

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



Bank Polski

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### 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 NON-SAVINGS AND TRUST BANK ACCOUNTS**

Type of commission/fee		in PLN
1	2	3
<b>SECTION I. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS</b>		
1.	Maintenance of a <u>current/ auxiliary non-savings</u> account ( <u>monthly</u> ) <i>Monthly fee.</i>	150420.00
	<i>Note: No fee is charged for the maintenance of a VAT account.</i>	
2.	Maintenance of a VAT account	0.00

32.	Preparation of a draft agreement, opening and maintenance of a trust account or ESCROW account	to be negotiated
43.	Opening of a current account for non-residents	2 500,00
54.	Maintenance of a Separate Fund Account (monthly) <i>Monthly fee.</i>	to be negotiated
65.	Maintenance of a dynamic account (monthly) <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
<b>SECTION II. CASH OPERATIONS</b>		
106.	Cash payment made in open form:	
	1) in PLN:	

	a)	at branches	1% of the <del>deposit operation</del> amount <del>but not less than min.</del> 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 operation amount
	c)	<del>containing more than 50 coins</del> <del>Additional fee.</del>	<del>5% of the deposit amount in coins min. 10.00</del>
	d)	<del>at PKO Bank Polski S.A. cash deposit machines: (made with a debit card/ prepaid debit card)</del> <del>Made with a debit card or prepaid debit card.</del>	<del>0.15% of the operation amount but not less than 10.00</del>
	-	<del>PKO Bank Polski S.A.</del>	<del>0.25% of the deposit amount min. 10.00</del>
	-	<del>other</del> <del>The fee applies as of the moment of making the service available by PKO Bank Polski S.A.</del>	<del>0.50% of the deposit amount min. 10.00</del>
	2)	in convertible currencies:	
	a)	in banknotes	1% of the <del>deposit operation</del> amount <del>but not less than min.</del> 45.00
	b)	in coins	50% of the amount equivalent in coins
7.		<del>Cash payment made in PLN in an open form containing more than 50 coins (additional fee)</del>	<del>5% of the amount in coins</del>
118.		Cash payment made in a closed form:	
	1)	in PLN:	
	a)	<del>declared on-line in structured form up to 1,000 coins, subject to letter e</del>	<del>0.6% of the deposit operation amount but not less than min. 30.00</del>
	b)	<del>registered on the basis of the payment a document or a deposit for up to 1,000 coins, subject to letter e</del>	<del>0.75% of the deposit operation amount but not less than min. 30.00</del>
	c)	containing over 1,000 coins	5% of the <del>deposit operation</del> amount
	2)	in convertible currencies:	
	a)	in banknotes	<del>0.8075%</del> of the <del>deposit operation</del> amount <del>but not less than min.</del> 30.00
	b)	in coins	50% of the amount equivalent in coins
129.		<del>Issue of a D</del> document confirming the <del>occurrence of</del> discrepancy in <del>the a cash payment in closed</del> <del>payment form</del>	20.00
139.		Cash payment in closed form not prepared in accordance with the terms and conditions of the agreement <del>(charged extra after the payment is settled)</del> <del>Charged extra after the payment is settled.</del>	50.00
144.		Issue of <del>I</del> tamper-proof envelopes: <del>Package of 100 pieces.</del>	
	1)	B4 format non-transparent <del>(package of 100 pieces)</del>	69.00
	2)	B4 format transparent <del>(package of 100 pieces)</del>	63.00
	3)	B5 format non-transparent <del>(package of 100 pieces)</del>	50.00
	4)	B5 format transparent <del>(package of 100 pieces)</del>	46.00
	5)	for coins of 4,5 kg	<del>84.00</del>
	65)	for coins of 9.3 kg <del>(100 pieces)</del>	112.00

152.	Issue of a Card/ key to a night safe	50.00
163.	Cash withdrawal made in open form:	
1)	upon prior notification following a previous order or in an amount not subject to requiring notification an order, as specified in the Announcement of PKO Bank Polski S.A.	10.6% of the withdrawal operation amount but not less than min. 320.00
2)	without prior notification a previous order – in addition to the fee determined in sub-paragraph 1) <i>Additional fee.</i>	0.5% of the difference between the amount paid withdrawn and the amount not subject to notification required to be ordered
3)	failure to collect a notified payment ordered cash on time	0.5% of the notified withdrawal ordered amount but not less than min. 50.00
174.	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 operation amount but not less than min. 20.00
2)	containing coins	to be negotiated
	<b>Note:</b> Commission is also charged in the case of a failure to collect an ordered withdrawal amount.	
185.	Bank Cash transport of monetary values	to be negotiated
196.	Changing cash at a branch of PKO Bank Polski S.A. (exchange into other monetary denominations)	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
217.	Ordering of Blank checks (for each form)	5.00
<b>SECTION III. DOMESTIC AND FOREIGN TRANSFERS</b>		
2218.	Domestic incoming transfer <i>1. Fee charged for every incoming transfer in case when the number of transfers received by a Customer in a given month exceeds 10,000. 2. Fee charged collectively not later than by the 10<sup>th</sup> day of the following month, according to the rate from the last calendar day of month.</i>	0.50
	<b>Note:</b> 1. Fee charged for every incoming transfer in case when the number of transfers received by a Customer in a given month exceeds 10,000. 2. Fee charged collectively not later than by the 10 <sup>th</sup> day of the following month.	
2319.	Domestic transfer sent via electronic access channels: Execution of domestic transfer in PLN (including in a form of a pre-defined transfer or into accounts held in Foreign Branches of PKO Banku Polskiego S.A.), subject to urgent transfer/ SEPA foreign transfer (including in a form of a foreign standing order)/ EEA foreign transfer in EUR (including in a form of a foreign standing order): <i>Fees also apply to predefined transfer orders and domestic standing orders.</i>	
1)	submitted in paper-based form	80.00
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:	
2)	submitted via the iPKO biznes electronic banking services and other electronic access channels:	

