

TARIFF OF BANK COMMISSIONS AND FEES AT PKO BANK POLSKI S.A. FOR CORPORATE BANKING CUSTOMERS

Effective from September 1, 2025.

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GENERAL PROVISIONS

§ 1.

1. This Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Banking Customers, hereinafter referred to as the "Tariff", sets out the rates of banking fees and commissions charged by PKO Bank Polski S.A. to corporate banking customers, subject to section 2.
2. Fees and commissions charged by PKO Bank Polski S.A. to banks in foreign trade and domestic foreign exchange dealings are set out in the Tariff of Banking Fees and Commissions collected by PKO Bank Polski S.A. from banks in foreign and domestic foreign exchange trading.
3. This Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Banking Customers supersedes the Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Customers. Whenever a reference to the Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Customers is made in the documents constituting the agreement or in other documents related to the products and services provided, the provisions, commissions and fees contained in the Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Banking Customers (Tariff) shall apply.

§ 2.

1. Banking fees and commissions shall be paid by the party ordering a banking operation, i.e. the Customer issuing the instruction to PKO Bank Polski S.A. to perform a banking operation, either directly or by correspondence, in person or through authorised third parties (including through a provider of the Payment Initiation Service) with the exception of the banking operations referred to in section 2.
2. In the case of banking operations such as credit transfers in foreign exchange trading, hereinafter "foreign transfers", guarantees, counter-guarantees, stand-by letters of credit, sureties, documentary collections and collections of bills of exchange, documentary letters of credit, commissions and fees are charged to the Customer or the beneficiary, depending on the arrangements between the parties and banking practice.
3. The commission on cash payments credited to bank accounts maintained at PKO Bank Polski S.A. is charged to the payer or account holder pursuant to the bank account agreement.
4. The amounts of fees and commissions are rounded according to the generally applicable rules.
5. The commissions and fees are charged on the operations performed at the agencies in the amount effective at the branches, unless the Tariff provides otherwise.

§ 3.

1. Commissions and fees are determined and charged in PLN or in foreign currencies.
2. Unless the Agreement or the Regulations stipulate otherwise whereas a commission or fee, subject to sections 3-6 is due to PKO Bank Polski S.A.:
 - 1) in PLN and is settled in a foreign currency, the buying rate for the currency (non-cash payment for foreign exchange trading or cash payments for money) in force at PKO Bank Polski S.A. at the time of conversion as per the effective PKO Bank Polski S.A. Table of Exchange Rates is applied to determine the amount of the due commission or fee,
 - 2) in a foreign currency and is settled in PLN, the selling rate for the currency (non-cash payment for foreign exchange trading or cash payments for money) in force at PKO Bank Polski S.A. at

the time of conversion as per the effective PKO Bank Polski S.A. Table of Exchange Rates is applied to determine the amount of the due commission or fee,

- 3) in a foreign currency and is settled in a foreign currency, the buying/ selling rate for the currency (non-cash payment for foreign exchange trading or cash payments for money) in force at PKO Bank Polski S.A. at the time of conversion as per the current PKO Bank Polski S.A. Table of Exchange Rates is applied to determine the amount of the due commission or fee. The buying rate of the currency in which a commission or fee is settled and the selling rate of the currency in which a commission or fee is due to the Bank as per the Tariff are applied to those transactions.
3. For the conversion of the threshold, minimum and maximum commission amount into the currency of operation (when the currency in which the commission is defined differs from the currency of operation), the average NBP exchange rate announced in the current Table of Exchange Rates of PKO Bank Polski S.A. shall be used.
4. In the event of mass foreign operations, the Bank uses the average NBP exchange rate announced in the current Table of Exchange Rates of PKO Bank Polski S.A. to settle the commission with the Customer.
5. The commission or fee charged in PLN on letters of credit, documentary collections, guarantees and sureties in foreign trade carried out in foreign currencies is determined as per the average NBP rate communicated in the current PKO Bank Polski S.A. Table of Exchange Rates.
6. Rates other than those defined in sections 2 to 5 may apply when determining commissions and fees if other regulations so stipulate.

§ 4.

Non-standard services or those not provided for in the Tariff may be subject to fees and charges in amounts negotiated with the Customer.

§ 5.

Notwithstanding the commissions and fees listed in the Tariff, PKO Bank Polski S.A. is entitled to charge:

- 1) fees and commissions charged by domestic and foreign banks and credit institutions intermediating in the execution of the order, in accordance with the applicable tariffs of these banks or institutions or pursuant to separate agreements concluded,
- 2) postal and courier fees.

§ 6.

1. Fees and commissions shall not be charged if:
 - 1) the amount of the foreign transfer received by PKO Bank Polski S.A., from which the fees and commissions for its execution are to be collected, makes it impossible to collect them, if they are paid by the beneficiary,
 - 2) the amount of the returned foreign transfer sent by PKO Bank Polski S.A. by a domestic bank, foreign bank or credit institution is not sufficient to collect the fee due to PKO Bank Polski S.A. for the return of the foreign transfer sent by PKO Bank Polski S.A.
2. An 'x' used in the Tables indicates that the activity or transaction is not being performed.

TABLE I. BANK FEES AND COMMISSIONS CHARGED TO CORPORATE BANKING CUSTOMERS EXCLUDING CUSTOMERS SERVICED AT CORPORATE CUSTOMERS OFFICES

PART I. FINANCIAL MANAGEMENT PRODUCTS AND SERVICES

Type of commission or fee		Principle of charging a commission or fee	Amount of commission or fee in PLN
1	2	3	4
SECTION I. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS			
1.	Opening of a current account for non-residents	one time	2,500.00
2.	Maintenance of a current/auxiliary account	monthly fee, per account	150.00
3.	Maintenance of a VAT account	monthly fee, per account	0.00
4.	Trust or contingent settlement account - ESCROW:		
	1) preparation of a draft agreement	one time	to be negotiated
	2) opening of an account	one time	to be negotiated
	3) maintenance of an account	monthly fee, per account	to be negotiated
5.	Maintenance of a Separated Fund Account	monthly fee, per account	to be negotiated
6.	Maintenance of a dynamic account	monthly fee, per account	200.00
7.	Consolidation of balances:		
	1) Service initiation	one time	to be negotiated, min. 400.00
	2) provision of service	monthly fee,	400.00 + 40.00 per each account in the consolidation
8.	Deposit Identification:		
	1) maintenance of a main tender account	monthly fee, per account	200.00
	2) withdrawal of funds from the Tender Associated Account	one time, on an annual basis, on the balance of the associated account, for each day the funds are administered	1 %
9.	Housing Trust Account:		
	1) processing of the account application	one time	to be negotiated
	2) opening of an account	one time	to be negotiated
	3) maintenance of an account	monthly fee,	to be negotiated

4)	identification of a contribution to an individual account of buyer	for the amount of the deposit	to be negotiated
5)	cash payments	for each amount of the deposit	to be negotiated
6)	implementation of account holder's instructions to withdraw funds from the account	for the amount of the withdrawal	to be negotiated
7)	withdrawal of funds from the account by the purchaser <i>Fee charged if the agreement with the Purchaser is cancelled or terminated.</i>	for each amount of the withdrawal	to be negotiated
8)	Inspection of the project carried out prior to the disbursement of payment of the account	for each inspection	to be negotiated
9)	registration of the agreement with the purchaser	one time	100.00
10)	hard copy of the documents used in the account handling process provided by the customer	per document	300.00
SECTION II. CASH OPERATIONS			
10.	Cash payment made in open form:		
1)	in PLN		
a)	at branches	for each amount of the deposit	1.2% min. 50.00
b)	at the agencies of PKO Bank Polski S.A.	for each amount of the deposit	0.8% min. 10.00
c)	containing more than 50 coins	additional fee, on the amount to be deposited in coins	5% min. 10.00
d)	at deposit machines: <i>Made with a debit card or prepaid debit card.</i>		
-	PKO Bank Polski S.A.	for each amount of the deposit	0.4% min. 10.00
-	other <i>The date on which the service becomes available will be announced in the Announcement.</i>	for each amount of the deposit	0.5% min. 10.00
2)	in convertible currencies:		
a)	in banknotes	for each amount of the deposit	1.2% min. 50.00
b)	in coins	coin equivalent of the deposit amount	50 %
11.	Cash payment made in a closed form:		
1)	in PLN		
a)	online with up to 1 000 coins	for each amount of the deposit	0.6% min. 30.00
b)	on the basis of a document or deposit order with up to 1 000 coins	for each amount of the deposit	0.75% min. 30.00
c)	containing more than 1,000 coins	for the amount of the deposit	5 %
2)	in convertible currencies:		
a)	in banknotes	for each amount of the deposit	0.8% min. 30.00
b)	in coins	coin equivalent of the deposit amount	50 %
12.	Document confirming the discrepancy in the closed payment	per document	50.00

13.	Cash payment in closed form not prepared in accordance with the terms and conditions of the agreement	additional fee, after the payment has been settled	50.00
14.	Tamper-proof envelopes:		
	1) B4 format non-transparent	per pack of 100 pieces	69.00
	2) B4 format transparent	per pack of 100 pieces	63.00
	3) B5 format non-transparent	per pack of 100 pieces	50.00
	4) B5 format transparent	per pack of 100 pieces	46.00
	5) for coins of 4.5 kg	per pack of 100 pieces	84.00
	6) for coins of 9.3 kg	per pack of 100 pieces	112.00
15.	Card or key to a night safe	per card or key	50.00
16.	Cash withdrawal made in open form:		
	1) upon prior notification or in an amount that does not require notification	for each amount of the withdrawal	1.2% min. 50.00
	2) without prior notification	additional fee, on the difference between the amount paid and the amount not to be reported	0.5 %
	3) failure to collect a notified payment	on the amount of each withdrawal reported	1% min. 100.00
17.	Cash withdrawal made in a closed form:		
	1) in banknotes	on each withdrawal also in case of non-collection of the requested withdrawal	0.5% min. 30.00
	2) containing coins	on each withdrawal also in case of non-collection of the requested withdrawal	to be negotiated
18.	Bank transport of monetary values	at a valuation	to be negotiated
19.	Cash changing	for each amount of the changing	to be negotiated
20.	Operation of cash deposit machines located at the customer's premises	according to the Agreement	to be negotiated
SECTION III. DOMESTIC AND FOREIGN TRANSFERS			
21.	Domestic incoming transfer <i>Fee charged collectively not later than by the 10th day of the following month, according to the rate from the last calendar day of month.</i>	for each transfer, when the number of transfers received by the customer in a given month exceeds 10,000	0.50
22.	Domestic transfer sent via electronic access channels: <i>Fees also apply to predefined transfer orders and domestic standing orders.</i>		
	1) standard in PLN	for each transfer	3.50
	2) in convertible currencies other than PLN between accounts held with PKO Bank Polski S.A.	for each transfer	10.00
	3) between accounts of the same customer at PKO Bank Polski S.A. <i>Not applicable to domestic standing orders and collective transfers.</i>	for each transfer	0.00
	4) SORBNET:		
	a) in an amount greater than or equal to PLN 1 million	for each transfer	20.00

	b)	in an amount of less than PLN 1 million	for each transfer	50.00
	5)	Express Elixir	for each transfer	10.00
23.	Domestic transfer sent in a paper-based form		for each transfer	80.00
24.	Transfer to accounts held in foreign branches of PKO Bank Polski S.A.:			
	1)	sent via electronic access channels:		
	a)	in PLN	for each transfer	3.50
	b)	in other convertible currencies	for each transfer	10.00
	2)	sent in a paper-based form	for each transfer	80.00
25.	Additional activities related to a domestic transfer:			
	1)	enquiries, additions, amendments	for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs
	2)	seeking funds for the benefit of the client	for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs
26.	Foreign transfer received when costs are borne by the beneficiary:			
	1)	SEPA, SEPA immediate and EEA in EUR	for each transfer	0.00
	2)	other foreign transfers	for each transfer	20.00
27.	Additional activities related to an incoming foreign transfer:			
	1)	additions, modifications, amendments, enquiries, seeking funds for the benefit of the client	for each additional activity	80.00 + third-party bank costs
	2)	"NON-STP" charge	for each payment instruction - in the absence of data enabling the automatic execution of the transfer	80.00 + third-party bank costs
28.	Foreign transfer sent via electronic access channels: <i>Fees or commissions also apply to foreign standing orders.</i>			
	1)	SEPA and SEPA immediate <small>The date of availability of the immediate SEPA service will be announced in the Announcement.</small>	for each transfer	3.50
	2)	EEA in EUR:		
	a)	in an amount greater than or equal to EUR 250 000. EUR	for each transfer	20.00
	b)	of less than EUR 250 000. EUR	for each transfer	50.00
	3)	SWIFT GPI	on the amount of each transfer	0.4% min. 50.00 max. 300.00
	4)	other foreign transfers	on the amount of each transfer	0.3% min. 40.00 max. 220.00
29.	Foreign transfer sent in paper-based form:			
	1)	SEPA and EEA in EUR	for each transfer	80.00
	2)	SWIFT GPI	on the amount of each transfer	0.4% min. 80.00 max. 300.00

