



# 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 7 May 2024

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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:
  - “Bank”, this shall mean BNP “Paribas Bank Polska SA”;
  - “Regulations for lending activities”, this shall mean the Credit and Collateral Regulations for Corporate Banking Customers and Small and Medium-sized Enterprises
  - “Regulations for accounts”, this shall mean the Regulations regarding Accounts and provision of other Services for Corporate Customers and Customers from the Small and Medium-sized Enterprises Segment.
- 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

#### SECTION I. Commission and fee plans offered

##### CHAPTER I. Packages: Turbo BOX, Profit BOX, FX BOX, Agro BOX non-negotiated offering

No.	Commission / fee title	Package type Profit BOX <sup>1</sup>	Package type FX BOX <sup>1</sup>	Package type Turbo BOX <sup>1</sup> (for entities with annual sales revenues up to PLN 10 million)	Package type Agro Box <sup>1</sup> (for individual farmers)
1.	Maintenance of a current account in PLN (monthly fee) <sup>2</sup>	PLN 0 or PLN 99	PLN 0 or PLN 99	PLN 0 or PLN 39	PLN 0 or PLN 39
	Free of charge when:	<i>the sum of monthly receipts to all Customer's accounts at the Bank is no less than the equivalent of PLN 350,000</i>	<i>the sum of monthly foreign exchange transactions is no less than the equivalent of PLN 50,000</i>	<i>the average monthly balance on current and auxiliary PLN accounts, with the exception of special accounts, is at least PLN 150,000</i>	<i>the average monthly balance on current and auxiliary PLN accounts, with the exception of special accounts, is at least PLN 100,000</i>
2.	Number of auxiliary accounts or foreign currency accounts in the package (account maintenance free of charge)	1	2	-	-
3.	Maintenance of an auxiliary/foreign currency/special funds account (monthly fee for each additional account)	PLN 19	PLN 29	PLN 29	PLN 29
3.	Maintenance of a payroll account (monthly fee for each account)	PLN 9	PLN 9	PLN 9	PLN 9
4.	Transfers executed via: GOonline Biznes/Remote Payment Initiation (MT101):				
	a) Domestic transfer from a PLN account (including an internal transfer) and	PLN 0 for the first 50 transfers in a month, then PLN 0.99 each <sup>3</sup>	PLN 0.99	PLN 0.99	PLN 0.99
	b) SEPA cross-border transfer				
	c) Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts	PLN 0	PLN 0	PLN 0	PLN 0
	d) Internal transfer in foreign currency	PLN 0.99	PLN 0.99	PLN 0.99	PLN 0.99
	e) PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (SHA or OUR charging option*)	PLN 60	PLN 50	Standard rate	Standard rate
	<i>* if the OUR charging option is selected, an additional fee is due in accordance with Section II, Chapter X, item 8</i>				
5.	Execution of incoming cross-border transfers or FX transfers coming from a domestic bank, into Customer's account maintained at the Bank (SHA, BEN charging option)	Standard rate	PLN 0	Standard rate	Standard rate

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<i>commission is debited to the Customer's account at the Bank</i>					
6.	Issuing and using a Business debit card <sup>4</sup> in PLN (monthly fee)	PLN 0 or PLN 7	PLN 0 or PLN 7	PLN 0 or PLN 7	PLN 0 or PLN 7
	Free of charge when:	<i>the transaction value<sup>5</sup> is at least PLN 500</i>			
7.	Issuing and using a Business debit card <sup>4</sup> in EUR (monthly fee)	Standard rate	EUR 0 or EUR 3	Standard rate	Standard rate
	Free of charge when:		<i>transaction value<sup>5</sup> min. EUR 100</i>		
8.	Cash withdrawal from ATMs in Bank Branches <sup>4</sup>	PLN 0	PLN 0	PLN 0	PLN 0
9.	Cash withdrawals from Euronet and PlanetCash ATMs <sup>4</sup>	PLN 5	PLN 5	PLN 5	PLN 5
10.	Cash deposits in cash deposit machines in Bank Branches <sup>4</sup>	PLN 0 until PLN 50,000 in withdrawals <sup>6</sup>			
	a) Limit of free withdrawals per calendar month				
	b) Fee after the limit of free withdrawals is exceeded	0.1%, min. PLN 5	0.1%, min. PLN 5	0.15%, min. PLN 5	0.1%, min. PLN 5
11.	GOonline Biznes subscription				
	a) number of Users free of charge	3	3	2	2
	b) unlimited number of Users	PLN 50	PLN 50	PLN 40	PLN 40

<sup>1</sup>the remaining fees and commissions, including for opening of accounts, are specified in Section II

<sup>2</sup>monthly fee charged and due: – for PROFIT BOX and FX BOX within 7 days after the end of the calendar month to which the fee relates; – for TURBO BOX on the 26th day of the month following the month to which the fee relates

<sup>3</sup>when the limit of free transfers is exceeded the fee for further transfers is charged on a daily basis as a total

<sup>4</sup>except for Multicurrency Business debit card for which the fees are presented in Section II, Chapter XXI

<sup>5</sup>applies to non-cash transactions made with the card and settled by the Bank in the previous calendar month

<sup>6</sup>if the limit of free-of-charge payments within one transaction is exceeded, the fee specified in item 10 b) will be due and charged on the entire amount paid under this transaction

### CHAPTER II. Standard offer for SMEs <sup>1,2</sup> negotiated offer

No	Fee / commission title	Commission / fee rate
1.	Maintenance of a PLN current account (monthly fee)	PLN 100
2.	Maintenance of an auxiliary account (monthly fee)	PLN 50
3.	Maintenance of a payroll account (monthly fee)	PLN 49
4.	Maintenance of a foreign currency account (monthly fee)	PLN 50
5.	Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts executed via GOonline Biznes	PLN 0
6.	GOonline Biznes subscription – (monthly fee)	PLN 100

<sup>1</sup>until 31.12.2022 provided as Multi BOX package

<sup>2</sup>the remaining fees and commissions, including for opening of accounts, are specified in Section II

## SECTION II.

### Commissions and fees applicable to all Customers (except fees specified in commission and fee plans/packages)

#### I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

No.	Fee / commission title	Commission / fee rate
1.	Opening of bank accounts in the Customer relationship initiation process	
	a) for a resident	PLN 0
	b) for a non-resident	PLN 500
	<i>fee due only for opening of the first account</i>	

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2.	Opening of further bank accounts for a resident and non-resident	
	a) via an application in GOonline Biznes	PLN
	b) otherwise than via an application in GOonline Biznes	PLN 100
	<i>the fee applies to accounts for which an application to request the opening of an account is available at GOonline Biznes, the fee is due for each application regardless of the number of accounts</i>	
3.	Opening a VAT account	PLN 0
5.	Maintenance of an Auxiliary Account (including a Special Funds account) in PLN or foreign currency, Foreign Currency Account (monthly fee)	PLN 50
6.	Maintenance of a Payroll Account (monthly fee)	PLN 49
7.	Maintenance of a Subsidy Account (monthly fee charged to the Current Account)	PLN 50
8.	Maintenance of a VAT Account	PLN 0
9.	Maintenance of a Trust Account, Escrow Account	as stipulated in the agreement
10.	Maintenance of a Housing Trust Account	as stipulated in the agreement
11.	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	as stipulated in the agreement
12.	Maintenance of a Stock Investor's Account (monthly fee)	PLN 20
13.	Closing (at a Customer's request) of each account	PLN 50

### II. SERVICE OF ACCOUNT BALANCES MANAGEMENT

No.	Fee / commission title	Commission / fee rate
1.	Balances Management, including cash pool account, balance order, consolidation of balances, transfer of surpluses, replenishing deficiencies (end of day or intra-day) - monthly fee	PLN 350
	a) for each account in the structure covered by the service (monthly fee)	PLN 50
	b) service activation/modification	PLN 300
2.	Net Balance (monthly fee)	PLN 350
	a) for each account in the structure covered by the service (monthly fee)	PLN 50
	b) service activation/modification	PLN 300

### III. STATEMENTS

No.	Fee / commission title	Commission / fee rate
1.	Account statements available via the Internet Banking	PLN 0
2.	Collective / single statement <sup>1</sup> in a paper form (monthly fee)	
	a) once a month	PLN 50/0 <sup>2</sup>
	b) once a week	PLN 150
	c) daily	PLN 250
3.	Collective / single statement <sup>1</sup> delivered in electronic format to e-mail address (monthly fee)	
	a) once a month	PLN 25/0 <sup>2</sup>
	b) once a week	PLN 65
	c) daily	PLN 135

<sup>1</sup>Single statement – applies to the fee for each account

<sup>2</sup>The fee is not due for 1 account statement per month, via the statement first delivery channel – applies to Customers with no access to electronic banking