	a)	standard domestic transfer (including in a form of a per-defined transfer or into account held in Foreign Branches of PKO Banku Polskiego S.A.), and SEPA foreign transfer (including in a form of a foreign standing order)	3.50
	b)	made via SORBNET2 system and foreign transfer EEA in EUR (including in a form of a foreign standing order):	
	-	in an amount higher than or equal to PLN 1 million for SORBNET2	20.00
		in an amount higher than or equal to EURO 250 thousands for EEA in EUR transfers	
	-	in an amount lower than PLN 1 million for SORBNET2	40.00
		in an amount lower than EUR 250 thousands for EEA in EUR transfers	
	5)	Express Elixir	10.00
	<p>Note: No fee is charged for a transfer between accounts of the same Customer at PKO Bank Polski S.A. submitted via the iPKO biznes electronic banking services and other electronic access channels, unless it is a collective transfer.</p>		
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
20.	Execution of domestic standing order:		
	1)	made via SORBNET2 system:	
	a)	in an amount higher than or equal to PLN 1 million	20.00
	b)	in an amount lower than PLN 1 million	40.00
	2)	in other forms (including into account held in Foreign Branches PKO Banku Polskiego S.A.), subject to paragraph 22	3.50
21.	Execution of Express Elixir submitted via the iPKO biznes electronic banking services and other electronic access channels		10.00
22.	Execution of a domestic transfer or a domestic standing order, in convertible currencies between accounts maintained at PKO Bank Polski S.A. (including into account held in Foreign Branches PKO Banku Polskiego S.A.) submitted via the iPKO biznes electronic banking services and other electronic access channels		10.00
	<p>Note: No fee is charged for transfer executed between accounts held by the same Customer in PKO Bank Polski S.A. filed via the iPKO biznes electronic banking services and other electronic access channels, provided it is not a collective transfer.</p>		
23.	Execution of an Express Elixir, domestic transfer in convertible currencies between accounts maintained at PKO Bank Polski S.A. (including into account held in Foreign Branches of PKO Banku Polskiego S.A.) submitted in a paper-based form		80.00
274.	Foreign transfer incoming where costs are borne by the beneficiary:		

	1)	SEPA and EEA transfer in EUR	0.0050
<p>Note:</p> <p>1. Fee charged for every incoming transfer in case when the number of transfers received by a Customer in a given month exceeds 10,000.</p> <p>2. Fee charged collectively not later than by the 10<sup>th</sup> day of the following month.</p>			
	2)	<del>other foreign transfers other than listed above</del>	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
25.	Outgoing foreign transfer (including in a form foreign standing order):		
	1)	SWIFT GPI transfer	0.4% of the operation amount but not less than 50.00 and no more than 300.00
	2)	Foreign transfer other than SEPA, EEA in EUR, PKO Intercompany Payments, SWIFT GPI transfer:	
	a)	submitted via the iPKO biznes electronic banking services and other electronic access channels	0.25% of the operation amount but not less than 40.00 and no more than 220.00
	b)	submitted at a branch	0.3% of the operation amount but not less than 40.00 and no more than 220.00
3126.	Additional fees for outgoing foreign transfer:		
	1)	execution of transfer in express or urgent transfer urgent mode <i>Fee charged for outgoing transfer with „Overnight“ or „Tomnext“ currency date. Not applicable to SEPA and EEA transfers in EUR.</i>	100.00
<p>Note:</p> <p>Fee charged for outgoing transfer with „Overnight“ or „Tomnext“ currency date. Not applicable to SEPA and EEA transfers in EUR.</p>			
	2)	OUR cost instructions	100.00

3)	OUR cost instructions for outgoing <del>foreign</del> 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
	Note: Fee is charged additionally in the case of an execution of transfer via the SWIFT system. Not applicable to SEPA and EEA transfers in EUR.	
5)	<del>confirmation of the transfer in the form of a copy of the SWIFT message</del>	<del>15,00</del>
27.	<del>Copy of sent outgoing transfer message</del>	<del>15,00</del>
3228.	Additional activities related to <u>a foreign transfer sent implementation:</u> <i>Fees charged for each instruction.</i>	
1)	<u>inquiries, additions, changes</u>	80.00 + third-party bank costs
2)	<u>cancellation of a completed transfer</u>	80.00 + third-party bank costs
3)	<u>funds recovery</u> <i>Applies to a foreign transfer sent with an incorrectly entered unique identifier.</i>	80.00 + third-party bank costs
4)	<u>return of a completed transfer initiated by a third-party bank</u>	80.00 + third-party bank costs
5)	<u>NON-STP fee</u> <i>Payment instruction requiring manual intervention.</i>	80.00 + third-party bank costs
1)	<u>domestic transfer:</u>	80.00 + third-party bank costs
a)	<u>inquiries, additions, changes for the transfer sent</u>	
b)	<u>looking for the inflow of funds to the Customer, in the case of an incoming transfer</u>	
2)	<u>incoming foreign transfer:</u>	
a)	<u>additions changes, corrections</u>	
b)	<u>inquiries, search for inflow of funds made for the benefit of the Customer</u>	
c)	<u>NON-STP fee</u>	
3)	<u>foreign transfer:</u>	
a)	<u>inquiries, additions, changes to the Customer and additional activities performed by intermediating banks</u>	
b)	<u>cancellation of a completed transfer</u>	
c)	<u>return of the completed transfer</u>	
d)	<u>NON-STP fee</u>	
	Note: Fee charged for each instruction separately.	
<b>SECTION IV. <u>CELARING PRODUCTS OTHER SERVICES</u></b>		
3329.	Mass Outpayments:	
1)	execution of a withdrawal order at branches or agencies of PKO Bank Polski S.A.	10.6% of the <u>withdrawal payment order</u> amount <u>but not less than min. 320.00</u>