	3)	other foreign transfers	on the amount of each transfer	0.3% min. 80.00 max. 220.00
30.	Additional charges for outgoing foreign transfers:			
	1)	express or urgent transfer <i>Fee is charged for the execution of a transfer with a value date of "Overnight" or "Tomnext". Not applicable for SEPA, SEPA immediate and EEA foreign transfer in EUR.</i>	for each transfer	100.00
	2)	OUR cost instructions	per instruction	100.00
	3)	OUR cost instructions for transfers to Belarus and Russia	per instruction	250.00
	4)	SWIFT message <i>Fee charged when transfers are made via the SWIFT system.</i>	for each message	10.00
	5)	confirmation of the execution of the transfer in the form of a copy of the SWIFT message	for each confirmation	15.00
31.	Additional activities related to a foreign transfer sent:			
	1)	enquiries, additions, amendments	for each additional activity	80.00 + third-party bank costs
	2)	cancellation of a completed transfer	for each additional activity	80.00 + third-party bank costs
	3)	funds recovery <i>Applies to a foreign transfer sent with an incorrectly entered unique identifier.</i>	for each additional activity	80.00 + third-party bank costs
	4)	return of a completed transfer initiated by a third-party bank	for each additional activity	80.00 + third-party bank costs
	5)	"NON-STP" charge	for each payment instruction - in the absence of data enabling the automatic execution of the transfer	80.00 + third-party bank costs
SECTION IV. CLEARING PRODUCTS				
32.	Mass withdrawals:			
	1)	execution of a withdrawal order at branches or agencies of PKO Bank Polski S.A.	for each amount of the withdrawal	1.2% min. 50.00
	2)	execution of a withdrawal order at ATMs of PKO Bank Polski S.A.	for each amount of the withdrawal	0.3% min. 7.50
33.	Virtual Accounts (Identification of Bulk Payments):			
	1)	starting or changing the parameterisation of the service:		
	a)	via iPKO business e-banking	one time	0.00
	b)	outside the iPKO business e-banking	one time	to be negotiated
	2)	provision of service	monthly fee, per Customer ID	200.00
	3)	identification of payments	for each payment	0.50
34.	Direct debit:			
	1)	Fee charged from the recipient:		
	a)	activation or amendment of the terms of service	one time, for each bank account designated for servicing Direct debits	1,000.00

	b)	provision of service <i>For agreement entered into before 1 October 2021, the fee is charged per agreement.</i>	monthly fee, for each bank account designated for servicing Direct debits	200.00
	c)	distribution of a form with consent or withdrawal of consent to debit the account	per form	30.00
	d)	direct debit order	per order	4.00
	2)	fees charged to the payer:		
	a)	execution of a direct debit	per order	3.50
	b)	return of a direct debit	for each return	10.00
	c)	registration of consent to debit	for each consent	10.00
SECTION V.ELECTRONIC ACCESS CHANNELS				
35.	IPKO biznes e-banking:			
	1)	use of the iPKO biznes	monthly fee, for each registered company	300.00
	2)	iPKO biznes user fee:		
	a)	up to five inclusive	monthly fee, per user	0.00
	b)	more than five	monthly fee, per user	20.00
	3)	mobile authorisation	per authorisation	0.00
	4)	hardware token	one time, for each token	300.00
	5)	administration of authorisations by PKO Bank Polski S.A.	per order	to be negotiated
36.	iPKO biznes Integra:			
	1)	integration with selected ERP software provided by partners:		
	a)	Service initiation	one time, for each registered company	500.00
	b)	provision of service	monthly fee, from the moment the certificate is activated by the first user, for each registered company	100.00
	2)	integration using the application provided by PKO Bank Polski S.A.:		
	a)	Service initiation	one time, for each registered company	to be negotiated
	b)	provision of service	monthly fee, from the moment the certificate is activated by the first user, for each registered company	to be negotiated
	3)	individual integration:		

		a)	Service initiation	one time, for each registered company	to be negotiated
		b)	provision of service	monthly fee, from the moment the certificate is activated by the first user, for each registered company	to be negotiated
	4)		one-time code card with digital public key certificate and reader	one time	300.00
37.	EBICS:				
	1)		Service initiation	one time, for each registered company	to be negotiated
	2)		provision of service	monthly fee, for each registered company	200.00
38.	SWIFT MT101 - acceptance of payment instructions using the SWIFT electronic channel:				
	1)		Service initiation	one time, per account	100.00
	2)		execution of payment instructions	for each transfer	as for a transfer, depending on the form and manner of execution of the instruction
	3)		"NON-STP" charge	additional fee, for each payment instruction - in the absence of data enabling the automatic execution of the transfer	80.00
39.	Sweeping/topping the outside:				
	1)		activation or amendment of the terms of service	one time, for each sweep account	200.00
	2)		provision of service	monthly fee, for each sweep account	200.00
	3)		sweeping transfer	for each transfer	as for a transfer, depending on the form and method of transfer
	4)		sending a payment instruction within the Topping service	for each instruction	as for the sending of a payment instruction within a Payment Request in the form of a SWIFT MT101 message
40.	Data exchange using an SFTP server:				
	1)		Service initiation	one time	to be negotiated
	2)		provision of service	monthly fee,	200.00
SECTION VI. OTHER SERVICES AND ACTIVITIES					
41.	Bank statement:				
	1)	in a paper-based form:			
		a)	first summary statement	for the first summary statement in a month	0.00
		b)	next summary statement	for each additional summary statement	50.00

	2)	in electronic form	for each statement	0.00
42.	On-demand or additional statement		for each statement	50.00
43.	Electronic reports in formats other than those provided by PKO Bank Polski S.A. as standard.		monthly fee, for each type of message and account	200.00
44.	Development and implementation of a customised report or generation of a report based on archived data		as agreed	to be negotiated
45.	Call for payment of an impermissible debit balance		for each call	200.00
46.	The draft agreement or the form containing the changes to the provisions requested by the customer		one time	500.00
47.	Specimen signature card		for each replacement or additional card	50.00
48.	Year-end balance increase 1. <i>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, investment deposit accounts, dual currency investment deposit accounts with currency option investment.</i> 2. <i>The fee is charged when the sum of positive balances as at 31 December is: 50% higher than the average value of the sum of positive balances in the period from 1 November to the penultimate day of the year and the excess exceeds PLN 5 million.</i> 3. <i>Positive account balances in currencies other than PLN for the purpose of calculating the fee are converted into PLN using the average NBP exchange rate prevailing on the last business day of December.</i> 4. <i>The fee is collected no later than 31 January of the following year.</i>		of the excess of the sum of the positive balances at 31 December over the average value of the sum of positive balances, from 1 November to the last but one day of the year,	0.25 %

PART II. BANK CARDS

SECTION I. DEBIT CARD			Multicurrency PKO Visa Business Debit ¹	Multicurrency PKO Visa Business ^{1,2}	Multicurrency PKO Visa Business in EUR
Type of commission or fee			Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in EUR
1	2	3	4	5	6
1.	Using the card	annually, charged in advance, for each card	50.00	40.00	20.00
2.	Express mode <i>Card released within three business days.</i>	for each card		50.00	12.00
3.	PIN code:				
	1)	sending through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission		0.00
	2)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	4.00
4.	Insurance package		-		0.00
5.	Summary of card transactions <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>		monthly fee, for each statement		0.00
6.	Cash withdrawal:				
	1)	at ATMs of PKO Bank Polski S.A.	for each amount of the withdrawal	3% min. 5.00	0.00
	2)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	for each amount of the withdrawal	3% min. 5.00	3% min. 1.50

	3)	accompanying a non-cash transaction (Cashback)	for each of the withdrawal	0.00	1.00
7.	Transactions debited from a linked account		on the amount of the transaction	2 %	
SECTION II. CHARGE CARDS - MASTERCARD CORPORATE				PKO Mastercard Corporate	PKO Mastercard Corporate Executive
Type of commission or fee			Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in PLN
8.	Using the card		annually, charged in arrears, for each card	200.00	350.00
9.	Express mode <i>Card released within three business days.</i>		for each card	50.00	
10.	PIN code:				
	1)	sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00	
	2)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	
11.	Insurance package		-	0.00	
12.	Priority Pass Programme <i>Optional package. The price list and entrance rules for the lounge are available in the Announcement.</i>		annually	80.00	0.00
13.	Summary of card transactions: <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>				
	1)	in pdf or txt format	monthly fee, for each statement	0.00	
	2)	in MT940 format	monthly fee, for each statement	200.00	
14.	Electronic report with the card User's card operations <i>In pdf format sent to the e-mail address indicated by the customer.</i>		monthly fee, for each report	200.00	
15.	Application for a global limit change		for each application	200.00	
16.	Cash withdrawal domestically and abroad		for each amount of the withdrawal	3.5% min. 5.00	
17.	Settlement of domestic and foreign non-cash transactions		on the amount of the transaction	1.5 %	
SECTION III. CREDIT CARDS				PKO Visa Business Credit Srebrna ¹	PKO Visa Business Credit Złota ¹
Type of commission or fee			Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in PLN
18.	Using the card <i>Fee for cards issued until 31 December 2022 charged in arrears.</i>		annually, charged in advance for each card	100.00	1,000.00
19.	Express mode <i>Card released within three business days.</i>		for each card	50.00	0.00
20.	PIN code:				

	1)	sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00			
	2)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	0.00		
21.	Insurance package		-	0.00			
22.	Priority Pass Programme <i>Optional package.</i> <i>The price list and entrance rules for the lounge are available in the Announcement.</i>		annually	x	80.00	0.00	
23.	Summary of card transactions: <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>						
	1)	in pdf or txt format	monthly fee, for each statement	0.00			
	2)	in MT940 format	monthly fee, for each statement	200.00	0.00		
24.	Electronic report with the card User's card operations <i>In pdf format sent to the e-mail address indicated by the customer.</i>		monthly fee, for each report	200.00	0.00		
25.	Application for a global limit change		for each application	200.00	0.00		
26.	Cash withdrawal domestically and abroad		for each amount of the withdrawal	4% min. 10.00			
27.	Settlement of domestic and foreign non-cash transactions		on the amount of the transaction	0.00			
28.	Servicing untimely repayments		one time, additional fee,	200.00	0.00		
SECTION IV. PREPAID DEBIT CARDS				Prepaid debit card ³	Prepaid debit card to an account in EUR ⁴		
Type of commission or fee			Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in EUR		
29.	Commissions and fees charged to the account holder:						
	1)	Using the card	annually, charged in advance, for each card	20.00 ⁵	5.00		
	2)	issuing a card after its cancellation	for each card	2.00	0.50		
	3)	Express mode <i>Card released within three business days.</i>	for each application	50.00	12.00		
	4)	PIN code for personalised cards:					
		a)	sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00	x	
		b)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	x	
5)	cards with a personalised image	one time, for each agreement	to be negotiated	x			

6)	Summary of card transactions: <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>				
	a)	in pdf or txt format	monthly fee, in PLN, for each agreement	0.00	
	b)	in MT940 format	monthly fee, in PLN, for each agreement	200.00	
	7)	for the shipment of the card to the card user address	for each shipment	10.00	x
	8)	topping up the card	for each top-up	1.50	0.50
	9)	return order for a prepaid card <i>Submitted outside of iPKO biznes e-banking.</i>	for each instruction	as for a domestic transfer sent in a paper-based form	
	10)	change of account number for target transfers from a prepaid card	for each instruction	50.00	12.00
30.	Fees and commissions charged to the card account or to the card register account:				
1)	cash withdrawal:				
	a)	at ATMs of PKO Bank Polski S.A.	for each of the withdrawal	0.00	
	b)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	for each amount of the withdrawal	3% min. 8.00	3% min. 2.00
	c)	accompanying a non-cash transaction (Cashback)	for each of the withdrawal	1.00	0.50
	2)	non-cash transactions at home and abroad	on the amount of the transaction	0.00	
	3)	statement of the last 5 card operations or checking the balance in ATMs of PKO Bank Polski S.A.	for each activity	0.00	
	4)	statement of the last 5 card operations at a branch of PKO Bank Polski S.A.	for each statement	5.00	1.50

¹ In the case of a transaction made in a currency other than PLN, an additional currency conversion fee of 3.5% of the transaction value is charged, unless the transaction is made in the currency of the account associated with the debit card. The commission also applies to the amount of the card-paid return transaction.

² Until 31 March 2019, the card is issued under the name PKO Visa Business Electron.

³ In the case of a prepaid debit card transaction to a PLN account made in a currency other than PLN, an additional currency conversion fee of 3.5% of the transaction value is charged. The commission also applies to the amount of the card-paid return transaction.

⁴ In the case of a prepaid debit card transaction to a EUR account in a currency other than EUR, an additional currency conversion fee of 2% of the transaction value is charged. The commission also applies to the amount of the card-paid return transaction.

⁵ The prepaid debit card is also available in a personalised image version, for which the usage fee is determined by the agreement with the customer.

