



**BNP PARIBAS**

# **Table of Commissions and Fees for Corporate Banking Customers**

Effective as of 01 June 2024

1. Whenever this Table of Commissions and Fees refers to:

- the "Bank", without any more specific description, it shall mean BNP Paribas Bank Polska S.A.
- "Regulations for lending activities", it shall mean the Regulations for lending and collateral activities for corporate banking customers and small and medium-sized enterprises
- "Terms and Conditions for Bank Accounts", it shall mean the Terms and Conditions

2. 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 date.

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

## I. SERVICE AND MAINTENANCE OF BANK ACCOUNTS

### 1. General fees and commissions

NO.	Commission/fee title	Commission/fee rate
1.	Maintenance of a current account (monthly fee) The fee applies from the month following the opening of the account	any account in PLN or in a foreign currency
2.	Maintenance of each auxiliary account (payroll, subsidy, foreign currency, special funds) - monthly fee	
3.	Automatic topping up a payroll account (monthly fee)	PLN 150
4.	Opening of bank accounts in the process of establishing a relationship for a non-resident	PLN 120
	in the process of establishing a relationship for a resident	PLN 50
5.	Maintenance of the first non-resident account (monthly fee)	PLN 700
6.	Maintenance of a subsequent non-resident account (monthly fee)	PLN 0
7.	Closing of each account (at the Customer's request)	PLN 400
8.	Opening of subsequent bank accounts otherwise than through GOonline Biznes (the fee to be charged per request regardless of the number of accounts) Fee applies to accounts for which opening application is available in Goonline Biznes	PLN 200
9.	Maintenance of a package of current and auxiliary accounts (a monthly fee for up to 5 accounts)	PLN 100
8.	Opening of subsequent bank accounts otherwise than through GOonline Biznes (the fee to be charged per request regardless of the number of accounts) Fee applies to accounts for which opening application is available in Goonline Biznes	PLN 150
9.	Maintenance of a package of current and auxiliary accounts (a monthly fee for up to 5 accounts)	PLN 250

### 2. Trust accounts, escrow accounts, residential escrow accounts

NO.	Commission/fee title	Commission/fee rate
1.	Maintenance of a trust (escrow) account	As per the agreement
2.	Maintenance of a housing trust account	As per the agreement
3.	Acknowledgement by the Bank of the assignment of rights related to a Purchaser's Individual Account to a bank financing the Purchaser and issuance of a respective statement	As per the agreement

### 3. Accounts for Payment Service Providers

NO.	Commission/fee title	Commission/fee rate
1.	Opening of the first bank account for a payment service bureau, a small payment institution	PLN 4,000
2.	Opening of the first bank account for a payment institution, electronic money institution or their branches	PLN 8,000
3.	Maintenance of a current account in PLN/foreign currency for a payment service bureau, a small payment institution (monthly fee)	PLN 1,000
4.	Maintenance of a current account in PLN/foreign currency for a payment institution and electronic money institution or their branches (monthly fee)	PLN 1,800

### 4. Service of account balances management

NO.	Commission/fee title	Commission/fee rate
1.	Balances Management, including cash pool: account, balance order, consolidation of balances, transfer of surpluses, replenishing deficiencies (end of day or intra-day) - monthly fee	PLN 350
2.	Fee charged for each account in the structure covered by Balances Management services - monthly fee	PLN 50
3.	Initiation of the Balances Management service	PLN 500
4.	Modification of the Balances Management service	PLN 300
5.	Net Balance - monthly fee	PLN 350
6.	Fee charged for each account in the structure covered by the Net Balances service - monthly fee	PLN 50
7.	Initiation of the Net Balance service	PLN 500
8.	Modification of the Net Balance service	PLN 300

### 5. Bank statements

NO.	Commission/fee title	Commission/fee rate		
		once a month (monthly fee)	once a week (monthly fee)	daily (monthly fee)
	Frequency of preparing and sending an account statement			
1.	Collective/single statement <sup>1</sup>	in a paper form	PLN 250 <sup>2</sup>	PLN 400
		electronically to an e-mail address	PLN 150 <sup>2</sup>	PLN 200
				PLN 500
				PLN 300

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

<sup>2</sup> Commission is charged if the Customer has access to electronic banking

## II. TRANSFERS

### 1. Domestic transfer

NO.	Fee/commission title	Commission fee rate			
		in the Bank's Branch	GOnline Biznes	Connexis	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account	PLN 100	PLN 3		
2.	PLN transfer into an own account in the Bank <sup>1</sup>		free of charge		
3.	PLN internal transfer (into an account of another Customer in the Bank)		PLN 3		
4.	PLN domestic transfer from an FC account		PLN 3		
5.	PLN transfer from a current account into a progressive account	free of charge		n/a	
6.	PLN transfer from a progressive account into a current account	PLN 15			
7.	SORBNET for amounts below PLN 1 million	PLN 50			
8.	SORBNET for amounts greater than or equal to PLN 1 million	PLN 100	PLN 15		
9.	Instant transfer	n/a	PLN 10	n/a	
10.	Standing order establishment	PLN 100	free of charge		
11.	Execution of a single standing order	PLN 3			
12.	Execution of a standing order via Sorbnet for amounts greater than or equal to PLN 1 million	PLN 15			

<sup>1</sup>Applies to transfers where the payer and recipient are the same Customer and accounts are maintained by the Bank

### 2. Cross-border transfer in foreign currencies and PLN and domestic transfer in foreign currencies

NO.	Fee commission title	Commission/fee rate			
		in the Bank's Branch	GOnline Biznes	Connexis	Remote Payment Initiation (MT101)
1.	PLN or foreign currency cross-border transfer with a standard value date, or a foreign currency transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in case the SHA or OUR charging option is applied). In the case of OUR charging option, an additional fee applies pursuant to item 8.	0.4% of the amount min. PLN 100, max. PLN 200	0.3% of the amount, min. PLN 60, max. PLN 200		
2.	Expedited PLN or FC cross-border transfer, or a foreign currency transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in case the SHA or OUR charging option is applied). In the case of the OUR charging option, an additional fee applies pursuant to item 8.	0.65% of the amount min. PLN 120, max. PLN 400	0.55% of the amount, min. PLN 120, max. PLN 400		
3.	SEPA Transfer	PLN 100	PLN 3		
4.	Expedited SEPA transfer		PLN 3		
5.	Target transfer up to EUR 250,000	n/a	PLN 50		
6.	Target transfer above EUR 250,000		PLN 15		
7.	PLN or FC cross-border transfer with a standard value date or expedited transfer, if the costs of the Bank and intermediary banks are covered by the payee – the BEN charging option (the amount transferred is reduced by the commission – the option not allowed for EEA transfers)	0.55% of the amount, min. PLN 150, max. PLN 500			
8.	Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer – the OUR charging option (payable by the payer)	0.15% of the amount, min. PLN 100, max. PLN 400			
9.	FC transfer into an own account in the Bank	PLN 100	free of charge		
10.	Internal transfer (to the account of another Customer in the Bank)		PLN 3		
11.	Additional fee for an outgoing transfer that does not meet the STP standard (for the definition of STP, see the Terms and Conditions for Bank Accounts)	PLN 150			
12.	Execution of an instruction under an active Remote Payment Initiation service	n/a	PLN 5		