	2)	execution of a withdrawal order at ATMs of PKO Bank Polski S.A.	0.3% of the <u>withdrawal payment order</u> amount <u>but not less than min. 7.50</u>
340.	Virtual Accounts (mass payment identification):		
	1)	<del>initiation activation</del> 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	<u>to be negotiated</u>
	2)	provision of the service ( <del>monthly</del> ) <i>Monthly fee per client ID.</i>	<u>2400.00</u>
	3)	identification <del>of a received or sent</del> payment <i>Fee charged for each payment.</i>	0.50
351.	Direct debit <del>service</del> :		
	1)	<del>fee</del> charged from the recipient (PKO Bank Polski S.A. Customer):	
	a)	initiation or change in the terms ( <del>for the bank account designated for direct debit servicing</del> ) <i>Fee charged for the bank account designated for direct debit servicing.</i>	1 000.00
	b)	provision of the service ( <del>monthly, for the bank account designated for direct debit servicing<sup>2</sup></del> ) <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 <del>of one</del> form of "Direct Debit Authorisation ", "Direct Debit Authorisation Withdrawal" <i>Fee charged per form.</i>	30.00
	d)	<del>approval for execution of a</del> direct debit <del>message order</del>	4.00
	2)	<del>fee</del> charged to the payer (PKO Bank Polski S.A. Customer):	
	a)	<del>for every</del> executed <del>of</del> direct debit	3.50
	b)	<del>for</del> return of <del>executed</del> direct debit	10.00
	c)	<del>for</del> registering <del>one</del> consent to debit the account <i>Fee charged for each consent.</i>	10.00
32.	<del>Qlips Service (charged from the Creditor – Customer of PKO Bank Polski S.A.)<sup>1</sup>:</del>		
	1)	<del>service initiation</del>	<del>800.00</del>
	2)	<del>provision of the service (monthly, for each bank account designated for crediting)</del>	<del>200.00</del>
	3)	<del>for each executed payment request</del>	<del>0.30</del>
33.	<del>Consolidation of balances service:</del>		
	1)	<del>service initiation</del>	<del>to negotiate, not less than 300.00</del>
	2)	<del>services related to the consolidation of balances, such as within the consolidated account agreement (monthly)</del>	<del>400.00 + 40.00 per each account in consolidation</del>
34.	<del>Deposit Identification Service:</del>		
		<del>maintenance of a main tender account (monthly)</del>	<del>200.00</del>
		<del>withdrawal from a tender linked account (fee to be charged on the balance of the linked account, per money administration day)</del>	<del>1% p.a.</del>
35.	<del>Housing Trust Account:</del>		

1)	consideration of application for opening an account	to negotiate
2)	opening of an account	
3)	maintenance of an account (monthly)	
4)	identification of a contribution to an individual account of buyer – of the value of each payment	
5)	cash payments – on the value of each operation	
6)	execution of the account holder order to withdraw funds from the account – of the amount of operations	
7)	payment of funds from the account for the buyer in the event of withdrawal from or termination of the developer agreement	
8)	inspection of the project carried out prior to the disbursement of payment of the account – for any inspection	
9)	registration of the developer agreement (per each the developer agreement )	100.00
10)	submission to PKO Bank Polski S.A. by the Customer (Developer) of documents used in the process of servicing the Housing Trust Account:	
a)	submitted in paper-based form (per each document)	300.00
b)	submitted via the electronic banking or to the designated electronic mailbox	0.00

#### 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
1)	use of the iPKO biznes by up to 5 pre-defined users (monthly)	200.00
2)	use of the iPKO biznes per additional user in excess of 5 users (monthly)	20.00
3)	issue of one-time code card	150.00
4)	issue of reader	150.00
5)	issue of one-time code card with a digital public key certificate with a reader <sup>3</sup>	300.00
36)	issue of a mobile token/ mobile authorization	0.00
4)	hardware token	300.00
57)	administration of entitlements assumption by PKO Bank Polski S.A. of the administration function as regards user privileges and iPKO biznes parameterization, including the first parameterization of the system	to be negotiated
8)	change at the Customer's request of the iPKO biznes parameterization or user privileges where the user rights are administered by PKO Bank Polski S.A.	to negotiate
9)	PKO Cash module or File Sharing module	0.00
10)	Card module, Reports module, Liquidity management module (monthly per module)	20.00
11)	Tracker SWIFT module – tracking transfer (monthly) <sup>4</sup>	100.00

12)	PKO biznes Integra ERP – an integration solution with dedicated software supplied by the partners:		
a)	initiation		500.00
b)	provision (monthly)		100.00
13)	iPKO biznes Integra – individual integration solutions (making available, a monthly subscription fee charged from the moment the first user activates certificates)		to negotiate
Note: Monthly fees specified in sub-paragraphs 1) i 12) are collected from every company registered in the iPKO biznes electronic banking services.			
37.	iPKO biznes Integra: <i>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.</i>		
1)	integration with dedicated ERP software provided by partners:		
-	service initiation		500.00
-	provision of service <i>Monthly fee.</i>		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
387.	EBICS service: <i>Fee charged from every company registered.</i>		
1)	service initiation (on a one-off basis)		to be negotiated
2)	initiation provision of the service (monthly) <i>Monthly fee.</i>		200.00
Note: Fee charged from every company registered.			
398.	SWIFT MT101 – accepting payment instructions using the SWIFT electronic channel service:		
1)	activation of the service, separately for each account and service (both in terms of incoming and outgoing messages) <i>Fee charged per account.</i>		100.00
2)	approval for execution at PKO Bank Polski S.A. of a payment instruction in the SWIFT MT101 service (MT101 message incoming to PKO Bank Polski S.A.)		as for a transfer depending on the form and manner of execution of the order
3)	forwarding of a payment instruction within the SWIFT MT101 service to another bank (SWIFT MT101 outgoing message) in electronic form submitted via the iPKO biznes electronic banking and other electronic access channels or on the basis of the topping service		5.00
34)	"NON STP" fee payment – instruction of payment requiring manual intervention (fee additional to that specified in sub-paragraphs 2) and 3) <i>Additional charge for a payment instruction requiring manual intervention.</i>		840.00
4039.	Sweeping/ Topping the outside – automatic transfers to/ from a bank in Poland or abroad:		
1)	activation or amendment registration of an amendment to the terms of services conditions of the provision of service in the banking system (for each sweep account) <i>Fee charged per sweep account.</i>		200.00