PART III. BUSINESS FINANCING

Type of commission or fee		Amount of commission or fee in PLN
1	2	3
SECTION I. LOANS/GENERAL-PURPOSE LOANS AND MULTI-PURPOSE CREDIT LINE		
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 ⁴ / credit line ¹ / agreement or loan commitment	0.2% min. 2,000.00
	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/ credit line ¹ 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. With regard to changes in the terms and conditions of a credit agreement/loan agreement/credit line ¹ /promissory note, the commission applies to cases such as: extension of the credit period, increase in the amount or change in the currency of the credit agreement/credit line ¹ /promissory note.	
2.	Granting or extension:	

	1)	revolving loan ² - charged either on a one-off or an annual basis	2% p.a. ⁵ min. 2,000.00
	2)	non-revolving loan ³ - charged on a one-off basis	2% min. 2,000.00
	3)	general-purpose loan ⁴ - charged on a one-off basis	2% min. 2,000.00
	Note: 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. 2. The fee does not apply to a credit line ¹ and loans within the credit line ¹ . 3. The fee is not charged if the credit agreement is concluded within the validity period of the promise.		
3.	Issuing a promise		0.2% min. 2,000.00
4.	Disbursement of credit line ¹ - as per disposal		2% p.a. ⁵
	Note: No commission is charged for the execution of individual invoices/ documents of coverage of payments attached to the instruction.		
5.	Purchase of receivables by assignment - in respect of an amount receivable:		
	1)	of which the state budget is the debtor	1 %
	2)	other	2 %
	Note: The rate is expressed as a net amount to which PKO Bank Polski S.A. will charge VAT.		
6.	Commitment fee - on the unused amount of the loan or loan tranche:		
	1)	revolving loan ²	0.3% (per month)
	2)	non-revolving loan ³ , subject to subsection 3 and 4	0.008% (per day)
	3)	investor loan	to be negotiated (daily)
	4)	general-purpose loan ⁴	0.008% (per day)
	Note: 1. The fee is charged on the committed but unutilised amount of the loan/ general-purpose loan, including individual loans within a credit line ¹ / tranche. 2. The fee is not charged on a loan granted under a credit line with a shared limit, including to a group of customers. 3. The fee on unused revolving credit is calculated on a daily basis and is charged once a month, on the interest payment date. 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/tranche. 5. No fee shall be charged on a loan or credit to which subsidies from the state budget or other institutions are applied.		
7.	Commitment fee - on unused amount of credit line ¹		0.3% per month
	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). 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. 3. The fee is calculated on a daily basis and is collected once a month, on the date indicated in the credit line agreement. 4. The fee applies to agreements concluded or renewed from 1 September 2025.		
8.	Activities related to credit/loan administration ⁴ / credit line ¹		0.3% p.a. ⁵ min. 500.00 (per month)

	<p>Note:</p> <ol style="list-style-type: none"> 1. The fee for the administration of the revolving credit facility is charged on the amount of the loan agreement or the credit line¹. 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. 2. The commission for administering the credit/loan/credit line¹ 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. 3. No fee shall be charged for the administration of a loan granted under the credit line¹. 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. 		
9.	Amendment, at the Client's request, of the terms and conditions of the credit agreement/loan agreement ⁴ / credit line ¹ with respect to:		
	1)	Increases - on the amount of the increase:	
	a)	revolving loan ²	2% p.a ⁵ min. 2,000.00
	b)	non-revolving loan ³	2% min. 2,000.00
	c)	general-purpose loan ⁴	2% min. 2,000.00
	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	2% min. 2,000.00
	3)	other contractual terms and conditions than those set out in subsections 1) to 2)	2,000.00
	<p>Note:</p> <ol style="list-style-type: none"> 1. Loan increase commission - does not apply to a credit line and loans within the credit line¹. 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. 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"). 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. 		
10.	Prepayment		2 %
	<p>Note:</p> <ol style="list-style-type: none"> 1. The commission is charged in relation to the amount of: <ol style="list-style-type: none"> a) the loan - in the case of revolving loans, where the loan amount is reduced and the financing period shortened b) prepayment not according to the repayment schedule - in the case of non-revolving loans/ general-purpose loans, subject to paragraph 4. 2. The commission is charged on the prepaid of a loan within the limit¹. 3. No commission is charged if the Customer terminates the credit agreement/credit line¹/loan (with a credit period exceeding 12 months) with the agreed notice period. 4. No commission is charged on the investor loans. 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. 		
11.	Other activities related to the handling of a loan/ general-purpose loan ⁴ / credit line ¹ :		
	1)	sending a reminder letter	100.00
	2)	failure to deliver required documents within the relevant deadline	500.00
	3)	PKO Bank Polski S.A. performing an inspection of the real estate intended to secure the loan/credit ⁴ /limit ¹ , which is not the subject of the loan (for each property)	750.00
	4)	other activities carried out by PKO Bank Polski S.A.	to be negotiated
	5)	refers to investor loans NEW HOME:	
	a)	an inspection carried out by PKO Bank Polski S.A. on the construction site prior to the disbursement of a loan tranche or payment (during the financing period) of funds from an individual revenue account maintained by the Bank to service financed residential project	500.00

		b)	issuance by the Bank of individual promises or permits for the encumbrance-free establishment of separate ownership of individual dwellings built as part of a residential project financed by the Bank, located in a multi-apartment building on the mortgaged property serving as collateral securing the loan repayment or the separation of individual properties created as a result of the division of the mortgaged property serving as collateral securing the loan repayment, where residential detached houses were built as part of a residential project financed by the Bank	50.00
12.	The agent's commission (applies to syndicated loans organised by PKO Bank Polski S.A.) charged to the Customer			to be negotiated
SECTION II. BILLS OF EXCHANGE				
13.	Discounting a bill of exchange under a framework agreement to discount bills of exchange (from the total amount of bills)			0.5% min. 400.00
14.	Discounting a bill of exchange (from the amount of bills)			from 1% to 2% min. 400.00
15.	Presentation a bill of exchange for payment			50.00
16.	Protesting a bill of exchange			300.00 + notary fees
17.	Sending a notice of not paid a discounted bill of exchange or a notice of termination of the framework agreement to discount bills of exchange			100.00

¹ credit line means a multi-purpose credit line, a multi-purpose credit line with a shared limit, a multi-purpose credit line with a shared limit for a Customer group.

² Revolving credit means an overdraft facility, an overdraft facility for a local authority, a multi-currency overdraft facility, a revolving working capital facility.

³ A non-revolving loan means non-revolving working capital loan, investment loan, investor loan, loan for a local authority (LGU).

⁴ A loan means a loan to a local authority (LGU).

⁵ p.a. means on an annual basis.

PART IV. TRADE FINANCE PRODUCTS

Type of commission or fee		Amount of commission or fee in PLN
1	2	3
SECTION I. ACTIVITIES FOR TRADE FINANCE PRODUCTS		
1.	Processing or cancelling an application to: <ul style="list-style-type: none"> – issue a guarantee or counter-guarantee, – issue a stand-by letter of credit, – issue a promise of guarantee, – open a documentary letter of credit, – issue a surety in foreign trade, – issue a promise of surety in foreign trade, – issue a bill of exchange guarantee in foreign trade, – amend the terms and conditions of guarantee, counter-guarantee, stand-by letter of credit, documentary letter of credit, surety in foreign trade or promise of guarantee (regardless of the number of changes made under a single application). 	200.00
	Note: The fee is charged in advance and is non-refundable.	
2.	Execution of an application to open/issue or amend: a letter of credit, a guarantee, a standby letter of credit, a counter-guarantee, a surety in foreign trade, a bill of exchange or a promise of guarantee/surety in foreign trade in express mode	300.00
	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, on business days until 10:00 a.m. 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.	
3.	Preparation fee for activities relating to the conclusion of a framework agreement for the discounting of bills of exchange, issuing guarantees or sureties, or opening letters of credit (from the limit amount)	0.2% min. 150.00

	Note: The fee is charged in advance and is non-refundable.	
4.	Preparation fee for activities related to increasing the limit amount of the framework agreement referred to in point 3 (from the amount of the increase) or related to extending the term of the agreement (from the limit amount)	0.2% min. 150.00
	Note: 1. The fee is charged in advance and is non-refundable. 2. In the case of simultaneous processing of a request for an increase in the limit amount of a framework agreement and an order to extend the validity of this framework agreement, a single commission of 0.2% min. than 150.00 shall be charged on the amount of the framework agreement after the increase.	
5.	Sending a reminder or additional correspondence to another bank or party involved in the transaction (does not apply to payment reminder in collection)	50.00
6.	Sending a SWIFT message	20.00
7.	Sending by registered post	10.00
8.	Other activities not covered by the Tariff	min. 50.00
SECTION II. GRANTED BY PKO BANK POLSKA S.A. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND SURETIES ON BILLS OF EXCHANGE IN FOREIGN TRADE (INCLUDING THOSE OPERATING WITHIN A MULTI-PURPOSE CREDIT LIMIT)		
9.	Activities: – issuing guarantee, counter-guarantee, surety in foreign trade, bill of exchange in foreign trade, stand-by letters of credit or promise of guarantee/ surety in foreign trade (for each commenced three-month validity period of PKO Bank Polski S.A. commitment), Note: The commission is charged on the amount of liability during the entire period of the liability, i.e. from the date of issue until the final date of expiry – increasing the amount of a guarantee, counter-guarantee, surety in foreign trade, stand-by letter of credit or the amount of promise of guarantee/ surety in foreign trade (from the amount of the increase)	from 0.5% to 2% min. 300.00
10.	Issuing a duplicate guarantee, surety or promise	500.00
11.	Amendment of the terms and conditions of a guarantee, counter guarantee, surety, stand-by letter of credit or promise (other than an increase of the amount)	300.00
	Note: If several changes are introduced at the same time, one commission is charged.	
12.	Payment under a guarantee, counter guarantee, stand-by letter of credit, surety or bills of exchange (in respect of the claimed amount)	0.25% min. 500.00
13.	Claims handling – if no payment is made under a guarantee	300.00
14.	Issuance of a guarantee, counter-guarantee, promise, surety or stand-by letter of credit on a template that differs from the one in force at PKO Bank Polski S.A.	300.00
15.	Providing an opinion, at the request of the client, on a non-standard template of a guarantee, counter-guarantee, stand-by letter of credit or surety	300.00
16.	Agreeing, on behalf of the client, the terms and conditions of a guarantee or counter-guarantee with a third-party bank	300.00
17.	Confirmation or rejection of the assignment of rights under a guarantee or surety	300.00
18.	Confirmation of the authenticity of the signatures or due authorisation of the guarantee or surety	100.00
	Note: A single fee is charged for the simultaneous authentication and legitimacy of signatures.	
* Fees and commissions for activities not listed in Section II related to the handling of a stand-by letter of credit shall be determined in accordance with the relevant provisions of Section IV.		

SECTION III. GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)*		
19.	Advising of issued or amended stand-by letter of credit	500.00
20.	Confirmation of a stand-by letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each started three-month period of validity of this commitment)	to be negotiated, min. 0.2% min. 400.00
21.	Providing an opinion on a guarantee or stand-by letter of credit wording	500.00
22.	Providing of an opinion to the content of a request for payment under a guarantee, stand-by letter of credit	500.00
23.	Acting as an intermediary in a demand for payment made under a guarantee or stand-by letter of credit	500.00
24.	Verifying the authenticity of a guarantee/ stand-by letter of credit issued in paper form	300.00
* Fees and commissions for activities not listed in Section III related to the handling of a stand-by letter of credit shall be determined in accordance with the relevant provisions of Section V.		
SECTION IV. SERVICE OF IMPORT LETTERS OF CREDIT (OPENED BY PKO BANK POLSKI S.A.)		
25.	Commission for: – the Bank's exposure under an open letter of credit (from the amount of PKO Bank Polski S.A.'s liability, for each started three-month validity period of the commitment, throughout the validity period, i.e. from the date of opening to the final expiry date), – increase in the amount of the letter of credit (from the amount of the increase), – payment under letter of credit (from the amount of the payment).	0.25% min. 300.00
	Note: Commission for the Bank's exposure an open letter of credit or an increase in the amount of a letter of credit is charged on the amount of the letter of credit or the amount of the increase, plus a tolerance percentage (if any). If a letter of credit is extended, the commission is charged in three-month periods from the date of opening to the final expiry date.	
26.	Amendment to the terms and conditions of a letter of credit (other than an increase in the amount)	200.00
27.	Discount of receivables under import letter of credit Note: Discount interest is added to the discount commission.	to be negotiated
	Note: Commission charged when the discounted amount is paid, calculated in the currency of the letter of credit.	
28.	Cancellation of a letter of credit or removal of the unutilised amount from the bank's records	150.00
29.	Returning documents previously presented under a letter of credit and rejected by PKO Bank Polski S.A.	150.00
30.	Deferred payment (for each month started from the date of sending the documents to the customer - from the amount payable under the letter of credit/specified in the documents, presented as part of the execution)	0.15% min. 200.00
31.	Endorsement or assignment of transport/ insurance documents issued to PKO Bank Polski S.A.	200.00
32.	Providing, at the Customer's request, a draft of a letter of credit or draft of an amendment to a letter of credit	200.00
33.	Writing down the unutilised amount of a letter of credit (above the tolerance limit)	200.00
SECTION V.SERVICE OF EXPORT LETTERS OF CREDIT (OPENED BY OTHER BANKS)		
34.	Advising of issued or amended export letter of credit	300.00
35.	Confirmation of a letter of credit (from the amount of PKO Bank Polski S.A.'s liability, for each started three-month period of validity, during the entire validity period, i.e. from the date of PKO Bank Polski S.A.'s confirmation of the letter of credit until the letter of credit expires)	to be negotiated, min. 0.2% min. 400.00
	Note: The letter of credit confirmation fee is charged from the amount of the letter of credit plus a tolerance percentage (if any).	