### IV. FEE FOR MAINTAINING A HIGH BALANCE

No.	Fee / commission title	Fee rate
1.	Monthly fee for maintaining a high balance in EUR accounts NOTE: Due and charged when the average monthly balance <sup>2</sup> on all accounts and deposits in EUR in the month for which the fee is charged exceeds the value of 100,000.00 EUR. Fee charged against the total balance.	1/12 of the absolute rate of EURIBOR 1M <sup>3</sup> +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
2.	Monthly fee for maintaining a high balance in CHF accounts NOTE: Due and charged when the average monthly balance <sup>2</sup> 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 <sup>3</sup> Compounded Rate +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
3.	Monthly fee for maintaining a high balance in DKK accounts	1/12 of the absolute rate of CIBOR DKK 1M <sup>3</sup>

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	NOTE: Due and charged when the average monthly balance <sup>2</sup> 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.	+0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
4.	Monthly fee for maintaining a high balance in SEK accounts  NOTE: due and charged when the average monthly balance <sup>2</sup> 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 <sup>3</sup> +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
5.	Monthly fee for maintaining a high balance in GBP accounts NOTE: Due and charged when the average monthly balance <sup>2</sup> 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 <sup>3</sup> +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
6.	Monthly fee for maintaining a high balance in USD accounts  NOTE: Due and charged when the average monthly balance <sup>2</sup> 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. *the rate is applicable from 1 April 2023	1/12 of the absolute LIBORUSD 1M <sup>3</sup> / CME TERM SOFR 1M <sup>3</sup> * +0.01 p.p. of the average monthly balance <sup>2</sup> on accounts and deposits <sup>1</sup>
7.	Monthly fee for maintaining a high balance in HUF accounts  NOTE: Due and charged when the average monthly balance <sup>2</sup> 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 <sup>3</sup> +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
8.	Monthly fee for maintaining a high balance on CZK accounts NOTE: Due and charged when the average monthly balance <sup>2</sup> on all accounts and deposits in CZK in the month for which the fee is charged exceeds the value of CZK 750,000.00. Fee charged against the total balance.	1/12 of the absolute rate of PRIBOR CZK 1M <sup>3</sup> +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
9.	Monthly fee for maintaining a high balance in NOK accounts NOTE: Due and charged when the average monthly balance <sup>2</sup> 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 <sup>3</sup> +0.01 p.p. of the average monthly balance <sup>2</sup> in accounts and deposits <sup>1</sup>
10.	Monthly fee for maintaining a high balance in JPY accounts PLEASE NOTE: *Due and charged when the average monthly balance <sup>2</sup> on all accounts and deposits in JPY in the month for which the fee is charged exceeds the value of JPY 12 million . Fee charged against the total balance.	1/12 of the absolute rate of Revinitiv Term Tibor 1M <sup>3</sup> + 0.01 p.p. of the average monthly balance <sup>2</sup> on accounts and deposits <sup>1</sup>
11.	Annual fee (charged once a year) for maintaining a high balance at the end of a calendar year in bank accounts, deposit accounts, term deposits, O/N Deposits. In the event that the accounts or deposits are maintained in a currency other than PLN, in order to calculate the amount of the fee due, NBP mid-rate for the given currency as at the day the fee is calculated will be applied. The fee is due and charged against total balance if the sum of total positive balances <sup>4</sup> converted into PLN exceeds PLN 5 million. Fee is charged on 10 January of the following year.	PLN 0 <sup>5</sup>

### NOTE:

<sup>1</sup> Commission/fee rates mentioned under items 1 through 10 apply if the given rate:

EURIBOR 1M, SARON 1M Compounded Rate, 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.

<sup>2</sup> 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

<sup>3</sup> 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)

<sup>4</sup> balance at the end of the day

<sup>5</sup> the rate applies to fees starting from the fee for 2022.

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

No.	Fee / commission title	Commission / fee rate
1.	Payment in a sealed bag (closed payment) at a Bank Unit (cash desk, Deposit Drop Box)	
	a) in PLN	0.7% of the amount, min. PLN 60
	b) in EUR, USD, CHF, GBP <sup>1</sup>	0.8% of the amount, min. PLN 60
	c) in other currencies <sup>1</sup>	2% of the amount, min. PLN 60
2.	Closed payment via Online Deposit Drop Box	
	a) in PLN	0.5% of the amount, min. PLN 30

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	b) in EUR, USD, CHF, GBP <sup>1</sup>	0.7% of the amount, min. PLN 30
	c) in other currencies <sup>1</sup>	1.8% of the amount, min. PLN 30
3.	Payment in a closed form via cash counting providers cooperating with the Bank	
	a) in PLN	0.5% of the amount, min. PLN 30
	b) in EUR, USD, CHF, GBP <sup>1</sup>	0.7% of the amount, min. PLN 30
	c) in other currencies <sup>1</sup>	1.8% of the amount, min. PLN 30
4.	Payment in a sealed bag in PLN via a Polish Post Office outlet	0.5% of the amount, min. PLN 30
5.	Withdrawal in a closed form at a Bank Unit	
	a) in PLN	0.7% of the amount, min. PLN 60
	b) in EUR, USD, CHF, GBP <sup>1</sup>	0.8% of the amount, min. PLN 60
	c) in other currencies <sup>1</sup>	2% of the amount, min. PLN 60
6.	Withdrawal in a closed form via cash counting providers cooperating with the Bank	
	a) in PLN	0.5% of the amount, min. PLN 30
	b) in EUR, USD, CHF, GBP <sup>1</sup>	0.7% of the amount, min. PLN 30
	c) in other currencies <sup>1</sup>	1.8% of the amount, min. PLN 30

<sup>1</sup> deposits and withdrawals in EUR, USD, CHF, GBP and other currencies are only available in banknotes

### VI. ADDITIONAL FEES FOR SEALED-BAG CASH PAYMENTS AND WITHDRAWALS

No.	Fee / commission title	Commission / fee rate
1.	Payment in coins (only PLN) above 100 pcs. of coins, calculated on the value of payment in coins	1.5% of the amount, min. PLN 60
2.	Unsorted payment (coins mixed with banknotes)	1.5% of the amount, min. PLN 60
3.	Payment in a packaging not accepted by the Bank	PLN 50 for each event applicable to items 3 to 8
4.	Depositing payments in the Online Deposit Drop Box against the instructions	
5.	Issuance of a balance differences statement	
6.	Lack of document confirming denominations structure of payment	
7.	Lack of a Bank Proof of Payment (BPP/eBPP)	
8.	Lack of or wrong number of the bank account on the BPP/eBPP	
9.	Providing, at the Customer's request, additional documents for the Differences Report	PLN 100
10.	Issuance of a confirmed copy of a Bank Proof of Payment (BPP/eBPP)	set individually, min. PLN 50 per copy
11.	Delivering a non-standard report or statement at Customer's request	set individually, min. PLN 100 per report
12.	Issuance of a key/card to a Deposit Drop Box/Online Deposit Drop Box (for each key/card issued)	PLN 50
13.	Failure to return a key/card to a Deposit Drop Box/Online Deposit Drop Box (for each key/card issued)	PLN 50
14.	Payments in sealed bags via a Deposit Drop Box at a Bank Unit (monthly fee irrespective of the number of Deposit Drop Boxes in use)	PLN 200
15.	Payments in sealed bags via Online Deposit Drop Box (monthly fee for each used Online Deposit Drop Box)	PLN 200
16.	Exceeding the Daily Limit for Payments in Sealed Bags	PLN 200 for each event
17.	Exceeding the Daily Limit for Payments in Sealed Bags to an Online Deposit Drop Box	PLN 200 for each event
18.	Implementing an agreement on payments and/or withdrawals in sealed bags	set individually, min. PLN 100
19.	Modification of the parameters of the agreement on payments and/or withdrawals in sealed bags	set individually, min. PLN 50
	a) adding/removing an account	
	b) adding/removing a Customer Unit	
	c) adding/modifying the service of closed payments and/or withdrawals	
	d) adding/removing Cash in Transit	
	e) adding/removing Deposit Drop Box/Online Deposit Drop Box	

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

20.	Submitting an instruction, otherwise than via a relevant application in GOonline Biznes, relating to: a) withdrawal in sealed bags at a cash counting provider or Bank Unit b) cancellation of withdrawal in sealed bags at a cash counting provider c) a list of persons/vehicles authorised to enter the premises of a cash counting provider or the Polish Post Office or Bank Branch, in order to transfer payments or receive cash withdrawals in sealed bags d) ordering/cancelling Cash in Transit	PLN 50 for each instruction/document
21.	Failure to pick up a withdrawal in a closed form at a Bank Unit/a cash counting provider on the date indicated in the withdrawal instruction	1.5% of uncollected payment amount, min. PLN 200
22.	Cash in Transit (service available only together with the service of payments in sealed bags and/or withdrawals in sealed bags)	set individually