	2)	provision of service (monthly fee per each sweep account) <i>Fee charged per sweep account.</i>	200.00
	3)	execution of a transfer within the sweeping transfer service	as for a transfer depending on the form and manner of execution of the order
	4)	payment instruction sent to another bank within the sending a Topping instruction service	as for the sending of a payment instruction within a Payment Request in the form of a SWIFT MT101 message as for a SWIFT MT101 outgoing message
41.	Data exchange using an SFTP server:		
	1)	service initiation	to be negotiated
	2)	provision of service <i>Monthly fee.</i>	200.00
<b>SECTION VI. OTHER SERVICES AND ACTIVITIES</b>			
420.	Bank statement:		
	1)	in paper-based form <i>There is no charge for the first summary statement of the month.</i>	50.00
	2)	in electronic form	0.00
	Note: No fee is charged for the first collective bank statement in a given month prepared in paper-based form.		
431.	Bank statement upon demand or additional bank statement		50.00
442.	Electronic reports in formats other than the standard ones provided by PKO Bank Polski S.A., including those sent via SWIFT, e.g. MT94X messages reflecting postings in accounts (monthly, for each message and account type, and in case of pre-paid debit cards per each agreement) <i>Monthly fees, za każdy typ komunikatu i rachunek, a w przypadku kart debetowych typu przedpłaconego za każdą umowę.</i>		200.00
453.	Development and implementation of a customised report or generation of a report based on archive data Electronic reports in formats other than the standard ones provided by PKO Bank Polski S.A. on the basis of archival data		to be negotiated
44.	Imposing a blockade on a bank account – for each instruction		400.00
	Note: No fee is charged for blockades imposed to secure the claims of PKO Bank Polski S.A. and blockades related to enforcement seizures or blockades imposed at the order of competent authorities.		
465.	Transfer of a Ceall for payment of an impermissible the unauthorised debit balance		200.00
46.	Execution of an enforcement seizure against an account and document having the force of an enforcement title		200.00
	Note: 1. Fee charged to the bank account holder for each enforced amount from each account subject to seizure under a single notice of enforcement seizure. 2. 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.		
47.	The draft Preparation of agreement or the drafts and forms containing the amendments to the changes in provisions requested by the Customer		500.00
48.	Change in the Specimens signatures card: for every card replacement, for every additional card <i>Fee charged for each replacement or additional card.</i>		50.00

49.	<b>Year-end balance increase</b> 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
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<sup>1</sup>The fee applies as of the moment of making the service available by PKO Bank Polski S.A.

<sup>2</sup>In case of agreements concluded before 1 October 2021, the fee is charged for each agreement.

<sup>3</sup>In case of iPKO-biznes Integra and iPKO-biznes Integra-ERP.

## PART II. BANK CARDS

SECTION I. DEBIT CARDS		Multicurrency PKO Visa Business Debit <sup>1</sup>	Multicurrency PKO Visa Business <sup>1, 2</sup>	Multicurrency PKO Visa Business EUR
		in PLN	in PLN	in EUR
1	2	3	4	5
1.	Using the cCard use (annually, charged in advance) <i>Annual fee, charged in arrears.</i>	50.00	40.00	20.00
2.	Card issue in express mode (i.e. within three business days) <i>Released within three business days.</i>	50.00 + shipping cost		12.00 + shipping cost
3.	Assignment of PIN code:			
	1) sending through at the infoline of PKO Bank Polski S.A. / or in the iPKO biznes mobile application			0.00
	2) sent by post (also refers to the dispatch of a duplicate PIN) <i>The fee applies/refers of a duplicate PIN.</i>		20.00	4.00
4.	Insurance package			0.00
5.	Summary of Electronic report on card transactions operations sent via iPKO biznes electronic banking services or to the electronic mailbox designate by the Customer <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 operation amount but not less than min. 5.00		0.00
	2) domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the withdrawal operation amount but not less than min. 5.00		3% of the withdrawal operation amount but not less than min. 1.50
	3) accompanying a non-cash operation transactions (Cashback)		0.00	1.00
7.	Transactions debited from a related Non-cash and cash operations debiting a linked account	2% of the transaction operation amount		
8.	Emergency cash withdrawal abroad	as per Visa Europe rates <sup>3</sup> <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.	<del>Using the cCard use (annually, charged in arrears)</del> <i>Annual fee, charged in arrears.</i>	200.00	350.00
10.	Card <del>issue</del> in express mode (i.e. within three business days) <i>Released within three business days.</i>		50.00 + shipping cost
11.	<b>Assignment of PIN code:</b>		
1)	<del>sent through</del> at the infoline of PKO Bank Polski S.A. / <del>or</del> in the iPKO biznes mobile application		0.00
2)	sent by post (also refers to the dispatch of a duplicate PIN) <i>The fee applies refers of a duplicate PIN.</i>		20.00
12.	Insurance package		0.00
13.	<del>Program</del> Priority Pass package (annually, optional package) <i>Annual fee, optional package.</i> <i>In accordance with the Priority Pass offer, a fee is charged, at Priority Pass rates, for entry to the airport lounge. The fee is charged for each entry of the cardholder and companion. The fee for the day from which the fare is valid is USD 32.</i>	80.00	0.00
14.	<del>Priority Pass - the card user admission to the airport lounge</del>	according to the Priority Pass rates <sup>4</sup>	
15.	<del>Priority Pass - admission of an accompanying person to the airport lounge</del>	according to the Priority Pass rates <sup>4</sup>	
146.	<b>Summary of Electronic report on card operations sent via iPKO biznes electronic banking services or to the electronic mailbox designate by the Customer (monthly):</b> <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
157.	<del>Electronic report on card operations the Card user in the pdf format sent to the electronic mailbox designate by the Customer (monthly)</del> <i>Monthly fee, for reports in pdf format sent to the electronic mailbox designate by the Customer.</i>		200.00
168.	<del>Consideration of Customer A</del> application for a global limit change		200.00
179.	Cash withdrawal domestically and abroad	3.5% of the <del>withdrawal operation</del> amount but not less than min. 5.00	
1820	<del>Monthly S</del> ettlement of non-cash domestic and foreign <del>operations</del>	1.5% of the <del>transaction operation</del> amount	
<b>SECTION III. CREDIT CARDS</b>		PKO Visa Business Credit Silver <sup>1</sup>	PKO Visa Business Credit Gold <sup>1</sup>
		in PLN	in PLN
219.	<del>Using the cCard use (annually<sup>5</sup>)</del> <i>Annual fee. The fee for cards issued until the 31<sup>st</sup> of December 2022 charged in arrears, and for cards issued until the 1<sup>st</sup> January 2023 charged in advance.</i>	100.00	1 000.00
202.	Card <del>issue</del> in express mode (i.e. within three business days) <i>Released within three business days.</i>	50.00 + shipping cost	0.00
213.	<b>Assignment of PIN code:</b>		
1)	<del>sent through</del> at the infoline of PKO Bank Polski S.A. / <del>or</del> in the iPKO biznes mobile application		0.00
2)	sent by post (also refers to the dispatch of a duplicate PIN) <i>The fee applies refers of a duplicate PIN.</i>	20.00	0.00
224.	Insurance package		0.00