36.	Increase in the amount of a letter of credit confirmed by PKO Bank Polski S.A. (from the amount of the increase plus a percentage tolerance if any)		to be negotiated, min. 0.2% min. 400.00
37.	Payment under a letter of credit (from the amount transferred or on the amount stated in the documents)		0.2% min. 300.00
	Note: There is no commission for payment under a letter of credit in the case of discounting receivables from a letter of credit.		
38.	Sending of payment under a letter of credit to the beneficiary's account in another bank (fee charged additionally to the payment under the letter of credit commission)		100.00
39.	Presentation of documents not comply with a letter of credit terms and conditions		200.00
40.	Sending of a letter of credit for execution at another bank		500.00
41.	Verification of documents presented under a letter of credit available in another bank		300.00
42.	Transfer of a letter of credit to a secondary beneficiary (from the first beneficiary, from the amount of the letter of credit)		0.3% min. 400.00
43.	Cancellation of letter of credit or removal of the unutilised amount (above tolerance) from the bank's records		150.00
44.	Preliminary verification of the documents presented under the letter of credit (per document)		50.00
45.	Deferred payment (from the amount under the letter of credit):		
	1)	confirmed by PKO Bank Polski S.A. or available at PKO Bank Polski S.A. by negotiation or by acceptance (for each started month from the date of presentation of documents to PKO Bank Polski S.A.)	0.15% min. 150.00
	2)	not confirmed by PKO Bank Polski S.A. (for the whole period)	250.00
	Note: Deferred payment commission is not charged in the case of discounting receivables under a documentary letter of credit.		
46.	Writing down the unutilised amount of a confirmed letter of credit (above tolerance)		100.00
47.	Processing a request to discount receivables from a documentary letter of credit		200.00
	Note: The fee is charged in advance and is non-refundable.		
48.	Discounting of receivables under a documentary letter of credit (from the amount of discounted receivable)		from 0.5% to 1.5% , min. 400.00
	Note: Discount interest is added to the discount commission.		
49.	Providing, at the Customer's request, an opinion of the terms and conditions of a export letter of credit or a draft		300.00
	Note: A commission is charged for each opinion.		
SECTION VI. SERVICE OF IMPORT DOCUMENTARY COLLECTION RECEIVED BY PKO BANK POLSKI S.A.			
50.	Releasing of documents against payment of the collection amount (from the collection amount)		0.2% min. 200.00 max. 500.00
51.	Releasing of documents against acceptance or issuance of a bill of exchange (from the amount of collection or the amount of partial payment of collection)		0.2% min. 250.00 max. 600.00
52.	Advising of collection or amendment of collection		150.00
53.	Endorsement or assignment of transport/ insurance documents issued to PKO Bank Polski S.A.		200.00
54.	Re-advising of collection		50.00
55.	Other activities under import documentary collection:		

	1)	Releasing of documents without payment (franco) (from the amount of the collection)	0.2% min. 200.00 max. 500.00
	2)	returning uncollected documents	200.00 + postal charges
	3)	sending of documentary/ clean collection to another bank	200.00 + postal charges
	4)	monitoring of payment (for each reminder)	100.00
	5)	payment with current value date	100.00
	6)	realisation of the partial payment (as of the second payment)	50.00
56.	Protesting a bill of exchange		300.00 + notary and postal charges
	Note: The commission is charged from the legal holder of the bill of exchange.		
SECTION VII. SERVICE OF EXPORT DOCUMENTARY COLLECTION SENT BY PKO BANK POLSKI S.A.			
57.	Collection and sending of a documentary collection instruction or bill of exchange collection order (from amount of documentary collection)		0.2% min. 200.00 max. 500.00 + postal charges
58.	Other activities under documentary collection:		
	1)	amendment of the collection instructions	100.00
	2)	returning of uncollected documents	200.00 + postal charges
	3)	endorsement done by PKO Bank Polski S.A.	100.00
	4)	monitoring of payment (for each reminder)	100.00
	5)	payment under export collections (in the case of partial payments - for each partial payment)	100.00

PART V. PROVISION OF CUSTODY SERVICES¹

Type of commission or fee		Principle of charging a commission or fee	Amount of commission or fee in PLN
1	2	3	4
SECTION I. SECURITIES ACCOUNTS			
1.	Administration of financial instruments account (hereinafter the "Account") for recording and safekeeping purposes (on a monthly basis)	per Account	100.00
2.	Safekeeping of Treasury bills, NBP [National Bank of Poland] bills, income instruments registered with KDPW S.A. - excluding income instruments issued by PKO Bank Polski S.A. Group entities.	upon the value as of the last day of a given month	0.02% p.a. ²
3.	Safekeeping of equities registered with KDPW S.A. (the Central Securities Depository of Poland)	upon the value as of the last day of a given month	0.05% p.a. ²
4.	Safekeeping of income instruments issued before July 1, 2019, registered in PKO Bank Polski S.A.'s books as well as income instruments issued by members of PKO Bank Polski S.A. Group	upon the value as of the last day of a given month	0.01% p.a. ²
5.	Safekeeping of other financial instruments	upon the value as of the last day of a given month	to be negotiated
6.	Clearing and settlement operations in the domestic market (fees charged and collected monthly for each operation/ settlement instruction):		

	1)	execution of a settlement instruction for a transaction concluded outside organised trading with an entity other than PKO Bank Polski S.A.	per transaction	50.00
	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.	per transaction	30.00
	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.	per transaction	free of charge
	4)	receipt or delivery to/from custody of a financial instrument in paper form	per instrument	100.00
	5)	transfer a financial instrument to another Account held by PKO Bank Polski S.A.	per ISIN code	20.00
	6)	transfer of a financial instrument to an account held by an entity other than PKO Bank Polski S.A.	per ISIN code	500.00
	7)	blocking of financial instruments as collateral in favour of PKO Bank Polski S.A.	per instrument	100.00
	8)	blocking of financial instruments as collateral in favour of entities other than PKO Bank Polski S.A.	per instrument	500.00
	9)	issuance of a certificate of deposit or certificate for the general meeting of shareholders	per document	100.00
7.	Administration of financial instruments issued on non-domestic markets:			
	1)	safekeeping of financial instruments	upon the value as at the last day of a given month	0.05% p.a. ²
	2)	execution of the settlement instruction for the transaction concluded with PKO Bank Polski S.A.	for one transaction	100.00
	3)	execution of a settlement instruction for a transaction concluded with an entity other than PKO Bank Polski S.A.	for one transaction	125.00
8.	Acting as depositary for investment and pension funds		per fund	to be negotiated
9.	Issue of a statement of account or other document confirming the account balance in paper form		per document	100.00
10.	Issuing an opinion or providing information to the Client's auditors regarding the Account or handling and delivery, on behalf of and at the request of the Client, a document relating to the acceptance of an offer on the public market (primary market, tender or exchange offer or share buyback offer)		per document	500.00
11.	Delivery of the Account history for the period preceding the current month (for each month) or a confirmation of the settlement of transaction of financial instrument or a copy of the document in paper form		per document	100.00
12.	Other services as agreed with the Client - in paper form (additional fee)		per agreed action	to be negotiated 500.00
13.	Reimbursement of cost charged by depositary institutions related to custody of assets, transaction fees charged by depositary institutions and investment firms, fees related to translation of documents, fees related to representation of the Client at general meetings and other costs related to execution of client instructions		re-invoicing	at the actual cost incurred
SECTION II. OMNIBUS ACCOUNTS				
14.	Administration of the omnibus account, custody of financial instruments in the omnibus account, operational and clearing activities related to the omnibus account		per account	to be negotiated
15.	Reimbursement of costs incurred by PKO Bank Polski S.A. in relation to the agreement		re-invoicing	at the actual cost incurred
SECTION III. CASH ACCOUNTS ³				
16.	Maintenance of a cash account (non-savings bank account), use of the iPKO biznes electronic banking system, other activities provided		for one account	to be negotiated

¹ Net commission and fee rates - may be subject to change by the rate of applicable tax under tax law.

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 Client.

³ Cash accounts - current/auxiliary accounts for financial institutions and strategic corporate clients for whom PKO Bank Polski S.A. provides custody services.

PART VI. OTHER ACTIVITIES AND SERVICES

Type of commission or fee		Principle of charging a commission or fee	Amount of commission or fee in PLN
1	2	3	4
1.	Certificates, opinions, information and other documents drawn up on the Bank's template: <i>If an archive document (based on information older than one year), a non-standard or particularly labour-intensive document is handed over, the fees are increased by 100%.</i>		
	1) certificate	per certificate	100.00
	2) bank opinion	for each opinion	200.00
	3) information for the audit firm	for each information	500.00
	4) account history in an agreed form <i>Not applicable to electronic reports.</i>	for each month of history	30.00
	5) a document confirming the balance, confirming the operation or a copy of the bank document	per document	10.00
2.	Activities performed at PKO BP S.A. Units in connection with BM PKO BP S.A. transactions involving securities, derivative rights, units and investment funds:		
	1) cash payments made to BM PKO BP S.A. accounts.	for each payment	0.00
	2) transfers from accounts held with PKO BP S.A. to accounts held with BM PKO BP S.A.	for each transfer	0.00
	3) cash withdrawals from BM PKO BP S.A. accounts.	for each of the withdrawal	0.00
3.	Issuing municipal bonds – for arrangements related to the issuance programme	according to the Agreement	min. 5,000.00
4.	Issuance of corporate securities:		
	1) arranging for or increasing the value of an issuance programme	according to the Agreement	from 0.1% of the value of such issuance programme or increase
	2) organising the issuance programme	annually, according to the Agreement	min. 4,000.00
	3) organising the issue of a series of bonds	according to the Agreement	to be negotiated
	4) changing an issuance programme at the request of the Customer, by:		
	a) extending the duration of the programme	according to the Agreement	from 0.1% of the value of the issuance programme
	b) other programme conditions	according to the Agreement	to be negotiated
5.	A difficult receivable managed by either the Restructuring and Recovery Centre or the Corporate Receivables Department in the Risk Management Area:		
	1) drafting and sending a payment demand-monitored letter to debtors	per reminder	30.00
	2) change to the terms of repayment of a difficult debt (within the meaning of the internal regulations on the principles of managing difficult debt at the Bank) in the form of an annex to the existing agreement or in the form of a restructuring agreement - on the amount covered by the annex or the agreement	for each change	0% - 2%
	3) other activities carried out by the Restructuring and Recovery Centre	for each activity	0.00
6.	Provision of information constituting bank secrecy to persons, authorities and institutions authorised under the Banking Act, insofar as they do not benefit from the exemption set out in that Act. Note: 1. The fee includes value added tax. 2. The fee may be waived for banks on a reciprocal basis.	for the act of granting it	25.00

7.	Provision of aggregate information from the Central Information on Bank Accounts to the persons referred to in Article 92ba of the Banking Law of 29 August 1997 and to the authorities and institutions referred to in Article 105b of the Banking Law of 29 August 1997 Note: The fee includes value added tax.	for the act of granting it	25.00
8.	Cash operations not related to the operation of bank accounts held with PKO Bank Polski S.A.	specified in another tariff	in accordance with the relevant part of the Table of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals
9.	Storage of third-party deposits and rental of safe-deposit boxes and cassettes	specified in another tariff	in accordance with the relevant part of the Table of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals
10.	Submission of an application available in the iPKO Business Applications module, including an application to open and close an auxiliary account, in a manner other than through this module Not applicable: 1. applications related to: ordering of tamper-proof envelopes sent to the Internet mailbox specified in the agreement, issuing PKO Visa Business Credit Premium and to business financing, 2. Instructions submitted to the Corporate Customer Service Centre, 3. adding or removing an iPKO business user with administrator privileges, the exclusion shall remain in force until the user designated by the Customer as the Administrator becomes eligible, 4. iPKO biznes user determinations made when the system was first configured.	for each application	300.00
11.	Qlips (charged to the Creditor - Customer of PKO Bank Polski S.A.):		
	1) Service initiation	one time	800.00
	2) provision of service	per month, for each bank account indicated for crediting	200.00
	3) request for payment	for each request	0.30
12.	Request for Payment in the form of a SWIFT MT101 message:		
	1) Service initiation	on a one-off basis, per account	100.00
	2) sending a payment instruction	for each instruction	5.00
	3) "NON-STP" charge	Additional fee, for each instruction - in the absence of data enabling the automatic execution of the transfer	80.00
13.	Blockade on a bank account <i>The fee shall not be charged for blockades constituting security for PKO Bank Polski S.A.'s receivables, blockades related to enforcement seizures or executed upon the order of authorised bodies.</i>	for each instruction	2,500.00
14.	Enforcement of attachment of an account and document having the force of an enforcement order <i>The fee also takes into account the provision of information to all additional enquiries made by the enforcement authority after the account has been seized as part of the same enforcement proceedings.</i>	for each amount enforced from each account subject to attachment under a single notice	200.00

TABLE II. BANK FEES AND COMMISSIONS CHARGED TO CORPORATE BANKING CUSTOMERS SERVICED AT CORPORATE CUSTOMERS OFFICES WITH WHOM BANK ACCOUNT AGREEMENTS HAVE BEEN CONCLUDED FROM 1 SEPTEMBER 2025.