### 3. Execution of incoming cross-border transfers

NO.	Commission/fee title	Commission/fee rate
1.	Execution of incoming cross-border transfer or foreign currency transfer from a domestic bank into the Customer's account maintained in the Bank – the SHA, BEN charging option, excluding EUR transfers from EEA(the commission is debited to the Customer's account with the Bank)	PLN 25
2.	Execution of incoming cross-border transfer or foreign currency transfer from a domestic bank into the Customer's account maintained in the Bank – OUR charging option (the commission is paid by the ordering bank/payer)	PLN 180

#### 4. Additional fees

NO.	Action	Domestic transfers in PLN and cross-border transfers in EUR	Other transfers
1.	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank but prior to sending a payment message to settlement systems	PLN 20	PLN 100
2.	Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems	50% of the transfer amount, max. PLN 50	PLN 200 + actual third-party bank costs, if any
3.	Cancelling an outgoing transfer at the payer's request after sending a payment message to settlement systems. 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 if the Bank has not recovered the transfer amount	50% of the transfer amount, max. PLN 50	PLN 200 + third-party bank costs, if any
4.	Return of a previously executed outgoing transfer to the payee's bank for reasons beyond the Bank's control (e.g. an invalid account number, transfer to a closed account, other reasons)	PLN 5	PLN 200 + actual third-party bank costs, if any
5.	Explanation of details of outgoing or received payments, confirmation of crediting the payee's account and providing other explanations on payments at the Customer's request. The fee is charged if a contact with the third bank is required.	50% of the transfer amount, max. PLN 50	PLN 200 + actual third-party bank costs, if any

#### III. DIRECT DEBIT

NO.	Commission/fee title	Commission/fee rate
Fees charged to the payee		GOnline Biznes
		As per the agreement
1.	Initiation of a PLN direct debit	As per the agreement
2.	Execution of a single PLN direct debit by debiting the payer's account maintained by another bank	PLN 3
3.	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	PLN 3
4.	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	PLN 3
5.	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	PLN 3
6.	Refusal to execute a direct debit by debiting the payer's account maintained by another bank	PLN 3
7.	Refusal to execute a direct debit by debiting the payer's account maintained by the Bank	PLN 3
8.	Refund of the direct debit funds executed	PLN 10
9.	Forwarding a consent to the Payer's bank for verification	PLN 20
Fees charged to the payer		
1.	Debiting a payer's account with the direct debit amount	PLN 2
2.	Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account	PLN 3
3.	Cancellation of a single direct debit prior to its execution, at the payer's request	PLN 5
4.	Refund of the Direct Debit funds executed, at the payer's request	PLN 5
5.	Blocking of direct debit execution NOTE: Fee is charged for blocking each account	PLN 50

#### IV. PAYMENT IDENTIFICATION SERVICE (MASS COLLECT)

NO.	Commission/fee title	Commission/fee rate
1.	Activation of the Payment Identification service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	Transforming an incoming transfer (payment) into a virtual account	As per the agreement
4.	Service parameters change	As per the agreement
5.	Repeated delivery of result files (reports) in the electronic banking system at the Customer's request	As per the agreement

#### V. Mass Domestic Payments

NO.	Commission/fee title	Commission/fee rate
1.	Initiation of the Mass Domestic Payments service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	Execution of payment	As per the agreement
4.	Service parameters change	As per the agreement

#### VI. ADDITIONAL FEES

NO.	Commission/fee title	Commission/fee rate
1.	Confirmation of the execution of a single transfer	
	at the Bank's branch	PLN 40
	via e-mail	PLN 20
2.	Domestic courier mail under a special Customer instruction	PLN 80

3.	International courier delivery	PLN 350
4.	Individual setting of a Cut Off Time	PLN 150
5.	Monthly fee for maintaining a high balance in EUR accounts *The fee is 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 is higher than EUR 100,000. Fee charged on the total balance.	1/12 of the absolute value of EURIBOR 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
6.	Monthly fee for maintaining a high balance in CHF accounts *The fee is 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 is higher than CHF 100,000. Fee charged on the total balance.	1/12 of the absolute value of SARON 1M <sup>3</sup> Compound Rate + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
7.	Monthly fee for maintaining a high balance in DKK accounts *The fee is 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 is higher than DKK 250,000. Fee charged on the total balance.	1/12 of the absolute value of CIBOR DKK 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
8.	Monthly fee for maintaining a high balance in SEK accounts *The fee is 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 is higher than SEK 250,000. Fee charged on the total balance.	1/12 of the absolute value of STIBOR SEK 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
9.	Monthly fee for maintaining a high balance in GBP accounts *The fee is 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 is higher than GBP 100,000. Fee charged on the total balance.	1/12 of the absolute value of Refinitiv Term Sonia 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> on accounts and deposits <sup>1</sup>
10.	Monthly fee for maintaining a high balance in USD accounts *The fee is 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 is higher than USD 100,000. Fee charged on the total balance.	1/12 of the absolute value of CME Term SORF 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
11.	Monthly fee for maintaining a high balance in HUF accounts *The fee is 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 is higher than HUF 10 million. Fee charged on the total balance.	1/12 of the absolute value of BUBOR HUF 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
12.	Monthly fee for maintaining a high balance on CZK accounts *The fee is 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 is higher than CZK 750,000. Fee charged on the total balance.	1/12 of the absolute value of PRIBOR CZK 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
13.	Monthly fee for maintaining a high balance in NOK accounts *The fee is 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 is higher than NOK 250,000. Fee charged on the total balance.	1/12 of the absolute value of NIBOR NOK 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
14.	Monthly fee for maintaining a high balance in JPY accounts *The fee is 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 is higher than JPY 12 million. Fee charged on the total balance.	1/12 of the absolute value of Revinitiv Term Tibor 1M <sup>3</sup> + 0.01 p.p. on the average monthly balance <sup>2</sup> of accounts and deposits <sup>1</sup>
15.	Monthly fee, except for December of a given year, for maintaining a high balance in PLN accounts. Due and charged when the sum of all positive balances <sup>4</sup> in PLN accounts and deposits on the last business day of a month is higher than the average sum of daily positive balances <sup>4</sup> in PLN accounts and deposits in the period from the 1st to the 25th day of the calendar month for which the fee is charged. The fee is charged if the difference between the balance on the last day of the month and the average value of the sum of all positive balances in the period from the 1st to the 25th day exceeds PLN 5 million. The fee is charged on the total difference between these balances. The fee is not due for the month in which the first account was opened.	PLN 0

16.	<p>Annual fee (charged once a year) for maintaining a high balance in bank accounts, placement 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 due and charged on the total balance if the sum of positive balances<sup>4</sup> converted into PLN is higher than PLN 5 million<sup>5</sup>.</p> <p><sup>5</sup> If the sum of the total positive balances<sup>4</sup> as at the last business day of December is higher than the average total positive daily balances<sup>4</sup> in the period of September to November and exceeds PLN 5 million, the Bank shall charge an additional fee of 0.0% of the excess over that average*.</p> <p>* The average concerns the period in which the Customer held the account; if the Customer did not hold accounts in the period of September to November, an additional fee of 0% shall be charged on the balance in excess of PLN 5 million.</p> <p>The fee is charged on 10 January of the following year.</p>	PLN 0 <sup>6</sup>
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<sup>1</sup> NOTE: The commission/fee rates listed in items 5-14 apply when the respective EURIBOR 1M, SARON 1M Compound Rate, CIBOR DKK 1M, STIBOR SEK 1M, Refinitiv Term Sonia 1M, CME Term SOFR 1M, BUBOR HUF 1M, PRIBOR CZK 1M, NIBOR NOK 1M or Refinitiv Term Tibor 1M takes a negative value. Should the above-mentioned rates be equal or higher than 0, the fee rate amounts to 0.02% of the average monthly positive balances in the month when the fee is charged on all accounts and deposits in the respective currency.

