

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



Bank Polski

TABLE OF CONTENTS

GENERAL PROVISIONS

PART I.	FINANCIAL MANAGEMENT PRODUCTS AND SERVICES
SECTION I.	LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS
SECTION II.	CASH OPERATIONS
SECTION III.	DOMESTIC AND FOREIGN TRANSFERS
SECTION IV.	CLEARING PRODUCTS
SECTION V.	ELECTRONIC ACCESS CHANNELS
SECTION VI.	OTHER SERVICES AND ACTIVITIES
PART II.	BANK CARDS
SECTION I.	DEBIT CARDS
SECTION II.	CHARGE CARDS – MASTERCARD CORPORATE
SECTION III.	CREDIT CARDS
SECTION IV.	PREPAID DEBIT CARDS
PART III.	BUSINESS FINANCING
SECTION I.	LOANS/ GENERAL-PURPOSE LOANS (PL. POŻYCZKA) AND MULTI-PURPOSE CREDIT LINE
SECTION II.	BILLS OF EXCHANGE
PART IV.	TRADE FINANCE PRODUCTS
SECTION I.	GENERAL ACTIVITIES FOR TRADE FINANCE PRODUCTS
SECTION II.	GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND AVALS IN FOREIGN TRADE (INCLUDING THOSE OFFERED WITHIN THE MULTIPURPOSE CREDIT LIMIT) ISSUED BY PKO BANK POLSKI S.A.
SECTION III.	GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)
SECTION IV.	SERVICE OF OWN DOCUMENTARY CREDITS (OPENED BY PKO BANK POLSKI S.A.)
SECTION V.	SERVICE OF THIRD-PARTY DOCUMENTARY CREDITS (ISSUED BY OTHER BANKS)
SECTION VI.	INCOMING DOCUMENTARY COLLECTION ORDERS
SECTION VII.	COLLECTION ORDERS
PART V.	CUSTODY
SECTION I.	SECURITIES ACCOUNTS
SECTION II.	OMNIBUS ACCOUNTS
SECTION III.	CASH ACCOUNTS
PART VI.	OTHER ACTIVITIES AND SERVICES
PART VII.	PRODUCTS AND SERVICES IN ADMINISTRATION
SECTION I.	PRODUCTS AND SERVICES
SECTION II.	PRODUCT AND PRICE PACKAGES

GENERAL PROVISIONS

§ 1.

1. This Tariff of bank commissions and fees at PKO Bank Polski S.A. for corporate Customers, hereinafter referred to as the "Tariff", specifies the rates of bank commissions and fees collected by PKO Bank Polski S.A. from corporate Customers, subject to section 2.
2. The commissions and fees charged by PKO Bank Polski S.A. to banks in foreign trade and domestic foreign exchange are specified in the Tariff of Bank Fees and Commissions collected by PKO Bank Polski S.A. from banks in foreign trade and domestic foreign exchange trading.

§ 2.

1. The bank commissions and fees are charged to the mandator of the banking operation, i.e. the Customer issuing the instruction to PKO Bank Polski S.A. to execute a banking operation, either directly or by mail, in person or by authorised third parties (including the Payment Initiation Service Providers), 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 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. The average NBP rate communicated in the current PKO Bank Polski S.A. Table of Exchange Rates is applied to the conversion of the threshold amount, the minimum and the maximum amount of the commission to the transaction currency (where the currency in which the commission is defined is different from the transaction currency).
4. In the event of mass foreign operations, the average NBP rate communicated in the current PKO Bank Polski S.A. Table of Exchange Rates is used by the Bank for the settlement of 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.

Fees and commissions in the amounts negotiated with the Customer may be charged for non-standard services or services not provided for in the Tariff.

§ 5.

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

- 1) fees and commissions charged by domestic and foreign banks as well as credit institutions acting as intermediaries in the performance of orders as per the current tariffs of these banks or institutions or under separately concluded agreements.
- 2) postal and courier fees.

§ 6.

No fees or commissions are charged if:

- 1) the amount of a foreign transfer received by PKO Bank Polski S.A. from which fees and commissions are to be deducted in respect of its performance renders their collection impossible, where they are covered by the beneficiary,
- 2) the amount of a foreign transfer forwarded by PKO Bank Polski S.A. and returned by a domestic or foreign bank or credit institution is not sufficient for the charging of the fee due to PKO Bank Polski S.A. in respect of a refund of an outgoing foreign transfer made by PKO Bank Polski S.A..

PART I. FINANCIAL MANAGEMENT PRODUCTS AND SERVICES

Type of commission/fee		in PLN
1	2	3
SECTION I. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS		
1.	Maintenance of a current/ auxiliary account <i>Monthly fee.</i>	150.00
2.	Maintenance of a VAT account	0.00
3.	Preparation of a draft agreement, opening and maintenance of a trust account or ESCROW account	to be negotiated

4.	Opening a current account for non-residents		2 500.00
5.	Maintenance of a Separate Fund Account <i>Monthly fee.</i>		to be negotiated
6.	Maintenance of a dynamic account <i>Monthly fee.</i>		200.00
7.	Consolidation of balances:		
	1)	service initiation	to be negotiated, min. 400.00
	2)	provision of service <i>Monthly fee.</i>	400.00 + 40.00 per each account in consolidation
8.	Deposit Identification (Tender Accounts):		
	1)	maintenance of a main tender account <i>Monthly fee.</i>	200.00
	2)	from a tender linked account <i>Fee on the balance of the linked account, for each day the funds are administered.</i>	1% per annum
9.	Housing Trust Account:		
	1)	consideration of application for opening an account	to be negotiated
	2)	opening of an account	to be negotiated
	3)	maintenance of an account <i>Monthly fee.</i>	to be negotiated
	4)	identification of a contribution to an individual account of buyer <i>Fee charged on each deposit.</i>	to be negotiated
	5)	cash payments <i>Fee charged on each deposit.</i>	to be negotiated
	6)	execution of the account holder order to withdraw funds from the account <i>Fee charged per transaction.</i>	to be negotiated
	7)	payment of funds from the account <i>Fee charged if the development agreement is either cancelled or terminated.</i>	to be negotiated
	8)	inspection of the project carried out prior to the disbursement of payment of the account <i>Fee charged for each inspection.</i>	to be negotiated
	9)	registration of the developer agreement <i>Fee charged for each development Agreement.</i>	100.00
	10)	provision by the client of paper documents used in the account servicing process <i>Fee charged per document.</i>	300.00
SECTION II. CASH OPERATIONS			
10.	Cash payment made in open form:		
	1)	in PLN:	
		a) at branches	1% of the deposit amount min. 45.00

	b)	at PKO Bank Polski S.A. agencies:	
	-	in an amount lower than or equal to PLN 1,000	2.50
	-	in an amount higher than PLN 1,000	0.8% of the deposit amount
	c)	containing more than 50 coins <i>Additional fee.</i>	5% of the deposit amount in coins min. 10.00
	d)	cash deposit machines: <i>Made with a debit card or prepaid debit card.</i>	
	-	PKO Bank Polski S.A.	0.25% of the deposit amount min. 10.00
	-	other <i>The fee applies as of the moment of making the service available by PKO Bank Polski S.A.</i>	0.50% of the deposit amount min. 10.00
	2)	in convertible currencies:	
	a)	in banknotes	1% of the deposit amount min. 45.00
	b)	in coins	50% of the amount equivalent in coins
11.	Cash payment made in a closed form:		
	1)	in PLN:	
	a)	declared online up to 1,000 coins	0.6% of the deposit amount min. 30.00
	b)	registered on the basis of the a document or a deposit for up to 1,000 coins	0.75% of the deposit amount min. 30.00
	c)	containing over 1,000 coins	5% of the deposit amount
	2)	in convertible currencies:	
	a)	in banknotes	0.80% of the deposit amount min. 30.00
	b)	in coins	50% of the amount equivalent in coins
12.	Document confirming the discrepancy in the closed payment		20.00
13.	Cash payment in closed form not prepared in accordance with the terms and conditions of the agreement <i>Charged extra after the payment is settled.</i>		50.00
14.	Tamper-proof envelopes: <i>Package of 100 pieces.</i>		
	1)	B4 format non-transparent	69.00
	2)	B4 format transparent	63.00
	3)	B5 format non-transparent	50.00
	4)	B5 format transparent	46.00
	5)	for coins of 4,5 kg	84.00
	6)	for coins of 9.3 kg	112.00
15.	Card/ key to a night safe		50.00
16.	Cash withdrawal made in open form:		