235.	<del>Program Priority Pass package (annually, optional package)</del> <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
26.	<del>Priority Pass – the card user admission to the airport lounge</del>	x	according to the Priority Pass rates <sup>4</sup>	0.00
27.	<del>Priority Pass – admission of an accompanying person to the airport lounge</del>	x	according to the Priority Pass rates <sup>4</sup>	
248.	<del>Summary of Electronic report on card operations sent via iPKO biznes electronic banking services or to the electronic mailbox designate by the Customer (monthly):</del> <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
259.	<del>Electronic report on card operations the Card user in the pdf format sent to the electronic mailbox designate by the Customer</del> <i>Monthly fee, for reports in pdf format sent to the electronic mailbox designate by the Customer.</i>		200.00	0.00
2630	<del>Consideration of Customer Application for a global limit change</del>		200.00	0.00
3274	<del>Cash withdrawal domestically and abroad</del>		3% of the <del>withdrawal operation</del> amount <del>but not less than min. 5.00</del>	
328.	<del>Monthly Settlement of domestic and foreign non-cash transactions operations</del>			0.00
2933	<del>Servicing untimely repayments</del>		200.00	0.00
304.	<del>Emergency cash withdrawal abroad</del>		as per Visa Europe rates <sup>3</sup> <i>Fee set by the VISA payment organisation, as of the effective date of the Tariff, the fee is USD 100/175, depending on the region in which the emergency withdrawal is made.</i>	
<b>SECTION IV. PREPAID DEBIT CARDS</b>			Prepaid debit card <sup>3,6</sup>	Prepaid debit card to EUR account <sup>4,7</sup>
			in PLN	in EUR
315.	Commissions and fees charged to the account holder:			
	1) <del>using the card use (annually, charged in advance)</del> <i>Annual fee, charged in arrears.</i>		20.00 <sup>5,8</sup>	5.00
	2) card issue after its cancellation		2.00	0.50
	3) card issue in express mode (i.e. within three business days) <i>Released within three business days.</i>		50.00 + shipping cost	12.00 + shipping cost
	4) <del>possibility to order</del> cards with individual images		x	
	5) <del>summary of electronic report on card transactions operations in the pdf/ txt format sent via iPKO biznes electronic banking services or to the electronic mailbox designate by the Customer (monthly)</del> <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) <del>payment</del> for the shipment of the card to the card user address		10.00	x
	7) <del>topping up the crediting card (transfer to accounts at PKO Bank Polski S.A.)</del>		1.50	0.50

8)	<del>processing an instruction for return order for of funds from</del> a prepaid debit card <del>outside iPKO-biznes electronic banking services – for every instruction</del> <i>Fee charged for each instruction made outside of iPKO biznes electronic banking services.</i>	as for a transfer <del>sent filed in a in paper-based form paper</del>		
9)	<del>processing a change of in the</del> account number for <del>target final</del> transfers from a prepaid debit card: <del>for every instruction</del> <i>Fees charged for each instruction.</i>		50.00	12,00
326.	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 <del>withdrawal operation</del> amount <del>but not less than min. 8.00</del>	3% of the <del>withdrawal operation</del> amount <del>but not less than min. 2.00</del>	
c)	accompanying a non-cash <del>transaction operation</del> (Cashback)		1.00	0.50
2)	domestic and foreign non-cash <del>transactions operations</del>			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 ( <del>on-demand</del> )		5.00	1.50

<sup>1</sup> 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.

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

<sup>3</sup> ~~Currently, the fee is USD 103.00, the conversion takes place at the selling rate of the foreign currency in force at PKO Bank Polski S.A. on the day of settlement of the fee by Visa Europe.~~

<sup>4</sup> ~~In compliance with the offer of the Priority Pass programme, the fee amounts to USD 32.00~~

<sup>5</sup> ~~The fee for cards issued until the 31<sup>st</sup> of December 2022 charged in arrears, and for cards issued until the 1<sup>st</sup> January 2023 charged in advance.~~

<sup>3.6</sup> 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.

<sup>4.7</sup> 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.

<sup>5.6</sup> 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
<b>SECTION I. LOANS/ GENERAL-PURPOSE LOANS AND MULTI-PURPOSE CREDIT LINE</b>		
1.	Arrangement fee for activities related to a review of documents for granting or modifying the terms and conditions of a loan/ general-purpose loan <sup>4</sup> / limit <sup>1</sup> / agreement or loan commitment	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 <sup>2</sup> - charged either on a one-off or an annual basis	2% p.a. <sup>5</sup> but not less than 2 000.00
2)	non-revolving loan <sup>3</sup> – charged on a one-off basis	2% but not less than 2 000.00
3)	general-purpose loan <sup>4</sup> – charged on a one-off basis	2% but not less than 2 000.00