PART I. FINANCIAL MANAGEMENT PRODUCTS AND SERVICES

Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN	
1	2	3	4	5
SECTION I. PACKAGES			BIZNES LITE PACKAGE	BIZNES PRO PACKAGE
<i>Commissions and fees and the terms and extent of the services or products made available listed in Section I. are not negotiable. Fees and commissions relating to services other than those indicated in Section I. shall be charged in accordance with the other sections of Table II.</i>				
1.	Ownership of the Package	monthly fee,	0.00*/ 30.00	150.00
	* For the first 24 months, the package fee is PLN 0.00, from the date of conclusion of the current/auxiliary account agreement.			
2.	Maintenance of a current account in PLN:			
	1) if inflows to the account in a calendar month amount to min. 350,000 PLN	monthly fee,	0.00	x
	2) if inflows to the account in a calendar month do not exceed 350,000. PLN	monthly fee,	100.00	x
	3) if inflows to the account in a calendar month amount to min. PLN 1 million	monthly fee,	x	0.00
	4) if inflows to the account in a calendar month do not exceed PLN 1 million	monthly fee,	x	100.00
	1. The current account fee will not be charged in the calendar month in which the account is opened. In the month in which the account is closed, the maintenance fee will be billed in proportion to the number of days the account is held, counting up to the date of closure. 2. Inflows to the account do not include funds from own receipts to transfer funds in accordance with contracts concluded, own receipts from deposit products held with our bank, including interest settlement operations, and other receipts not arising from business operations including cancellations, adjustments, refunds.			
3.	Maintenance of an auxiliary account:			
	1) number of free accounts	under the Fee ownership of the Package	one	two
	2) next account	monthly fee, per account	50.00	30.00
4.	Domestic transfer sent via electronic access channels: <i>Fees also apply to predefined transfer orders and domestic standing orders.</i>			
	1) standard:			
	a) internal in PLN and in convertible currencies other than PLN:			
	- number of free transfers from the current account <i>The number of free transfers includes transfers to accounts held at PKO Bank Polski S.A.'s foreign branches. Not applicable to domestic standing orders and collective transfers.</i>	under the Fee ownership of the Package	five	twenty
	- another transfer	for each transfer	1.50	0.50
	- between accounts of the same customer at PKO Bank Polski S.A. <i>Not applicable to domestic standing orders and collective transfers.</i>	for each transfer	0.00	0.00
	b) external in PLN:			
	- number of free transfers from the current account <i>The number of free transfers includes transfers to ZUS, US and SEPA. Not applicable to domestic and foreign standing orders and collective transfers.</i>	under the Fee ownership of the Package	ten	thirty

			-	another transfer	for each transfer	1.50	1.00
			-	transfer to ZUS or US (Tax office)	for each transfer	0.00	0.00
5.	Foreign transfer sent via electronic access channels: <i>Fees or commissions also apply to foreign standing orders.</i>						
	1)	SEPA and SEPA immediate <i>The date of availability of the immediate SEPA service will be announced in the Announcement.</i>			for each transfer	1.50	1.00
	2)	other foreign transfers, except EEA in EUR and SWIFT GPI			for each transfer	0.15 % min. 25.00 maks.130.00	50.00
6.	IPKO biznes e-banking:						
	1)	use of the iPKO biznes			monthly fee, for each registered company	0.00	0.00
	2)	iPKO biznes user fee:					
		a)	number of free users		under the Fee ownership of the Package	three	five
		b)	another user		monthly fee, per user	15.00	
7.	Number of PKO Visa Business Debit multicurrency cards or PKO Visa Business multicurrency cards,no fee for card use <i>The fee exemption does not apply to cards issued before the date of this Tariff, including renewals of these cards.</i>				under the Fee ownership of the Package	one	three
8.	Using further PKO Visa Business multi-currency cards				annually, charged in advance, for each card	40.00	40.00
9.	Using subsequent PKO Visa Business Debit multi-currency cards				annually, charged in advance, for each card	50.00	50.00
SECTION II. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS							
10.	Opening of a current account for non-residents				one time	700.00	
11.	Maintenance of a current/auxiliary account				monthly fee, per account	100.00	
12.	Maintenance of a VAT account				monthly fee, per account	0.00	
13.	Trust or contingent settlement account- ESCROW:						
	1)	preparation of a draft agreement			one time	1,000.00	
	2)	opening of an account			one time	2,000.00	
	3)	maintenance of an account			monthly fee, per account	300.00	
14.	Maintenance of a Separated Fund Account				monthly fee, per account	500.00	
15.	Maintenance of a dynamic account				monthly fee, per account	100.00	
16.	Consolidation of balances:						

	1)	Service initiation	one time	400.00
	2)	provision of service	monthly fee	100.00 + 10.00 for each account participating in consolidation
17.	Deposit Identification:			
	1)	maintenance of a main tender account	monthly fee, per account	200.00
	2)	withdrawal of funds from the Tender Associated Account	one time, on an annual basis, on the balance of the associated account, for each day the funds are administered.	1 %
SECTION III. CASH OPERATIONS				
18.	Cash payment made in open form:			
	1)	in PLN		
	a)	at branches	for each amount of the deposit	1.2% min. 50.00
	b)	at the agencies of PKO Bank Polski S.A.	for each amount of the deposit	0.8% min. 10.00
	c)	containing more than 50 coins	additional fee, on each amount to be deposited in coins	5% min. 10.00
	d)	at deposit machines: <i>Made with a debit card or prepaid debit card.</i>		
	-	PKO Bank Polski S.A.	for each amount of the deposit	0.4% min. 10.00
	-	other <i>The date on which the service becomes available will be announced in the Announcement.</i>	for each amount of the deposit	0.5% min. 10.00
	2)	in convertible currencies:		
	a)	in banknotes	for each amount of the deposit	1.2% min. 50.00
	b)	in coins	equivalent to the amount of deposits in coins	50 %
19.	Cash payment made in a closed form:			
	1)	in PLN		
	a)	online with up to 1 000 coins	for each amount of the deposit	0.6% min. 30.00
	b)	on the basis of a document or deposit order with up to 1 000 coins	for each amount of the deposit	0.75% min. 30.00
	c)	containing more than 1,000 coins	for the amount of the deposit	5 %
	2)	in convertible currencies:		
	a)	in banknotes	for each amount of the deposit	0.8% min. 30.00
	b)	in coins	equivalent to the amount of deposits in coins	50 %

20.	Document confirming the discrepancy in the closed payment	per document	50.00
21.	Cash payment in closed form not prepared in accordance with the terms and conditions of the agreement	additional fee, after the payment has been settled	50.00
22.	Tamper-proof envelopes:		
	1) B4 format non-transparent	per pack of 100 pieces	69.00
	2) B4 format transparent	per pack of 100 pieces	63.00
	3) B5 format non-transparent	per pack of 100 pieces	50.00
	4) B5 format transparent	per pack of 100 pieces	46.00
	5) for coins of 4.5 kg	per pack of 100 pieces	84.00
	6) for coins of 9.3 kg	per pack of 100 pieces	112.00
23.	Card or key to a night safe	per card or key	50.00
24.	Cash withdrawal made in open form:		
	1) upon prior notification or in an amount that does not require notification	for each amount of the withdrawal	1.2% min. 50.00
	2) without prior notification	additional fee, on the difference between the amount paid and the amount not to be reported	0.5 %
	3) failure to collect a notified payment	on the amount of each withdrawal reported	1% min. 100.00
25.	Cash withdrawal made in a closed form:		
	1) in banknotes	on each withdrawal also in case of non-collection of the requested withdrawal	0.5% min. 30.00
	2) containing coins	on each withdrawal also in case of non-collection of the requested withdrawal	1% min. 60.00
26.	Bank transport of monetary values	at a valuation	transport costs
27.	Cash changing	for each amount of the changing	0.5% min. 30.00
SECTION IV. DOMESTIC AND FOREIGN TRANSFERS			
28.	Domestic incoming transfer <i>Fee charged collectively not later than by the 10th day of the following month, according to the rate from the last calendar day of month.</i>	for each transfer, when the number of transfers received by the customer in a given month exceeds 10,000	0.50
29.	Domestic transfer sent via electronic access channels: <i>Fees also apply to predefined transfer orders and domestic standing orders.</i>		
	1) standard in PLN	for each transfer	3.00
	2) in convertible currencies other than PLN between accounts held with PKO Bank Polski S.A.	for each transfer	3.00

	3)	between accounts of the same customer at PKO Bank Polski S.A. <i>Not applicable to domestic standing orders and collective transfers.</i>		for each transfer	0.00	
	4)	SORBNET:				
		a)	in an amount greater than or equal to PLN 1 million		for each transfer	20.00
		b)	in an amount of less than PLN 1 million		for each transfer	50.00
	5)	Express Elixir		for each transfer	10.00	
30.	Domestic transfer sent in a paper-based form			for each transfer	80.00	
31.	Transfer to accounts held in foreign branches of PKO Bank Polski S.A.:					
	1)	sent via electronic access channels:				
		a)	in PLN		for each transfer	3.00
		b)	in other convertible currencies		for each transfer	10.00
	2)	sent in a paper-based form		for each transfer	80.00	
32.	Additional activities related to a domestic transfer:					
	1)	enquiries, additions, amendments		for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs	
	2)	seeking funds for the benefit of the client		for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs	
33.	Foreign transfer received when costs are borne by the beneficiary:					
	1)	SEPA, SEPA immediate and EEA in EUR		for each transfer	0.00	
	2)	other foreign transfers		for each transfer	20.00	
34.	Additional activities related to an incoming foreign transfer:					
	1)	additions, modifications, amendments, enquiries, seeking funds for the benefit of the client		for each additional activity	80.00 + third-party bank costs	
	2)	"NON-STP" charge		for each payment instruction - in the absence of data enabling the automatic execution of the transfer	80.00 + third-party bank costs	
35.	Foreign transfer sent via electronic access channels: <i>Fees or commissions also apply to foreign standing orders.</i>					
	1)	SEPA and SEPA immediate <i>The date of availability of the immediate SEPA service will be announced in the Announcement.</i>		for each transfer	3.00	
	2)	EEA in EUR:				
		a)	in an amount greater than or equal to EUR 250 000. EUR		for each transfer	20.00
		b)	of less than 250 000 EUR		for each transfer	50.00
	3)	SWIFT GPI		on the amount of each transfer	0.4% min. 50.00 max. 300.00	

	4)	other foreign transfers	on the amount of each transfer	0.3% min. 40.00 max. 220.00
36.	Foreign transfer sent in paper-based form:			
	1)	SEPA and EEA in EUR	for each transfer	80.00
	2)	SWIFT GPI	on the amount of each transfer	0.4% min. 80.00 max. 300.00
	3)	other foreign transfers	on the amount of each transfer	0.3% min. 80.00 max. 220.00
37.	Additional charges for outgoing foreign transfers:			
	1)	express or urgent transfer <i>Fee is charged for the execution of a transfer with a value date of "Overnight" or "Tomnext". Not applicable for SEPA, SEPA immediate and EEA foreign transfer in EUR.</i>	for each transfer	100.00
	2)	OUR cost instructions	per instruction	100.00
	3)	OUR cost instructions for transfers to Belarus and Russia	per instruction	250.00
	4)	SWIFT message <i>Fee charged when transfers are made via the SWIFT system.</i>	for each message	10.00
	5)	confirmation of the execution of the transfer in the form of a copy of the SWIFT message	for each confirmation	15.00
38.	Additional activities related to a foreign transfer sent:			
	1)	enquiries, additions, amendments	for each additional activity	80.00 + third-party bank costs
	2)	cancellation of a completed transfer	for each additional activity	80.00 + third-party bank costs
	3)	funds recovery <i>Applies to a foreign transfer sent with an incorrectly entered unique identifier.</i>	for each additional activity	80.00 + third-party bank costs
	4)	return of a completed transfer initiated by a third-party bank	for each additional activity	80.00 + third-party bank costs
	5)	"NON-STP" charge	for each payment instruction - in the absence of data enabling the automatic execution of the transfer	80.00 + third-party bank costs
CHAPTER V. CLEARING PRODUCTS				
39.	Mass withdrawals:			
	1)	execution of a withdrawal order at branches or agencies of PKO Bank Polski S.A.	for each amount of the withdrawal	1.2% min. 50.00
	2)	execution of a withdrawal order at ATMs of PKO Bank Polski S.A.	for each amount of the withdrawal	0.3% min. 7.50
40.	Virtual Accounts (Identification of Bulk Payments):			
	1)	starting or changing the parameterisation of the service:		
	a)	via iPKO business e-banking	one time	0.00
	b)	outside the iPKO business e-banking	one time	300.00
	2)	provision of service	monthly fee, per Customer ID	200.00
	3)	identification of payments	for each payment	0.50
41.	Direct debit:			