	1)	upon prior notification or in an amount not subject to notification	1% of the withdrawal amount min. 30.00
	2)	without prior notification <i>Additional fee.</i>	0.5% of the difference between the amount paid and the amount not subject to notification
	3)	failure to collect a notified payment	0.5% of the notified withdrawal amount min. 50.00
17.	Cash withdrawal made in closed form: <i>Fee is also charged in the case of a failure to collect an ordered withdrawal amount.</i>		
	1)	in banknotes	0.5% of the withdrawal amount min. 20.00
	2)	containing coins	to be negotiated
18.	Bank transport of menetary values		to be negotiated
19.	Changing cash		to be negotiated
20.	Operation of cash deposit machines located at the client's premises <i>The fee applies as of the moment of making the service available.</i>		to be negotiated
21.	Blank checks		5.00
SECTION III. DOMESTIC AND FOREIGN TRANSFERS			
22.	Domestic incoming transfer 1. <i>Fee charged for every incoming transfer in case when the number of transfers received by a Customer in a given month exceeds 10,000.</i> 2. <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>		0.50
23.	Domestic transfer sent via electronic access channels: <i>Fees also apply to predefined transfer orders and domestic standing orders.</i>		
	1)	standard	3.50
	2)	in convertible currencies other than zloty between accounts held in PKO Bank Polski S.A.	10.00
	3)	between accounts of the same client at PKO Bank Polski S.A. <i>Not applicable to domestic standing orders and collective transfers.</i>	0.00
	4)	SORBNET:	
	-	in an amount higher than or equal to PLN 1 million	20.00
	-	in an amount lower than PLN 1 million	40.00
	5)	Express Elixir	10.00
24.	Domestic transfer sent in paper-based form		80.00
25.	Transfer to accounts held in Foreign Branches of PKO Bank Polski S.A.:		
	1)	sent via electronic access channels:	
	-	in PLN	3.50
	-	in other convertible currencies	10.00
	2)	sent in a paper-based form	80.00
26.	Additional activities related to domestic transfer: <i>The fees charged for each instruction also apply to transfers to foreign branches of PKO Bank Polski S.A.</i>		
	1)	inquiries, additions, changes	80.00 + third-party bank costs

	2)	search for inflow of funds made for the benefit of the Customer	80.00 + third-party bank costs
27.	Foreign transfer incoming where costs are borne by the beneficiary:		
	1)	SEPA and EEA transfer in EUR	0.00
	2)	other foreign transfers	20.00
28.	Additional activities related to foreign transfer received: <i>Fees charged for each instruction.</i>		
	1)	additions, changes, corrections, inquiries, search for inflow of funds made for the benefit of the Customer	80.00 + third-party bank costs
	2)	NON-STP fee <i>Payment instruction requiring manual intervention.</i>	80.00 + third-party bank costs
29.	Foreign transfer sent via electronic access channels: <i>Fees also apply to foreign standing orders.</i>		
	1)	SEPA	3.50
	2)	EEA in EUR:	
	-	in an amount higher than or equal to EURO 250 thousands EUR	20.00
	-	in an amount lower than EUR 250 thousands EUR	40.00
	3)	SWIFT GPI	0.4% of the transfer amount min. 50.00 max. 300.00
	4)	other foreign transfers	0.25% of the transfer amount min. 40.00 max. 220.00
30.	Overseas transfer sent in paper form:		
	1)	SEPA and EEA w EUR	80.00
	2)	SWIFT GPI	0.4% of the transfer amount min. 80.00 max. 300.00
	3)	other foreign transfers	0.25% of the transfer amount min. 80.00 max. 220.00
31.	Additional fees for outgoing foreign transfer:		
	1)	express or urgent transfer <i>Fee charged for outgoing transfer with „Overnight“ or „Tomnext“ currency date. Not applicable to SEPA and EEA transfers in EUR.</i>	100.00
	2)	OUR cost instructions	100.00
	3)	OUR cost instructions for outgoing transfers to Belarus and Russia	250.00
	4)	SWIFT message <i>Fee is charged additionally in the case of an execution of transfer via the SWIFT system.</i>	10.00
	5)	confirmation of the transfer in the form of a copy of the SWIFT message	15.00
32.	Additional activities related to a foreign transfer sent: <i>Fees charged for each instruction.</i>		
	1)	inquiries, additions, changes	80.00 + third-party bank costs
	2)	cancellation of a completed transfer	80.00 + third-party bank costs
	3)	funds recovery <i>Applies to a foreign transfer sent with an incorrectly entered unique identifier.</i>	80.00 + third-party bank costs

	4)	return of a completed transfer initiated by a third-party bank	80.00 + third-party bank costs
	5)	NON-STP fee <i>Payment instruction requiring manual intervention.</i>	80.00 + third-party bank costs
SECTION IV. CELARING PRODUCTS			
33.	Mass Outpayments:		
	1)	execution of a withdrawal order at branches or agencies of PKO Bank Polski S.A.	1% of the withdrawal amount min. 30.00
	2)	execution of a withdrawal order at ATMs of PKO Bank Polski S.A.	0.3% of the withdrawal amount min. 7.50
34.	Virtual Accounts (mass payment identification):		
	1)	initiation or change of service parametrization:	
	a)	via the iPKO biznes electronic banking services	0.00
	b)	in other forms than iPKO biznes electronic banking services	to be negotiated
	2)	provision of the service <i>Monthly fee per client ID.</i>	200.00
	3)	identification payment <i>Fee charged for each payment.</i>	0.50
35.	Direct debit:		
	1)	fee charged from the recipient (PKO Bank Polski S.A. Customer):	
	a)	initiation or change in the terms <i>Fee charged for the bank account designated for direct debit servicing.</i>	1 000.00
	b)	provision of the service <i>Monthly fee, for the bank account designated for direct debit servicing. In case of agreements concluded before 1 October 2021, the fee is charged for each agreement.</i>	200.00
	c)	distribution form of "Direct Debit Authorisation ", "Direct Debit Authorisation Withdrawal" <i>Fee charged per form.</i>	30.00
	d)	direct debit order	4.00
	2)	fee charged to the payer (PKO Bank Polski S.A. Customer):	
	a)	executed of direct debit	3.50
	b)	return of direct debit	10.00
	c)	registering consent to debit the account <i>Fee charged for each consent.</i>	10.00
SECTION V. ELECTRONIC ACCESS CHANNELS			
36.	iPKO biznes electronic banking services:		
	1)	use of the iPKO biznes <i>Monthly fee, for each registered company.</i>	300.00
	2)	fee of the users iPKO biznes: <i>Monthly fee per user.</i>	
	a)	up to five inclusive	0.00