The fees listed in items 5-15 are collected on the 10 day of each month for the previous month.

<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 that 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 (Day-2).

<sup>4</sup> End-of-day balance

<sup>5</sup> If the sum of the total positive balances<sup>4</sup> as at the last business day of December is higher than the average total positive daily balances<sup>4</sup> in the period of September to November and exceeds PLN 5 million, the Bank shall charge an additional fee of 0% of the excess over that average\*.

\* The average concerns the period in which the Customer held the account; if the Customer did not hold accounts in the period of September to November, an additional fee of 0% shall be charged on the balance in excess of PLN 5 million.

<sup>6</sup> The fee is charged on 10 January of the following year. The rate specified in this Table shall apply starting from the fee for 2022, to be collected on 10 January 2023.

## VII. CARDS

NO.	Commission/fee title	Commission/fee rate		
Card types		Debit		
		Mastercard <sup>1</sup>		
		Business (PLN)	Business (EUR)	Multi-currency Business (PLN)
1.	Card issuance	PLN 25	EUR 10	PLN 30
2.	Card usage (monthly fee)	PLN 5	EUR 3	PLN 5
3.	Cash withdrawals from ATMs in Branches of the Bank	PLN 5	EUR 1	PLN 5
4.	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount, min. PLN 7	3% of the amount, min. EUR 2	3% of the amount, min. PLN 7
5.	Cash withdrawals at another bank's cash desk or from ATMs 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
6.	Cash withdrawal under a cash back service	PLN 5	EUR 1	PLN 5
7.	Checking the balance in ATMs	PLN 1	EUR 1	PLN 1
8.	Card delivery by courier in Poland	PLN 80	EUR 20	PLN 80
Fee for a PIN code delivery				
9.	GOonline Biznes/Call Centre	PLN 0	EUR 0	PLN 0
	by mail	PLN 50	EUR 15	PLN 50
	courier dispatch to the address specified by the Customer in Poland	PLN 80	EUR 20	PLN 80
Generating a new PIN				
10.	GOonline Biznes/Call Centre	PLN 0	EUR 0	PLN 0
	based on instruction in paper form submitted to the Bank	PLN 50	EUR 15	PLN 50
Change of Daily Limits and Monthly Limit				
11.	based on instruction in paper form submitted to the Bank	PLN 100	EUR 30	PLN 100
	via GOonline Biznes	PLN 0	EUR 0	PLN 0

NO.	Commission/fee title	Commission/fee rate				
Card types		Charge				
		Mastercard <sup>1</sup>		Visa <sup>1</sup>		
		Silver (PLN)	Executive (PLN)	Silver (PLN)	Gold (PLN)	Platinum (PLN)
1.	Card issuance	PLN 200	PLN 500	PLN 200	PLN 300	PLN 500
2.	Annual fee for card usage in subsequent years					
3.	Cash withdrawals from ATMs in Branches of the Bank	3% of the amount; min. PLN 7		3% of the amount; min. PLN 7		
4.	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad					
5.	Non-cash transactions	1.5% of the amount		1.5% of the amount		
6.	Checking the balance in ATMs	PLN 1				
7.	Card delivery by courier in Poland	PLN 80				
PIN code delivery						
8.	GOnline Biznes/Call Centre	PLN 0				
	by mail	PLN 50				
	courier dispatch to the address specified by the Customer in Poland	PLN 80				
Generating a new PIN						
9.	based on instruction in paper form submitted to the Bank	PLN 50				
	via GOnline Biznes/Call Centre	PLN 0				
Change of Daily Limits and Card Limit						
10.	based on instruction in paper form submitted to the Bank	PLN 100				
	via GOnline Biznes	PLN 0				
Statement						
11.	to be downloaded via GOnline Biznes	PLN 0				
	in a paper form	PLN 200				
12.	Visit at the airport LoungeKey (rate for a single visit by one person)	n/a	PLN 160	n/a		
13.	"Bezpieczny Biznes" insurance package – a monthly fee for the card whose User is insured	PLN 0	n/a	PLN 0	PLN 0	n/a
14.	"Bezpieczny Biznes Plus" insurance package – a monthly fee for the card whose User is insured	n/a	PLN 0	n/a		PLN 0
15.	"Karta Business Bez Ryzyka" insurance package <sup>2</sup> – a monthly fee for the card whose User is insured	n/a		PLN 5.99		PLN 0
16.	Fee for documents issued by the Bank: statement duplicate, account history	PLN 200				

#### Services added to cards

NO.	Commission/fee title	Commission/fee rate
1.	Smart Data OnLine – access to the service <sup>3</sup>	PLN 4,500
2.	Smart Data OnLine – usage fee (monthly)	PLN 500
3.	System support/consultation/training by a Bank employee upon the Customer's request	min. PLN 500 max. PLN 2,000

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

a) for Mastercard Business debit card (PLN) and Mastercard Business (EUR) – the 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 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 cards) of the transaction value. The commission is included in the transaction amount in PLN (applies to Mastercard Business debit cards (PLN), multi-currency cards, charge cards) or in EUR (applies to Mastercard Business debit cards (EUR)) specified in the statement and is not recorded as a separate item. value is increased by a currency conversion fee of 5% (for debit cards) or 6% (for charge cards). The commission is included in the amount of the transaction in PLN shown in the statement and is not recorded as a separate item.

<sup>2</sup> The insurance package offered by the Bank from 10 August 2020.

<sup>3</sup> The service is only available for Mastercard cards.

#### VIII. Axepta BNP Paribas PAYMENT GATEWAY

NO.	Commission/fee title	Commission/fee rate
1.	Service activation	PLN 0
2.	Payment fee	Determined individually
3.	Payment refund	PLN 0

4.	Payment of funds to a Merchant's bank account at the Bank	PLN 0
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## IX. ELECTRONIC BANKING SERVICES

NO.	Fee/commission title	Commission/fee rate			
		GOnline Biznes	Connexis		Multi Bank Reporting (MT940)
	Electronic banking services				
1.	Monthly usage fee The fee applies from the month following the opening of the account	PLN 250	PLN 200 accounts with the Bank	PLN 100 accounts with third-party banks	PLN 200
2.	One-off-initiation: in relation to accounts in Poland	n/a	PLN 5,000		n/a
	in relation to accounts abroad, for each country		PLN 2,000		
3.	Granting/modifying of user permissions in GOnline Biznes by the Bank at the Customer's request. The fee is due on the following operations and charged for each user specified in the request: - adding/removing a user, - granting new or modifying existing user permissions, - adding or modifying account permissions, - adding or modifying acceptance schemes. <sup>1</sup> Note: no fee is charged if the operations are performed independently by the User Administrator in GOnline Biznes	PLN 100/PLN 0 <sup>1</sup>			
4.	Adding a new user by the Bank at the Customer's request in the process of applying for GOnline Biznes	PLN 0			
5.	Granting permissions to the User Administrator with the concurrent addition of schemes for Company Management/Contract signing by the Bank at the Customer's request	PLN 0			
6.	Monthly fee for system users: up to five Users inclusive	PLN 0			n/a
	over five Users	PLN 50			
7.	SMS codes for authorization of instructions - the fee is charged to a given entity using SMS authorization by a minimum of one User when at least one SMS code is used (monthly fee). The fee is not charged if SMS codes are used to log into the system, change the authorization method and activate the mobile application.	PLN 30			
8.	SMS message	PLN 0.35 (per message)			
9.	USB cryptographic device - issuance	PLN 200			
10.	Starter package in paper form - issuance	PLN 30			
11.	Starter package via SMS message or token - issuance	PLN 0			
12.	Dispatch of a token or USB cryptographic carrier by mail	PLN 30			
13.	Dispatch of a token or USB cryptographic carrier by courier	PLN 80			
14.	Support/technical consultation/training by a Bank employee at the Customer's request		min. PLN 500 max. PLN 2,000		
15.	Issuance of a token - password generator	n/a	PLN 60		n/a
16.	Use of a token - additional monthly fee for each token issued	PLN 30			n/a
17.	Mobile authorization in the GOMobile Biznes application	PLN 0			