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

No.	Fee / commission title	Commission / fee rate
	Open own deposit	
1.	a) in PLN	1% of the amount, min. PLN 60
	b) in EUR, USD, CHF, GBP <sup>1</sup>	1.2 % of the amount min. 15 units of EUR/USD/CHF/GBP
	c) in other currencies <sup>1</sup>	2% of the amount min. 20 units of the currency
	Third-party open deposits made by third parties to accounts at the Bank <i>(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)</i>	
2.	a) in PLN	1.5% of the amount, min. PLN 60
	b) in EUR, USD, CHF, GBP <sup>1</sup>	1.5% of the amount min. 15 units of EUR/ USD/ CHF/ GBP
	c) in other currencies <sup>1</sup>	2.0% of the amount, min. PLN 60
3.	Open payment in PLN made via a Polish Post Office outlet <sup>2</sup>	0.7% of the amount, min. PLN 50
	Open cash withdrawal	
4.	a) in PLN	1% of the amount, min. PLN 60
	b) in EUR, USD, CHF, GBP <sup>1</sup>	1.2 % of the amount min. 15 units of EUR/ USD/ CHF/ GBP
	c) in other currencies <sup>1</sup>	2 % of the amount min. 20 units of the currency

<sup>1</sup> deposits and withdrawals in EUR, USD, CHF, GBP and other currencies are only available in banknotes

<sup>2</sup>after the service is enabled by the Bank

### VIII. ADDITIONAL FEES FOR OPEN CASH PAYMENTS AND WITHDRAWALS

No.	Fee / commission title	Commission / fee rate
1.	Payment in coins (only PLN) over 100 pcs. <i>due and charged on the value of payment in coins</i>	1.5% of the amount, min. PLN 60
2.	Unsorted payment (coins mixed with banknotes)	1.5% of the amount, min. PLN 60
3.	Failure to execute or partial execution of advised cash withdrawal <i>due and charged on the uncollected amount</i>	1.5% of the amount, min. PLN 200
4.	Withdrawal at 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 <i>due and charged on the withdrawal amount being a surplus above the amount that does not require to be advised</i>	0.50% of the amount, min. PLN 60
5.	Advising an open withdrawal in Bank Branch otherwise than via a relevant application in GOonline Biznes	PLN 50 per request
6.	Delivering a non-standard report or statement	set individually min. PLN 100 per report
7.	Open payment in PLN made via a Polish Post Office outlet – activation <sup>2</sup>	set individually min. PLN 100
8.	Open payment in PLN made via a Polish Post Office outlet – with a change of service terms/parameters (such as adding/removing an account) <sup>2</sup> <i><sup>2</sup>after the service is enabled by the Bank</i>	set individually min. PLN 50



## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

### IX. DOMESTIC TRANSFERS IN PLN – OUTGOING

No.	Fee / commission title	Commission / fee rate
1.	Domestic transfer in PLN from a PLN account executed via:	
	a) GOonline Biznes	PLN 3
	b) Remote Payment Initiation (MT101)	PLN 3
	c) Bank Branches	PLN 30
2.	PLN transfer into own account <sup>1</sup> at the Bank, executed via:	
	a) GOonline Biznes	PLN 0
	b) Remote Payment Initiation (MT101)	PLN 0
	c) Bank Branches	PLN 30
3.	Internal PLN transfer (into an account of another Customer at the Bank) via:	
	a) GOonline Biznes	PLN 3
	b) Remote Payment Initiation (MT101)	PLN 3
	c) Bank Branches	PLN 30
4.	Domestic PLN transfer from a foreign currency account executed via:	
	a) GOonline Biznes	PLN 3
	b) Remote Payment Initiation (MT101)	PLN 3
	c) Bank Branches	PLN 30
5.	Transfer from a PLN account into the Social Insurance Institution (ZUS) and Tax Office (US) accounts via:	
	a) GOonline Biznes	PLN 3
	b) Remote Payment Initiation (MT101)	PLN 3
	c) Bank Branches	PLN 30
6.	SORBNET transfer of PLN 1 million or above executed via:	PLN 15
	a) GOonline Biznes	PLN 15
	b) Remote Payment Initiation (MT101)	PLN 15
	c) Bank Branches	PLN 30
7.	SORBNET transfer of less than PLN 1 million executed via:	
	a) GOonline Biznes,	PLN 40
	b) Remote Payment Initiation (MT101)	PLN 40
	c) Bank Branches	PLN 40
8.	Instant transfer executed via GOonline Biznes	PLN 10

<sup>1</sup>applies to transfers where the payer and payee are the same Customer and the accounts are at the Bank

### X. CROSS-BORDER/ INTERNATIONAL TRANSFERS IN FOREIGN CURRENCIES AND PLN AND DOMESTIC TRANSFERS IN FOREIGN CURRENCIES – OUTGOING

No.	Fee / commission title	Commission / fee rate
1.	SEPA transfer executed via:	
	a) GOonline Biznes,	PLN 3
	b) Remote Payment Initiation (MT101)	PLN 3
	c) Bank Branches	PLN 30
2.	Expedited SEPA transfer executed via:	
	a) GOonline Biznes,	PLN 3
	b) Remote Payment Initiation (MT101)	PLN 3
	c) Bank Branches <sup>1</sup>	PLN 30
3.	Internal transfer in foreign currency executed via:	
	a) GOonline Biznes, Remote Payment Initiation (MT101)	PLN 3
	b) Bank Branches	PLN 30
4.	FX transfer into own account <sup>2</sup> at the Bank, executed via:	
	a) GOonline Biznes,	PLN 0
	b) Remote Payment Initiation (MT101)	PLN 0
	c) Bank Branches	PLN 30
5.	Target transfer or expedited EUR transfer within the EEA executed via GOonline Biznes, Remote Payment Initiation (MT101)	
	a) of less than EUR 250,000	PLN 40
	b) of PLN 250 thousand or above EUR	PLN 15
6.	PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via:	

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

a)	GOnline Biznes, Remote Payment Initiation (MT101)	0.30% of the amount, min. PLN 40, max. PLN 200 <sup>3</sup>
<i>* in the case of the OUR charging option, an additional fee shall be due in accordance with item 8</i>		
b)	Bank Branches	0.40% of the amount, min. PLN 60, max. PLN 200
<i>in the case of the OUR charging option, an additional fee shall be due in accordance with item 8</i>		
7.	Expedited PLN or FX cross-border transfer, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via:	
a)	GOnline Biznes, Remote Payment Initiation (MT101)	0.65% of the amount, min. PLN 100, max. PLN 400
<i>* in the case of the OUR charging option, an additional fee shall be due in accordance with item 8</i>		
b)	Bank Branches	0.65% of the amount, min. PLN 100, max. PLN 400
<i>* in the case of the OUR charging option, an additional fee shall be due in accordance with item 8</i>		
8.	Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer – OUR charging option (payable by the payer)	0.15% of the amount, min. PLN 100, max. PLN 400
9.	Cross-border PLN or FX transfer, 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 150, max. PLN 500
10.	Additional fee for an outgoing transfer not meeting the STP standard <i>(For STP definition, see the Regulations for accounts)</i>	PLN 150

<sup>1</sup> the fee will be charged from the service activation date

<sup>2</sup> applies to transfers where the payer and payee are the same Customer and the accounts are at the Bank

<sup>3</sup> in the package: Biznes Profit Premium – the commission is 0.35% on the amount, min. 60, max. PLN 200; in the Agro Lider Prestiz Commission Plan – the commission is 0.275%, min. 60, max. PLN 200

### XI. INCOMING TRANSFERS

No.	Fee / commission title	Commission / fee rate
1.	Execution of an incoming cross-border transfer or FX 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 at the Bank)	PLN 25
2.	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 180

### XII. OTHER FEES RELATED TO TRANSFERS

No.	Fee / commission title	Commission / fee rate	
1.	Confirmation of execution for a single transfer a) in Bank Branch b) electronically (e-mail)	PLN 40 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	
		<b>Domestic transfers in PLN or cross-border transfers in EUR</b>	<b>Cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies.</b>
4.	Correction of data or cancellation of an outgoing transfer order (if possible) at the request of the payer. - after receipt of a telecommunication order by the Bank but before sending the order to another bank - after receipt of an order of make a transfer to the payee's account held with the Bank	PLN 20	PLN 100
5.	Correction of data of an outgoing transfer at a 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 + costs <sup>1</sup>
6.	Cancelling an outgoing transfer at a payer's request: - after sending an order by the Bank via telecommunications channels to another bank, - after execution of the transfer order and posting the funds on the Payee's account held with the Bank  <i>The commission is not charged when a transfer is ordered in a currency of EU Member States or member states of the European Free Trade Association (EFTA), parties to the agreement on the European Economic Area in turnover with those countries, in the case an incorrect bank account number is given by the payer if the Bank has not recovered the transfer amount.</i>	PLN 50, not more than 50% of the transfer amount	PLN 200, not more than 50% of the transfer amount + costs <sup>1</sup>