	b)	excess of five	20.00
	3)	mobile token/ mobile authorization	0.00
	4)	hardware token	300.00
	5)	administration of entitlements by PKO Bank Polski S.A.	to be negotiated
37.	iPKO biznes Integra: 1. Provision and provision of service fees charged per registered company. 2. Fees charged from the moment the certificate is activated by the first User.		
	1)	integration with dedicated ERP software provided by partners:	
	-	service initiation	500.00
	-	provision of service Monthly fee.	100.00
	2)	integration using the application provided by PKO Bank Polski S.A. (initiation and provision of service)	to be negotiated
	3)	individual integration (initiation and provision of service)	to be negotiated
	4)	one-time code card with digital public key certificate and reader	300.00
38.	EBICS: Fee charged from every company registered.		
	1)	service initiation	to be negotiated
	2)	initiation the service Monthly fee.	200.00
39.	SWIFT MT101 – accepting payment instructions using the SWIFT electronic channel:		
	1)	activation of the service Fee charged per account.	100.00
	2)	execution of a payment instruction	as for a transfer depending on the form and manner of execution of the order
	3)	"NON STP" fee Additional charge for a payment instruction requiring manual intervention.	80.00
40.	Sweeping/ Topping the outside:		
	1)	activation or amendment of the terms of services Fee charged per sweep account.	200.00
	2)	provision of service Fee charged per sweep account.	200.00
	3)	sweeping transfer	as for a transfer depending on the form and manner of execution of the order
	4)	sending a Topping instruction	as for the sending of a payment instruction within a Payment Request in the form of a SWIFT MT101 message
41.	Data exchange using an SFTP server:		
	1)	service initiation	to be negotiated

	2)	provision of service <i>Monthly fee.</i>		200.00
SECTION VI. OTHER SERVICES AND ACTIVITIES				
42.	Bank statement:			
	1)	in paper-based <i>There is no charge for the first summary statement of the month.</i>		50.00
	2)	in electronic form		0.00
43.	Bank statement upon demand or additional bank statement			50.00
44.	Electronic reports in formats other than the standard ones provided by PKO Bank Polski S.A. <i>Monthly fee, za każdy typ komunikatu i rachunek, a w przypadku kart debetowych typu przedpłaconego za każdą umowę.</i>			200.00
45.	Development and implementation of a customised report or generation of a report based on archive data		to be negotiated	
46.	Call for payment of an impermissible debit balance			200.00
47.	The draft agreement or the form containing the amendments to the provisions requested by the Customer			500.00
48.	Specimens signatures card <i>Fee charged for each replacement or additional card.</i>			50.00
49.	Year-end balance increase 1. <i>The fee is charged on positive balances of current accounts, auxiliary accounts, linked tender accounts, dynamic accounts, negotiated term deposit accounts, premium term deposit accounts.</i> 2. <i>The fee is calculated on the excess of the sum of positive balances at 31 December over the average value of the sum of positive balances, between 1 November and the penultimate day of the year.</i> 3. <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> 4. <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> 5. <i>The fee is collected no later than 31 January of the following year.</i>		0.25% of the excess of the sum of positive balances at 31 December over the average of the sum of positive balances, from 1 November to the last but one day of the year	

PART II. BANK CARDS

SECTION I. DEBIT CARDS		Multicurrency PKO Visa Business Debit ¹	Multicurrency PKO Visa Business ^{1,2}	Multicurrency PKO Visa Business EUR
		in PLN	in PLN	in EUR
1	2	3	4	5
1.	Using the card <i>Annual fee, charged in arrears.</i>	50.00	40.00	20.00
2.	Card in express mode <i>Released within three business days.</i>		50.00	12.00
3.	PIN code:			
	1)	sending through at the infoline of PKO Bank Polski S.A./ in the iPKO biznes mobile application		0.00
	2)	sent by post <i>The fee applies refers of a duplicate PIN.</i>		20.00
4.	Insurance package			0.00
5.	Summary of card transactions <i>Fee charged for the report sent via iPKO biznes electronic banking services/ to the electronic mailbox designate by the Customer.</i>			0.00

6.	Cash withdrawal:				
	1)	at PKO Bank Polski S.A. ATMs	3% of the withdrawal amount min. 5.00	0.00	
	2)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the withdrawal amount min. 5.00	3% of the withdrawal amount min. 1.50	
	3)	accompanying a non-cash transactions (Cashback)	0.00	1.00	
7.	Transactions debited from a related account		2% of the transaction amount		
8.	Emergency cash withdrawal abroad		as per Visa Europe rates <i>Fee set by the VISA payment organisation, as of the effective date of the Tariff, the fee is USD 100/175, depending on the region in which the emergency withdrawal is made.</i>		
SECTION II. CHARGE CARDS – MASTERCARD CORPORATE			PKO Mastercard Corporate	PKO Mastercard Corporate Executive	
			in PLN	in PLN	
9.	Using the card <i>Annual fee, charged in arrears.</i>		200.00	350.00	
10.	Card in express mode <i>Released within three business days.</i>		50.00		
11.	PIN code:				
	1)	sent through at the infoline of PKO Bank Polski S.A./ in the iPKO biznes mobile application	0.00		
	2)	sent by post <i>The fee applies refers of a duplicate PIN.</i>	20.00		
12.	Insurance package		0.00		
13.	Program Priority Pass <i>Annual fee, optional package. In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the cardholder and companion. The fee for the day from which the fare is valid is USD 32.</i>		80.00	0.00	
14.	Summary of card operations <i>Monthly payment for the report sent via iPKO biznes electronic banking services/ to the electronic mailbox designate by the Customer.</i>				
	1)	in the pdf/ txt format	0.00		
	2)	in the MT940 format	200.00		
15.	Electronic report on card operations the Card user <i>Monthly fee, for reports in pdf format sent to the electronic mailbox designate by the Customer.</i>		200.00		
16.	Application for a global limit change		200.00		
17.	Cash withdrawal domestically and abroad		3.5% of the withdrawal amount min. 5.00		
18.	Settlement of non-cash domestic and foreign		1.5% of the transaction amount		
SECTION III. CREDIT CARDS			PKO Visa Business Credit Silver ¹	PKO Visa Business Credit Gold ¹	PKO Visa Business Credit Premium
			in PLN	in PLN	in PLN