## X. Fees related to GOconnect Biznes (HOST-TO-HOST)/GOconnect Biznes Plus/GOfiles

NO.	Commission/fee title	Commission/fee rate
1.	Monthly fee for use	As per the agreement
2.	Initiation of the system	As per the agreement
3.	Support/technical consultation/training by a Bank employee at the Customer's request	min. PLN 500 max. PLN 2,000



## XI. SEALED-BAG CASH DEPOSITS AND WITHDRAWALS

### 1. Carried out through PLN accounts

NO.	Commission/fee title	Deposit/withdrawal currency	Commission/fee rate
1.	Own sealed-bag deposit at a Bank Unit (cash desk, deposit drop box)	PLN	0.7% of the amount min. PLN 60
2.	Own sealed-bag deposit via the Online Deposit Drop Box	PLN	0.5% of the amount min. PLN 30
3.	Own sealed-bag deposit via cash processing facilities cooperating with the Bank	PLN	0.5% of the amount min. PLN 30
4.	Own sealed-bag deposit via a Polish Post Office branch	PLN	0.5% of the amount min. PLN 30
5.	Sealed-bag withdrawal at a Bank Unit	PLN	0.7% of the amount min. PLN 60
6.	Sealed-bag withdrawal via cash processing facilities cooperating with the Bank	PLN	0.6% of the amount min. PLN 30

### 2. Carried out through foreign currency accounts\*

\*deposits and withdrawals in EUR, USD, CHF, GBP and other currencies can be made only in banknotes

NO.	Commission/fee title	Deposit/withdrawal currency	Commission/fee rate
1.	Own sealed-bag deposit in the account currency at a Bank Unit (cash desk, deposit drop box)	EUR, USD, CHF, GBP*	0.8% of the amount min. PLN 60
		in other currencies*	2% of the amount min. PLN 60
2.	Own sealed-bag deposit in the account currency via the Online Deposit Drop Box	EUR, USD, CHF, GBP*	0.7% of the amount min. PLN 30
		in other currencies*	1.8% of the amount min. PLN 30
3.	Own sealed-bag deposit in the account currency via cash processing facilities cooperating with the Bank	EUR, USD, CHF, GBP*	0.7% of the amount min. PLN 30
		in other currencies*	1.8% of the amount min. PLN 30
4.	Sealed-bag withdrawal in the account currency at a Bank Unit	EUR, USD, CHF, GBP*	0.8% of the amount min. PLN 60
		in other currencies*	2% of the amount min. PLN 60
5.	Sealed-bag withdrawal in the account currency via cash processing facilities cooperating with the Bank	EUR, USD, CHF, GBP*	0.7% of the amount min. PLN 30
		in other currencies*	1.8% of the amount min. PLN 30

### 3. Additional fees

No.	Commission/fee title	Commission/fee rate
1.	Additional fee on coin deposits (PLN only) above 100 coins, charged on the value of the coin deposit	1.5% of the coin value min. PLN 60
2.	Additional fee on an unsegregated deposit (coins mixed with banknotes)	1.5% of the deposit amount min. PLN 60
3.	a) Making a deposit in a Packaging not accepted by the Bank b) Making a deposit in the Online Deposit Drop Box contrary to the instructions c) Issuance of a Statement of Differences d) No document confirming the breakdown of the deposit by currency amounts e) No Bank Proof of Deposit (BPP/eBPP) f) Missing or incorrect bank account number on the BPP/eBPP	PLN 50 per event
4.	Issuance of a certified copy of a Bank Proof of Payment (BPP/eBPP)	to be determined on a case-by-case basis min. PLN 50 per copy
5.	Provision of additional documents for the Statement of Differences at the Customer's request	PLN 100
6.	Exceeding the Daily Limit for Deposits in Sealed Bags	PLN 200 per event
7.	Exceeding the Daily Limit for Deposits in Sealed Bags in the Online Deposit Drop Box	PLN 200 per event
8.	Sealed-bag withdrawals via a Deposit Drop Box at a Bank Unit (regardless of the number of Deposit Drop Boxes in use)	PLN 200 monthly
9.	Sealed-bag withdrawals via the Online Deposit Drop Box (for each Online Deposit Drop Box in use)	PLN 200 monthly
10.	Issuance of a key/card to a Deposit Drop Box/ Online Deposit Drop Box (for each key/ card issued)	PLN 50
11.	Failure to return a key/card to a Deposit Drop Box/ Online Deposit Drop Box (for each key/card issued)	PLN 50
12.	Fee for carrying out an agreement on sealed-bag deposits and/or withdrawals	to be determined on a case-by-case basis min. PLN 150

13.	Modification of the parameters of the agreement on sealed-bag deposits and/or withdrawals, including: a) addition/removal of an account b) addition/removal of the Customer's unit c) addition/removal of a sealed-bag deposit and/or withdrawal service d) addition/removal of a cash-in-transit service e) addition/removal of a Deposit Drop Box/ Online Deposit Drop Box	to be determined on a case-by-case basis min. PLN 70
14.	Submission of an instruction, in a form other than the corresponding Request in GOonline Biznes, concerning: a) a sealed-bag deposit at a cash processing facility or a Bank Unit b) cancellation of a withdrawal instruction at a cash processing facility c) a list of persons/vehicles authorized to enter the premises of a cash processing facility and/or a Polish Post Office branch and/or a Bank Unit to had over sealed-bag deposits or collect sealed-bag withdrawals d) ordering and/or cancellation of a cash-in-transit service e) any questions and explanations related to payments and withdrawals and cash-in-transit	PLN 100 for each instruction/document
15.	Lack of QR code on the Bank Proof of Payment* * The Bank will provide information on the date of introduction/validity of the fee	PLN 10
16.	Delivering a non-standard report or statement	to be determined on a case-by-case basis PLN 100 per report
17.	Fee for non-collection of a sealed-bag withdrawal from a Bank Unit/cash processing facility at the date specified in the withdrawal instruction	1.5% of uncollected amount, min. PLN 200
18.	Cash escort (service available only together with the service of payments in sealed bags and/or withdrawals in sealed bags)	to be determined on a case-by-case basis

## XII. OPEN CASH DEPOSITS AND WITHDRAWALS\*

\*deposits and withdrawals in EUR, USD, CHF, GBP and other currencies can be made only in banknotes

