

## LIST OF MAJOR AMENDMENTS IN THE TARIFF OF BANK COMMISSIONS AND FEES AT PKO BANK POLSKI S.A. FOR CORPORATE BANKING CUSTOMERS (EFFECTIVE FROM SEPTEMBER 1, 2025):

Below we've listed the main amendments we've made to the Tariff of Bank Commissions and Fees:

1. The Tariff has been divided into three tables. The tables have been divided into parts.
2. Table I. contains commissions and fees for activities, products and services provided to existing customers of our bank's corporate banking.
3. Table II. contains commissions and fees for activities, products and services provided to customers served at Corporate Banking Offices with whom our bank will conclude agreements from September 1, 2025.
4. Table III. contains commissions and fees for products and services under administration.
5. Below we present the main changes we have introduced to the Tariff of Fees and Commissions applicable to our existing customers. Information on the new offer and related fees and commissions can be found in Table II of the Tariff of Bank Commissions and Fees at PKO Bank Polski S.A. for Corporate Banking Customers (effective as of September 1, 2025). In Table III, we have only introduced changes consisting in the addition of a column describing the rules for charging fees or commissions and editorial changes.
6. We have given Table I. the following title: "BANK FEES AND COMMISSIONS CHARGED TO CORPORATE BANKING CUSTOMERS EXCLUDING CUSTOMERS SERVICED AT CORPORATE CUSTOMERS OFFICES".
7. In Part I. FINANCIAL MANAGEMENT PRODUCTS AND SERVICES:
  - a) addition of a column describing the rules for charging commissions and fees,
  - b) editorial and organisational changes,
  - c) other changes:

POINT OF THE TARIFF IN THE VERSION VALID UNTIL 31.08.2025	POINT OF THE TARIFF IN THE VERSION VALID FROM 1.09.2025
<b>SECTION I. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS</b>	
9. Housing Trust Account:	9. Housing Trust Account:
7) payment of funds from the account <i>Fee charged if the development agreement is either cancelled or terminated.</i>	withdrawal of funds from the account by the purchaser <i>Fee charged if the agreement with <b>the Purchaser</b> is cancelled or terminated.</i>
9) registration of the developer agreement	9) registration of the agreement with <b>the Purchaser</b>
<b>SECTION II. CASH OPERATIONS</b>	
10. Cash payment made in open form:	10. Cash payment made in open form:
1) in PLN:	1) in PLN:
a) at branches - 1 % min. PLN 45.00	a) at branches - <b>1.2% min. PLN 50.00</b>
b) at the agencies of PKO Bank Polski S.A. in an amount lower than or equal to PLN 1,000 - PLN 2.50 in an amount higher than PLN 1,000 - 0.8% of the deposit amount	b) at the agencies of PKO Bank Polski S.A. - <b>0.8% min. PLN 10.00</b> - -
d) cash deposit machines: : - PKO Bank Polski S.A. - 0.25% min. PLN 10.00	d) cash deposit machines: - PKO Bank Polski S.A. - <b>0.4% min. PLN 10.00</b>
2) in convertible currencies:	2) in convertible currencies:
a) in banknotes - 1% min. PLN 45.00	a) in banknotes - <b>1.2% min. PLN 50.00</b>
12. Document confirming the discrepancy in the closed payment - PLN 20.00	12. Document confirming the discrepancy in the closed payment - <b>PLN 50.00</b>
16. Cash withdrawal made in open form:	16. Cash withdrawal made in open form:
1) upon prior notification or in an amount that does not require notification - 1% min. PLN 30	1) upon prior notification or in an amount that does not require notification - <b>1.2% min. PLN 50.00</b>
3) failure to collect a notified payment - 0.5% min. PLN 50.00	3) failure to collect a notified payment - <b>1% min. PLN 100.00</b>
17. Cash withdrawal made in a closed form:	17. Cash withdrawal made in a closed form:
1) in banknotes - 0.5% min. PLN 20.00	1) in banknotes - <b>0.5% min. PLN 30.00.</b>
21. Blank checks - PLN 5.00	<b>Moved to administration</b>
<b>SECTION III. DOMESTIC AND FOREIGN TRANSFERS</b>	
23. Domestic transfer sent via electronic access channels:	22. Domestic transfer sent via electronic access channels:
4) SORBNET:	4) SORBNET:
- in an amount of less than PLN 1 million - PLN 40.00	b) in an amount of less than PLN 1 million - <b>PLN 50.00</b>
27. Foreign transfer incoming where costs are borne by the beneficiary:	26. Foreign transfer incoming where costs are borne by the beneficiary:
1) SEPA and EEA transfer in EUR	1) SEPA, <b>SEPA immediate</b> and EEA in EUR
29. Foreign transfer sent via electronic access channels:	28. Foreign transfer sent via electronic access channels:
1) SEPA	1) SEPA and <b>SEPA immediate</b> <i>The date of availability of the immediate SEPA service will be announced in the Announcement.</i>
2) EEA in EUR:	2) EEA in EUR:
- in an amount lower than EUR 250 thousands EUR - PLN 40.00	b) in an amount lower than EUR 250 thousands EUR - <b>PLN 50.00</b>