19.	Using the card <i>Annual fee. The fee for cards issued until the 31st of December 2022 charged in arrears, and for cards issued until the 1st January 2023 charged in advance.</i>	100.00	150.00	1 000.00
20.	Card in express mode <i>Released within three business days.</i>	50.00		0.00
21.	PIN code:			
	1) sent through at the infoline of PKO Bank Polski S.A./ in the iPKO biznes mobile application			0.00
	2) sent by post <i>The fee applies refers of a duplicate PIN.</i>		20.00	0.00
22.	Insurance package			0.00
23.	Program Priority Pass <i>Annual fee, optional package. In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the cardholder and companion. The fee for the day from which the fare is valid is USD 32. The fee does not apply to the PKO Visa Business Credit Premium card User.</i>	x	80.00	0.00
24.	Summary of card operations: <i>Monthly payment for the report sent via iPKO biznes electronic banking services/ to the electronic mailbox designate by the Customer.</i>			
	1) in the pdf/ txt format			0.00
	2) in the MT940 format		200.00	0.00
25.	Electronic report on card operations the Card user <i>Monthly fee, for reports in pdf format sent to the electronic mailbox designate by the Customer.</i>		200.00	0.00
26.	Application for a global limit change		200.00	0.00
27.	Cash withdrawal domestically and abroad	3% of the withdrawal amount min. 5.00		
28.	Settlement of domestic and foreign non-cash transactions			0.00
29.	Servicing untimely repayments		200.00	0.00
30.	Emergency cash withdrawal abroad	as per Visa Europe rates <i>Fee set by the VISA payment organisation, as of the effective date of the Tariff, the fee is USD 100/175, depending on the region in which the emergency withdrawal is made.</i>		
SECTION IV. PREPAID DEBIT CARDS		Prepaid debit card ³		Prepaid debit card to EUR account ⁴
		in PLN		in EUR
31.	Commissions and fees charged to the account holder:			
	1) using the card <i>Annual fee, charged in arrears.</i>		20.00 ⁵	5.00
	2) card issue after its cancellation		2.00	0.50
	3) card in express mode <i>Released within three business days.</i>		50.00	12.00
	4) cards with individual images	to be negotiated	x	
	5) summary of card transactions <i>Monthly payment for the reports in the pdf/ txt sent via iPKO biznes electronic banking services/ to the electronic mailbox designate by the Customer.</i>			0.00

6)	for the shipment of the card to the card user address	10.00	x	
7)	topping up the card	1.50		0.50
8)	return order for a prepaid debit card <i>Fee charged for each instruction made outside of iPKO biznes electronic banking services.</i>	as for a transfer sent in paper-based form paper		
9)	change of account number for target transfers from a prepaid debit card <i>Fees charged for each instruction.</i>	50.00		12,00
32.	Commissions and fees collected from the card account/ card registration account in respect of:			
1)	cash withdrawal:			
a)	at PKO Bank Polski S.A. ATMs			0.00
b)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the withdrawal amount min. 8.00		3% of the withdrawal amount min. 2.00
c)	accompanying a non-cash transaction (Cashback)	1.00		0.50
2)	domestic and foreign non-cash transactions			0.00
3)	statement of last 5 card operations and balance check at PKO Bank Polski S.A. ATMs			0.00
4)	statement of last 5 card operations and balance check at a PKO Bank Polski S.A. branch	5.00		1.50

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

² Until 31st March 2019 – a card issued under the name of PKO Visa Business Electron.

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

⁴ In the case of a transaction carried out with prepaid debit card for an account maintained in EUR, made in a currency other than EUR, an additional commission is charged for currency conversion, in the amount of 2% of the transaction value. The commission also applies to the transaction amount in the case of return of goods paid for with the card.

⁵ The prepaid debit card is also available in a version with an individual image for which the amount of the card use fee is defined in the agreement with the Customer

PART III. BUSINESS FINANCING

Type of commission/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 / limit ¹ / agreement or loan commitment	0,2% but not less than 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/ limit and is non-refundable. 2. The fee is not charged on loans as part of a credit limit, on a conditional loan commitment letter, on a loan/ general-purpose loan within the validity period of the loan/ general-purpose loan commitment letter and is not charged to Customers whom PKO Bank Polski S.A. has made an offer of financing.	
2.	Granting or extension:	
1)	revolving loan ² - charged either on a one-off or an annual basis	2% p.a. ⁵ but not less than 2 000.00
2)	non-revolving loan ³ - charged on a one-off basis	2% but not less than 2 000.00
3)	general-purpose loan ⁴ - charged on a one-off basis	2% but not less than 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 limit and loans within the limit.	

3.	Issuing a promise	2 000.00
4.	Disbursement of 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) owed by the state budget	1%
	2) otherwise classified	2%
	Note: The rate is expressed in the net amount which PKO Bank Polski S.A. increases by VAT.	
6.	Commitment fee – charged on the unused loan amount/ tranche payable in respect of:	
	1) revolving loan ²	0.3% (monthly)
	2) non-revolving loan ³ , subject to subsection 3 and 4	0.008% (daily)
	3) investor loan	to be negotiated (daily)
	4) general-purpose loan ⁴	0.008% (daily)
	Note: 1. The fee is charged on the committed but unutilised amount of the loan/ general-purpose loan, including individual loans within a multi-purpose credit limit/ tranche. 2. The fee is not charged on loans within a multi-purpose credit limit with a shared limit, including for a Customer group and a multi-currency overdraft facility. 3. The fee for an unutilised revolving loan is accrued on a daily basis and charged monthly on the interest payment date. 4. The fee for an unutilised non-revolving loan / general-purpose loan is accrued on a daily basis, from the day following the day, on which it was made available, and is charged at the end of the availability period of the loan/ general-purpose loan/ of the tranche. 5. No fee is charged on the loans/ general-purpose loans to which interest subsidies from the state budget or other institutions are applied.	
7.	Activities related to the administration of a loan/ general-purpose loan ⁴ / multi-purpose credit line	0.3% p.a. ⁵ but not less than 500.00 (monthly)
	Note: 1. The commission does not apply to the multi-currency overdraft facility and the multi-purpose credit line with a shared limit, including for a group of Clients and individual loans operating within their framework. 2. The commission for activities related to the administration of a revolving loan is charged on the amount of the relevant loan/ general-purpose loan/ multi-purpose credit line agreement. In the case of non-revolving loans, the commission is charged on the agreement's amount in the first year of financing (12 months after conclusion of the agreement), and in the subsequent years, on the amount to be repaid at the end of the previous year of financing. 3. The commission for activities related to administration of loan/ general-purpose loan is charged on the last working day of the month, with the first commission made on the last working day of the month in which the contract was concluded and the last payment – on the last working day of the full month in which the contract is in force. 4. No commission is charged for activities related to administration of individual loans within a multi-purpose credit line. 5. This commission applies to contracts concluded from 1 October 2009, excluding the investor loans, for which the fee applies to contracts concluded from 1 January 2014.	
8.	Activities related to the administration of a multi-currency overdraft facility and a multi-purpose credit line with a shared limit, including for a group of Clients	0.4% p.a. ⁵ but not less than 500.00 (monthly)
	Note: 1. The commission is charged on the amount of the multi-currency overdraft facility and the multi-purpose credit line with a shared limit, on the last business day of the month, however the first commission is charged on the last business day of the month when the agreement is concluded and the last commission is charged on the last business day of the full month when the agreement is in force. 2. No commission is charged for the administration of individual loans within the multi-currency overdraft facility and the multi-purpose credit line with a shared limit. 3. This commission applies to contracts concluded from 1 July 2022 and annexed after this date.	
9.	Changing, at the request of the Client the loan/ general-purpose loan ⁴ / line ¹ agreement within the scope of:	
	1) increases – on the amount of the increase:	
	a) revolving loan ²	2% p.a. ⁵ but not less than 2 000.00
	b) non-revolving loan ³	2% but not less than 2 000.00