### 1. Carried out through PLN accounts

NO.	Commission/fee title	Deposit/withdrawal currency	Commission/fee rate
1.	Open deposit which is an own deposit	PLN	1% of the amount min. PLN 60
2.	Open deposit made by third parties	PLN	1.5% of the amount min. PLN 60
3.	Open deposit subject to conversion to PLN	EUR, USD, CHF, GBP*	1.5% of the amount min. PLN 60
		other currencies*	2% of the amount min. PLN 60
4.	Deposit made with a MasterCard Business debit card (PLN), Multicurrency Business MasterCard (PLN) in a cash deposit machine at the Bank's branch	PLN	0.3% of the amount min. PLN 7
5.	Payment made with a MasterCard Business debit card (PLN), Multicurrency Business MasterCard (PLN) in a cash deposit machine in the Euronet/PlanetCash network	PLN	0.5% of the amount min. PLN 10
6.	Each payment in an open form in PLN made via a Polish Post Office branch	PLN	0.7% of the amount min. PLN 50
7.	Open withdrawal	PLN	1% of the amount min. PLN 60
8.	Open withdrawal with conversion	EUR, USD, CHF, GBP*	1.5% of the amount min. PLN 60
		other currencies*	2% of the amount min. PLN 60

### 2. Carried out through foreign currency accounts

NO.	Commission/fee title	Commission/fee rate	
1.	Payment in the account currency in an open form being an own payment	EUR, USD, CHF, GBP*	1.5% of the amount min. 15 units of currency of the payment account
		in other currencies*	2% of the amount min. 20 units of currency of the payment account
2.	Open payment in the account currency made by third persons	EUR, USD, CHF, GBP*	1.5% of the amount min. PLN 60
		in other currencies*	2% of the amount min. PLN 60
3.	Open deposit with conversion	EUR, USD, CHF, GBP*	1.5% of the amount min. PLN 60
		in other currencies*	2% of the amount min. PLN 60
4.	Open withdrawals in the account currency	EUR, USD, CHF, GBP*	1.5% of the amount min. 15 units of the withdrawal account currency
		in other currencies*	2% of the amount min. 20 units of the withdrawal account currency
5.	Open withdrawal with conversion	EUR, USD, CHF, GBP*	1.5% of the amount min. PLN 60
		in other currencies	2% of the amount

### 3. Additional fees

NO.	Commission/fee title	Commission/fee rate
1.	Additional fee on coin deposits (PLN only) above 100 coins, charged on the value of the coin deposit	1.5% of the amount min. PLN 60
2.	Additional fee on an unsegregated deposit (coins mixed with banknotes)	1.5% of the amount min. PLN 60
3.	Delivering a non-standard report or statement	to be determined on a case-by-case basis PLN 100 per report
4.	Fee for failure to execute or partial execution of advised cash withdrawal <i>Charged on uncollected amount</i>	1.5% of the amount min. PLN 200
5.	Additional fee for a withdrawal at a Bank Unit that requires advising, executed within a shorter period than the standard one, provided that funds are available at the Bank <i>Charged on the amount of the withdrawal that is in excess of the amount that does not need to be advised</i>	0.50% of the amount min. PLN 60
6.	Advising an open withdrawal at a Bank Unit in a form other than the corresponding Request in GOnline Biznes	PLN 100 for each advice
7.	Service of open deposit in PLN via a Polish Post Office branch - initiation	to be determined on a case-by-case basis min. PLN 100
8.	Open deposit in PLN via a Polish Post Office branch - upon change of the terms/parameters of the service (such as adding/removing the account)	to be determined on a case-by-case basis min. PLN 50

### XIII. INTERNATIONAL DESK

NO.	Commission/fee title	Commission/fee rate
1.	One-off fee	PLN 1,500
2.	Monthly fee	PLN 200

### XIV. CASH POOLING

NO.	Commission/fee title	Commission/fee rate
1.	Implementation fee (one-off fee)	As per the agreement
2.	Service fee (monthly fee)	
3.	Monthly fee on each account covered by the service	
4.	For each modification of the service (one-off fee)	
5.	Monthly fee for interest settlements based on reports (monthly fee)	

### XV. OTHER FEES AND COMMISSIONS

NO.	Commission/fee title	Commission/fee rate
1.	Benefiting from the pricing terms individually agreed for the products and services covered by an agreement on the maintenance of bank accounts (monthly fee). No fee is charged if the equivalent of the sum of monthly receipts to all of the Customer's accounts at the Bank is the minimum PLN 2 million; the receipts do not include own receipts from the Customer's other accounts, including own receipts from other banks. 1) the fee does not apply to Customers who are subject to separate, individually agreed terms of receipts; 2) the fee is not due for a period of 6 months from the date of opening the first account; 3) a monthly fee, charged within 10 days after the end of the calendar month to which the fee applies; 4) in the case of companies forming part of a capital group, the fee is not charged if the equivalent of the sum of monthly receipts to all accounts of at least one of the group's companies will be equal to or greater than PLN 2 million. If none of the companies meets this condition, the fee will be due from the company whose pricing terms are individually agreed and whose balance is the highest as of the last working day of the month (end-of-day balance).	PLN 0 or 150
2.	Change in price terms agreed individually at the customer's request (one-time fee, for each request for change)	PLN 200
3.	Standard bank reference. A standard bank reference comprises information on the current account (account number, opening date, balance, turnover for the last 6 months as well as whether the Customer has a credit limit in the account, whether the account is subject to foreclosure, whether the Customer pays their obligations to the Bank on time).	PLN 200
4.	Non-standard bank reference A non-standard bank reference comprises additional information on other accounts indicated by the Customer and detailed information on credit/limits or other information as requested by the Customer.	min. PLN 400
5.	Issuance of a certificate of the Customer's creditworthiness	when an assessment is not required PLN 200 when an assessment is required to be determined on a case-by-case basis <sup>1</sup> min. PLN 1,000
6.	Bank reference for auditors	

	on the Bank's standard form	PLN 500
	when the scope of information is broader than the Bank's standard form	to be determined on a case-by-case basis, min. PLN 800
7.	Certificate (accounts, balance on accounts, turnover on accounts, closed accounts, other certificates pertaining to bank accounts)	PLN 150
8.	Records of accounts, including credit accounts, turnover, balances. The fee is not charged if a copy is prepared on instructions from the court or public prosecutor's office for the purposes of criminal, fiscal criminal cases, cases for alimony or for a pension of analimony nature.	In paper version for the current year per A4 page (basic rate) For each previous year, the fee is increased by 50% of the basic rate.
		In electronic version to the e-mail address for each calendar month of the current year (basic rate). For each previous year, the fee for each calendar month is increased by 50% of the basic rate.
		By the Customer on their own in GOonline Biznes
9.	Making a photocopy/duplicate of a document at the Customer's request (fee for each document), including confirmation of data conformity for auditors and other financial institutions	PLN 50
10.	Drawing up a statement at the Customer's request (fee for each calendar month) <i>Note: For each previous year the fee is raised by 50% of the base rate</i>	PLN 50
11.	Preparation of other non-standard documents (copies, statements, confirmations, etc.) not provided for in this tariff	min. PLN 300
12.	Submitting a power of attorney to the bank, and/its amendment/cancellation (on the ACC or other document approved by the Bank) - for each power of attorney	PLN 30
13.	Making changes to the account (frequency of statement generation (no fee is due and charged for change from paper/email statement to e-banking), account parameters, statement, password (not applicable to e-banking passwords, etc.)	PLN 50
14.	Confirmation of compliance of signatures affixed on behalf of the Customer	PLN 30
15.	Accepting for execution a bailiff/claim securing seizure	PLN 200
16.	Execution of a bailiff seizure <i>*The fee of PLN 30 is effective as of 1 March 2023.</i>	PLN 20/30*
17.	Accepting and executing instructions for blocking funds deposited on accounts to secure agreements concluded by Customer	
	with the Bank	PLN 0
	with other entities on the Bank's standard form	0.1% of the blocked amount, min. PLN 2,000
	with other entities when the scope is broader than the Bank's standard form	0.5% of the blocked amount, min. PLN 4,000
18.	Accepting a power of attorney for thirds parties to administer funds in the account	PLN 300
19.	Preparing an annex (at the Customer's request) to the existing product agreement	PLN 200
20.	Certificate concerning e-banking users (not systemic)	PLN 300
21.	Additional fee for submitting an application/instruction for opinions and certificates in a form other than an application in GOonline Biznes	PLN 100
22.	Recording a pledge over/assignment of receivables from a Customer's account as security for third-party claims	PLN 150