4) other foreign transfers – 0.25% min. PLN 40.00 max. PLN 220.00	4) other foreign transfers – <b>0.3%</b> min. PLN 40.00 max. PLN 220.00
<b>SECTION IV. CELARING PRODUCTS</b>	
33. Mass Outpayments:	32. Mass Outpayments:
1) execution of a withdrawal order at branches or agencies of PKO Bank Polski S.A. – 1% min. PLN 30.00	1) execution of a withdrawal order at branches or agencies of PKO Bank Polski S.A. – <b>1.2% min. PLN 50.00</b>
<b>SECTION VI. OTHER SERVICES AND ACTIVITIES</b>	
49. Year-end balance increase	48. Year-end balance increase
1. The fee is charged on positive balances of current accounts, auxiliary accounts, linked tender accounts, dynamic accounts, negotiated term deposit accounts, premium term deposit accounts.	1. The fee is charged on positive balances of current accounts, ancillary accounts, linked tender accounts, dynamic accounts, negotiated term deposit accounts, premium term deposit accounts, <b>investment deposit accounts, dual currency investment deposit accounts with currency option investment.</b>

## 8. IN PART II. BANK CARDS:

- a) addition of columns describing the rules for charging commissions and fees,
- b) editorial and organisational changes,
- c) other changes:

POINT OF THE TARIFF IN THE VERSION VALID UNTIL 31.08.2025	POINT OF THE TARIFF IN THE VERSION VALID FROM 1.09.2025
<b>SECTION I. DEBIT CARDS</b>	
8. Emergency cash withdrawal abroad as per Visa Europe rates <i>Fee set by the VISA payment organisation, as of the effective date of the Tariff, the fee is USD 100/175, depending on the region in which the emergency withdrawal is made.</i>	-
<b>SECTION II. CHARGE CARDS – MASTERCARD CORPORATE</b>	
13. Priority Pass Programme <i>Annual fee, optional package. In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the cardholder and companion. The fee for the day from which the fare is valid is USD 32.</i>	12. Priority Pass Programme <i>The price list and entrance rules for the lounge are available in the Announcement.</i>
<b>SECTION III. CREDIT CARDS</b>	
23. Priority Pass Programme <i>In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the cardholder and companion. The fee for the day from which the fare is valid is USD 32. The fee does not apply to PKO Visa Business Credit Premium cardholders.</i>	22. Priority Pass Programme <i>The price list and entrance rules for the lounge are available in the Announcement</i>
27. Cash withdrawal domestically and abroad – 3% min. PLN 5.00	26. Cash withdrawal domestically and abroad – <b>4% min. PLN 10.00</b>
30. Emergency cash withdrawal abroad as per Visa Europe rates <i>Fee set by the VISA payment organisation, as of the effective date of the Tariff, the fee is USD 100/175, depending on the region in which the emergency withdrawal is made.</i>	-
<b>SECTION IV. PREPAID DEBIT CARDS</b>	
<b>Prepaid debit card</b>	
31. Commissions and fees charged to the account holder:	29. Commissions and fees charged to the account holder:
-	<b>4) PIN code for personalised cards</b>
-	<b>a) sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application – PLN 0.00</b>
-	<b>b) sent by post – PLN 20.00</b>
5) summary of card transactions	6) summary of card transactions
-	<b>b) in MT940 format – PLN 200.00</b>

## 9. IN PART III. BUSINESS FINANCING:

- a) editorial and organisational changes,
- b) other changes:

POINT OF THE TARIFF IN THE VERSION VALID UNTIL 31.08.2025	POINT OF THE TARIFF IN THE VERSION VALID FROM 1.09.2025
<b>SECTION I. LOANS/ GENERAL-PURPOSE LOANS AND MULTI-PURPOSE CREDIT LINE</b>	
1. Arrangement fee for activities related to a review of documents for granting or modifying the terms and conditions of a loan/ general-purpose loan <sup>4</sup> / limit <sup>1</sup> / agreement or loan commitment Note: 1) The fee is charged on a one-off basis, in advance in respect of the requested amount of the loan/ general-purpose loan/ limit and is non-refundable. 2) The fee is not charged on loans as part of a credit limit, on a conditional loan commitment letter, on a loan/ general-purpose loan within the validity period of the loan/ general-purpose loan commitment letter and is not charged to Customers whom PKO Bank Polski S.A. has made an offer of financing	1. Arrangement fee for activities related to a review of documents for granting or modifying the terms and conditions of a loan/ general-purpose loan <sup>4</sup> / <b>credit line<sup>1</sup></b> / agreement or loan commitment Note: 1) The fee is charged on a one-off basis, in advance in respect of the requested amount of the loan/ general-purpose loan/ <b>credit line<sup>1</sup></b> and is non-refundable. 2) The fee is not charged on loans as part of a credit line, on a conditional loan commitment letter, on a loan/ general-purpose loan within the validity period of the loan/ general-purpose loan commitment letter and is not charged to Customers whom PKO Bank Polski S.A. has made an offer of financing. 3) <b>With regard to changes in the terms and conditions of a credit agreement/loan agreement/credit line<sup>1</sup>/promissory note, the commission applies to cases such as: extension of the credit</b>

