



Warsaw, 15.11.2022

Dear Customers,

The bank's decision is to waive the **annual and monthly fee for maintaining a high balance** in:

- bank accounts,
- deposit accounts,
- term deposits,
- O/N deposits.

These fees are specified in Chapter V ADDITIONAL FEES, items 15 and 16 of the Table of Commissions and Fees for Corporate Banking Customers:

- **Annual fee for maintaining a high balance in bank accounts, deposit accounts, term deposits, O/N deposits.**

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| 16. | <p>Annual fee (charged once a year) for maintaining a high balance in bank accounts, deposit accounts, term deposits, O/N Deposits.</p> <p>In the event that the accounts or deposits are maintained in a currency other than PLN, in order to calculate the amount of the fee due, NBP mid-rate for the given currency as at the day the fee is calculated will be applied.</p> <p>The fee is charged against total balance if the sum of total positive balances⁴ converted into PLN exceeds PLN 5 million⁵.</p> <p>⁵ If the sum of total positive balances⁴ as at the last business day of December is higher than the average total positive daily balances⁴ in the period of September to November and exceeds PLN 5 million, the Bank will charge an additional fee of 0.20% of the excess over that average*.</p> <p>* the average relates to the period when the Customer held the given account, if the Customer held no accounts in the period of September-November, the additional fee amounts to 0.20% of the balance exceeding PLN 5 million.</p> <p>Fee is charged on 10 January of the following year.</p> | <p>Charged in the amount of 0.25% of total positive balances as at the last business day of the year, subject to the option of charging an additional fee, as per footnote⁵</p> |
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- **Monthly fee for maintaining a high balance in PLN accounts**

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| 15. | <p>Monthly fee (excluding December of a given year) for maintaining a high balance in PLN accounts</p> <p>Charged when the total of all positive balances⁴ on accounts and deposits in PLN as at the last day of the month exceeds the average total of daily positive balances⁴ on accounts and deposits in PLN in the period from the 1st to the 25th day of the calendar month for which the fee is charged.</p> <p>The fee is charged if the difference between the balance as at the last day of the month and the average total of all positive balances in the period 1-25 day of the month exceeds PLN 5 million.</p> <p>The fee is charged on the total difference between these balances.</p> <p>The fee is not due for the month in which the first account was opened.</p> | 0.04% |
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⁴ Balance as at the end of the day

The Table of Commissions and Fees for Corporate Banking Customers shall be amended accordingly at its nearest update.

Key information

The current Table of Commissions and Fees for Corporate Banking Customers is available at: <https://www.bnpparibas.pl/repozytorium/oplaty-i-oprocentowanie/produkty-banku-bnp-paribas-sa>: (Repository -> Fees and interest -> **Products of BNP Paribas Bank Polska S.A.** -> Corporations).

With kind regards,
BNP Paribas Bank Polska S.A.