1)	Fee charged from the recipient:			
	a)	activation or amendment of the terms of service	one time, for each bank account designated for direct debit processing	500.00
	b)	provision of service	monthly fee, for each bank account designated for direct debit processing	100.00
	c)	distribution of a form with consent or withdrawal of consent to debit the account	per form	15.00
	d)	direct debit order	per order	4.00
2)	fees charged to the payer:			
	a)	execution of a direct debit	per order	3.00
	b)	return of a direct debit	for each return	10.00
	c)	registration of consent to debit	for each consent	10.00
SECTION VI. ELECTRONIC ACCESS CHANNELS				
iPKO biznes e-banking:				
1)	use of the iPKO biznes		monthly fee, for each registered company	180.00
2)	iPKO biznes user fee:			
	a)	up to five inclusive	monthly fee, per user	0.00
	b)	more than five	Monthly fee, per user	15.00
3)	mobile authorisation		per authorisation	0.00
4)	hardware token		one time, for each token	300.00
5)	administration of authorisations by PKO Bank Polski S.A.		per order	100.00
iPKO biznes Integra:				
1)	integration with selected ERP software provided by partners:			
	a)	Service initiation	one time, for each registered company	500.00
	b)	provision of service	monthly fee, from the moment the certificate is activated by the first user, for each registered company	100.00
2)	integration using the application provided by PKO Bank Polski S.A.:			
	a)	Service initiation	one time, for each registered company	5,000.00

	b)	provision of service	monthly fee, from the moment the certificate is activated by the first user, for each registered company	150.00
	3)	one-time code card with digital public key certificate and reader	one time	300.00
44.	SWIFT MT101 - acceptance of payment instructions using the SWIFT electronic channel:			
	1)	Service initiation	one time, per account	100.00
	2)	execution of payment instructions	for each transfer	as for a transfer, depending on the form and manner of execution of the instruction
	3)	"NON-STP" charge	additional fee, for each payment instruction - in the absence of data enabling the automatic execution of the transfer	80.00
SECTION VII. OTHER SERVICES AND ACTIVITIES				
45.	Bank statement:			
	1)	in a paper-based form:		
	a)	first summary statement	for the first summary statement in a month	0.00
	b)	next summary statement	for each additional summary statement	25.00
	2)	in electronic form	for each statement	0.00
46.	On-demand or additional statement		for each statement	50.00
47.	Electronic reports in formats other than those provided by PKO Bank Polski S.A. as standard.		monthly fee, for each type of message and account	200.00
48.	Call for payment of an impermissible debit balance		for each call	100.00
49.	Specimen signature card		for each replacement or additional card	30.00
50.	Year-end balance increase <i>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, investment deposit accounts, dual currency investment deposit accounts with currency option investment.</i> <i>2. The fee is charged when the sum of positive balances as at 31 December is: 50% higher than the average value of the sum of positive balances in the period from 1 November to the penultimate day of the year and the excess exceeds PLN 5 million.</i> <i>3. Positive account balances in currencies other than PLN for the purpose of calculating the fee are converted into PLN using the average NBP exchange rate prevailing on the last business day of December.</i> <i>4. The fee is collected no later than 31 January of the following year.</i>		on the excess of the sum of positive balances as at 31 December over the average of the sum of positive balances, during the period from 1 November to the penultimate day of the year.	0.25 %

SECTION I. DEBIT CARD			Multicurrency PKO Visa Business Debit ¹	Multicurrency PKO Visa Business ¹	Multicurrency PKO Visa Business in EUR
Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in PLN	Amount of commission or fee in EUR
1	2	3	4	5	6
1.	Using the card	annually, charged in advance, for each card	50.00	40.00	20.00
2.	Express mode <i>Card released within three business days.</i>	for each card	50.00		12.00
3.	PIN code:				
	1)	sending through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00	
	2)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	4.00
4.	Insurance package	-	0.00		
5.	Summary of card transactions <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>	monthly fee, for each statement	0.00		
6.	Cash withdrawal:				
	1)	at ATMs of PKO Bank Polski S.A.	for each amount of the withdrawal	3% min. 5.00	0.00
	2)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	for each amount of the withdrawal	3% min. 5.00	3% min. 1.50
	3)	accompanying a non-cash transaction (Cashback)	for each of the withdrawal	0.00	1.00
7.	Transactions debited from a linked account	on the amount of the transaction	2 %		
SECTION II. CHARGE CARDS - MASTERCARD CORPORATE			PKO Mastercard Corporate	PKO Mastercard Corporate Executive	
Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in PLN	
8.	Using the card	annually, charged in arrears, for each card	200.00	350.00	
9.	Express mode <i>Card released within three business days.</i>	for each card	50.00		
10.	PIN code:				
	1)	sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00	
	2)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	
11.	Insurance package	-	0.00		

12.	Priority Pass Programme <i>Optional package.</i> <i>The price list and entrance rules for the lounge are available in the Announcement.</i>		annually	80.00	0.00
13.	Summary of card transactions: <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>				
	1)	in pdf or txt format	monthly fee, for each statement	0.00	
	2)	in MT940 format	monthly fee, for each statement	200.00	
14.	Electronic report with the card User's card operations <i>In pdf format sent to the e-mail address indicated by the customer.</i>		monthly fee, for each report	200.00	
15.	Application for a global limit change		for each application	200.00	
16.	Cash withdrawal domestically and abroad		for each amount of the withdrawal	3.5% min. 5.00	
17.	Settlement of domestic and foreign non-cash transactions		on the amount of the transaction	1.5 %	
SECTION III. CREDIT CARDS			PKO Visa Business Credit Srebrna ¹	PKO Visa Business Credit Złota ¹	PKO Visa Business Credit Premium
Type of commission or fee			Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in PLN
18.	Using the card		annually, charged in advance, for each card	100.00	1,000.00
19.	Express mode <i>Card released within three business days.</i>		for each card	50.00	0.00
20.	PIN code:				
	1)	sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00	
	2)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	0.00
21.	Insurance package		-	0.00	
22.	Priority Pass Programme <i>Optional package.</i> <i>The price list and entrance rules for the lounge are available in the Announcement.</i>		annually	x 80.00	0.00
23.	Summary of card transactions: <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>				
	1)	in pdf or txt format	monthly fee, for each statement	0.00	
	2)	in MT940 format	monthly fee, for each statement	200.00	0.00
24.	Electronic report with the card User's card operations <i>In pdf format sent to the e-mail address indicated by the customer.</i>		monthly fee, for each report	200.00	0.00

25.	Application for a global limit change	for each application	200.00	0.00
26.	Cash withdrawal domestically and abroad	for each amount of the withdrawal	4% min. 10.00	
27.	Settlement of domestic and foreign non-cash transactions	on the amount of the transaction		0.00
28.	Servicing untimely repayments	one time, additional fee,	200.00	0.00
SECTION IV. PREPAID DEBIT CARDS			Prepaid debit card ²	Prepaid debit card to an account in EUR ³
Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in EUR
29.	Commissions and fees charged to the account holder:			
1)	Using the card	annually, charged in advance, for each card	20.00 ⁴	5.00
2)	issuing a card after its cancellation	for each card	2.00	0.50
3)	Express mode <i>Card released within three business days.</i>	for each application	50.00	12.00
4)	PIN code for personalised cards:			
a)	sent through at the helpline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	for each transmission	0.00	x
b)	sent by post <i>The fee also applies to a duplicate PIN.</i>	for each consignment	20.00	x
5)	cards with a personalised image	one time, for each agreement	1,500.00	x
6)	Summary of card transactions: <i>Sent via iPKO business e-banking or to the e-mail address indicated by the customer.</i>			
a)	in pdf or txt format	monthly fee, in PLN, for each agreement		0.00
b)	in MT940 format	Monthly fee, in PLN, for each agreement		200.00
7)	for the shipment of the card to the card user address	for each shipment	10.00	x
8)	topping up the card	for each top-up	1.50	0.50
9)	return order for a prepaid card <i>Submitted outside of iPKO biznes e-banking.</i>	for each instruction	as for a domestic transfer sent in a paper-based form	
10)	change of account number for target transfers from a prepaid card	for each instruction	50.00	12.00
30.	Fees and commissions charged to the card account or to the card register account:			
1)	cash withdrawal:			
a)	at ATMs of PKO Bank Polski S.A.	for each of the withdrawal		0.00

	b)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	for each amount of the withdrawal	3% min. 8.00	3% min. 2.00
	c)	accompanying a non-cash transaction (Cashback)	for each of the withdrawal	1.00	0.50
	2)	non-cash transactions at home and abroad	on the amount of the transaction		0.00
	3)	statement of the last 5 card operations or checking the balance in ATMs of PKO Bank Polski S.A.	for each activity		0.00
	4)	statement of the last 5 card operations at a branch of PKO Bank Polski S.A.	for each statement	5.00	1.50

¹ In the case of a transaction made in a currency other than PLN, an additional currency conversion fee of 3.5% of the transaction value is charged, unless the transaction is made in the currency of the account associated with the debit card. The commission also applies to the amount of the card-paid return transaction.

² In the case of a prepaid debit card transaction to a PLN account made in a currency other than PLN, an additional currency conversion fee of 3.5% of the transaction value is charged. The commission also applies to the amount of the card-paid return transaction.

³ In the case of a prepaid debit card transaction to a EUR account in a currency other than EUR, an additional currency conversion fee of 2% of the transaction value is charged. The commission also applies to the amount of the card-paid return transaction.

⁴ The prepaid debit card is also available in a personalised image version, for which the usage fee is determined by the agreement with the customer.

PART III. BUSINESS FINANCING

Type of commission or fee		Amount of commission or fee in PLN
1	2	3
SECTION I. LOANS AND MULTI-PURPOSE CREDIT LINE		
1.	Granting or extension:	
	1) revolving loan ² - charged either on a one-off or an annual basis	2% p.a. ⁴ min. 2,000.00
	2) non-revolving loan ³ - charged on a one-off basis	2% min. 2,000.00
	Note: 1. The fee is charged on the day the loan is granted or extended on the amount of the loan and, in the case of the extension of a non-revolving loan, on the amount of the current debt together with the outstanding amount of the loan. 2. The fee does not apply to a credit line ¹ and loans within the credit line ¹ . 3. The fee is not charged if the credit agreement is concluded within the validity period of the promise.	
2.	Issuing a promise	0.2% min. 2,000.00
3.	Disbursement of line ¹ - as per disposal	2% p.a. ⁴
	Note: No commission is charged for the execution of individual invoices/ documents of coverage of payments attached to the instruction.	
4.	Commitment fee - on the unused amount of the loan or loan tranche:	
	1) revolving loan ²	0.2% per month
	2) non-revolving loan ³	0.006% per day
	Note: 1. The fee is charged on the amount of credit or credit tranche made available and not used, including on the amount of credit made available and not used under credit line ¹ . 2. The fee is not charged on a loan granted under a credit line with a shared limit, including to a group of customers. 3. The fee on unused revolving credit is calculated on a daily basis and is charged once a month, on the interest payment date. 4. The fee on a non-revolving credit 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 tranche. 5. No fee shall be charged on a credit to which subsidies from the state budget or other institutions are applied.	
5.	Commitment fee - on unused amount of credit line ¹	0.2% per month

	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 4). 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 4. 3. The fee is calculated on a daily basis and is collected once a month, on the date indicated in the credit line agreement ¹ . 4. The fee applies to agreements concluded or renewed from 1 September 2025.	
6.	Activities related to credit/ credit line administration ¹	0.1% p.a ⁴ min. 200.00 per month
	Note: 1. The fee for the administration of the revolving credit facility is charged on the amount of the loan agreement or the credit line. In the case of a non-revolving loan, 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. 2. The commission for administering the credit or 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. 3. No fee shall be charged for the administration of a loan granted under the credit line ¹ .	
7.	Amendment, at the Client's request, of the terms and conditions of the credit agreement or credit line ¹ with respect to:	
	1)	Increases - on the amount of the increase:
	a)	revolving loan ² 2% p.a ⁴ min. 2,000.00
	b)	non-revolving loan ³ 2% min. 2,000.00
	2)	repayment schedule/change of currency/change of reference rate/index or Bank margin on the amount of the credit or credit line ¹ to which the change relates 2% min. 2,000.00
	3)	other contractual terms and conditions than those set out in subsections 1) to 2) 2,000.00
	Note: 1. Loan increase commission - does not apply to a credit line and loans within the limit ¹ . 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. 3. The commission is not charged where the terms and conditions of the facility are modified and the term of the credit agreement is extended on the customer's request (in such an event, the commission specified in the "Granting or extension"). 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.	
8.	Prepayment	2 %
	Note: 1. The commission is charged in relation to the amount of: a) the loan - in the case of revolving loans, where the loan amount is reduced and the financing period shortened b) prepayment not according to the repayment schedule - in the case of non-revolving loans. 2. The commission is charged on the prepaid of a loan within the limit ¹ . 3. No commission is charged if the Customer terminates the credit agreement or credit line (with a credit period exceeding 12 months) with the agreed notice period. 4. No fee is charged on the loans to which interest subsidies from the state budget are applied, bridging loans to finance projects supported by EU funding and certain loans repaid with EU funds or with bonus from the Thermo-modernisation and Renovation Fund.	
9.	Other activities related to the handling of a loan or credit line ¹ :	
	1)	sending a reminder letter 100.00
	2)	failure to deliver required documents within the relevant deadline 500.00
	3)	PKO Bank Polski S.A. performing an inspection of the real estate intended to secure the loan or credit line ¹ , which is not the subject of the loan (for each property) 750.00
	4)	other activities carried out by PKO Bank Polski S.A. to be negotiated
SECTION II. BILLS OF EXCHANGE		

10.	Discounting a bill of exchange under a framework agreement to discount bills of exchange (from the total amount of bills)	0.5% min. 400.00
11.	Discounting a bill of exchange (from the amount of bills)	from 1% to 2% min. 400.00
12.	Presentation a bill of exchange for payment	50.00
13.	Protesting a bill of exchange	300.00 + notary fees
14.	Sending a notice of not paid a discounted bill of exchange or a notice of termination of the framework agreement to discount bills of exchange	100.00

¹ Credit line means multi-purpose credit line, multi-purpose credit line with shared limit,

² Revolving credit means overdraft facility, multi-currency overdraft facility, revolving working capital facility.

³ Non-revolving credit means non-revolving working capital credit, investment credit,

⁴ p.a. means on an annual basis.