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

7.	Return of a previously executed outgoing transfer by the payer's bank for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account, other reasons).	PLN 5	PLN 200, not more than 50% of the transfer amount + costs <sup>1</sup>
8.	Explanation of details of outgoing or received payments, confirmation of debiting the payee's account and providing other explanations on payments at a 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 + costs <sup>1</sup>

<sup>1</sup> actual costs of a third bank, if any

NOTE: The commission for actions specified in sections 4 – 8 is not due or charged if an error on the side of the Bank has been identified

### XIII. DIRECT DEBIT

No.	Fee / commission title	Commission / fee rate
1.	<b>Fees charged to the payee</b>	
	a) Initiation of a PLN direct debit in the electronic banking system	Set individually
	b) Execution of a single PLN direct debit by debiting the payer's account at another bank	PLN 2
	c) Execution of a PLN direct debit by debiting the payer's account at the Bank	PLN 1
	d) Re-execution of a single direct debit by debiting the payer's account at another bank	PLN 2
	e) Re-execution of a single direct debit by debiting the payer's account at the Bank	PLN 1
	f) Refund of funds under a direct debit executed, at a payer's request	PLN 10
	g) Forwarding a consent to the Payer's bank for verification	PLN 10
	h) Refusal to execute a direct debit by debiting the payer's account at another bank	PLN 1
	i) Refusal to execute a direct debit by debiting the payer's account at the Bank	PLN 1
2.	<b>Fees charged to the payer</b>	
	a) Debiting a payer's account with the direct debit amount	PLN 1.5
	b) Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account	PLN 3
	c) Cancellation of a single direct debit prior to its execution, at a payer's request	PLN 5
	d) Refund of funds under the direct debit executed, at a payer's request	PLN 5
	f) Blocking of direct debit execution	PLN 30

NOTE: Fee is charged for blocking each account

### XIV. Mass Payments (Mass Collect, Domestic Mass Payments)

No.	Fee / commission title	Commission / fee rate
1.	Payment identification (Mass Collect)	
	a) Activation of the Payment Identification service	As per the agreement
	b) Monthly service fee	As per the agreement
	c) Processing an incoming transfer (payment) into a virtual account	As per the agreement
	d) Service parameters change	As per the agreement
	e) Repeated delivery of result files (reports) in the electronic banking system at a Customer's request	As per the agreement
2.	Domestic Mass Payments	
	a) Activation of Domestic Mass Payments	As per the agreement
	b) Monthly service fee	As per the agreement
	c) Execution of payment	As per the agreement
	d) Service parameters change	As per the agreement

### XV. STANDING ORDERS

No.	Fee / commission title	Commission / fee rate
	Setting up a standing order	
1.	a) in GOonline Biznes	PLN 0
	b) in Bank Branch	PLN 50
2.	Executing payments under a standing order established between any accounts at the Bank	PLN 0
3.	Executing payments under a standing order into accounts held with another domestic bank, if it is made via the Bank Branch or GOonline Biznes	PLN 3
4.	Executing a standing order of PLN 1 million or above via Sorbnet	PLN 15

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

### XVI. OTHER COMMISSIONS AND FEES

No.	Fee / commission title	Commission / fee rate
1.	Using individually agreed pricing terms for products and services covered by the bank account agreement.  <i>Free of charge: if the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is no less than PLN 150,000; the receipts do not include own receipts from other Customer's accounts</i> 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 or PLN 100
2.	Standard bank reference <i>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)</i>	PLN 150
3.	Non-standard bank reference (including additional information on credit products/facilities) <i>Non-standard bank reference includes information on other accounts indicated by the Customer and detailed information on credit products/facilities or other information at a Customer's request</i>	PLN 300
4.	Audit opinion	PLN 400
	a) on a standard Bank form	
	b) If the scope of information goes beyond the standard Bank form	set individually min. PLN 600 <sup>1</sup>
5.	A certificate (attesting to accounts maintained, account balance, turnover on accounts, closed accounts, other certificates pertaining to bank accounts)	PLN 150
6.	Account history, including credit accounts, movements, balances	PLN 30
	a) In paper version for the current year, per A4 page (basic rate)	
	b) In electronic version for the current year, per calendar month (basic rate)	PLN 100
	c) In GOonline Biznes, downloaded by the Customer	PLN 0
	<i>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 due if the copy is prepared upon the order of a court or a public prosecutor's office for the purposes of criminal cases, cases involving fiscal offences as well as cases for alimony or for a pension of an alimony nature.</i>	
7.	Making a photocopy/duplicate of a document at a Customer's request (fee for each document)	PLN 50
8.	Certificate of creditworthiness for the Customer	
	a) when examination is not necessary	PLN 200
	b) when examination is necessary	set individually min. PLN 1000 <sup>1</sup>
9.	Other non-standard documents (copies, statements, confirmations, accounting documents, etc.) not provided for in this Table of commissions and fees	set individually, min. PLN 150 <sup>1</sup>
10.	Submitting a power of attorney to the Bank/ its amendment / cancellation (on the ACC or other document approved by the Bank)	PLN 20
11.	Introducing changes relating to the maintained account (frequency of generating account statements (fee is not due and charged if paper/e-mail statements are changed to electronic banking distribution channel), account parameters, statement, passwords (does not apply to electronic banking password), etc.)	PLN 50
12.	Confirmation of compliance of signatures affixed on behalf of the Customer	PLN 30
13.	Accepting for execution of a bailiff /claim securing seizure	PLN 200
	Execution of a bailiff seizure	PLN 20/ 30 <sup>2</sup>
14.	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
15.	A written reminder (sent once a month at most) on account of a past due loan/credit facility repayment, past due fees or debit balance, including an unauthorised debit; the fee is charged from Customers and other parties to the agreement in the event of matured debts or failure to fulfil other contractual terms, or conditional termination of the agreement. <i>Note: this fee is due from an account holder/ borrower</i>	PLN 50
16.	Accepting and executing an instruction to block funds on the Customer's accounts (including term deposits) in respect of:	
	a) Securing agreements concluded by account holders with the Bank	Free of charge
	b) Securing agreements concluded by account holders with other entities on a standard Bank form	0.1% of the blocked amount, min. PLN 500
	c) Securing agreements concluded by account holders with other entities when out of scope of the standard Bank form	0.5% of the blocked amount, min. PLN 1,000

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

17.	Change of the package/commission and fee plan	PLN 150
	<i>Note: The fee due for changing a package/commission and fee plan with a higher fee rate for the maintenance of a PLN current account into a package/commission and fee plan with a lower fee rate for the maintenance of a PLN current account</i>	
18.	Preparing an annex (at a Customer's request) to the existing product agreement	PLN 200
19.	Accepting a power of attorney for thirds parties to administer funds in the account	PLN 300
20.	Recording a pledge over/assignment of receivables from a Customer's account as security for third-party claims	PLN 150
21.	Additional fee submitting an application/instruction for opinions and certificates, in a form other than an application in GOonline Biznes	PLN 50
22.	Other non-standard activities not provided for in the Table of commissions and fees	set individually

<sup>1</sup> If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started.

<sup>2</sup> A fee of PLN 30 applies starting from 1 March 2023.

### XVII. HANDLING DOMESTIC CHEQUES

No.	Fee / commission title	Commission / fee rate
1.	Confirmation of a settlement or cash cheque (per each cheque)	PLN 100
2.	Collection of a settlement or cash cheque (the fee is charged for acceptance of a cheque for collection)	PLN 100
3.	Issuing a cheque book to a holder of an account with the Bank (cheques in domestic transactions; 1 – 50 cheque blanks)	PLN 100
4.	Accepting a notification regarding loss of cheques and cheque blanks	PLN 200
5.	Cancelling a stop payment on a cash or settlement cheque	PLN 200
6.	Withdrawal at the Bank's cash desk on the basis of the Bank's cash cheque	1% min. PLN 60

### XVIII. FEES RELATED TO GOonline Biznes

No.	Fee / commission title	Commission / fee rate
1.	GOonline Biznes subscription (monthly fee)	PLN 100
2.	Notification via SMS	PLN 0.35/item
3.	SMS codes for authorization of instructions – the fee is due from a given entity using SMS authorization by at least one user using at least one SMS code. (monthly fee) <i>The fee is not due for SMS Codes used to log into the system, change of the authorization method and activation of the mobile application.</i>	PLN 30
4.	Using a token – additional monthly fee for each token issued	PLN 30
5.	Mobile authorization in the GOMobile Biznes application	PLN 0
6.	USB cryptographic device – issuance	PLN 200
7.	Starter package in paper form (issuing)	PLN 30
8.	Starter package by SMS message or token – issuance	PLN 0
9.	Sending the starter package in paper form, token, USB cryptographic carrier by mail.	PLN 30
10.	Sending the starter package in paper form, as token, USB cryptographic carrier by courier delivery.	PLN 80
11.	Support/technical consultations/training at a Customer's request, provided by a Bank employee Also applies to visits of the Bank's Cash Management specialist at a Customer's request at their place of business in Poland	min. PLN 300, max PLN 1,000
12.	Granting rights/ modifying the scope of user rights in GOonline Biznes, carried out by the Bank, based on the Customer's request. The fee is due for the following activities and calculated per each user specified in the request: - adding a new user, - granting new or changing the scope of user rights, - adding or changing account authorizations, - adding or modification of acceptance schemes. <i>* Note: the fee is not due if the activities are performed independently by the User Administrator in the Biznes Pl@net system.</i>	PLN 100/PLN 0*
13.	Adding a new user when applying by the Customer for the GOonline 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 application.	PLN 0