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

## XVI. HANDLING DOMESTIC CHEQUES

NO.	Commission/fee title	Commission/fee rate
1.	For confirmation of a settlement or cash cheque, per each cheque	PLN 100
2.	For collection of a settlement or cash cheque (the fee is charged for acceptance of a cheque for collection)	
3.	For acceptance of a notification regarding loss of cheques and cheque blanks and stopping cheques at the Bank's Branches	PLN 200
4.	For issuing a cheque book (cheques in domestic transactions; from 1 to 50 cheque blanks)	PLN 100
5.	Withdrawal at the Bank's cash desk on the basis of the Bank's cash cheque	1% min. PLN 60

## XVII. DOCUMENTARY OPERATIONS

### 1. The Bank's Documentary Letter of Credit (L/C) (import and domestic)

NO.	Commission/fee title	Commission/fee rate	
1.	Commission for providing/renewing/increasing a L/C facility (for the current period of availability of the revolving line or for the term of the non-revolving line)	1%, min. PLN 550	
2.	Fee for change of terms of a L/C facility other than those indicated in item 1 (for each annex to the agreement)	PLN 350	
3.	Issuance of a L/C pre-advice	PLN 350	
4.	Fee for an L/C draft	on the basis of an L/C opening order	PLN 250
		on the basis of an incomplete L/C opening order or trade documents	PLN 450
5.	Fee for opening an LC	in advance for the entire term	0.3% of the L/C maximum amount, min. PLN 350 for each 3-month term
6.	Opening a standby L/C	in advance for the entire term	0.15% monthly, min. PLN 150 monthly
7.	Fee for change of the terms of L/C	each change	PLN 250
		additionally if the change concerns an increase of the L/C amount or extension of the L/C term	the same as the opening fee
Note: Presentation of documents above the paid-up 3-month L/C term or exceeding the L/C balance is considered a change of the L/C terms and conditions			
8.	Fee for LC execution:	Including payment/examination of documents the settlement costs (for each set of documents)	0.2% of the amount due to be paid; min. PLN 350
9.	Fee for an order outside GOonline Biznes		PLN 400
10.	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
11.	Commission for deferred payment (for each month of deferral specified in the L/C or part thereof)		0.1% monthly on each deferred payment, min. 250 PLN (the minimum applies to each 1-month period of deferral of part thereof)
12.	Fee for cancellation of an order (prior to its execution by the Bank)		PLN 350
	Fee for cancellation or failure to use an L/C		
	Fee for change of terms of L/C collateral		
13.	Fee for consulting, at the Customer's request, the provisions of commercial contracts, transaction/financing structures/collateral		to be negotiated, min. PLN 1,500
14.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents		PLN 250
15.	Fee for issuance of documents presented under an L/C		PLN 50 in domestic transactions PLN 300 in cross-border transactions
16.	Administrative commission (as defined in the Credit Regulations)  Not applicable to credits 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.		0.075% quarterly

### 2. Third-party documentary L/C (export and import L/C)

NO.	Commission/fee title	Commission/fee rate	
1.	Fee for advice of an L/C to the beneficiary	PLN 350	
2.	Fee for an L/C draft	PLN 300	
3.	Fee for an L/C draft (for each draft)	PLN 450	
4.	Fee for LC confirmation	the fee to be determined on a case-by-case basis 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 650	
6.	Commission for execution of an L/C (including payment or documents analysis)	0.2% of the amount due to be paid; min. PLN 35	
7.	Fee for advice of a change	each change	PLN 350
		additionally if the change concerns an increase of the amount or extension of the term of a confirmed L/C	the fee to be determined on a case-by-case basis depending on the risk of the country and the opening bank
8.	Commission/fee for payment deferral	confirmed L/C	the rate to be determined on a case-by-case basis
		unconfirmed L/C (for each month of deferral, or part thereof, indicated in the L/C for each set of documents)	PLN 250
9.	Fee when the documents presented are not compliant with the L/C terms and conditions	PLN 350	
10.	Fee for initial check of the documents presented under the L/C	PLN 450	
11.	Fee for an L/C draft	PLN 350	
12.	Fee for not using an LC (write-off)		
13.	Fee for transfer of the obtained receivables to another bank		
14.	Fee for advice of an L/C to another bank	PLN 550	
15.	Fee for instruction to transfer the incoming receivables under the L/C in favour of another entity		
16.	Fee for consulting, at the Customer's request, the provisions of commercial contracts, transaction/financing structures/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

### 3. Incoming Documentary and Clean Collection (import and domestic collection)

NO.	Fee/commission title	Commission/fee rate
1.	Commission for issuance of documents for a payment or draft acceptance or issuance of financial documents (including issuance of financial documents at a later date)	0.2% of the collection amount, min. PLN 350
2.	Fee for change of terms of collection, complaints, explanations and reminders	PLN 150
3.	Fee for protest of bills of exchange	as per actual costs incurred + PLN 500
4.	Fee for the execution of import documentary collection order and related claim activities as well as other	fees 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 office (additionally, irrespective of other fees)	PLN 500

### 4. Outgoing Documentary and Clean Collection (Export and Import)

NO.	Commission/fee 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 terms of collection, 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 office (additionally, irrespective of other fees)	PLN 500

## XVIII. GUARANTEES

### 1. Third party guarantees

NO.	Commission/fee title	Commission/fee rate
1.	Advising fee for a guarantee/change	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

### 2. Own guarantees and counter guarantees

NO.	Commission/fee title	Commission/fee rate
<p>Note: Potential changes to the rate indicated in item 4 apply:  - to <b>new guarantees</b> (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;  - to <b>changes to existing guarantees</b> (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</p>		
1.	Commission for providing/renewing/upgrading a guarantee facility (for the current period of availability of the revolving line or for the term of the non-revolving line)	1% min. PLN 550
2.	Fee for change of terms of a guarantee facility other than those indicated in item 1 (for each annex to the agreement)	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 of a guarantee facility other than those indicated in item 4 (for each annex to the guarantee irrespective of the commission pursuant to 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 using the customer's form approved 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 GOonline Biznes	PLN 300
14.	Fee for consulting, at the Customer's request, the provisions of commercial contracts, transaction/financing structures/collateral	to be negotiated, min. PLN 1,500
15.	Administrative commission (as defined in the Credit Regulations) Not applicable to credits 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.	0.075% quarterly

## XIX. LOANS

### 1. Credit commissions and fees

(not applicable to credits granted to Farmers-natural persons, as referred to in item 3 below)