	c)	general-purpose loan ⁴	2% but not less than 2 000.00
	2)	changing the repayment schedule/ currency change/ reference rate or margin change – in relation to the outstanding amount and the remaining amount of the loan/ general-purpose loan ⁴ / line ¹	2% but not less than 2 000.00
	3)	changing terms of the agreement other than those specified in sub-paragraphs 1) to 2)	2 000.00
	<p>Note:</p> <p>1. Loan increase commission - does not apply to a credit limit and loans within the limit.</p> <p>2. The loan increase commission is charged for the period from the date of increase until the next anniversary of the loan granting or renewal commission, or until the end of the financing period.</p> <p>3. The commission is not charged where the terms and conditions of the facility are modified and the term of the loan/ general-purpose loan agreement is extended on the customer's request (in such an event, the commission specified in the "Granting or extension").</p> <p>4. In the case of foreign currency loans repaid in PLN under the loan agreement, no fee is charged for allowing loan repayment in the currency in which the loan is granted.</p>		
10.	Prepayment		2%
	<p>Note:</p> <p>1. The commission is charged in relation to the amount of:</p> <p>a) the loan - in the case of revolving loans, where the loan amount is reduced and the financing period shortened,</p> <p>b) prepayment not according to the repayment schedule - in the case of non-revolving loans/ general-purpose loans, subject to paragraph 4.</p> <p>2. The commission is charged on the prepaid of a loan within the limit¹.</p> <p>3. No commission is charged in the case of termination of the loan/ general-purpose loan agreement by the Client (with the loan term exceeding 12 months) in observance of the contractual notice period.</p> <p>4. No commission is charged on the investor loans.</p> <p>5. No fee is charged on the loans/ general-purpose loans, to which interest subsidies from the state budget are applied, bridging loans to finance projects supported by EU funding and certain loans/ general-purpose loans repaid with EU funds or with bonus from the Thermo-modernisation and Renovation Fund.</p>		
11.	Other activities related to the handling of a loan/ general-purpose loan ⁴ / limit ¹ :		
	1)	sending a reminder letter	100.00
	2)	failure to deliver required documents within the relevant deadline	500.00
	3)	inspection by PKO Bank Polski S.A. of the real estate to be used as loan collateral, which is not subject to loan financing (in respect of each real estate)	300.00
	4)	other activities carried out by PKO Bank Polski S.A. for the loan/ limit ¹	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 Client		to be negotiated
SECTION II. BILLS OF EXCHANGE			
13.	Discounting a bill of exchange under a framework agreement to discount bills of exchange (on the total amount of such bills)		0.5% but not less than 400.00
14.	Discounting a bill of exchange (on the amount of such bill)		from 1% to 2% but not less than 400.00
15.	Submitting a bill of exchange for payment		50.00
16.	Protesting a bill of exchange		300.00 + notary fees

17.	Sending a notice of failure to pay a discounted bill of exchange or a notice of termination of the framework agreement to discount bills of exchange	100.00
-----	------------------------------------------------------------------------------------------------------------------------------------------------------	--------

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

² a revolving loan means an overdraft facility, an overdraft facility for a local authority (LGU), a multi-currency overdraft facility, a revolving working capital loan.

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

⁴ general-purpose loan means a general-purpose loan for a local authority (LGU).

⁵ p.a. means "per annum".

PART IV. TRADE FINANCE PRODUCTS

Type of commission/fee		in PLN
1	2	3
SECTION I. GENERAL 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, - an aval in foreign trade, - amend the terms 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 amendments made under a single application). 	200.00
	Note: The fee is collected up-front and is non-refundable.	
2.	Execution of an order to open/ issue or amend: a letter of credit, a guarantee, a standby letter of credit, a counter-guarantee, a surety in foreign trade, an aval in foreign trade or promise of guarantee/ surety in foreign trade, in express mode	300.00
	Note: Preparing draft or issuing a guarantee/ letter of credit within the same day on which the order was submitted, provided that a correct and complete application (with complete documentation) with the express mode instruction is received, on business days until 10:00 a.m. Applications submitted after 10:00 a.m. will be executed by 2:00 p.m. on the next business day In exceptional cases, the Bank reserves the right to refuse to execute the instruction in this manner, and it will immediately notify this to the Customer.	
3.	Arrangement fee for services connected to entering into a framework agreement to discount bills of exchange, providing guarantee or surety and opening a letter of credit (in respect of the limit amount)	0.2% but not less than 150.00
	Note: The commission is charged up-front and is non-refundable.	
4.	Arrangement fee for increasing the credit limit under the framework agreement referred to in paragraph 3 (in respect of the amount of such increase) or extending the term of that agreement (in respect of the limit amount)	
	Note: 1. The commission is charged up-front and is non-refundable. 2. If a request to increase the limit of a framework agreement and a request to extend the term of such agreement are reviewed simultaneously, a single fee will be charged in the amount of 0.2%, not less than PLN 150.00 calculated on the amount of the framework agreement after the increase.	0.2% but not less than 150.00
5.	Sending a reminder letter or additional correspondence to another bank or party involved in a transaction (not applicable to payment collection remainders)	50.00
6.	SWIFT message	20.00
7.	Dispatch by registered mail	10.00
8.	Other activities not covered by this Tariff Guide	not less than 50.00

SECTION II. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND AVALS IN FOREIGN TRADE (INCLUDING THOSE OFFERED WITHIN THE MULTIPURPOSE CREDIT LIMIT) ISSUED BY PKO BANK POLSKI S.A.*

9.	Activities: – issuing guarantee, counter-guarantee, surety in foreign trade , aval 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 commitment, 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 (on the amount of such increase)	from 0.5% to 2% but not less than 300.00
10.	Issuing a duplicate guarantee, surety or promise	500.00
11.	Amendment of the terms of a guarantee, counter guarantee, surety, stand-by letter of credit or promise (other than an increase of the amount) Note: If several changes are introduced at the same time, one commission is charged.	300.00
12.	Payment under a guarantee, counter guarantee, stand-by letter of credit, surety or aval on bills of exchange (in respect of the claimed amount)	0.25% but not less than 500.00
13.	Claims handling – if no payment is made under a guarantee	300.00
14.	Issuing a guarantee, counter-guarantee, commitment letter, surety or stand-by letter of credit in non-standard wording	300.00
15.	Giving opinions at the Customer's request on non-standard guarantees, counter-guarantees, stand-by letters of credit or sureties	300.00
16.	Negotiation of a guarantee/ counter-guarantee terms with a third-party bank at the Customer request	300.00
17.	Confirming/ refusing of assignment of rights under a guarantee or surety	300.00
18.	Verifying the authenticity or validity of a signature on a guarantee or surety document Note: A single fee is charged if confirmation of both the authenticity and validity is required.	100.00

* The fees and commissions for activities not listed in Section II which involve handling stand-by letters of credit are defined under Section IV.

SECTION III. GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)*

19.	Advising of a stand-by letter of credit or any amendments thereto	500.00
20.	Adding confirmation to a stand-by letter of credit (in respect of the amount payable by PKO Bank Polski S.A., for each three-month period of validity of such liability)	to be negotiated but not less than 0.2% and not less than 400.00
21.	Preparing an opinion on a guarantee or stand-by letter of credit wording	500.00
22.	Preparing an opinion on a request for payment under a guarantee or 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

* The fees and commissions for activities not listed in Section II which involve handling stand-by letters of credits are set out in Section IV.

SECTION IV. SERVICE OF OWN DOCUMENTARY CREDITS (ISSUED BY PKO BANK POLSKI S.A.)

