 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. 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

Item	Fee / commission title	Fee/ commission 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 250.000 PLN	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 GOnline Biznes	PLN 0.70
4.	Transfer from a PLN account into the Social Security (ZUS) and Tax Office (US) accounts via GOnline Biznes	PLN 0
5.	SEPA Transfer executed via GOnline Biznes, Remote Payment Initiation (MT101)	PLN 0.70
6.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) in GOnline, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	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 a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via GOnline Biznes, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	PLN 120
8.	Domestic and cross-border incoming transfers into the Customer's account at the Bank	PLN 0
9.	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
10.	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*, then 0.1% min. PLN 5
11.	GOnline Biznes subscription – (up to three Users) (monthly fee)	PLN 0
12.	GOnline Biznes subscription – (an 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 a Multi-currency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XIX

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

CHAPTER IV. Currency Package¹

Item	Fee / commission title	Fee/ commission rate
1.	Maintenance of a current account * If the equivalent of the sum of monthly foreign exchange transactions is less than PLN 50,000 (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates)	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 GOnline Biznes	PLN 0.99
4.	SEPA Transfer executed via GOnline Biznes, Remote Payment Initiation (MT101)	PLN 0.99
5.	PLN or FC cross-border transfer with a standard value date, or a FC transfer into an account in another Polish bank, excluding a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) via GOnline Biznes, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	PLN 65
6.	Domestic and cross-border incoming transfers into an account at the Bank	PLN 0
7.	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
8.	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*, then 0.1% min. PLN 5
9.	GOnline Biznes subscription – (up to three Users) (monthly fee)	PLN 0
10.	GOnline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50
11.	Monthly subscription fee for the Internet Transaction Platform	PLN 0

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

²except for a Multi-currency 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

Item	Fee / commission title	Fee/ commission 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 PLN
4.	Domestic transfer from a PLN account (including an internal transfer) executed via GOnline Biznes	PLN 0.99
5.	Transfer from a PLN account into the Social Security Office (ZUS) and Tax Office accounts via GOnline Biznes	PLN 0
6.	SEPA Transfer executed via GOnline Biznes, 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 a EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) in GOnline Biznes, Remote Payment Initiation (MT101) * in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II Chapter VIII item 18	0.25% min. PLN 40, max. PLN 200
8.	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*
9.	GOnline Biznes subscription – (up to three system Users) (monthly fee)	PLN 0
10.	GOnline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50
11.	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
12.	Cash withdrawals from Euronet and PlanetCash ATMs ²	PLN 5

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

²except for a Multi-currency 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)

Item	Fee / commission title	Fee/ commission rate
1.	Maintenance of a Progressive account - current	PLN 200 ^{1,2}

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

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

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

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

Item	Fee / commission title	Fee/ commission 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 ¹
6.	Transfer from the "Agro Eskalacja" placement account	PLN 10/3 ¹
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

CHAPTER VIII. Other actions in domestic transactions

Item	Type of operation / service	Fee/ commission rate
1.	Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	0.5% of the amount, min. PLN 12
2.	Administration of cheques accepted for "collection" by a Branch of the Bank Note: The fee is charged to the cheque presenter, for acceptance of a cheque for collection	PLN 20 on each cheque
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.	For the issuance of the first key to the door of the Bank's night drop box	free of charge
6.	For the issuance of another key to the door of the Bank's night drop box	PLN 20
7.	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
8.	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 80
9.	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 IX. Flat postal fees in domestic and cross-border transactions

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

CHAPTER X. Services performed in the form of SWIFT messages

Item	Type of operation / service	Fee/ commission rate
1.	For other SWIFT messages	PLN 10
2.	Additional fee for an urgent SWIFT message	PLN 10
3.	Monthly subscription 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 subscription fee for sending MT940 statement from one account along with a transfer to a 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