	<p>Note:</p> <ol style="list-style-type: none"> <li>The fee is charged on the date the loan is granted or renewed, in relation to the amount of the loan and where a non-revolving loan/ general-purpose loan is renewed - in relation to the outstanding amount and the remaining available amount of the loan/ general-purpose loan.</li> <li>The fee does not apply to a credit limit and loans within the limit.</li> </ol>	
3.	Issuing a promise	2 000.00
4.	Disbursement of line <sup>1</sup> – as per disposal	2% p.a. <sup>5</sup>
	<p>Note:</p> <p>No commission is charged for the execution of individual invoices/ documents of coverage of payments attached to the instruction.</p>	
5.	Purchase of receivables by assignment – in respect of an amount receivable:	
	1) owed by the state budget	1%
	2) otherwise classified	2%
	<p>Note:</p> <p>The rate is expressed in the net amount which PKO Bank Polski S.A. increases by VAT.</p>	
6.	Commitment fee – charged on the unused loan amount/ tranche payable in respect of:	
	1) revolving loan <sup>2</sup>	0.3% (monthly)
	2) non-revolving loan <sup>3</sup> , subject to subsection 3 and 4	0.008% (daily)
	3) investor loan	to be negotiated (daily)
	4) general-purpose loan <sup>4</sup>	0.008% (daily)
	<p>Note:</p> <ol style="list-style-type: none"> <li>The fee is charged on the committed but unutilised amount of the loan/ general-purpose loan, including individual loans within a multi-purpose credit limit/ tranche.</li> <li>The fee is not charged on loans within a multi-purpose credit limit with a shared limit, including for a Customer group and a multi-currency overdraft facility.</li> <li>The fee for an unutilised revolving loan is accrued on a daily basis and charged monthly on the interest payment date.</li> <li>The fee for an unutilised non-revolving loan / general-purpose loan is accrued on a daily basis, from the day following the day, on which it was made available, and is charged at the end of the availability period of the loan/ general-purpose loan/ of the tranche.</li> <li>No fee is charged on the loans/ general-purpose loans to which interest subsidies from the state budget or other institutions are applied.</li> </ol>	
7.	Activities related to the administration of a loan/ general-purpose loan <sup>4</sup> / multi-purpose credit line	0.3% p.a. <sup>5</sup> but not less than 500.00 (monthly)
	<p>Note:</p> <ol style="list-style-type: none"> <li>The commission does not apply to the multi-currency overdraft facility and the multi-purpose credit line with a shared limit, including for a group of Clients and individual loans operating within their framework.</li> <li>The commission for activities related to the administration of a revolving loan is charged on the amount of the relevant loan/ general-purpose loan/ multi-purpose credit line agreement. In the case of non-revolving loans, the commission is charged on the agreement's amount in the first year of financing (12 months after conclusion of the agreement), and in the subsequent years, on the amount to be repaid at the end of the previous year of financing.</li> <li>The commission for activities related to administration of loan/ general-purpose loan is charged on the last working day of the month, with the first commission made on the last working day of the month in which the contract was concluded and the last payment – on the last working day of the full month in which the contract is in force.</li> <li>No commission is charged for activities related to administration of individual loans within a multi-purpose credit line.</li> <li>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.</li> </ol>	
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. <sup>5</sup> but not less than 500.00 (monthly)
	<p>Note:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>This commission applies to contracts concluded from 1 July 2022 and annexed after this date.</li> </ol>	
9.	Changing, at the request of the Client the loan/ general-purpose loan <sup>4</sup> / line <sup>1</sup> agreement within the scope of:	

1)	increases – on the amount of the increase:		
	a)	revolving loan <sup>2</sup>	2% p.a. <sup>5</sup> but not less than 2 000.00
	b)	non-revolving loan <sup>3</sup>	2% but not less than 2 000.00
	c)	general-purpose loan <sup>4</sup>	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 <sup>4</sup> / line <sup>1</sup>		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 limit<sup>1</sup>.</p> <p>3. No commission is charged in the case of termination of the loan/ general-purpose loan agreement by the Client (with the loan term exceeding 12 months) in observance of the contractual notice period.</p> <p>4. No commission is charged on the investor loans.</p> <p>5. No fee is charged on the loans/ general-purpose loans, to which interest subsidies from the state budget are applied, bridging loans to finance projects supported by EU funding and certain loans/ general-purpose loans repaid with EU funds or with bonus from the Thermo-modernisation and Renovation Fund.</p>			
11.	Other activities related to the handling of a loan/ general-purpose loan <sup>4</sup> / limit <sup>1</sup> :		
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 <sup>1</sup>		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
<b>SECTION II. BILLS OF EXCHANGE</b>			
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
<b>SECTION I. GENERAL ACTIVITIES FOR TRADE FINANCE PRODUCTS</b>		
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, – 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
<b>SECTION II. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND AVALS IN FOREIGN TRADE (INCLUDING THOSE OFFERED WITHIN THE MULTIPURPOSE CREDIT LIMIT) ISSUED BY PKO BANK POLSKI S.A.*</b>		
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.		
<b>SECTION III. GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)*</b>		
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.	<a href="#">to be negotiated</a>
	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).	<a href="#">to be negotiated</a> 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)	<a href="#">to be negotiated</a> 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.	
<b>SECTION VI. INCOMING DOCUMENTARY COLLECTION ORDERS</b>		
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	
<b>SECTION VII. COLLECTION ORDERS</b>		
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. CUSTODY<sup>1</sup>

Type of commission/fee		in PLN
1	2	3
<b>SECTION I. SECURITIES ACCOUNTS</b>		
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. <sup>2</sup>
3.	Safekeeping of Treasury bonds registered with the Central Securities Depository of Poland (KDPW S.A.)	0.01 % p.a. <sup>2</sup>
4.	Safekeeping of equities traded on organized markets	0.05 % p.a. <sup>2</sup>
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. <sup>2</sup>
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. <sup>2</sup>
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
<b>SECTION II. OMNIBUS ACCOUNTS</b>			
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
<b>SECTION III. CASH ACCOUNTS<sup>3</sup></b>			
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

<sup>1</sup> Commission rates and net fees – may be adjusted to take into account applicable tax rates based on current tax law.

<sup>2</sup> 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

<sup>3</sup> 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) <del>providing a</del> certificate	50.00
	2) <del>providing a</del> banking opinion	200.00
	3) <del>providing/ verifying</del> information <del>about the Customer to/</del> for an auditing company	500.00
	4) <del>providing an</del> account history in the agreed form (for each month), payment not applicable to electronic reports <i>Fee for each month of history, not applicable to electronic reports.</i>	30.00
	5) <del>providing a proof of balance/ operation or excerpt of bank document confirmation document or a document confirming that a banking transaction has been carried out via all access channels, or a copy of the relevant banking document</del>	10.00
	<b>Note:</b> <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>	
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	<u>to be negotiated</u>
	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 <del>Restructuring and Debt Collection Department for Corporate</del> <u>Receivables Department</u> <del>Customer</del> [Departament <u>Wierzytelności Restrukturyzacji i Windykacji Klienta</u> -Korporacyjnego] 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 <del>medium-sized enterprises</del> <u>natural persons</u>