25.	Commission for: – each three-month period of validity (in respect on the amount of PKO Bank Polski S.A., commitment for each commenced three-month validity period of this commitment during the entire validity period, i.e. from the opening date to the final expiry date), – increasing the amount of a letter of credit (in respect of the amount of such increase), – payments under a letter of credit (in respect of the payment amount).	0.25% but not less than 300.00
	Note: The commission on the Bank's commitment to open a letter of credit or to increase the amount of a letter of credit is charged on the amount of such letter of credit or the amount of such increase plus a percent of tolerance (if applicable). When the letter of credit validity is extended, the commission is charged in three-month periods, from the opening date to the final expiry date.	
26.	Amendment of a letter of credit	200.00
27.	Discounting of receivables under a documentary letter of credit Note: Discounting fees are added to the discount commission.	to be negotiated
	Note: The commission is charged once the discounted amount is paid, in the currency of the letter of credit.	
28.	Cancellation of a letter of credit or removal of the unused balance 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 following the date of sending of documents to the Customer –payable from the amount of documents for	0.15% but not less than 200.00
31.	Endorsement or assignment of transport/ insurance documents issued to PKO Bank Polski S.A.	200.00
32.	Preparing, 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.	Write-off of the unused credit balance of a letter of credit (above the tolerance limit)	200.00
SECTION V. SERVICE OF THIRD-PARTY DOCUMENTARY CREDITS (ISSUED BY OTHER BANKS)		
34.	Advising of an export letter of credit or any amendments thereto	300.00
35.	Confirming of a letter of credit, for each three-month period of validity of such liability, counted from the date when confirmation was added Note: The confirmation commission is charged on the amount of the letter of credit as increased by an allowable tolerance (if applicable).	to be negotiated but not less than 0.2% and not less than 400.00
36.	Increasing the amount of a letter of credit confirmed by PKO Bank Polski S.A. (in respect of the amount of such increase plus the percentage of tolerance, if any)	to be negotiated but not less than 0.2% and not less than 400.00
37.	Payment under a letter of credit (in respect of the amount transferred or specified in the relevant documents) Note: No commission on payments made under a letter of credit is charged if receivables from a documentary letter of credit are discounted.	0.2% but not less than 300.00
38.	Transfer of proceeds from a letter of credit to the beneficiary's account in another bank (fee charged additionally to the commission on the payment under the letter of credit)	100.00
39.	Presentation of documents that are inconsistent with a letter of credit	200.00
40.	Submitting a letter of credit for execution at another bank	500.00
41.	Examining documents presented under a letter of credit available at another bank	300.00
42.	Transferring a letter of credit	0.3% but not less than 400.00
43.	Cancellation of a letter of credit or removal of the unused balance from the bank's records (above the tolerance)	150.00

44.	Preliminary verification of documents (for each document)	50.00
45.	Deferred payment (in respect of the amount payable under a letter of credit)	
	1) confirmed by PKO Bank Polski S.A. or available at PKO Bank Polski S.A. (for each month following the presentation of relevant documents to PKO Bank Polski S.A.)	0.15% but not less than 150.00
	2) not confirmed by PKO Bank Polski S.A. (for the entire deferred period)	250.00
	Note: The deferred fee is not charged if receivables from a documentary letter of credit are discounted.	
46.	Write off of the unused credit balance (above the tolerance)	100.00
47.	Examining a request to discount receivables from a documentary letter of credit	200.00
	Note: The fee is collected up-front and is non-refundable.	
48.	Discounting of receivables under a documentary letter of credit (in respect of the discounted amount receivable)	from 0.5% to 1.5% but not less than 400.00
	Note: The discount interest is added to the discount commission.	
49.	Preparing an opinion, at the request of the Customer, concerning the terms of an export letter of credit or its draft version.	300.00
	Note: A commission is charged for each opinion.	
SECTION VI. INCOMING DOCUMENTARY COLLECTION ORDERS		
50.	Documents to be released against payment	0.2% but not less than 200.00 and no more than 500.00
51.	Documents to be released against acceptance of a draft or issuance of a promissory note	0.2% but not less than 250.00 and no more than 600.00
52.	Advising or advising of amendment	150.00
53.	Endorsement or assignment of transport or insurance documents issued to PKO Bank Polski S.A.	200.00
54.	Second advising of documentary collection	50.00
55.	Other collection tasks:	
	1) release of documents free of payment	0.2% but not less than 200.00 and no more than 500.00
	2) sending back uncollected documents	200.00 + postal charges
	3) forwarding 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) partial payment (from the second payment)	50.00
56.	Protest fee (additionally to notary fees)	300.00 + notary fees and postal charges
	Note: Fee charged on a legal bill holder	
SECTION VII. COLLECTION ORDERS		
57.	Collection instructions to collecting bank	0.2% but not less than 200.00 and no more than 500.00 + postal charges
58.	Other collection tasks:	

1)	amendment of collection instructions	100.00
2)	sending back 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)	settlement of payment from export collection (for each partial payment - for each payment)	100.00

PART V. CUSTODY¹

Type of commission/fee		in PLN
1	2	3
SECTION I. SECURITIES ACCOUNTS		
1.	Maintenance of financial instruments account (hereinafter the "Account") on a monthly basis for recording and safekeeping purposes	100.00
2.	Safekeeping of Treasury bills, NBP [National Bank of Poland] bills	0.01% p.a. ²
3.	Safekeeping of Treasury bonds registered with the Central Securities Depository of Poland (KDPW S.A.)	0.01 % p.a. ²
4.	Safekeeping of equities traded on organized markets	0.05 % p.a. ²
5.	Safekeeping of income instruments issued before 1 July 2019, registered in PKO Bank Polski S.A.'s books - excluding income instruments issued by members of PKO Bank Polski S.A. Group	0.005% p.a. ²
6.	Safekeeping of other income instruments registered at Central Securities Depository of Poland (KDPW S.A.) - excluding financial instruments issued by members of PKO Bank Polski S.A. Group	0.02% p.a. ²
7.	Safekeeping of income instruments issued by members of PKO Bank Polski S.A. Group	0.00
8.	Safekeeping of other financial instruments	to be negotiated
9.	Custody operations concerning domestic market (fees calculated and charged monthly for each operation performed in a given month):	
1)	settlement instruction to over-the-counter (OTC) transactions with an entity other than PKO Bank Polski S.A.	40.00
2)	settlement instruction for exchange-traded transactions executed by an investment company other than BM PKO Banku Polskiego S.A. [Brokerage House for PKO Bank Polski S.A.	25.00
3)	the receipt or release from deposit of financial instruments in paper form	100.00
4)	cancelling or repair of settlement instructions	100.00
5)	transfer a financial instrument to another Account held by PKO Bank Polski S.A. (per ISIN code)	20.00
6)	transferring a financial instrument to another Account held by an entity other than PKO Bank Polski S.A. (per ISIN code)	500.00
7)	blocking securities that are used as collateral for PKO Bank Polski S.A.	100.00
8)	blocking securities that are used as collateral for other than PKO Bank Polski S.A.	500.00
9)	issuing a Certificate of Deposit or a certificates for the meeting of shareholders	100.00
10.	Custody of financial instruments on foreign markets:	
1)	safekeeping of financial instruments	0.05 % p.a.
2)	settlement instruction linked to for transactions with PKO Bank Polski S.A. as a counterparty	100.00
3)	settlement instructions with an entity other than PKO Bank Polski S.A. as a counterparty	125.00