NO.	Commission/fee title	Commission/fee rate
1.	Commission for the origination of credit/loan, extending the term of availability of credit/loan, increasing the amount of credit/loan, extending the repayment of credit/loan	min. 1.8% of the loan/credit amount increase/extension in case of increase/extension alone, not less than PLN 2,000 Application: min. 1.5% of the loan/credit amount increase/extension in case of increase/extension alone, not less than PLN 1,500
2.	Commitment fee (on the undrawn amount of credit/loan) Note: not applicable to a crop purchase loan (revolving)	min. 50% of the margin forming part of interest rate on credit/loan
3.	Non-revolving credit prepayment commission Note: not applicable to a crop purchase loan, a VAT financing loan to be repaid from VAT refund by the Tax Office, financing agreement, Note: the commission is not charged if early repayment of the loan/part of the loan is financed by EU funds or the financed contract is the source of the loan repayment	min. 2% of the credit facility amount being repaid, not less than PLN 1,500
4.	Commission for change of the provisions of the agreement (other than specified in item 1), including for closing a revolving credit facility at the Customer's request Note: not applicable to a crop purchase loan	min. 0.1% of the credit facility amount, not less than PLN 1,000
5.	Administrative commission (as defined in the Credit Regulations)	0.075% quarterly
6.	Preferential loan origination commission – for loans granted from 1 June 2017 Note: if the credit origination commission is less than 2%, the bank may charge fees/commissions for changes to credit terms or for loan service operations, as determined on a case-by-case basis, the sum of fees/commissions during the credit term may not exceed 2% of the credit amount.	max. 2% of the granted loan amount
7.	Change of legal types of credit/loan collateral at the Customer's request	to be determined on a case-by-case basis min. PLN 1,000 <sup>1</sup>
6.	Other commissions and fees described in the loan documentation	Determined individually

### 2. Other banking operations related to the handling of credit and loans, including those related to securing loan transactions (this applies also to preferential loans granted until 31 December 2014)

(not applicable to credits granted to Farmers-natural persons, as referred to in item 3 below)

NO.	Commission/fee title	Commission/fee rate
1.	Issuance of a certificate stating the debt amount on account of credit facility/loan	to be determined on a case-by-case basis <sup>1</sup> min. PLN 300
2.	Issuance of the credit facility/loan repayment certificate	to be determined on a case-by-case basis <sup>1</sup> min. PLN 100
3.	Issuing a commitment letter to release collateral provided that the credit facility/loan is repaid	to be determined on a case-by-case basis <sup>1</sup> min. PLN 300
4.	Change of a repayment schedule not related to the financing term change	to be determined on a case-by-case basis <sup>1</sup> min. PLN 100
5.	Visit to the Customer's registered office or place of business as part of Customer or credit/loan collateral monitoring; also in the case of delay of credit/loan repayment (for a debt outstanding for over 30 days)	PLN 250
6.	Issuance of a loan/credit facility commitment letter (the fee for issuance of a commitment letter reduces the loan origination fee)	min. 0.5% of the committed amount not less than PLN 1,500
7.	Issuance of a conditional loan/credit facility commitment letter	to be determined on a case-by-case basis <sup>1</sup> min. PLN 200
8.	Preparing a credit account statement	PLN 0 – electronically via GOonline Biznes PLN 25 – in paper form
9.	Preparation and sending to the Customer of information on arrears in payment of amounts due with a simultaneous call for payment – for each sent call sent no more often than once every 14 calendar days	to be determined on a case-by-case basis <sup>1</sup> min. PLN 200
10.	Fee for establishment of collateral by the Bank on behalf of the Customer and related activities	to be determined on a case-by-case basis <sup>1</sup> min. PLN 200
11.	Fee for issuance, at the Customer's request, of a copy of documents and agreements concluded between the Customer and the Bank	to be determined on a case-by-case basis <sup>1</sup> min. PLN 100
12.	Fee for giving consent/conditional consent to an no charge release of real estate from the mortgage encumbrance	to be determined on a case-by-case basis <sup>1</sup> min. PLN 50
13.	Fee for untimely delivery by the Customer of the documents required to assess the Customer's financial and economic standing – payable monthly until the obligation is fulfilled	PLN 500
14.	Fee for delivery of documents required to assess the Customer's financial and economic standing other than by electronic banking	PLN 200
15.	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	PLN 200 PLN 500 per each subsequent reminder

	maintain the collateral enforceability (validity) within the time limit specified in the Regulations for lending activities, in the Agreement or the Bank's demand Note: the first reminder about the need to perform the obligation is free of charge.	
16.	Other certificates	min. PLN 500

1 If an operation is performed at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of the commission due shall be agreed with the Customer before the operation is performed.

**3. Commissions and fees for credits 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.**

No.	Commission / fee title	Commission / fee rate
1.	Credit/loan origination fee	min. 1.8% of the credit/loan amount eWniosek: min. 1.5% of the credit/loan amount
2.	Commission for extending the term of availability of credit/loan, increasing the amount of credit/loan, extending the repayment of credit/loan	min. 1.8% of the credit/loan increase/extension amount in the case of increase/extension itself, not less than PLN 2,000 eWniosek: min. 1.5% of the credit/loan increase amount, in the case of increase/extension itself, not less than PLN 1,500
3.	Standby commission/fee (calculated on an unused credit/loan amount)	2%
4.	Prepayment fee for a non-revolving loan <sup>1</sup> Note: not applicable to a crop purchase loan, a VAT financing loan to be repaid from VAT refund by the Tax Office, financing agreement Note: the fee is not charged if the prepayment of a loan or its part is made with an EU subsidy or from a financed contract	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.	Commission for granting a preferential loan,  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/loan granted	max. 2% of amount of the loan granted
6.	Fee for a change of credit/loan legal collateral types at a Customer's request	to be determined on a case-by-case basis min. PLN 1,000 <sup>2</sup>
7.	Fee for issuing a certificate confirming the outstanding amount of the credit/loan at the Customer's request	to be determined on a case-by-case basis <sup>2</sup> min. PLN 300
8.	Fee for issuing a full credit/loan repayment certificate at the Customer's request	to be determined on a case-by-case basis <sup>2</sup> min. PLN 100
9.	Fee for issuing a commitment letter to release collateral provided that the credit/loan has been repaid	to be determined on a case-by-case basis <sup>2</sup> min. PLN 300
10.	Fee for a change of the repayment schedule not related to the financing term change	to be determined on a case-by-case basis <sup>2</sup> min. PLN 100
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/loan repayment (for a debt outstanding for over 30 days)	PLN 250
12.	Commission for issuing a credit/loan commitment letter (the fee is deducted from the origination fee)	min. 0.5% of the committed amount not less than PLN 1,500
13.	Commission for issuing a conditional credit/loan commitment letter	to be determined on a case-by-case basis <sup>2</sup> min. PLN 200
14.	Fee for preparing a credit account statement at the Customer's request	PLN 0 – electronically via GOnline Biznes PLN 25 – in paper form
15.	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 sent call sent no more often than once every 14 calendar days	to be determined on a case-by-case basis <sup>2</sup> min. PLN 200
16.	Fee for issuing, at the 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 <sup>2</sup> min. PLN 100
17.	Fee for giving consent / conditional consent at the Customer's request to an encumbrance-free release of real estate from the mortgage encumbrance	to be determined on a case-by-case basis <sup>2</sup> min. PLN 50
18.	Fee for Customer's untimely provision of documents required for assessment of the Customer's financial and economic standing – paid monthly until the obligation has been fulfilled	PLN 500
19.	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 Note: the first reminder about the need to perform the obligation is free of charge.	PLN 200 PLN 500 per each subsequent reminder
20.	Other certificates issued at the Customer's request	to be determined on a case-by-case basis, min. PLN 500

The amount of the commission cannot exceed:

a) the amount of interest which the Customer would be obliged to pay during the period between early Credit 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



b) direct costs of the Bank related to the repayment

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

- the repayment does not fall within a period for which the Credit interest rate is fixed;
- the Credit 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 credit repayment year;
- the Credit is prepaid due to termination of the Agreement by the Customer with observance of the notice period, on the date on which the entire Credit amount is due,
- in the case of agreements where the repayment was made in accordance with the w insurance contract concluded to secure Credit repayment.