	period, increase in the amount or change in the currency of the credit agreement/credit line <sup>1</sup> /promissory note
<p>2. Granting or extension:</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1) The fee is charged on the date the loan is granted or renewed, in relation to the amount of the loan and where a non-revolving loan/ general-purpose loan is renewed - in relation to the outstanding amount and the remaining available amount of the loan/ general-purpose loan.</li> <li>2) The fee does not apply to a credit limit and loans within the limit.</li> </ol>	<p>2. Granting or extension:</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1) The fee is charged on the date the loan is granted or renewed, in relation to the amount of the loan and where a non-revolving loan/ general-purpose loan is renewed - in relation to the outstanding amount and the remaining available amount of the loan/ general-purpose loan.</li> <li>2) The fee does not apply to a credit line<sup>1</sup> and loans within the credit line<sup>1</sup>.</li> <li>3) The fee is not charged if the credit agreement is concluded within the validity period of the promise</li> </ol>
3. Issuing a promise - 2 000.00	3. Issuing a promise - 0.2% min. 2 000.00
<p>4. Disbursement of line – as per disposal</p> <p>Note: No commission is charged for the execution of individual invoices/ documents of coverage of payments attached to the instruction.</p>	<p>4. Usage of credit line – as per disposal of credit disbursement</p> <p>Note: No commission is charged for the execution of individual payment documents attached to the instruction of credit disbursement.</p>
<p>6. Commitment fee – charged on the unused loan amount/ tranche payable in respect of:</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1) The fee is charged on the committed but unutilised amount of the loan/ general-purpose loan, including individual loans within a multi-purpose credit limit/ tranche.</li> <li>2) The fee is not charged on loans within a multi-purpose credit limit with a shared limit, including for a Customer group and a multi-currency overdraft facility.</li> <li>3) The fee for an unutilised revolving loan is accrued on a daily basis and charged monthly on the interest payment date.</li> <li>4) The fee for an unutilised non-revolving loan / general-purpose loan is accrued on a daily basis, from the day following the day, on which it was made available, and is charged at the end of the availability period of the loan/ general-purpose loan/ of the tranche.</li> <li>5) No fee is charged on the loans/ general-purpose loans to which interest subsidies from the state budget or other institutions are applied.</li> </ol>	<p>6. Commitment fee - on the unused amount of the loan or loan tranche:</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1) The fee is charged on the committed but unutilised amount of the loan/ general-purpose loan, including individual loans within a credit line<sup>1</sup>/ tranche.</li> <li>2) The fee is not charged on a loan granted under a credit line with a shared limit, including to a group of customers.</li> <li>3) The fee on unused revolving credit is calculated on a daily basis and is charged once a month, on the interest payment date.</li> <li>4) The fee on a non-revolving credit or loan that has not been used shall be charged on a daily basis, starting from the day after the credit is made available and collected at the end of the utilisation period of the credit/loan amount/loan tranche.</li> <li>5) No fee shall be charged on a loan or credit to which subsidies from the state budget or other institutions are applied.</li> </ol>
-	<p>7. Commitment fee - on unused amount of credit line - 0.3% (per month)</p> <ol style="list-style-type: none"> <li>1) Commissions are charged on the unused amount of the credit line (this does not apply to amounts made available, outstanding amounts and unused amounts of loans granted under the credit line, on which commissions are charged in accordance with item 6).</li> <li>2) In the case of a credit line with a shared limit, the commission is charged on the unused amount of the credit line with a shared limit, including the amounts of revolving loans made available and unused under the credit line with a shared limit, while the commission on unused amounts of non-revolving loans will be charged in accordance with item 6.</li> <li>3) The fee is calculated on a daily basis and is collected once a month, on the date indicated in the credit line agreement.</li> <li>4) The fee applies to agreements concluded or renewed from 1 September 2025.</li> </ol>
<p>7. Activities related to the administration of a loan/ general-purpose loan<sup>4</sup>/ multi-purpose credit line</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1) The commission does not apply to the multi-currency overdraft facility and the multi-purpose credit line with a shared limit, including for a group of Clients and individual loans operating within their framework.</li> <li>2) The commission for activities related to the administration of a revolving loan is charged on the amount of the relevant loan/ general-purpose loan/ multi-purpose credit line agreement. In the case of non-revolving loans, the commission is charged on the agreement's amount in the first year of financing (12 months after conclusion of the agreement), and in the subsequent years, on the amount to be repaid at the end of the previous year of financing.</li> <li>3) The commission for activities related to administration of loan/ general-purpose loan is charged on the last working day of the month, with the first commission made on the last working day of the month in which the contract was concluded and the last payment – on the last working day of the full month in which the contract is in force.</li> <li>4) No commission is charged for activities related to administration of individual loans within a multi-purpose credit line.</li> </ol>	<p>8. Activities related to credit/loan administration/ credit line</p> <p>Note:</p> <ol style="list-style-type: none"> <li>1) The fee for the administration of the revolving credit facility is charged on the amount of the loan agreement or the credit line<sup>1</sup>. In the case of a non-revolving loan or credit facility, the fee is charged on the contract amount in the first year of financing (12 months from the conclusion of the contract) and in subsequent years on the outstanding amount at the end of the previous year of financing.</li> <li>2) The commission for administering the credit/loan/credit line is charged on the last business day of the month, with the first commission being charged on the last business day of the month in which the credit agreement was concluded, and the last commission being charged on the last business day of the full month in which the credit agreement is valid.</li> <li>3) No fee shall be charged for the administration of a loan granted under the credit line<sup>1</sup>.</li> <li>4) The fee applies to agreements concluded from 1 October 2009, excluding investor loans, for which the rate applies to agreements concluded from 1 January 2014</li> </ol>