Type of commission or fee		Amount of commission or fee in PLN
1	2	3
SECTION I. ACTIVITIES FOR TRADE FINANCE PRODUCTS		
1.	Processing or cancelling an application to: – issue a guarantee or counter-guarantee, – issue a stand-by letter of credit, – issue a promise of guarantee, – open a documentary letter of credit, – issue a surety in foreign trade, – issue a promise of surety in foreign trade, – issue a bill of exchange guarantee in foreign trade, – amend the terms and conditions of guarantee, counter-guarantee, stand-by letter of credit, documentary letter of credit, surety in foreign trade or promise of guarantee (regardless of the number of changes made under a single application).	200.00
	Note: The fee is charged in advance and is non-refundable.	
2.	Execution of an application to open/issue or amend: a letter of credit, a guarantee, a standby letter of credit, a counter-guarantee, a surety in foreign trade, a bill of exchange or a promise of guarantee/surety in foreign trade in express mode	300.00
	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, on business days until 10:00 a.m. 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.	
3.	Preparation fee for activities relating to the conclusion of a framework agreement for the discounting of bills of exchange, issuing guarantees or sureties, or opening letters of credit (from the limit amount)	0.2% min. 150.00
	Note: The fee is charged in advance and is non-refundable.	
4.	Preparation fee for activities related to increasing the limit amount of the framework agreement referred to in point 3 (from the amount of the increase) or related to extending the term of the agreement (from the limit amount)	0.2% min. 150.00
	Note: 3. The fee is charged in advance and is non-refundable. 4. In the case of simultaneous processing of a request for an increase in the limit amount of a framework agreement and an order to extend the validity of this framework agreement, a single commission of 0.2% min. than 150.00 shall be charged on the amount of the framework agreement after the increase.	
5.	Sending a reminder or additional correspondence to another bank or party involved in the transaction (does not apply to payment reminder in collection)	50.00

6.	Sending a SWIFT message	20.00
7.	Sending by registered post	10.00
8.	Other activities not covered by the Tariff	min. 50.00
SECTION II. GRANTED BY PKO BANK POLSKA S.A. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND SURETIES ON BILLS OF EXCHANGE IN FOREIGN TRADE (INCLUDING THOSE OPERATING WITHIN A MULTI-PURPOSE CREDIT LIMIT)		
9.	Activities: – issuing guarantee, counter-guarantee, surety in foreign trade, bill of exchange in foreign trade, stand-by letters of credit or promise of guarantee/ surety in foreign trade (for each commenced three-month validity period of PKO Bank Polski S.A. commitment), Note: The commission is charged on the amount of liability during the entire period of the liability, i.e. from the date of issue until the final date of expiry – increasing the amount of a guarantee, counter-guarantee, surety in foreign trade, stand-by letter of credit or the amount of promise of guarantee/ surety in foreign trade (from the amount of the increase)	from 0.5% to 2% min. 300.00
10.	Issuing a duplicate guarantee, surety or promise	500.00
11.	Amendment of the terms and conditions of a guarantee, counter guarantee, surety, stand-by letter of credit or promise (other than an increase of the amount)	300.00
	Note: If several changes are introduced at the same time, one commission is charged.	
12.	Payment under a guarantee, counter guarantee, stand-by letter of credit, surety or bills of exchange (in respect of the claimed amount)	0.25% min. 500.00
13.	Claims handling – if no payment is made under a guarantee	300.00
14.	Issuance of a guarantee, counter-guarantee, promise, surety or stand-by letter of credit on a template that differs from the one in force at PKO Bank Polski S.A.	300.00
15.	Providing an opinion, at the request of the client, on a non-standard template of a guarantee, counter-guarantee, stand-by letter of credit or surety	300.00
16.	Agreeing, on behalf of the client, the terms and conditions of a guarantee or counter-guarantee with a third-party bank	300.00
17.	Confirmation or rejection of the assignment of rights under a guarantee or surety	300.00
18.	Confirmation of the authenticity of the signatures or due authorisation of the guarantee or surety	100.00
	Note: A single fee is charged for the simultaneous authentication and legitimacy of signatures.	
* Fees and commissions for activities not listed in Section II related to the handling of a stand-by letter of credit shall be determined in accordance with the relevant provisions of Section IV.		
SECTION III. GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)*		
19.	Advising of issued or amended stand-by letter of credit	500.00
20.	Confirmation of a stand-by letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each started three-month period of validity of this commitment)	to be negotiated, min. 0.2% min. 400.00
21.	Providing an opinion on a guarantee or stand-by letter of credit wording	500.00
22.	Providing of an opinion to the content of a request for payment under a guarantee, stand-by letter of credit	500.00
23.	Acting as an intermediary in a demand for payment made under a guarantee or stand-by letter of credit	500.00
24.	Verifying the authenticity of a guarantee/ stand-by letter of credit issued in paper form	300.00

* Fees and commissions for activities not listed in Section III related to the handling of a stand-by letter of credit shall be determined in accordance with the relevant provisions of Section V.

SECTION IV. SERVICE OF IMPORT LETTERS OF CREDIT (OPENED BY PKO BANK POLSKI S.A.)

25.	Commission for: – the Bank's exposure under an open letter of credit (from the amount of PKO Bank Polski S.A.'s liability, for each started three-month validity period of the commitment, throughout the validity period, i.e. from the date of opening to the final expiry date), – increase in the amount of the letter of credit (from the amount of the increase), – payment under letter of credit (from the amount of the payment).	0.25% min. 300.00
	Note: Commission for the Bank's exposure on an open letter of credit or an increase in the amount of a letter of credit is charged on the amount of the letter of credit or the amount of the increase, plus a tolerance percentage (if any). If a letter of credit is extended, the commission is charged in three-month periods from the date of opening to the final expiry date.	
26.	Amendment to the terms and conditions of a letter of credit (other than an increase in the amount)	200.00
27.	Discount of receivables under import letter of credit Note: Discount interest is added to the discount commission.	to be negotiated
	Note: Commission charged when the discounted amount is paid, calculated in the currency of the letter of credit.	
28.	Cancellation of a letter of credit or removal of the unutilised amount from the bank's records	150.00
29.	Returning documents previously presented under a letter of credit and rejected by PKO Bank Polski S.A.	150.00
30.	Deferred payment (for each month started from the date of sending the documents to the customer - from the amount payable under the letter of credit/specified in the documents, presented as part of the execution)	0.15% min. 200.00
31.	Endorsement or assignment of transport/ insurance documents issued to PKO Bank Polski S.A.	200.00
32.	Providing, at the Customer's request, a draft of a letter of credit or draft of an amendment to a letter of credit	200.00
33.	Writing down the unutilised amount of a letter of credit (above the tolerance limit)	200.00

SECTION V. SERVICE OF EXPORT LETTERS OF CREDIT (OPENED BY OTHER BANKS)

34.	Advising of issued or amended export letter of credit	300.00
35.	Confirmation of a letter of credit (from the amount of PKO Bank Polski S.A.'s liability, for each started three-month period of validity, during the entire validity period, i.e. from the date of PKO Bank Polski S.A.'s confirmation of the letter of credit until the letter of credit expires)	to be negotiated, min. 0.2% min. 400.00
	Note: The letter of credit confirmation fee is charged from the amount of the letter of credit plus a tolerance percentage (if any).	
36.	Increase in the amount of a letter of credit confirmed by PKO Bank Polski S.A. (from the amount of the increase plus a percentage tolerance if any)	to be negotiated, min. 0.2% min. 400.00
37.	Payment under a letter of credit (from the amount transferred or on the amount stated in the documents)	0.2% min. 300.00
	Note: There is no commission for payment under a letter of credit in the case of discounting receivables from a letter of credit.	
38.	Sending of payment under a letter of credit to the beneficiary's account in another bank (fee charged additionally to the payment under the letter of credit commission)	100.00
39.	Presentation of documents not comply with a letter of credit terms and conditions	200.00

40.	Sending of a letter of credit for execution at another bank		500.00
41.	Verification of documents presented under a letter of credit available in another bank		300.00
42.	Transfer of a letter of credit to a secondary beneficiary (from the first beneficiary, from the amount of the letter of credit)		0.3% min. 400.00
43.	Cancellation of letter of credit or removal of the unutilised amount (above tolerance) from the bank's records		150.00
44.	Preliminary verification of the documents presented under the letter of credit (per document)		50.00
45.	Deferred payment (from the amount under the letter of credit):		
	1)	confirmed by PKO Bank Polski S.A. or available at PKO Bank Polski S.A. by negotiation or by acceptance (for each started month from the date of presentation of documents to PKO Bank Polski S.A.)	0.15% min. 150.00
	2)	not confirmed by PKO Bank Polski S.A. (for the whole period)	250.00
	Note: Deferred payment commission is not charged in the case of discounting receivables under a documentary letter of credit.		
46.	Writing down the unutilised amount of a confirmed letter of credit (above tolerance)		100.00
47.	Processing a request to discount receivables from a documentary letter of credit		200.00
	Note: The fee is charged in advance and is non-refundable.		
48.	Discounting of receivables under a documentary letter of credit (from the amount of discounted receivable)		from 0.5% to 1.5% , min. 400.00
	Note: Discount interest is added to the discount commission.		
49.	Providing, at the Customer's request, an opinion of the terms and conditions of a export letter of credit or a draft		300.00
	Note: A commission is charged for each opinion.		
SECTION VI. SERVICE OF IMPORT DOCUMENTARY COLLECTION RECEIVED BY PKO BANK POLSKI S.A.			
50.	Releasing of documents against payment of the collection amount (from the collection amount)		0.2% min. 200.00 max. 500.00
51.	Releasing of documents against acceptance or issuance of a bill of exchange (from the amount of collection or the amount of partial payment of collection)		0.2% min. 250.00 max. 600.00
52.	Advising of collection or amendment of collection		150.00
53.	Endorsement or assignment of transport/ insurance documents issued to PKO Bank Polski S.A.		200.00
54.	Re-advising of collection		50.00
55.	Other activities under import documentary collection:		
	1)	Releasing of documents without payment (franco) (from the amount of the collection)	0.2% min. 200.00 max. 500.00
	2)	returning uncollected documents	200.00 + postal charges
	3)	sending of documentary/ clean collection to another bank	200.00 + postal charges
	4)	monitoring of payment (for each reminder)	100.00
	5)	payment with current value date	100.00
	6)	realisation of the partial payment (as of the second payment)	50.00
56.	Protesting a bill of exchange		300.00 + notary and postal charges

	Note: The commission is charged from the legal holder of the bill of exchange.	
SECTION VII. SERVICE OF EXPORT DOCUMENTARY COLLECTION SENT BY PKO BANK POLSKI S.A.		
57.	Collection and sending of a documentary collection instruction or bill of exchange collection order (from amount of documentary collection)	0.2% min. 200.00 max. 500.00 + postal charges
58.	Other activities under documentary collection:	
	1)	amendment of the collection instructions 100.00
	2)	returning of uncollected documents 200.00 + postal charges
	3)	endorsement done by PKO Bank Polski S.A. 100.00
	4)	monitoring of payment (for each reminder) 100.00
	5)	payment under export collections (in the case of partial payments - for each partial payment) 100.00

PART V. PROVISION OF CUSTODY SERVICES¹

Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN
1	2	3	4
SECTION I. SECURITIES ACCOUNTS			
1.	Administration of financial instruments account (hereinafter the "Account") for recording and safekeeping purposes (on a monthly basis)	per Account	100.00
2.	Safekeeping of Treasury bills, NBP [National Bank of Poland] bills, income instruments registered with KDPW S.A. - excluding income instruments issued by PKO Bank Polski S.A. Group entities.	upon the value as of the last day of a given month	0.02% p.a. ²
3.	Safekeeping of equities registered with KDPW S.A. (the Central Securities Depository of Poland)	upon the value as of the last day of a given month	0.05% p.a. ²
4.	Safekeeping of income instruments issued before July 1, 2019, registered in PKO Bank Polski S.A.'s books as well as income instruments issued by members of PKO Bank Polski S.A. Group	upon the value as of the last day of a given month	0.01% p.a. ²
5.	Safekeeping of other financial instruments	upon the value as of the last day of a given month	to be negotiated
6.	Clearing and settlement operations in the domestic market (fees charged and collected monthly for each operation/ settlement instruction):		
	1) execution of a settlement instruction for a transaction concluded outside organised trading with an entity other than PKO Bank Polski S.A.	per transaction	50.00
	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.	per transaction	30.00
	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.	per transaction	free of charge
	4) receipt or delivery to/from custody of a financial instrument in paper form	per instrument	100.00
	5) transfer a financial instrument to another Account held by PKO Bank Polski S.A.	per ISIN code	20.00

	6)	transfer of a financial instrument to an account held by an entity other than PKO Bank Polski S.A.	per ISIN code	500.00
	7)	blocking of financial instruments as collateral in favour of PKO Bank Polski S.A.	per instrument	100.00
	8)	blocking of financial instruments as collateral in favour of entities other than PKO Bank Polski S.A.	per instrument	500.00
	9)	issuance of a certificate of deposit or certificate for the general meeting of shareholders	per document	100.00
7.	Administration of financial instruments issued on non-domestic markets:			
	1)	safekeeping of financial instruments	upon the value as at the last day of a given month	0.05% p.a. ²
	2)	execution of the settlement instruction for the transaction concluded with PKO Bank Polski S.A.	for one transaction	100.00
	3)	execution of a settlement instruction for a transaction concluded with an entity other than PKO Bank Polski S.A.	for one transaction	125.00
8.	Issue of a statement of account or other document confirming the account balance in paper form		per document	100.00
9.	Issuing an opinion or providing information to the Client's auditors regarding the Account or handling and delivery, on behalf of and at the request of the Client, a document relating to the acceptance of an offer on the public market (primary market, tender or exchange offer or share buyback offer)		per document	500.00
10.	Delivery of the Account history for the period preceding the current month (for each month) or a confirmation of the settlement of transaction of financial instrument or a copy of the document in paper form		per document	100.00
11.	Other services as agreed with the Client - in paper form (additional fee)		per agreed action	to be negotiated 500.00
12.	Reimbursement of cost charged by depository institutions related to custody of assets, transaction fees charged by depository institutions and investment firms, fees related to translation of documents, fees related to representation of the Client at general meetings and other costs related to execution of client instructions		re-invoicing	at the actual cost incurred
SECTION II. OMNIBUS ACCOUNTS				
13.	Administration of the omnibus account, custody of financial instruments in the omnibus account, operational and clearing activities related to the omnibus account		per account	to be negotiated
14.	Reimbursement of costs incurred by PKO Bank Polski S.A. in relation to the agreement		re-invoicing	at the actual cost incurred

¹ Net commission and fee rates - may be subject to change by the rate of applicable tax under tax law.