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 <i>Not applicable to:</i> <i>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.</i> <i>2.Instructions submitted to the Corporate Customer Service Centre.</i> <i>3.Adding or removing of an iPKO biznes User with administrator's rights.</i> <i>4.Specifying of iPKO biznes users during the first system configuration.</i>	300.00
	<b>Note:</b> No fee is charged to Customers who have an access to the iPKO biznes electronic banking until they are offered the possibility of submitting applications in this respect in iPKO biznes electronic banking. <b>Not applicable to:</b> 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.	
11.	<b>Qlips (charged from the Creditor - Customer of PKO Bank Polski S.A.):</b> <i>The fee applies as of the moment of making the service available by PKO Bank Polski S.A.</i>	
	1) <b>service initiation</b>	800.00
	2) <b>provision of service</b> <i>Monthly fee, charged for each bank account designated for crediting.</i>	200.00
	3) <b>payment request</b>	0.30
12.	<b>Request for Payment in the form of a SWIFT MT101 message:</b>	
	1) <b>service initiation</b> <i>Fee charged per account.</i>	100.00
	2) <b>sending a payment instruction</b>	5.00
	3) <b>NON-STP fee</b> <i>Additional charge for a payment instruction requiring manual intervention.</i>	80.00
13.	<b>Blockade on a bank account</b> <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.	<b>Execution of an enforcement seizure against an account and document having the force of an enforcement title</b> <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.	<b>Execution of transfer/ predefined transfer via electronic media in the required format:</b>	
a)	to accounts maintained at PKO Bank Polski S.A.	1.00
b)	to accounts maintained at other banks	4.00
	<b>Note:</b> The fee applies to contracts concluded before 1 August 2018.	

12.	Execution of Domestic express urgent transfer:		
	1)	submitted in paper-based form	80.00
	2)	in submitted via the iPKO biznes electronic banking services and other electronic access channels	5.00
3.	Execution PKO Intercompany Payments incoming to PKO Bank Polski S.A., where costs are borne by the beneficiary		0.00
4.	Execution PKO Intercompany Payments transfer by PKO Bank Polski S.A.		35.00
5.	Additional activities related to outgoing:		
	1)	incoming foreign transfer:	50.00 + third-party bank costs
	a)	additions changes, corrections	
	b)	inquiries, search for inflow of funds made for the benefit of the Customer	
	c)	NON-STP fee	
	2)	foreign transfer:	
	a)	inquiries, additions and changes for the benefit of the Customer and additional activities carried out by intermediating banks	
	b)	cancellation of an executed transfer	
	c)	return of an executed transfer	
	d)	NON-STP fee	
	Note: Fee charged for each instruction separately.		
26.	Notification of changes in account balance to the Internet Mailbox (monthly) <i>Monthly fee, applies to contracts concluded before 15 September 2008.</i>		12.00
	Note: The fee applies to contracts concluded before 15 September 2008.-		
37.	Sending SMS messages informing about an account balance within the "SMS Information" banking service (monthly) <i>Monthly fee, applies to contracts concluded before 1 August 2018.</i>		7.50
	Note: The fee applies to contracts concluded before 1 August 2018.		
48.	Using the MULTICASH electronic banking system (monthly): <i>Monthly fee, applies to contracts concluded before 24 March 2009.</i>		
	1)	for a single account	200.00
	2)	for each additional account (excluding term deposit accounts) <i>The fee not applicable term deposit accounts.</i>	10.00
	Note: The fee applies to contracts concluded before 24 March 2009.		
59.	Using the iPKO electronic banking services (monthly) <i>Monthly fee, applies to contracts concluded before 15 July 2009.</i>		100.00
	Note: The fee applies to contracts concluded before 15 July 2009.-		

<del>6</del> 0.	Mastercard Business Adm. Card <i>The fees apply to cards issued before 28 February 2015.</i>		
	1)	card use ( <del>annually, charged in arrears</del> ) <i>Annual fee, charged in arrears.</i>	100.00
	2)	<del>consideration of Customer</del> application for a global limit change	50.00
	3)	domestic and foreign cash withdrawals	3% of the <del>withdrawal transaction</del> amount <del>but not less than min. 7.00</del>
	4)	servicing untimely repayments	50.00
	Note: <del>The fees apply to cards issued before 28 February 2015.</del>		
<del>7</del> <del>11</del>	DEBIT CARDS - Visa Business Adm. <i>The fees apply to cards issued before 28 February 2015. Until the 31<sup>st</sup> 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 ( <del>monthly, charged in arrears</del> ) <i>Monthly fee, charged in arrears.</i>	2.00
	2)	<del>c</del> Cash withdrawal <del>domestically (except for PKO Bank Polski S.A. ATMs) and abroad:</del>	<del>3% of the withdrawal amount min. 5.00</del>
	a)	<del>at PKO Bank Polski S.A. ATMs</del>	<del>0.00</del>
	b)	<del>domestically (except for PKO Bank Polski S.A. ATMs) and abroad</del>	<del>3% of the operation amount but not less than 5.00</del>
	Note: <del>1. The fees apply to cards issued before 28 February 2015. 2. 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. 3. Until the 31<sup>st</sup> of March 2019, the card issued under the name of PKO Visa Business Electron Adm.</del>		
<del>8</del> 2.	DEBIT CARDS - PKO Visa Business Municipium <sup>1+2</sup> <i>Until the 31<sup>st</sup> 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)	<del>c</del> Card use ( <del>annually, charged in advance</del> ) <i>Annual fee, charged in arrears.</i>	0.00
	2)	<del>c</del> Card issue in express mode (i.e. within three business days) karta w trybie ekspresowym <i>Released within three business days.</i>	50.00 + shipping cost
	3)	Assignment of PIN code : sent by post <i>The fee applies refers of a duplicate PIN.</i>	20.00
	a)	at the infoline of PKO Bank Polski S.A. or in the iPKO biznes mobile application	0.00
	b)	sent by post (also refers to the dispatch of a duplicate PIN)	20.00
	4)	<del>i</del> nsurance package	0.00
	5)	<del>summary of Electronic report on card operations sent via iPKO-biznes electronic banking services</del> <i>Fee charged for each instruction made outside via iPKO biznes electronic banking.</i>	0.00
	6)	<del>c</del> Cash withdrawal <del>domestically (except for PKO Bank Polski S.A. ATMs) and abroad:</del>	<del>3% of the withdrawal amount min. 5.00</del>
	a)	<del>at PKO Bank Polski S.A. ATMs</del>	<del>0.00</del>