<p>5) This commission applies to contracts concluded from 1 October 2009, excluding the investor loans, for which the fee applies to contracts concluded from 1 January 2014.</p>	
<p>8. Activities related to the administration of a multi-currency overdraft facility and a multi-purpose credit line with a shared limit, including for a group of Clients</p> <p>Note:</p> <p>1) The commission is charged on the amount of the multi-currency overdraft facility and the multi-purpose credit line with a shared limit, on the last business day of the month, however the first commission is charged on the last business day of the month when the agreement is concluded and the last commission is charged on the last business day of the full month when the agreement is in force.</p> <p>2) No commission is charged for the administration of individual loans within the multi-currency overdraft facility and the multi-purpose credit line with a shared limit.</p> <p>3) This commission applies to contracts concluded from 1 July 2022 and annexed after this date.</p>	<p>Fee standardised with point 8. Activities related to credit/loan administration/ credit line</p>
<p>9. Changing, at the request of the Client the loan/ general-purpose loan/ line agreement within the scope of:</p> <p>2) changing the repayment schedule/ currency change/ reference rate or margin change – in relation to the outstanding amount and the remaining amount of the loan/ general-purpose loan/ line</p> <p>Note:</p> <p>1) Loan increase commission - does not apply to a credit limit and loans within the limit.</p> <p>2) The loan increase commission is charged for the period from the date of increase until the next anniversary of the loan granting or renewal commission, or until the end of the financing period.</p> <p>3) The commission is not charged where the terms and conditions of the facility are modified and the term of the loan/ general-purpose loan agreement is extended on the customer's request (in such an event, the commission specified in the "Granting or extension").</p> <p>4) In the case of foreign currency loans repaid in PLN under the loan agreement, no fee is charged for allowing loan repayment in the currency in which the loan is granted.</p>	<p>9. Amendment, at the Client's request, of the terms and conditions of the credit agreement/loan agreement/ credit line with respect to:</p> <p>2) repayment schedule/change of currency/change of reference rate/index or Bank margin on the amount of the credit/loan to which the change relates</p> <p>Note:</p> <p>1) Loan increase commission - does not apply to a credit line and loans within the credit line.</p> <p>2) The loan increase commission is charged for the period from the date of increase until the next anniversary of the loan granting or renewal commission, or until the end of the financing period.</p> <p>3) The commission is not charged where the terms and conditions of the facility are modified and the term of the loan/ general-purpose loan agreement is extended on the customer's request (in such an event, the commission specified in the "Granting or extension").</p> <p>4) In the case of foreign currency loans repaid in PLN under the loan agreement, no fee is charged for allowing loan repayment in the currency in which the loan is granted.</p>
<p>10. Prepayment</p> <p>Note:</p> <p>1. The commission is charged in relation to the amount of:</p> <p>a) the loan – in the case of revolving loans, where the loan amount is reduced and the financing period shortened,</p> <p>b) prepayment not according to the repayment schedule – in the case of non-revolving loans/ general-purpose loans, subject to paragraph 4.</p> <p>2. The commission is charged on the prepaid of a loan within the limit<sup>1</sup>.</p> <p>3. No commission is charged in the case of termination of the loan/ general-purpose loan agreement by the Client (with the loan term exceeding 12 months) in observance of the contractual notice period.</p> <p>4. No commission is charged on the investor loans.</p> <p>5. No fee is charged on the loans/ general-purpose loans, to which interest subsidies from the state budget are applied, bridging loans to finance projects supported by EU funding and certain loans/ general-purpose loans repaid with EU funds or with bonus from the Thermo-modernisation and Renovation Fund.</p>	<p>10. Prepayment</p> <p>Note:</p> <p>1. The commission is charged in relation to the amount of:</p> <p>a) the loan – in the case of revolving loans, where the loan amount is reduced and the financing period shortened</p> <p>b) prepayment not according to the repayment schedule – in the case of non-revolving loans or general-purpose loan, subject to paragraph 4.</p> <p>2. The commission is charged on the prepaid of a loan within the credit line.</p> <p>3. No commission is charged if the Customer terminates the credit agreement/credit line/loan (with a credit period exceeding 12 months) with the agreed notice period.</p> <p>4. No commission is charged on the investor loans.</p> <p>5. No fee is charged on the loans or general-purpose loans, to which interest subsidies from the state budget are applied, bridging loans to finance projects supported by EU funding and certain loans or general-purpose loans repaid with EU funds or with bonus from the Thermo-modernisation and Renovation Fund.</p>
<p>11. Other activities related to the handling of a loan/ general-purpose loan/ limit</p> <p>3) inspection by PKO Bank Polski S.A. of the real estate to be used as loan collateral, which is not subject to loan financing (in respect of each real estate) - fee PLN 300.00</p> <p>4) other activities carried out by PKO Bank Polski S.A. for the loan/ limit</p>	<p>11. Other activities related to the handling of a loan/ general-purpose loan/credit line</p> <p>3) PKO Bank Polski S.A. performing an inspection of the real estate intended to secure the loan/credit /credit line, which is not the subject of the loan (for each property) - fee PLN 750</p> <p>4) other activities carried out by PKO Bank Polski S.A.</p>

SECTION II. BILLS OF EXCHANGE	
17. Sending a letter of failure to pay a discounted bill of exchange or a notice of termination of the framework agreement to discount bills of exchange	17. Sending a <b>notice</b> of failure to pay a discounted bill of exchange or a notice of termination of the framework agreement to discount bills of exchange