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

## XX. FINANCIAL INSTITUTIONS

### Additional fees for the Bank's function as Payment Agent

NO.	Commission/fee title	Commission/fee rate
1.	Fee for making available the function of Paying Agent.	Single fee of PLN 3,000
2.	Fee for the Bank holding a function of Paying Agent. Fee charged for the (sub)fund	Monthly PLN 2,000
3.	Fee for an account maintained in connection with the Bank's Paying Agent function	Monthly PLN 500

## XXI. SUPPORTED PRODUCTS\*

Products withdrawn from sale - refers to the Large Enterprise Segment Customers who signed a comprehensive agreement with the Bank for maintenance of bank accounts, use of electronic banking systems and providing other bank services, from 15 April 2013 until 10 November 2016, and customers served by branches of Bank BGZ S.A. before the merger date.

NO.	Chapter	Commission/fee title	Commission/fee rate
1.	Service and maintenance of bank accounts	Maintenance of an auxiliary account in PLN or convertible currencies and of a subsidy account in PLN (monthly fee)	PLN 50
2.	Non-cash transactions - Carrying out explanatory/complaint procedures when the reason for the complaint is not attributable to the Bank	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems - Domestic transfers in PLN - GOonline Biznes	PLN 10
3.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in an electronic form	PLN 0
4.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in a written form	PLN 0
5.	Non-cash transactions - Standing orders	Execution of a standing order into an account in the Bank	PLN 0
6.	Non-cash transactions - Standing orders	Execution of a standing order into an account in another bank	PLN 3
7.	Cash transactions - Cash deposits (commission rates are charged on the deposit amount)	Deposit in coins of more than 100 coins, charged on the value of the deposit in coins, charged together with the commission on open cash deposit	0.5%, min. PLN 4
8.	Cash transactions - Cash deposits (commission rates are charged on the deposit amount)	Deposit in coins of more than 100 coins, charged on the value of the deposit in coins, charged together with the commission for a sealed-bag cash deposit	to be determined on a case-by-case basis
9.	Cash transactions - Cash deposits (commission rates are charged on the deposit amount)	For each case when the Daily Limit set for Payments in Sealed Bags is exceeded	PLN 200
10.	Cash transactions - Cash withdrawals (commission rates are charged on the withdrawal amount)	Failure to notify of a withdrawal in the amount requiring an advice	PLN 60
11.	Cash transactions - Other services	Cash-in-transit service	to be determined on a case-by-case basis
12.	Deposit products - Term deposits	Account opening and maintenance	PLN 0
13.	Deposit products - Term deposits	Transfer of funds or interest from a PLN deposit to an account in another bank	PLN 5
14.	Deposit products - Term deposits	Transfer of funds or interest from a foreign currency deposit to an account in another bank	The same as for a cross-border transfer in foreign currencies and PLN and domestic transfer in foreign currencies
15.	Deposit products - Term deposits	Providing written information about the account balance	PLN 25
16.	Other actions in domestic transactions	Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	0.5% of the amount, min. PLN 12
17.	Other actions in domestic transactions	Issuance of a key to the door of the Bank's night drop box if the previous key is lost or not returned upon the Bank's demand	PLN 300
18.	Other actions in domestic transactions	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 80
19.	Acceptance of valuables or documents for safekeeping at the request of the Bank's Customer	Acceptance of valuables or documents for safekeeping at the request of the Bank's Customer (monthly fee) Note 1: The fee is charged for each valuable or document accepted for safekeeping Note 2: The fee can be waived	PLN 100
20.	e-Biznes Lider Prestiż commission plan	Maintenance of one current account in PLN Maintenance of one placement account in PLN Use of the online banking system (issuance and use of up to three tokens) Issuance and use of one debit card under a PLN bank account	PLN 20
21.	e-Biznes Lider Prestiż commission plan	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 20
22.	e-Biznes Lider Prestiż commission plan	Domestic transfer via GOonline Biznes	PLN 0.9
23.	e-Biznes Lider Prestiż commission plan	PLN and foreign currency transfer in electronic form into own account in the Bank	PLN 0
24.	e-Biznes Lider Prestiż commission plan	Domestic transfer in PLN made in the Bank's Branch	PLN 25
25.	e-Biznes Lider Prestiż commission plan	Open cash payments in PLN (the commission rate is calculated on the payment amount)	0.5% min. PLN 10
26.	e-Biznes Lider Prestiż commission plan	Open cash withdrawal (the commission rate is calculated on the withdrawal amount)	0.5% min. PLN 10
27.	Agro Lider Prestiż commission plan - the package only for persons engaged in agricultural production activity	Maintenance of one current account in PLN Maintenance of one placement account in PLN Use of the online banking system (issuance and use of one token)	PLN 20

		Issuance and use of one debit card under a PLN bank account	
28.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 19
29.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Domestic transfer via GOonline Biznes	PLN 1.5
30.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	PLN and foreign currency transfer in electronic form into own account in the Bank	PLN 0
31.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank/into an account held in another bank)	PLN 7
32.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Open cash payment in PLN	PLN 0
33.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Open cash withdrawal in PLN	PLN 0
34.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Withdrawals from ATMs in Poland	PLN 0
35.	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Checking account balance in ATMs in Poland	PLN 0
36.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Maintenance of one current account in PLN Maintenance of one placement account in PLN Use of the online banking system (issuance and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 20 (total monthly fee)
37.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Domestic transfer via GOonline Biznes/Call Centre	PLN 0
38.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	PLN and FC transfer in electronic form into own account in the Bank	PLN 0
39.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank/into an account held in another bank)	PLN 6
40.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Open cash payment in PLN	PLN 0
41.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Open cash withdrawal	PLN 0
42.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Withdrawals from ATMs in Poland	PLN 0
43.	Agro Lider Plus commission plan – the package only for persons engaged in agricultural production activity	Checking account balance in ATMs in Poland	PLN 0
	<b>Placement accounts: Agro Eskalacja and Biznes Eskalacja</b>		
	Account maintenance		PLN 100
44.	Transfer of receivables from the account (fee charged in the case of assignment in favour of another natural or legal person)		PLN 33
	Cash payment into an account		0.5%, min. PLN 5
	Execution of each transfer from the Agro Eskalacja placement account		PLN 10
	Execution of each transfer from the Biznes Eskalacja placement account		PLN 25

\* For actions not listed in this Chapter, commissions and fees are charged in amounts determined in other Sections

#### Supported products

NO.	Chapter	Commission/fee title	Commission/fee rate
1.	Service and maintenance of bank accounts	Maintenance of a current progressive account/progressive account/placement account	PLN 200
2.	Deposit products	O/N deposit - Account maintenance (monthly fee charged for each account)	PLN 100