	b)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the operation amount but not less than 5.00	
	c)	accompanying a non-cash operation (Cashback)		0.00
	7)	Non-cash and cash operations from a linked account	*	
	78)	eEmergency cash withdrawal abroad	as per Visa Europe rates <sup>3</sup> <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>	
91 3.	CHARGE CARDS – PKO Mastercard Corporate Municipium			
	1)	cCard use (annually, charged in arrears) <i>Annual fee, charged in arrears.</i>		100.00
	2)	cCard issue in express mode (i.e. within three business days) <i>Released within three business days.</i>		50.00 + shipping cost
	3)	Assignment of PIN code : sent by post <i>The fee applies refers of a duplicate PIN.</i>		20.00
	a)	at the infoline of PKO Bank Polski S.A. or in the iPKO biznes mobile application		0.00
	b)	sent by post (also refers to the dispatch of a duplicate PIN)		20.00
	4)	Insurance package		0.00
	45)	program Priority Pass package (annually, optional 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
	6)	Priority Pass – the card user admission to the airport lounge	according to the Priority Pass rates <sup>4</sup>	
	7)	Priority Pass – admission of an accompanying person to the airport lounge	according to the Priority Pass rates <sup>4</sup>	
	58)	summary of Electronic report on card operations sent via iPKO biznes electronic banking services (monthly): <i>Monthly fee, for a report in MT940 format sent via iPKO biznes electronic banking.</i>		200.00
	a)	in the pdf/ txt format		0.00
	b)	in the MT940 format		200.00
	69)	eElectronic report on card operations to the card user in the pdf format sent to the card user electronic mailbox <i>Monthly fee, for reports in pdf format sent to electronic mailbox specified by the Customer.</i>		200.00
	710 )	Consideration of Customer application for a global limit change		200.00
	811 )	cCash withdrawal domestically and abroad	4% of the withdrawal operation amount but not less than min. 5.00	
	912 )	Monthly settlement of non-cash foreign operations:	1% of the withdrawal amount	
	a)	domestic		0.00
	b)	foreign	1% of the operation amount	
10 4.	CHARGE CARDS – MASTERCARD BUSINESS		PKO Mastercard Business Silver	PKO Mastercard Business Gold
			in PLN	in PLN

1)	cCard use (annually, charged in advance) <i>Annual fee, charged in arrears.</i>	200.00	300.00
2)	cCard issue in express mode (i.e. within three business days) <i>Released within three business days.</i>		50,00 + shipping cost
3)	Assignment of PIN code : sent by post <i>The fee applies refers of a duplicate PIN.</i>		20.00
1)	at the infoline of PKO-Bank Polski S.A. or in the iPKO biznes mobile application		0.00
2)	sent by post (also refers to the dispatch of a duplicate PIN)		20.00
4)	Insurance package		0.00
45)	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 Card User and companion. The fee for the day from which the Tariff applies is USD 32.</i>	✖	0.00
6)	Priority Pass – the card user admission to the airport lounge	✖	according to the Priority Pass rates <sup>4</sup>
7)	Priority Pass – admission of an accompanying person to the airport lounge	✖	according to the Priority Pass rates <sup>4</sup>
58)	summary of Electronic report on card operations sent via iPKO biznes electronic banking services (monthly): <i>Monthly fee for a report in MT940 format sent via iPKO biznes electronic banking.</i>		200.00
1)	in the pdf/ txt format		0.00
2)	in the MT940 format		200.00
69)	eElectronic report on card operations to the card user in the pdf format sent to the card user electronic mailbox <i>Monthly fee, for reports in pdf format sent to electronic mailbox specified by the Customer.</i>		200.00
710)	cCash withdrawal domestically and abroad	3% of the withdrawal operation amount but not less than min. 5.00	
811)	Monthly settlement of domestic and foreign non-cash operations	1.5% of the withdrawal operation amount	
115.	Maintenance of an automatic deposit account (monthly) <i>Monthly fee, applies to instruction and contracts concluded before 1 July 2020.</i>		120.00
	Note: The fee applies to instruction and contracts concluded before 1 July 2020		

<sup>1</sup> 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.

<sup>2</sup> Until the 31<sup>st</sup> of March 2019, card issued under the name of PKO-Visa Business Electron-Municipium.

<sup>3</sup> Currently, the fee is USD 103.00, the conversion takes place at the selling rate of the foreign currency in force at PKO-Bank Polski S.A. on the day of settlement of the fee by Visa-Europe.

<sup>4</sup> In compliance with the offer of the Priority Pass programme, the fee amounts to USD 32.00

## SECTION II. PRODUCT AND PRICE PACKAGES

Type of commission/fee		Korporacja OPTIMUM <sup>1</sup> 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

126.	Package subscription fee (monthly)		128.00 <sup>2</sup> 178.00 <sup>3</sup>	208.00 <sup>2</sup> 258.00 <sup>3</sup>	248.00 <sup>2</sup> 358.00 <sup>3</sup>	408.00 <sup>2</sup> 518.00 <sup>3</sup>
136.	Maintenance of an automatic deposit account		0.00			
146.	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	
159.	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	
162 0.	Execution of standing order via the iPKO biznes electronic banking services to an account maintained at PKO Bank Polski S.A.					0.00
217.	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
182 2.	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 <sup>st</sup> 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	
192 3.	Use of the PKO Mastercard Business card (annually, charged in advance):					
	1)	Gold		150.00	90.00	
	2)	Silver		50.00	30.00	
204.	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	
215.	Consideration of an application for or a request to extend an overdraft facility					0.00%
226.	Foreign transfer incoming to PKO Bank Polski S.A.		in accordance with the provisions of Part I			0.00
237.	Outgoing, foreign transfer/ standing order <sup>5</sup> 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
248.	Other services		In accordance with the remaining part of the Tariff			

<sup>1</sup> The fees apply to contracts concluded before 1 August 2018.

<sup>2</sup> The fee applies to contracts concluded before 31 August 2011.

<sup>3</sup> The fee applies to contracts concluded from 1 September 2011.

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