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 Client.

PART VI. OTHER ACTIVITIES AND SERVICES

Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN	
1	2	3	4	
1.	Certificates, opinions, information and other documents drawn up on the Bank's template: <i>If an archive document (based on information older than one year), a non-standard or particularly labour-intensive document is handed over, the fees are increased by 100%.</i>			
	1)	certificate	per certificate	100.00
	2)	bank opinion	for each opinion	200.00
	3)	information for the audit firm	for each information	500.00

	4)	account history in an agreed form <i>Not applicable to electronic reports.</i>	for each month of history	30.00
	5)	a document confirming the balance, confirming the operation or a copy of the bank document	per document	10.00
2.	Activities performed at PKO BP S.A. Units in connection with BM PKO BP S.A. transactions involving securities, derivative rights, units and investment funds:			
	1)	cash payments made to BM PKO BP S.A. accounts.	for each payment	0.00
	2)	transfers from accounts held with PKO BP S.A. to accounts held with BM PKO BP S.A.	for each transfer	0.00
	3)	cash withdrawals from BM PKO BP S.A. accounts.	for each of the withdrawal	0.00
3.	Issuing municipal bonds – for arrangements related to the issuance programme		according to the Agreement	min. 5,000.00
4.	Issuance of corporate securities:			
	1)	arranging for or increasing the value of an issuance programme	according to the Agreement	from 0.1% of the value of such issuance programme or increase
	2)	organising the issuance programme	annually, according to the Agreement	min. 4,000.00
	3)	organising the issue of a series of bonds	according to the Agreement	To be negotiated
	4)	changing an issuance programme at the request of the Customer, by:		
	a)	extending the duration of the programme	according to the Agreement	from 0.1% of the value of the issuance programme
	b)	other programme conditions	according to the Agreement	To be negotiated
5.	A difficult receivable managed by either the Restructuring and Recovery Centre or the Corporate Receivables Department in the Risk Management Area:			
	1)	drafting and sending a payment demand-monitored letter to debtors	per reminder	30.00
	2)	change to the terms of repayment of a difficult debt (within the meaning of the internal regulations on the principles of managing difficult debt at the Bank) in the form of an annex to the existing agreement or in the form of a restructuring agreement - on the amount covered by the annex or the agreement	for each change	0% - 2%
	3)	other activities carried out by the Restructuring and Recovery Centre	for each activity	0.00
6.	Provision of information constituting bank secrecy to persons, authorities and institutions authorised under the Banking Act, insofar as they do not benefit from the exemption set out in that Act. Note: 1. The fee includes value added tax. 2. The fee may be waived for banks on a reciprocal basis.		for the act of granting it	25.00
7.	Provision of aggregate information from the Central Information on Bank Accounts to the persons referred to in Article 92ba of the Banking Law of 29 August 1997 and to the authorities and institutions referred to in Article 105b of the Banking Law of 29 August 1997 Note: The fee includes value added tax.		for the act of granting it	25.00
8.	Cash operations not related to the operation of bank accounts held with PKO Bank Polski S.A.		specified in another tariff	in accordance with the relevant part of the Table of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals
9.	Storage of third-party deposits and rental of safe-deposit boxes and cassettes		specified in another tariff	in accordance with the relevant part of the Table of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals

10.	<p>Submission of an application available in the iPKO Business Applications module, including an application to open and close an auxiliary account, in a manner other than through this module</p> <p><i>Not applicable:</i></p> <ol style="list-style-type: none"> 1. applications related to: ordering of tamper-proof envelopes sent to the Internet mailbox specified in the agreement, issuing PKO Visa Business Credit Premium and to business financing, 2. Instructions submitted to the Corporate Customer Service Centre, 3. adding or removing an iPKO business user with administrator privileges, the exclusion shall remain in force until the user designated by the Customer as the Administrator becomes eligible, 4. iPKO biznes user determinations made when the system was first configured. 	for each application	300.00
11.	<p>Blockade on a bank account</p> <p><i>The fee shall not be charged for blockades constituting security for PKO Bank Polski S.A.'s receivables, blockades related to enforcement seizures or executed upon the order of authorised bodies.</i></p>	for each instruction	2,000.00
12.	<p>Enforcement of attachment of an account and document having the force of an enforcement order</p> <p><i>The fee also takes into account the provision of information to all additional enquiries made by the enforcement authority after the account has been seized as part of the same enforcement proceedings.</i></p>	for each amount enforced from each account subject to attachment under a single notice	200.00

TABLE III. PRODUCTS AND SERVICES IN ADMINISTRATION

PART I. PRODUCTS AND SERVICES

Type of commission or fee		Principle of collection of commission or fee	Amount of commission or fee in PLN
1	2	3	4
1.	Domestic urgent transfer:		
	1) in a paper-based form	for each transfer	80.00
	2) in electronic access channels	for each transfer	5.00
2.	Transmission of information on account balance changes to the Internet mailbox <i>Applies to agreements concluded before 15 September 2008.</i>	monthly fee	12.00
3.	Transmission of SMS messages, informing about the account balance within the banking service "SMS Information" <i>Applies to agreements concluded before 01 August 2018.</i>	monthly fee	7.50
4.	Use of the MULTICASH electronic banking system: <i>Apply to agreements concluded before 24 March 2009.</i>		
	1) linked to a single account	monthly fee	200.00
	2) for each additional account <i>The fee does not apply to term deposit accounts.</i>	monthly fee	10.00
5.	Use of the iPKO electronic banking: <i>Applies to agreements concluded before 15 July 2009.</i>	monthly fee	100.00
6.	Mastercard Business Card Adm. <i>Fees apply to cards issued before 28 February 2015.</i>		
	1) use of the card	annually, charged in arrears, for each card	100.00
	2) application for a global limit change	for each application	50.00
	3) cash withdrawal domestically and abroad	for each amount of the withdrawal	3% min. 7.00
	4) servicing untimely repayments	one time, additional fee	50.00
7.	DEBIT CARD - Visa Business Adm. <i>Fees apply to cards issued before 28 February 2015. Until 31 March 2019, the card issued under the name Visa Business Electron Adm. In the case of an operation made in a currency other than PLN, an additional currency conversion fee of 3.5% of the operation value is charged. The commission also applies to the amount of the card-paid return transaction.</i>		
	1) use of the card	monthly fee, charged in arrears, for each card	2.00

	2)	cash withdrawal in Poland (except for ATMs of PKO Bank Polski S.A.) and abroad	for each amount of the withdrawal	3% min. 5.00	
8.	DEBET CARD - PKO Visa Business Municipium <i>Until 31 March 2019, the card is issued under the name PKO Visa Business Electron Municipium. In the case of an operation made in a currency other than PLN, an additional currency conversion fee of 3.5% of the operation value is charged. The commission also applies to the amount of the card-paid return transaction.</i>				
	1)	use of the card	annually, charged in advance, for each card	0.00	
	2)	express card <i>Released within three business days.</i>	for each card	50.00	
	3)	PIN code sent by post <i>The fee also applies to a duplicate PIN code</i>	for each transmission	20.00	
	4)	Insurance package	-	0.00	
	5)	summary of card transactions <i>Sent via iPKO biznes e-banking.</i>	for each statement	0.00	
	6)	cash withdrawal in Poland (except for ATMs of PKO Bank Polski S.A.) and abroad	for each amount of the withdrawal	3% min. 5.00	
9.	CHARGE CARD - PKO Mastercard Corporate Municipium				
	1)	use of the card	annually, charged in arrears, for each card	100.00	
	2)	express card <i>Released within three business days.</i>	for each card	50.00	
	3)	PIN code sent by post <i>The fee also applies to a duplicate PIN.</i>	for each transmission	20.00	
	4)	Priority Pass Package Programme <i>Optional package. The price list and entrance rules for the lounge are available in the Announcement.</i>	annually	80.00	
	5)	summary of card transactions <i>In MT940 format sent via iPKO biznes e-banking.</i>	monthly fee, for each statement	200.00	
	6)	Electronic report with the card User's card operations <i>In pdf format sent to the e-mail address indicated by the customer.</i>	monthly fee, for each report	200.00	
	7)	application for a global limit change	for each application	200.00	
	8)	cash withdrawal domestically and abroad	for each amount of the withdrawal	4% min. 5.00	
9)	settlement of non-cash foreign transactions	on the amount of the transaction	1 %		
10.	CHARGE CARDS - MASTERCARD BUSINESS			PKO Mastercard Business Srebrna/Silver	PKO Mastercard Business Złota/Gold
	1)	use of the card	annually, charged in advance, for each card	200.00	300.00
	2)	express card <i>Released within three business days.</i>	for each card	50.00	
	3)	PIN code sent by post <i>The fee also applies to a duplicate PIN.</i>	for each transmission	20.00	

4)	Priority Pass Programme <i>Optional package. The price list and entrance rules for the lounge are available in the Announcement.</i>	annually	x	0.00
5)	summary of card transactions <i>In MT940 format sent via iPKO biznes e-banking.</i>	monthly fee, for each statement		200.00
6)	Electronic report with the card User's card operations <i>In pdf format sent to the e-mail address indicated by the customer.</i>	monthly fee, for each report		200.00
7)	cash withdrawal domestically and abroad	for each amount of the withdrawal	3% min. 5.00	
8)	Settlement of domestic and foreign non-cash transactions	on the amount of the transaction	1.5 %	
11.	Operation of the automatic deposit account <i>Applies to instructions and agreements entered into before 1 July 2020.</i>	monthly fee		120.00
12.	Cheque form	for each form		5.00

PART II. PRODUCT AND PRICE PACKAGES

Type of commission or fee			OPTIMUM Corporation Package ¹				
			Sustainable	Sustainable with OZ option	Dynamic	Dynamic with OZ option	
			Amount of commission or fee in PLN	Amount of commission or fee in PLN	Amount of commission or fee in PLN	Amount of commission or fee in PLN	
1	2		3	4	5	6	
1.	Subscription package (per month)		128.00 ² 178.00 ³	208.00 ² 258.00 ³	248.00 ² 358.00 ³	408.00 ² 518.00 ³	
2.	Operation of the automatic deposit account		0.00				
3.	Maintenance of a non-savings bank account (monthly)		up to 2 pcs. 0.00	- up to 2 accounts in PLN 0.00 - up to 2 accounts in currency 0.00	up to 3 pcs. 0.00	- up to 3 accounts in PLN 0.00 - up to 3 accounts in currency 0.00	
4.	Execution of a domestic or SEPA pre-defined transfer or transfer submitted via iPKO biznes e-banking:						
	1)	to accounts held with PKO Bank Polski S.A.	0.50		0.20		
		Note: No fee is charged for a transfer carried out between accounts of the same Customer, unless it is a collective transfer.					
	2)	to accounts held with other banks:					
		a)	to ZUS and the Tax Office	0.00			
		b)	other (non-urgent)	1.50		1.00	
5.	Execution of a standing order via iPKO biznes electronic banking to an account held with PKO Bank Polski S.A.		0.00				
6.	IPKO biznes e-banking:						
	1)	use of electronic banking for up to 5 defined users (per month per company registered in the system)	30.00		0.00		
	2)	cards module, Liquidity management module, Reports module	0.00				

7.	PKO Visa Business card usage (per year, charged in advance) Note: 1. The fee exemption does not apply to existing cards. 2. Until 31 March 2019, the card is issued under the name PKO Visa Business Electron.		0.00 up to 3 cards	0.00 up to 7 cards
8.	Use of the PKO Mastercard Business card (annually, charged in advance):			
	1)	Złota/Gold	150.00	90.00
	2)	Srebrna/Silver	50.00	30.00
9.	Use of the PKO Mastercard Corporate card (annually, charged in arrears) Note: The fee reduction does not apply to existing cards.		150.00	90.00
10.	Consideration of an application for the granting or extension of an overdraft facility		0.00 %	
11.	Foreign transfer received by PKO Bank Polski S.A.		in accordance with the provisions of Part I. in Table I.	
12.	Foreign transfer or standing order ⁴ sent by PKO Bank Polski S.A. other than SEPA, EEA in EUR and SWIFT GPI		in accordance with the provisions of Part I. in Table I.	0.17 % of the amount of the operation not less than 15.00 not more than 120.00
13.	Other services		In accordance with the provisions of the other parts of Table I.	0.15 % of the amount of the operation not less than 15.00 not more than 120.00

¹ Fees apply to the agreements entered into before 1 August 2018.

² The fee is valid for the agreements concluded until 31 August 2011.

³ The fee applies to the agreements concluded from 1 September 2011.

⁴ Execution of a foreign standing order is only possible via iPKO biznes electronic banking.