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

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

No.	Fee / commission title	Commission / fee rate
1.	Monthly usage fee	As per the agreement
2.	System implementation fee	As per the agreement
3.	Support/technical consultations/training at a Customer's request Provided by a Bank employee Also applies to visits of the Bank's Cash Management specialist at a Customer's request at their place of business in Poland	min. PLN 300, max PLN 1,000

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

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

### XXI. FEES APPLICABLE TO CARD MAINTENANCE

#### a) DEBIT CARDS

Fee / commission title		Commission / fee rate		
Card types		Mastercard <sup>1</sup> Business (PLN)	Mastercard <sup>1</sup> Business (EUR)	Mastercard <sup>1</sup> Multiwalutowa Business
1.	Card issue <sup>6</sup>	PLN 25	EUR 10	PLN 30
2.	Card use (monthly fee)	PLN 0/7 <sup>2</sup>	EUR 3	PLN 7
3.	Non-cash transactions	PLN 0	EUR 0	PLN 0
	Cash withdrawals:			
	a) from ATMs in Bank Branches	PLN 3	EUR 1	PLN 3
4.	b) 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
	c) from other ATMs in Poland <sup>5</sup>	3% of the amount, min. PLN 7	3% of the amount, min. EUR 2	3% of the amount, min. PLN 7
	d) 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
	e) from BNP Paribas Group ATMs	PLN 3	EUR 1	PLN 3
	f) at another bank's cash desk or from an ATM abroad from an auxiliary 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
	g) in a retail outlet (Cash back)	PLN 5	EUR 1	PLN 5
	Cash deposit			
5.	a) in cash deposit machines in Bank Branches	0.3% of the amount, min. PLN 7	n/a	0.3% of the amount, min. PLN 7
	b) at a Euronet/ PlanetCash network cash deposit machine	0.5% of the amount, min. PLN 10	n/a	0.5% of the amount, min. PLN 10
6.	Card delivery by courier service in Poland	PLN 80	EUR 17	PLN 80
7.	Checking the balance in ATMs	PLN 1	EUR 1	PLN 1
	PIN delivery			
8.	a) by mail	PLN 30	EUR 7	PLN 30
	b) courier dispatch to the address specified by the Customer in Poland	PLN 80	EUR 17	PLN 80
	c) GOonline Biznes/IVR	PLN 0	EUR 0	PLN 0
	Generating a new PIN			
9.	a) based on paper instruction submitted to the Bank	PLN 50	EUR 10	PLN 50
	b) via GOonline Biznes /IVR	PLN 0	PLN 0	PLN 0
	Change of Daily Limits / Monthly Limit			
10.	a) based on paper instruction submitted to the Bank	PLN 100	EUR 30	PLN 100
	b) via GOonline Biznes	PLN 0	EUR 0	PLN 0

#### b) CHARGE AND CREDIT CARDS

**Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises**

Fee / commission title		Commission / fee rate					Credit Cards
		Charge cards					
		Mastercard <sup>1</sup>		Visa <sup>1</sup>			
Card types		Business Silver	Business Executive	Business Silver	Business Gold	Business Platinum	Mastercard <sup>1</sup> Business
1.	Card issue <sup>6</sup>	PLN 200	PLN 500	PLN 200	PLN 300	PLN 500	PLN 150 <sup>3</sup>
2.	First year of use (annual fee)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.	Annual fee for card use in subsequent years	PLN 200	PLN 500	PLN 200	PLN 300	PLN 500	PLN 0 <sup>4</sup> /150
4.	Non-cash transactions	1.5% of the amount		1.5% of the amount			PLN 0
5.	PIN delivery						
	a) via GOnline Biznes /IVR		PLN 0		PLN 0		PLN 0
	b) by mail		PLN 30		PLN 30		PLN 30
6.	c) courier dispatch to the address specified by the Customer in Poland		PLN 80		PLN 80		PLN 80
	Generating a new PIN						
	a) based on paper instruction submitted to the Bank		PLN 50		PLN 50		PLN 50
7.	b) via GOnline Biznes /IVR		PLN 0		PLN 0		PLN 0
	Change of Daily Limits / Card Limit:						
	a) based on paper instruction submitted to the Bank		PLN 100		PLN 100		PLN 100
8.	b) via GOnline Biznes		PLN 0		PLN 0		PLN 0
	Cash withdrawals						
	a) from ATMs in Bank Branches		3% of the amount, min. PLN 7		3% of the amount, min. PLN 7		3% of the amount, min. PLN 7
	b) 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
9.	c) 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. 7PLN
	d) from BNP Paribas Group ATMs		3% of the amount, min. PLN 7		3% of the amount, min. PLN 7		3% of the amount, min. PLN 7
	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
10.	Emergency cash withdrawal abroad (when a card is lost)	n/a	equivalent of USD 100	n/a	equivalent of USD 100		n/a
11.	Fee for issuing a replacement card abroad	n/a	equivalent of USD 180	n/a	equivalent of USD 180		n/a
12.	Checking the balance in ATMs		PLN 1		PLN 1		PLN 1
13.	Card delivery by courier service in Poland				PLN 80		
14.	Statement						
	a) in GOnline Biznes		PLN 0		PLN 0		PLN 0
15.	b) in a paper form		PLN 200		PLN 200		PLN 200
	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	PLN 150		n/a		n/a
16.	Insurance package „Bezpieczny Biznes” – monthly fee for the card whose user is insured	0	n/a	PLN 0	PLN 0	n/a	n/a
17.	Insurance package „Bezpieczny Biznes Plus” – monthly fee for the card whose user is insured	n/a	PLN 0		n/a	PLN 0	n/a
21.	Insurance package “Karta Business Bez Rzyzka” <sup>7</sup> (monthly fee for a card whose User is insured)		n/a		PLN 5.99	PLN 0	n/a
22.	Documents issued by the Bank at a Customer’s request: statement duplicate, account history		PLN 200		PLN 200		PLN 200

<sup>1</sup> For non-cash and cash transactions made in a currency other than:

- a) for Mastercard Business (PLN) debit card – currency of the account to which the card is issued,
- b) 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,
- c) for charge cards and credit card – the currency of the account to which the card is issued,

commission for transaction currency conversion is added to the transaction value, amounting to 5% (for debit cards) or 6% (for charge and credit cards) of the transaction value. The commission is included in the transaction amount in PLN, which is presented on the statement, instead of being recorded as a separate item.

<sup>2</sup> Fee due only if the value of the card non-cash transactions settled by the Bank in the previous calendar month is less than PLN 700.

<sup>3</sup> Fee due if the value of the card non-cash transactions in the first two full settlement cycles is less than PLN 1,500.

<sup>4</sup> 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 20,000.

<sup>5</sup> Applies also to cash withdrawals in EUR at ATMs in the EEA.

<sup>6</sup> Also applies to card replacement at a Customer’s request, the fee is not due if the Card is replaced for reasons beyond the Customer’s control.

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

<sup>7</sup> Insurance package offered by the Bank from 10/08/2020.

### c) CARD ADD-ON SERVICES

No.	Fee / commission title	Commission / fee rate
1.	Smart Data OnLine – activation	PLN 4,500
2.	Smart Data OnLine – monthly use fee	PLN 500

### XXII. Axepta BNP Paribas PAYMENT GATEWAY<sup>4</sup>

No.	Fee / commission title	Commission / fee rate
1.	Service activation	PLN 0
2.	Payment fee	0.98% of the payment amount
3.	Payment refund	PLN 0
4.	Payment of funds to a Merchant's bank account at the Bank	PLN 0

<sup>4</sup>the fees described in this chapter will be charged from the service activation date

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

No.	Fee / commission title	Commission / fee rate
1.	Commission for providing available / renewal / increase of the L/C line (for the current term of providing a revolving line available or for the validity period of the non-revolving line)	1%, min. PLN 550
2.	Fee for change of terms and conditions of L/Cs line other than indicated in item 1 (per each annex)	PLN 350
3.	Fee for an L/C pre-advice	PLN 350
4.	Fee for an L/C draft (for each draft):	
	a) On the basis of an L/C opening order	PLN 250
	b) On the basis of an incomplete L/C opening order or trade documents (contract, pro-forma invoice, etc.)	PLN 450
5.	Commission for L/C opening (in advance for entire validity term)	0.3% of the L/C maximum amount, min. PLN 350 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 150 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>	
	a) Each	PLN 250
	b) 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 350
8.	Fee for an order outside of the GOonline Biznes system	PLN 400
9.	Fee for presentation which is not compliant with the L/C terms and conditions (charged to the L/C beneficiary)	USD 150 / EUR 130 / PLN 600
10.	Deferred payment (for each started month of deferral indicated in the L/C)	0.1% monthly on each deferred payment, min. PLN 250 (minimum applies to every 1-month deferral period commenced)
11.	Fee for cancellation of an order (prior to its execution by the Bank)	
	Fee for cancellation or failure to use an L/C	PLN 350
	Fee for amendment of L/C collateral terms and conditions	
12.	Handling fee as defined in the Regulations for lending activities – on the value of the Bank's commitment as at the end of each calendar year on account of L/Cs opened, payable on 15 January of the following calendar year, however on the L/C expiry date at the latest (for agreements concluded until 30/09/2018, subject to item 13)	0.3%



## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

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.

Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011.

13.	Handling fee – as defined in the Regulations for lending activities (for agreements concluded after 30 September 2018, and for agreements concluded until that date which provide for this quarterly fee)	0.095% quarterly
14.	Fee for consultation, at a Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1.500
15.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 250
16.	Fee for issuance of documents presented under an L/C	PLN 50 in domestic transactions PLN 300 in cross-border transactions

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

No.	Fee / commission title	Commission / fee rate
1.	Fee for advice of an L/C to the beneficiary	PLN 350
2.	Fee for an L/C pre-advice	PLN 300
3.	Fee for an L/C draft (for each draft):	PLN 450
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 350
7.	Fee for advice of a change	
	a) Each	PLN 350
	b) 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:	
	a) Confirmed L/C	Rate established individually
	b) Unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents)	PLN 250
9.	Fee for presentation of documents which are not compliant with the L/C terms and conditions (for each set of documents)	PLN 350
10.	Fee for preliminary check of a presentation under an L/C (for each set of documents)	PLN 450
11.	Fee for cancellation of an L/C	PLN 350
12.	Fee for not using an LC (write-off)	PLN 350
13.	Fee for advice of an L/C to another bank	PLN 550
14.	Fee for transfer of the obtained receivables to another bank	PLN 350
15.	Fee for instruction to transfer the incoming receivables under the L/C in favour of another entity	PLN 550
16.	Fee for consultation, at a 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 250
18.	Fee for issuance of documents presented under an L/C	PLN 50 in domestic transactions PLN 300 in cross-border transactions

### XXV. INCOMING DOCUMENTARY AND CLEAN COLLECTION (IMPORT AND DOMESTIC COLLECTION)

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

No.	Fee / commission title	Commission / fee rate
1.	Commission for acceptance of documents for collection against a payment or bill acceptance	0.2% of the collection amount, min. PLN 350
2.	Fee for change of the collection conditions, complaints, explanations and reminders	PLN 150
3.	Fee for protest of bills of exchange	At the actual costs incurred + PLN 500
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 250
7.	Fee for issuance of the collection documents to the Payer	PLN 50 in domestic transactions PLN 300 in cross-border transactions
8.	Fee for issuing documents at the Bank's outlet (additionally, irrespective of other fees)	PLN 500

### XXVI. OUTGOING DOCUMENTARY AND CLEAN COLLECTION (IMPORT AND DOMESTIC COLLECTION)

No.	Fee / commission title	Commission / fee rate
1.	Fee for acceptance of an instruction and documents	0.2% of the collection amount, min. PLN 350
2.	Fee for change of the collection conditions, complaints, explanations and reminders	PLN 250
3.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 250
4.	Fee for collection-related incoming payment	PLN 100
5.	Fee for issuance of the collection documents to the Payer's bank	PLN 50 in domestic transactions PLN 300 in cross-border transactions
6.	Fee for accepting orders / documents at the Bank's outlet (additionally, irrespective of other fees)	500 PLN

### XXVII. Own guarantees and counter guarantees

No.	Fee / commission title	Commission / fee rate
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Note: Potential changes to the rate indicated in item 4 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

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 550
2.	Fee for change of terms and conditions of a guarantee line other than indicated in item 1 (per each annex)	PLN 350
3.	Handling fee for the issuance of a guarantee / annex	PLN 50 (in Poland) PLN 200 (abroad)
4.	Commission on the guarantee (issuance /increase/ extension/ (Charged monthly in advance, from the issuance date until the expiry date)	0.15% monthly, min. PLN 100
5.	Fee for change of terms and conditions of a guarantee other than indicated in item 4 (per each annex) irrespective of commission under item 4)	PLN 200
6.	Handling fee of a claim (the fee is not charged in the case of payment under the guarantee)	PLN 500
7.	Fee for withdrawal under a guarantee	PLN 1,000
8.	Fee for confirmation of assignment under guarantee	PLN 500
9.	Fee for issuing a guarantee on the Bank's template form	PLN 100
10.	Fee for issuing a guarantee according to the Customer's model accepted by the Bank	
11.	Fee for a guarantee draft	PLN 200
12.	Fee for cancellation of an order to issue a guarantee, or of an annex to a guarantee	
13.	Fee for an order outside of the GOonline Biznes system	PLN 300
14.	Fee for consultation, at a Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1,500
15.	Handling fee as defined in the Regulations for lending activities – 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 September 2018, subject to item 16)	0.3%

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

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.

Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011 .

Handling fee – as defined in the Regulations for lending activities (for agreements concluded after 30 September 2018, and for agreements concluded until that date which provide for this quarterly fee).

16.	Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011 .	0.095% quarterly
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### XXVIII. (Third party) GUARANTEES RECEIVED

No.	Fee / commission title	Commission / fee rate
1.	Advising fee for a guarantee / annex	PLN 400
2.	Fee for the Bank's opinion on the text of the guarantee	PLN 350
3.	Fee for confirmation of authenticity of the guarantee	PLN 300
4.	Fee for handling claims	PLN 550
5.	Fee for handling instructions related to a guarantee other than indicated in items 1-4	PLN 350

### XXIX. FOREIGN EXCHANGE TRANSACTIONS

No.	Fee / commission title	Commission / fee rate
1.	A fixed fee charged if the Customer fails to satisfy the terms of an FX transaction agreement	PLN 300
2.	Foreign currency purchase/sale: USD, EUR, GBP and CHF (only banknotes)	1 % of the amount
3.	Foreign currency purchase/sale: other currencies (only banknotes)	2 % of the amount

## SECTION III. Credit products

### CHAPTER I. COMMISSIONS AND FEES FOR CREDIT PRODUCTS:

(not applicable to credit facilities granted to Farmers-natural persons, as referred to in Chapter III)

No.	Fee / commission title	Commission / fee rate
1.	Fee for loan/credit facility origination, tenor renewal/extension, loan/credit facility increase, postponement of loan/credit facility repayment  Standby commission/fee (calculated on an unused loan/credit facility amount)	2.0% of the loan/credit facility/increase/postponement amount for an increase only min. PLN 2,000
2.	<i>Note: does not apply to: Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate, financing agreement, revolving crop purchase loan (skupowy)</i> Prepayment fee for a non-revolving loan	2%
3.	<i>Note: does not apply to crop purchase loan (skupowy), VAT loan where the loan is to be repaid from a VAT refund by a Tax Office, financing agreement.</i>  <i>Note: the fee is not charged if the prepayment of a loan/credit facility or its part is made with an EU subsidy or from a financed contract</i>	2.5% of the amount repaid min. PLN 1,000
4.	Commission for an amendment of the terms of an agreement other than in item 1, including for closing, at a Customer's request, of a revolving credit facility  <i>Note: does not apply to crop purchase loan (skupowy)</i>	0.1% of the loan/credit facility amount min.1000 PLN
5.	Service fee – 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  <i>Note: applies only to Agro Ekspres overdraft facility and Agro Ekspres overdraft facility with maximum base interest rate</i>	1%

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

6.	<p>Handling fee – as defined in the Regulations for lending activities (for agreements concluded until 30 September 2018, subject to item 7)</p> <p><i>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.</i></p> <p><i>Note: does not apply to: Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate, preferential loan, financing agreement</i></p>	0.3% of the amount of the credit facility utilized per outstanding balance as at the end of each calendar year
7.	<p>Handling fee – as defined in the Regulations for lending activities (for agreements concluded after 30 September 2018, and for agreements concluded until that date which provide for this quarterly fee)</p> <p><i>Note: does not apply to: Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate, preferential loan, financing agreement</i></p>	0.095% quarterly
8.	<p>Commission/fee for tranche disbursement/handling</p> <p><i>Note: not collected in the event of loans made available on one-time basis</i> <i>Note: does not apply to working capital facilities for Farmers</i></p>	0.1% of the tranche min. PLN 500
9.	<p>Origination fee for a preferential loan originated on or after 1 June 2017</p> <p><i>Note: if the origination fee is less than 2%, the Bank may charge individually agreed fees/commissions for changes to lending conditions or credit servicing activities, the sum of fees/commissions in the lending period must not exceed 2% of the lending amount.</i></p>	max. 2% of the lending amount
10.	Change of loan/credit facility legal collateral types at a Customer's request	PLN 1,000
11.	Other commissions and fees described in the loan documentation	Set individually