#### 10. IN PART IV TRADE FINANCE PRODUCTS

- a) editorial and organisational changes,
- b) other changes:

POINT OF THE TARIFF IN THE VERSION VALID UNTIL 31.08.2025	POINT OF THE TARIFF IN THE VERSION VALID FROM 1.09.2025
<b>SECTION I. GENERAL ACTIVITIES FOR TRADE FINANCE PRODUCTS</b>	
2. Execution of an order to open/ issue or amend: a letter of credit, a guarantee, a standby letter of credit, a counter-guarantee, a surety in foreign trade, an aval in foreign trade or promise of guarantee/ surety in foreign trade, in express mode Note: Preparing draft or issuing a guarantee/ letter of credit within the same day on which the order was submitted, provided that a correct and complete application (with complete documentation) with the express mode instruction is received until 10:00 a.m. Applications submitted after 10:00 a.m. will be executed by 2:00 p.m. on the next business day In exceptional cases, the Bank reserves the right to refuse to execute the instruction in this manner, and it will immediately notify this to the Customer	2. Execution of an order to open/ issue or amend: a letter of credit, a guarantee, a standby letter of credit, a counter-guarantee, a surety in foreign trade, an aval in foreign trade or promise of guarantee/ surety in foreign trade, in express mode Note: Preparing draft or issuing a guarantee/ opening letter of credit within the same day on which the application was submitted, provided that a correct and complete application (with complete documentation) with the express mode instruction is received, <b>on business days until 10:00 a.m.</b> applications received after 10 a.m. will be processed by 2 p.m. on the following business day. In exceptional cases, the Bank reserves the right to refuse to realise the instruction in this manner, and it will immediately notify this to the Customer
<b>SECTION II. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND AVALS IN FOREIGN TRADE (INCLUDING THOSE OFFERED WITHIN THE MULTIPURPOSE CREDIT LIMIT) ISSUED BY PKO BANK POLSKI S.A.</b>	
18. Verifying the authenticity or validity of a signature on a guarantee or surety document	18. <b>Confirmation of the authenticity of the signatures or due authorization of the guarantee or surety</b>
<b>SECTION IV. SERVICE OF OWN DOCUMENTARY CREDITS (ISSUED BY PKO BANK POLSKI S.A.)</b>	
26. Amendment of a letter of credit	Amendment to <b>the terms and conditions</b> of a letter of credit ( <b>other than an increase in the amount</b> )
<b>SECTION VI. INCOMING DOCUMENTARY COLLECTION ORDERS</b>	
50. Documents to be released against payment	50. Releasing of documents against payment of the collection amount ( <b>from the collection amount</b> )
51. Documents to be released against acceptance of a draft or issuance of a promissory note	51. Releasing of documents against acceptance or issuance of a promissory note ( <b>from the amount of collection or the amount of partial payment of collection</b> )
55. Other collection tasks: 1) release of documents free of payment (franco)	55. Other collection tasks: 1) release of documents free of payment (franco) ( <b>from the collection amount</b> )

#### 11. IN PART V. CUSTODY:

- a) addition of columns describing the rules for charging commissions and fees,
- b) editorial and organisational changes,
- c) other changes:

POINT OF THE TARIFF IN THE VERSION VALID UNTIL 31.08.2025	POINT OF THE TARIFF IN THE VERSION VALID FROM 1.09.2025
<b>SECTION I. SECURITIES ACCOUNTS</b>	
2. Safekeeping of Treasury bills, NBP [National Bank of Poland] bills - 0.01%	2. Safekeeping of Treasury bills, NBP [National Bank of Poland] bills, <b>income instruments registered with KDPW S.A. - excluding income instruments issued by PKO Bank Polski S.A. Group entities - 0.02%</b>
3. Safekeeping of Treasury bonds registered with the Central Securities Depository of Poland (KDPW S.A.)	-
4. Safekeeping of equities traded on organized markets	3. Safekeeping of equities <b>registered with KDPW S.A. (the Central Securities Depository of Poland)</b>
5. Safekeeping of income instruments issued before 1 July 2019, registered in PKO Bank Polski S.A.'s books - excluding income instruments issued by members of PKO Bank Polski S.A. Group - 0.005%	4. Safekeeping of income instruments issued before July 1, 2019, registered in PKO Bank Polski S.A.'s books <b>as well as income instruments issued by members of PKO Bank Polski S.A. Group - fee 0.01%</b>
6. Safekeeping of other income instruments registered at Central Securities Depository of Poland (KDPW S.A.) - excluding financial instruments issued by members of PKO Bank Polski S.A. Group	-
7. Safekeeping of income instruments issued by members of PKO Bank Polski S.A. Group	-