11.	Depository for investment and pension funds	to be negotiated
12.	Issue of bank statement for the Account or another document confirming the balance of the Account in paper form	100.00
13.	Issuing an opinion on/ providing the Customer auditors with details of the Account, or handling and submitting – in the name and on behalf of the Customer – relevant documents regarding tender acceptance on the public market (primary market, call to subscribe for sale/ conversion of shares or share buy-back offer)	500.00
14.	Mailing a printout of the Account history for the period preceding the current month (for each month) or a confirmation of transaction of financial instrument, or a copy of the relevant banking document in paper form	100.00
15.	Other operations as agreed with the Customer under a separate arrangement - in paper form (additional charge)	to be negotiated 500.00
16.	Reimbursement of external deposit fees charged by depository institutions for safekeeping of assets, transaction fees charged by depository institutions and investment companies, document translation fees, fees for representing the Customer at shareholders meeting, and other costs incurred by the Bank following the Customer instructions	based on actually incurred costs
SECTION II. OMNIBUS ACCOUNTS		
17.	Maintenance of account, safekeeping of financial instruments on accounts, operations on accounts	to be negotiated
18.	Reimbursing PKO Bank Polski S.A. for any costs incurred in connection with account administration	based on actually incurred costs
SECTION III. CASH ACCOUNTS³		
19.	Maintenance of cash account (for bank, non-savings account), using the <i>iPKO biznes</i> electronic banking system or other related services	to be negotiated

¹ Commission rates and net fees – may be adjusted to take into account applicable tax rates based on current 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 Customer.

³ Cash accounts – current/ auxiliary accounts for the financial and strategic institutions of corporate Customers for which PKO Bank Polski S.A. provides relevant trust services.

PART VI. OTHER ACTIVITIES AND SERVICES

Type of commission/fee		in PLN
1	2	3
1.	Certificates, opinions, information and other documents prepared on the Bank's template: <i>In the case of archival (based on information older than a year), non-standard or particularly labour-intensive documents, the applicable fees are increased by 100%.</i>	
1)	certificate	50.00
2)	banking opinion	200.00
3)	information for an auditing company	500.00
4)	account history in the agreed form <i>Fee for each month of history, not applicable to electronic reports.</i>	30.00
5)	proof of balance/ operation or excerpt of bank document	10.00
2.	Services carried out at PKO BP S.A. offices further to BM PKO BP S.A. transactions in respect of transactions relating to securities, derivative rights, participation units and investment funds:	
1)	cash payments to accounts of BM PKO BP S.A.	0.00
2)	transfers from accounts maintained at PKO BP S.A. to accounts of BM PKO BP S.A.	0.00
3)	cash withdrawals from BM PKO BP S.A. accounts	0.00
3.	Issuing municipal bonds – for arrangements related to the issuance programme	not less than 10,000.00

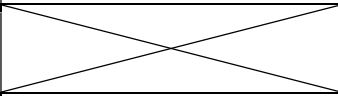
4.	Issuing corporate securities:	
	1) arranging for or increasing the value of an issuance programme	from 0.1% of the value of such issuance programme or increase
	2) issuing a placement guarantee	from 0.2% of the value of such issuance programme
	3) issuance programme service (annually)	not less than 4,000.00
	4) organising the issue of a series of bonds/ bill of exchange tranche	to be negotiated
	5) changing an issuance programme at the request of the Customer, by:	
	a) extending its duration	from 0.1% of the value of such issuance programme
	b) changing its terms	not less than 2,000.00
	6) issuing, at the investor's request, a duplicate promissory note voucher from PKO Bank Polski S.A. in the event of loss, theft or destruction	not less than 100.00 + advertising costs
5.	Difficult debt managed by the Restructuring and Debt Collection Centre [Centrum Restrukturyzacji i Windykacji] or the Corporate Receivables Department [Departament Wierzytelności Korporacyjnych] at Risk Management Division of a Bank [Obszar Zarządzania Ryzykiem]:	
	1) preparing and sending requests for payment/ reminder letters to debtors	30.00
	2) changing the terms of repayment for difficult debts (as defined in the Bank's internal rules on difficult debt management) by making an amendment to an existing restructuring agreement or by means of a restructuring agreement – on the amount covered by such amendment or agreement	0% - 2%
	3) other services carried out by the Restructuring and Debt Collection Centre [Centrum Restrukturyzacji i Windykacji]	0.00
6.	Providing information subject to bank secrecy laws to persons, bodies and institutions authorised under the Banking Law Act unless they benefit from the exemption specified in the Act. Note: 1. The price includes tax on goods and services. 2. An exemption from fees charged to banks is allowed on a reciprocal basis.	25.00
7.	Providing aggregate information from the Central Register of Bank Accounts [Centralna Informacja o rachunkach bankowych] to persons referred to in Article 92ba of the Banking Law Act of 29 August 1997 and to bodies and institutions referred to in Article 105b of the Banking Law Act of 29 August 1997 Note: The price includes tax on goods and services.	25.00
8.	Cash transactions not related to the servicing of bank accounts maintained at PKO Bank Polski S.A.	in accordance with the relevant section of the PKO Bank Polski S.A. Tariff of commissions and fees for individuals and private holders of private and business <i>Inteligo</i> Accounts (individual and joint)
9.	Safekeeping of third-party deposits and rental of safe deposit boxes and cassettes	in accordance with the relevant part of the PKO Bank Polski S.A. Tariff of commissions and fees for small and natural persons
10.	Submission of an application available in the iPKO biznes applications module, including applications for opening and closing an account of an auxiliary character, in a mode other than via this module - per application Not applicable to: 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 of an iPKO biznes User with administrator's rights. 4. Specifying of iPKO biznes users during the first system configuration.	300.00
11.	Qlips (charged from the Creditor - Customer of PKO Bank Polski S.A.): The fee applies as of the moment of making the service available by PKO Bank Polski S.A.	
	1) service initiation	800.00

	2)	provision of service <i>Monthly fee, charged for each bank account designated for crediting.</i>	200.00
	3)	payment request	0.30
12.	Request for Payment in the form of a SWIFT MT101 message:		
	1)	service initiation <i>Fee charged per account.</i>	100.00
	2)	sending a payment instruction	5.00
	3)	NON-STP fee <i>Additional charge for a payment instruction requiring manual intervention.</i>	80.00
13.	Blockade on a bank account <i>Fee charged for each instruction. The fee shall not be charged on blockades imposed to secure the claims of PKO Bank Polski S.A. blockades connected to enforcement seizures or imposed at the order of competent authorities.</i>		400.00
14.	Execution of an enforcement seizure against an account and document having the force of an enforcement title <i>Fee charged to the bank account holder for each enforced amount from each account subject to seizure under a single notice of enforcement seizure. The fee also includes the provision of information in response to all additional inquiries by the enforcement authority following the seizure of the account in the same enforcement proceedings.</i>		200.00

PART VII. PRODUCTS AND SERVICES IN ADMINISTRATION
SECTION I. PRODUCTS AND SERVICES

Type of commission/fee		in PLN	
1	2	3	
1.	Domestic express transfer:		
	1)	in paper-based form	80.00
	2)	in electronic access channels	5.00
2.	Notification of changes in account balance to the Internet Mailbox <i>Monthly fee, applies to contracts concluded before 15 September 2008.</i>		12.00
3.	Sending SMS messages informing about an account balance within the "SMS Information" banking service <i>Monthly fee, applies to contracts concluded before 1 August 2018.</i>		7.50
4.	Using the MULTICASH electronic banking system: <i>Monthly fee, applies to contracts concluded before 24 March 2009.</i>		
	1)	for a single account	200.00
	2)	for each additional account <i>The fee not applicable term deposit accounts.</i>	10.00
5.	Using the iPKO electronic banking services <i>Monthly fee, applies to contracts concluded before 15 July 2009.</i>		100.00
6.	Mastercard Business Adm. Card <i>The fees apply to cards issued before 28 February 2015.</i>		
	1)	card use <i>Annual fee, charged in arrears.</i>	100.00
	2)	application for a global limit change	50.00
	3)	domestic and foreign cash withdrawals	3% of the withdrawal amount min. 7.00