### CHAPTER II. OTHER LOAN/CREDIT FACILITY SERVICING COMMISSIONS AND FEES:

(also applies to preferential loans originated on or before 31 December 2014)

(not applicable to credit facilities granted to Farmers-natural persons, as referred to in Chapter III)

No.	Fee / commission title	Commission / fee rate
1.	Issuing a commitment letter to release collateral provided that the loan/credit facility has been repaid	set individually min. PLN 300 <sup>1</sup>
2.	Issuance of a certificate confirming the outstanding amount of loan/credit facility or a full loan/credit facility repayment certificate	set individually min. PLN 100 <sup>1</sup>
3.	Preparing, at a Customer's request, bank certificates, other than debt repayment certificates, opinions and other documents related to the service of credit products	set individually min. PLN 500 – standard procedure min. PLN 1,000 – expedited procedure (3 business days starting from the day following the day when the Customer files an application) <sup>1</sup>
4.	A visit at the Customer's headquarters or place of business in the framework of Customer monitoring or loan/credit facility collateral monitoring activities, also in the case of overdue loan/credit facility repayments (for debt more than 30 days overdue)	PLN 250
5.	Fee for credit application processing (deducted from the origination fee)	set individually min. PLN 1,000 <sup>1</sup>
6.	Issuance of a loan/credit facility commitment letter (the commitment letter fee is deducted from the origination fee)	set individually min. PLN 1000 <sup>1</sup>
7.	Issuance of a conditional loan/credit facility commitment letter	set individually min. PLN 200 <sup>1</sup>
8.	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 for lending activities, Agreement or in the Bank's demand – paid monthly until the obligation has been fulfilled	PLN 300
9.	Fee for delivery of documents required for assessment of the Borrower's financial and economic standing other than by electronic banking	PLN 200
10.	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 collateral has been established or supplemented, or documents which maintain the collateral enforceability (validity) within the time limit specified in the Regulations for lending activities, in the Agreement or the Bank's demand <i>Note: the first reminder about the need to perform the obligation is free of charge.</i>	PLN 200 PLN 500 per each subsequent reminder
11.	Fee for establishment of collateral by the Bank on behalf of the Customer and related activities	set individually min. PLN 200 <sup>1</sup>
12.	Preparing and sending to the borrower information regarding default in payment of amounts due with simultaneous request for payment – for each request sent not more often than once every 14 calendar days	PLN 100

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

13.	Fee for issuance, at a Customer's request, of a copy of documents and agreements concluded between the Customer and the Bank	set individually min. PLN 100 <sup>1</sup>
14.	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.  <i>Note: the fee is due from and charged to Customers who, on the last day of the first month of a given calendar quarter, have 1 loan agreement with the bank as a minimum</i>	PLN 200
15.	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 <sup>1</sup>

<sup>1</sup>If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started.

### CHAPTER III.

#### COMMISSIONS AND FEES FOR CREDIT FACILITIES GRANTED TO NATURAL PERSONS RUNNING A FARM, INCLUDING IN THE FORM OF A CIVIL LAW PARTNERSHIP (referred to as "Farmer-natural person"), BASED ON AGREEMENTS CONCLUDED FROM 8 JANUARY 2024, SUBJECT TO THE CONSUMER CREDIT ACT OF 12 MAY 2011.

1.	Credit facility/loan origination fee	2.0% of the credit facility/loan amount min. PLN 2,000
2.	Commission for renewing/extending the term of credit facility/loan availability, increasing the credit facility/loan amount, extending credit facility/loan repayment	2.0% of the credit facility/loan increase/extension for an increase only min. PLN 2,000
3.	Commitment fee (calculated on an unused credit facility/loan amount)	2%
4.	Prepayment fee for a non-revolving loan <sup>1</sup>  <i>Note: not applicable to a VAT financing loan where the loan is to be repaid from a VAT refund by a Tax Office</i>  <i>Note: the fee is not charged if the prepayment of a loan/credit facility or its part is made with an EU subsidy or from a financed contract</i>	Max 0.5% of the repaid part of the loan, if the period between the date of loan repayment and loan repayment does not exceed one year  Max 1% of the repaid part of the loan, if the period between the date of loan repayment and loan repayment exceeds one year
5.	Fee for tranche disbursement/handling  <i>Note: not collected in the event of loans made available on a one-time basis</i> <i>Note: not applicable to working capital facilities</i>	PLN 500
6.	Commission for granting a preferential loan,  <i>Note: if the origination fee for granting a preferential loan specified in the agreement concluded from 1 June 2017 is less than 2%, the bank may charge individually agreed fees and commissions for changes to lending conditions or credit servicing activities; the sum of fees and commissions in the financing term cannot exceed 2% of the amount of the credit facility/loan granted</i>	max. 2% of amount of the loan granted
7.	Fee for a change of credit facility/loan legal collateral types at a Customer's request	PLN 1,000
8.	Fee for issuing a commitment letter to release collateral provided that the credit facility/loan has been repaid	to be determined on a case-by-case basis min. PLN 300 <sup>2</sup>
9.	<b>Fee for</b> issuing, at a Customer's request, a certificate confirming the outstanding amount of credit facility/loan or a full credit facility/loan repayment certificate	to be determined on a case-by-case basis min. PLN 100 <sup>2</sup>
10.	Fee for preparing, at a Customer's request, bank certificates, other than debt repayment certificates, opinions and other documents related to the service of credit products	to be determined on a case-by-case basis min. PLN 500 – standard procedure min. PLN 1,000 – expedited procedure (3 business days starting from the day following

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

		the day when the Customer files an application) <sup>2</sup>
11.	A fee for a visit at the Customer's registered office or place of operation, applied in the case of a past due credit facility/loan repayment (for a debt outstanding for over 30 days)	PLN 250
12.	Fee for credit application processing (deducted from the origination fee)	to be determined on a case-by-case basis min. PLN 1,000 <sup>2</sup>
13.	Fee for issuing a credit facility/loan commitment letter (the commitment letter fee is deducted from the origination fee)	to be determined on a case-by-case basis min. PLN 1,000 <sup>2</sup>
14.	Fee for issuing a conditional credit facility/loan commitment letter	to be determined on a case-by-case basis min. PLN 200 <sup>2</sup>
15.	Fee for the Borrower's failure to provide documents needed for assessment of the Customer's financial and economic situation within the time frame set in the Agreement - paid monthly until the obligation has been fulfilled	PLN 300
16.	Fee for sending a reminder notifying about the Customer's failure to perform an obligation to establish collateral / deliver documents which confirm that the collateral has been established or supplemented, or documents which maintain the collateral enforceability (validity) within the time limit specified in the General Terms and Conditions of the Agreement or the Agreement <i>Note: the first reminder about the need to perform the obligation is free of charge.</i>	PLN 200 PLN 500 per each subsequent reminder
17.	Fee for preparing and sending to the Customer information on arrears in the repayment of the amounts due with a simultaneous call for payment – for each call sent not more often than once every 14 calendar days	PLN 100
18.	Fee for issuing, at a Customer's request, a copy of documents and agreements concluded between the Customer and the Bank	to be determined on a case-by-case basis min. PLN 100 <sup>2</sup>
19.	Fee for the 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	<b>to be determined on a case-by-case basis</b> min. PLN 200 <sup>2</sup>

The amount of the fee cannot exceed:

- the amount of interest which the Customer would be obliged to pay during the period between early Loan repayment and the last day of the financing term (the interest rate applicable on the date of actual repayment shall be used to calculate the amount of interest referred to above); and
- direct costs of the Bank related to the repayment

The Bank shall not charge a fee for Loan prepayment if one or more of the following circumstances occur:

- the repayment does not fall within a period for which the Loan interest rate is fixed;
- the Loan amount repaid during 12 (twelve) subsequent months is lower than or equal to three times the average remuneration in the enterprise sector, as published by the President of the Central Statistical Office in "Monitor Polski", the Official Journal of the Republic of Poland, from December preceding the loan repayment year;
- the Loan is prepaid due to termination of the Agreement by the Customer with observance of the notice period, on the date on which the entire Loan amount is due,
- in the case of agreements where the repayment was made in accordance with the insurance contract concluded to secure Loan repayment.