<p>9. Custody operations concerning domestic market (fees calculated and charged monthly for each operation performed in a given month):</p> <p>1) execution of a settlement instruction for a transaction concluded outside organised trading with an entity other than PKO Bank Polski S.A. – 40 PLN</p> <p>2) execution of a settlement instruction for a transaction concluded in organised trading by an investment firm other than the Brokerage Office of PKO Bank Polski S.A. – 25 PLN</p> <p>4) cancelling or repair of settlement instructions</p> <p>7) blocking securities that are used as collateral for PKO Bank Polski S.A.</p> <p>8) blocking securities that are used as collateral for other than PKO Bank Polski S.A.</p>	<p>6. Custody operations concerning domestic market (fees calculated and charged monthly for each operation performed in a given month):</p> <p>1) execution of a settlement instruction for a transaction concluded outside organised trading with an entity other than PKO Bank Polski S.A. – <b>50 PLN</b></p> <p>2) execution of a settlement instruction for a transaction concluded in organised trading by an investment firm other than the Brokerage Office of PKO Bank Polski S.A. – <b>30 PLN</b></p> <p><b>3) execution of a settlement instruction for a transaction concluded outside organised trading or in organised trading with PKO Bank Polski S.A., including Brokerage Office of PKO Bank Polski S.A.</b></p> <p>4) –</p> <p>7) blocking of <b>financial instruments</b> as collateral in favour of PKO Bank Polski S.A.</p> <p>8) blocking of <b>financial instruments</b> as collateral in favour of entities other than PKO Bank Polski S.A.</p>
<p>10. Custody of financial instruments on foreign markets</p> <p>2) settlement instruction linked to for transactions with PKO Bank Polski S.A. as a counterparty</p> <p>3) settlement instructions with an entity other than PKO Bank Polski S.A. as a counterparty</p>	<p><b>7. Custody of financial instruments on foreign markets</b></p> <p>2) settlement instruction linked to for transactions <b>concluded</b> with PKO Bank Polski S.A. as a counterparty</p> <p>3) settlement instructions <b>concluded</b> with an entity other than PKO Bank Polski S.A. as a counterparty</p>
<p>Footnote 2: The fee calculated and charged monthly in respect of the market value of the equity securities and the face value of the debt securities deposited at the end of the last day of the month on each of the Accounts maintained for the Customer.</p>	<p>Footnote 2: The fee calculated and charged monthly in respect of the market value of the <b>financial instruments</b> and the face value of the <b>financial instruments</b> deposited at the end of the last day of the month on each of the Accounts maintained for the Customer.</p>

## 12. IN PART VI. OTHER ACTIVITIES AND SERVICES:

- addition of a column describing the rules for charging commissions and fees,
- editorial and organisational changes,
- other changes:

POINT OF THE TARIFF IN THE VERSION VALID UNTIL 31.08.2025	POINT OF THE TARIFF IN THE VERSION VALID FROM 1.09.2025
1. Certificates, opinions, information and other documents prepared on the Bank's template:	1. Certificates, opinions, information and other documents prepared on the Bank's template:
1) certificate – PLN 50.00	1) certificate – PLN <b>100.00</b>
3. Issuing municipal bonds – for arrangements related to the issuance programme – fee not less than 10,000.00	3. Issuing municipal bonds – for arrangements related to the issuance programme – <b>min. PLN 5,000.00</b>
4. Issuing corporate securities	4. Issuing corporate securities
2) issuing a placement guarantee	2) –
4) organising the issue of a series of bonds/ bill of exchange tranche	<b>3) organising the issue of a series of bonds</b>
5) changing an issuance programme at the request of the Customer, by:	5) changing an issuance programme at the request of the Customer, by:
b) changing its terms – fee not less than 2,000.00	b) changing its terms – <b>to be negotiated</b>
6) issuing, at the investor's request, a duplicate promissory note voucher from PKO Bank Polski S.A. in the event of loss, theft or destruction	6) –
13. Blockade on a bank account – PLN 400.00	13. Blockade on a bank account – <b>PLN 2 500.00</b>