4)	servicing untimely repayments	50.00
7.	DEBIT CARDS - Visa Business Adm. <i>The fees apply to cards issued before 28 February 2015. Until the 31st of March 2019, the card issued under the name of PKO Visa Business Electron Adm. For a transaction executed in a currency other than PLN, an additional commission is charged for currency conversion in the amount of 3.5% of the transaction value. The commission also applies to the transaction amount in the case of return of goods paid for with the card.</i>	
1)	use of the card <i>Monthly fee, charged in arrears.</i>	2.00
2)	cash withdrawal domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the withdrawal amount min. 5.00
8.	DEBIT CARDS – PKO Visa Business Municipium <i>Until the 31st of March 2019, card issued under the name of PKO Visa Business Electron Municipium. In the case of a transaction made in a currency other than PLN, an additional commission is charged for currency conversion, in the amount of 3.5% of the transaction value. The commission also applies to the transaction amount in the case of return of goods paid for with the card.</i>	
1)	card use <i>Annual fee, charged in arrears.</i>	0.00
2)	card in express mode karta w trybie ekspresowym <i>Released within three business days.</i>	50.00
3)	PIN code sent by post <i>The fee applies refers of a duplicate PIN.</i>	20.00
4)	insurance package	0.00
5)	summary of card operations <i>Fee charged for each instruction made outside via iPKO biznes electronic banking.</i>	0.00
6)	cash withdrawal domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the withdrawal amount min. 5.00
7)	emergency cash withdrawal abroad	as per Visa Europe rates <i>Fee set by the VISA payment organisation, as of the effective date of the Tariff, the fee is USD 100/175, depending on the region in which the emergency withdrawal is made.</i>
9.	CHARGE CARDS – PKO Mastercard Corporate Municipium	
1)	card use <i>Annual fee, charged in arrears.</i>	100.00
2)	card in express mode <i>Released within three business days..</i>	50.00
3)	PIN code sent by post <i>The fee applies refers of a duplicate PIN.</i>	20.00
4)	program Priority Pass package <i>Annual fee, optional package. In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the cardholder and companion. The fee for the day from which the fare is valid is USD 32.</i>	80.00
5)	summary of card operations <i>Monthly fee, for a report in MT940 format sent via iPKO biznes electronic banking.</i>	200.00
6)	electronic report on card operations to the card user <i>Monthly fee, for reports in pdf format sent to electronic mailbox specified by the Customer.</i>	200.00
7)	application for a global limit change	200.00
8)	cash withdrawal domestically and abroad	4% of the withdrawal amount min. 5.00
9)	settlement of non-cash foreign operations	1% of the withdrawal amount

10.	CHARGE CARDS – MASTERCARD BUSINESS		PKO Mastercard Business Silver	PKO Mastercard Business Gold
			in PLN	in PLN
	1)	card use <i>Annual fee, charged in arrears.</i>	200.00	300.00
	2)	card in express mode <i>Released within three business days.</i>		50.00
	3)	PIN code sent by post <i>The fee applies refers of a duplicate PIN.</i>		20.00
	4)	program Priority Pass <i>Annual fee, optional package. In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the Card User and companion. The fee for the day from which the Tariff applies is USD 32.</i>		0.00
	5)	summary of card operations <i>Monthly fee for a report in MT940 format sent via iPKO biznes electronic banking.</i>		200.00
	6)	electronic report on card operations to the card user <i>Monthly fee, for reports in pdf format sent to electronic mailbox specified by the Customer.</i>		200.00
	7)	cash withdrawal domestically and abroad	3% of the withdrawal amount min. 5.00	
8)	settlement of domestic and foreign non-cash operations	1.5% of the withdrawal amount		
11.	Maintenance of an automatic deposit account <i>Monthly fee, applies to instruction and contracts concluded before 1 July 2020.</i>			120.00

SECTION II. PRODUCT AND PRICE PACKAGES

Type of commission/fee		Korporacja OPTIMUM ¹ Package			
		consolidated	consolidated with OZ option	dynamic	dynamic with OZ option
		in PLN	in PLN	in PLN	in PLN
1	2	3	4	5	6
12.	Package subscription fee (monthly)	128.00 ² 178.00 ³	208.00 ² 258.00 ³	248.00 ² 358.00 ³	408.00 ² 518.00 ³
13.	Maintenance of an automatic deposit account				0.00
14.	Maintenance of non-savings account (monthly)	up to 2 accounts 0.00	– up to 2 accounts in PLN 0.00 – up to 2 accounts in another currency 0.00	up to 3 accounts 0.00	– up to 3 accounts in PLN 0.00 – up to 3 accounts in another currency 0.00
15.	Execution of transfer/ predefined domestic or SEPA transfer via the iPKO biznes electronic banking services:				
1)	to accounts maintained at PKO Bank Polski S.A. Note: The fee is not charged for transfers executed between accounts held by the same Customer, provided that such transfers are not part of a collective transfer.		0.50		0.20
2)	to accounts maintained at other banks:				
a)	to the Social Insurance Institution or the Tax Office				0.00

	b)	other transfers (other than urgent ones)	1.50	1.00
16.	Execution of standing order via the iPKO biznes electronic banking services to an account maintained at PKO Bank Polski S.A.		0.00	
17.	iPKO biznes electronic banking services:			
	1)	use of the system by up to 5 pre-defined users (monthly, charged to each company registered in the system)	30.00	0.00
	2)	Cards Module, Liquidity Management Module, Reports Module	0.00	
18.	Use of the PKO Visa Business card (annually, payable in advance) Note: 1. The exemption from this fee does not apply to previously owned cards. 2. Until the 31 st of March 2019, the card issued under the name of PKO Visa Business Electron.		0.00 up to 3 cards	0.00 up to 7 cards
19.	Use of the PKO Mastercard Business card (annually, charged in advance):			
	1)	Gold	150.00	90.00
	2)	Silver	50.00	30.00
20.	Use of the PKO Mastercard Corporate card (annually, charged in arrears) Note: Fee reduction does not apply to previously maintained cards.		150.00	90.00
21.	Consideration of an application for or a request to extend an overdraft facility		0.00%	
22.	Foreign transfer incoming to PKO Bank Polski S.A.		in accordance with the provisions of Part I	
23.	Outgoing, foreign transfer/ standing order ⁵ by PKO Bank Polski S.A. other than SEPA transfer, EEA transfer in EUR and SWIFT GPI transfer		in accordance with the provisions of Part I	0.17% of the transaction amount but not less than 15.00 and no more than 120.00
			in accordance with the provisions of Part I	0.15% of the transaction amount but not less than 15.00 and no more than 120.00
24.	Other services		In accordance with the remaining part of the Tariff	

¹ The fees apply to contracts concluded before 1 August 2018.

² The fee applies to contracts concluded before 31 August 2011.

³ The fee applies to contracts concluded from 1 September 2011.

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