<sup>2</sup> If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started

## 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. The Biznes Profit Premium MSP Package<sup>1</sup>

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a PLN current account (monthly fee)	PLN 100 <sup>2</sup>
2.	Maintenance of an auxiliary account (monthly fee)	PLN 35 <sup>2</sup>
3.	Maintenance of one foreign currency account	PLN 0
4.	Maintenance of further foreign currency accounts (monthly fee)	PLN 35 <sup>2</sup>
5.	Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts via GOonline Biznes	PLN 0
6.	Domestic transfer from a PLN account (including an internal transfer from a PLN account) executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 1
7.	Cross-border SEPA transfer executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 1
8.	Internal FX transfer executed via GOonline Biznes Remote Payment Initiation (MT101)	PLN 1
9.	Issuing and using a Business debit card in PLN (monthly fee) <sup>3</sup> <i>Free of charge: if the value of the card non-cash transactions settled by the Bank in the previous calendar month is at least PLN 500</i>	PLN 0 or PLN 7
10.	Cash withdrawals from Euronet ATMs <sup>3</sup>	PLN 5
11.	GOonline Biznes subscription (up to 3 Users)	PLN 0
12.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50

<sup>1</sup> other commissions and fees are specified in Part I, Section II

<sup>2</sup> or set individually

<sup>3</sup> except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXI.

##### CHAPTER II. Agro Lider Prestiz commission plan<sup>1</sup> package only for persons engaged in production activity in agriculture

No.	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) <sup>2</sup>	PLN 39
2.	Maintenance of each auxiliary account in PLN or convertible currencies / foreign currency account (monthly fee)	PLN 19
3.	Domestic transfer made via the GOonline Biznes system	PLN 1.5
4.	PLN and FX transfer in an electronic form into an own account	PLN 0
5.	SEPA Transfer executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 1.5
5.	PLN cash deposits in cash deposit machines in Bank Branches <sup>2</sup>	PLN 0 for a total amount of PLN 50,000 in a calendar month <sup>3</sup> *consecutive – 0.1%, min. 5PLN
6.	Cash withdrawals from ATMs in Bank Branches <sup>2</sup>	PLN 0
7.	Cash withdrawals from Euronet and PlanetCash ATMs <sup>2</sup>	PLN 5
8.	GOonline Biznes subscription (up to 2 Users)	PLN 0
9.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 40

<sup>1</sup> other commissions and fees are specified in Part I, Section II

<sup>2</sup> except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXI

<sup>3</sup> if the limit of free-of-charge payments within one transaction is exceeded, the fee will be due and charged on the entire amount paid under this transaction

##### CHAPTER III. Payment Package<sup>1</sup>

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a current account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) <i>Free of charge: if the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is PLN 250,000 or above</i>	PLN 0 or PLN 250
2.	Maintenance of each auxiliary account in PLN or convertible currencies and foreign currency account	PLN 0

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

3.	Domestic transfer from a PLN account (including an internal transfer) executed via GOonline Biznes	PLN 0.70
4.	Transfer from a PLN account into the Social Insurance Institution (ZUS) and Tax Office (US) accounts via GOonline Biznes	PLN 0
5.	SEPA Transfer executed via GOonline Biznes, Remote Payment Initiation (MT101)	PLN 0.70
6.	PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOonline Biznes, Remote Payment Initiation (MT101)	PLN 70
	<i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 8</i>	
7.	Expedited PLN or FX cross-border transfer, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOonline Biznes, Remote Payment Initiation (MT101)	PLN 120
	<i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 8</i>	
8.	Domestic and cross-border incoming transfers into the Customer's account at the Bank Fee for using a Business debit card in PLN (monthly) <sup>2</sup>	PLN 0
9.	Free of charge: if the sum of non-cash transactions made with the card and settled by the Bank in the previous calendar month is at least PLN 1,000.	PLN 0 or PLN 5
10.	Cash deposits in cash deposit machines in Bank Branches <sup>2</sup>	PLN 0 for a total amount of PLN 50,000 in a calendar month <sup>3</sup> *consecutive – 0.1%, min. PLN 5
11.	GOonline Biznes subscription (up to 3 Users)	PLN 0
12.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50
13.	Monthly subscription fee for the Internet Transaction Platform	PLN 0

<sup>1</sup> Other commissions and fees are specified in Part I, Section II  
<sup>2</sup>except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXI  
<sup>3</sup>if the limit of free-of-charge payments within one transaction is exceeded, the fee will be due and charged on the entire amount paid under this transaction

### CHAPTER IV. Currency Package<sup>1</sup>

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a current account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) Free of charge: if the equivalent of the sum of monthly foreign exchange transactions is no less than PLN 50,000	PLN 0 or PLN 250
2.	Maintenance of each auxiliary account in PLN or convertible currencies and foreign currency account	PLN 0
3.	Domestic transfer from a PLN account (including an internal transfer) executed via GOonline Biznes	PLN 0.99
4.	SEPA transfer executed via: GOonline Biznes, Remote Payment Initiation (MT101)	PLN 0.99
5.	PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOonline Biznes, Remote Payment Initiation (MT101)	PLN 65
	<i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 8</i>	
6.	Domestic and cross-border incoming transfers into an account at the Bank Fee for using a Business debit card in PLN (monthly fee) <sup>2</sup>	PLN 0
7.	Free of charge: if the sum of non-cash transactions made with the card and settled by the Bank in the previous calendar month is at least PLN 1,000.	PLN 0 or PLN 5
8.	Cash deposits in cash deposit machines in Bank Branches <sup>2</sup>	PLN 0 for a total amount of PLN 50,000 in a calendar month <sup>3</sup> , then 0.1% min. PLN 5 each
9.	GOonline Biznes subscription (up to 3 Users)	PLN 0
10.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50
11.	Monthly subscription fee for the Internet Transaction Platform	PLN 0

<sup>1</sup>Other commissions and fees are specified in Part I, Section II  
<sup>2</sup>except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXI  
<sup>3</sup>if the limit of free-of-charge payments within one transaction is exceeded, the fee will be due and charged on the entire amount paid under this transaction



## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

### CHAPTER V. Open BOX Package<sup>1</sup>

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a PLN current account (monthly fee)	PLN 59
2.	Maintenance of an auxiliary/foreign currency account (monthly fee)	PLN 29
3.	Maintenance of a payroll account (monthly fee)	PLN 9 PLN
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 Social Insurance Institution (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.	PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOonline Biznes, Remote Payment Initiation (MT101)	0.25% min. PLN 40, maximum PLN 200
	<i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 8</i>	
8.	Issuing and using a debit Business card <sup>2</sup> in PLN (monthly fee)	PLN 0 or PLN 7
	<i>Free of charge: if the value of the card non-cash transactions settled by the Bank in the previous calendar month is at least PLN 500</i>	
9.	GOonline Biznes subscription (up to 3 system Users)	PLN 0
10.	GOonline Biznes subscription – (an unlimited number of Users) (monthly fee)	PLN 50
11.	PLN cash deposits in cash deposit machines in Bank Branches <sup>2</sup>	PLN 0 for a total amount of PLN 50,000 in a calendar month <sup>3</sup> *consecutive – 0.1%, min. PLN 5
12.	Cash withdrawals from Euronet and PlanetCash ATMs <sup>2</sup>	PLN 5

<sup>1</sup>Other commissions and fees are specified in Part I, Section II

<sup>2</sup>except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXI

<sup>3</sup>if the limit of free-of-charge payments within one transaction is exceeded, the fee will be due and charged on the entire amount paid under this transaction

### CHAPTER VI. PROGRESSIVE CURRENT ACCOUNT

(until 09/11/2019 the account is made available under the name “progressive account” as part of the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540)

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a progressive current account	PLN 200 <sup>1 2</sup>

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

<sup>2</sup>Fee for maintaining this account equals the fee for maintaining a current account within the package used by a Customer.

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

No.	Fee / commission title	Commission / fee rate
1.	Maintenance of a placement account (Biznes Eskalacja/Agro Eskalacja)	PLN 50
2.	Maintenance of a progressive account	PLN 50
3.	Maintenance of an overnight deposit account (monthly fee)	PLN 50
4.	Change of conditions of an overnight deposit agreement	PLN 30
5.	Transfer from the Biznes Eskalacja placement account	PLN 25/3 <sup>1</sup>
6.	Transfer from the Agro Eskalacja placement account	PLN 10/3 <sup>1</sup>
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 <sup>1</sup>

<sup>1</sup> Fee for an own transfer

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

No.	Country of the addressee	Commission / fee rate
1.	Domestic courier mail under a special Customer instruction	PLN 80
2.	International courier delivery	PLN 350

## Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

### CHAPTER IX. Services performed in the form of SWIFT messages

No.	Type of operation / service	Commission / fee rate
1.	For other SWIFT messages	PLN 10
2.	Additional fee for an urgent SWIFT message	PLN 10
	Monthly subscription fee for Remote Payment Initiation (making orders in the form of SWIFT MT101 messages with an instruction to debit an account at the Bank)	PLN 200
3.	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	
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
	Monthly subscription fee for sending MT940 statement from one account along with a transfer to a specified SWIFT address (Multi Bank Reporting)	PLN 200
5.	Note: for sending MT940 statements to a subsequent SWIFT address, a separate fee of PLN 200 is charged	