

**LIST OF THE MOST IMPORTANT CHANGES TO THE TARIFF OF
BANK COMMISSIONS AND FEES AT PKO BANK POLSKI SA
FOR CORPORATE CUSTOMERS, EFFECTIVE AS OF 1 AUGUST
2018**



Bank Polski

The change concerns	Change description		
PART I NON-SAVINGS AND TRUST BANK ACCOUNTS			
Item 1 Non-savings account	Raising the fee for the maintenance of a non-savings account (instead of "PLN 60.00")	Maintenance of a non-savings account (monthly)	PLN 120.00
Item 2 Automatic deposit account /dynamic account	Raising the fee for the maintenance of an automatic deposit account or dynamic account (instead of "PLN 60.00")	Maintenance of an automatic deposit account or dynamic account (monthly)	PLN 120.00
Item 4 Cash payment made in open form	Raising the commissions for cash payment in open form by: <ul style="list-style-type: none">increasing the commission on the operation amount for PLN cash payment in open form made at branches (instead of "0.5%")raising the minimum amount (instead of "PLN 10.00")	Cash payment made in open form in PLN at branches	0.6% of the operation amount but not less than PLN 15.00
		Cash payment made in open form in convertible currencies in banknotes	1% of the operation amount but not less than PLN 15.00
Item 6 Cash payment made in closed form	Changing the commissions for cash payment made in closed form by: <ul style="list-style-type: none">increasing the commission on the operation amount for PLN cash payment, both structured and non-structured, and on structured payments of banknotes in convertible currencies (instead of respectively "0.3%", "0.5%" and "0.5%")raising the minimum amount (instead of "PLN 10.00")determining the fees for a cash payment in PLN made in closed form containing over 1,000 coins (instead of "as agreed with the Customer")	Cash payment made in closed form, in PLN, in structured form	0.5% of the operation amount but not less than PLN 15.00
		Cash payment made in closed form, in PLN, in non-structured form	0.75% of the operation amount but not less than PLN 15.00
		Cash payment made in closed form, in PLN, containing over 1,000 coins	1% of the operation amount
		Cash payment made in closed form, in convertible currencies, in banknotes, in structured form	0.75% of the operation amount but not less than PLN 15.00
		Cash payment made in closed form, in convertible currencies, in banknotes, in non-structured form	1% of the operation amount but not less than PLN 15.00
Item 10 Cash withdrawal made in open form	Raising the commission for the cash withdrawal made in open form by: <ul style="list-style-type: none">increasing the commission on the operation amount for cash withdrawals, following a previous order or in an amount not requiring the order (instead of "0.2%")raising the minimum amount (instead of "PLN 5.00")	Cash withdrawal made in open form, following a previous order or in an amount not requiring an order, as specified in the Announcement of PKO Bank Polski SA	0.4% of the operation amount but not less than PLN 15.00
Item 11 Cash withdrawal made in closed form	Changing the commissions for cash withdrawals made in closed form by: <ul style="list-style-type: none">increasing the commission on the operation amount for cash withdrawals containing up to 20 coins (instead of "0.15%")raising the minimum amount ("PLN 15.00" instead of "PLN 10.00")adding the comment on charging commission for an ordered withdrawal, even if it is not collected.	Cash withdrawal made in closed form containing up to 20 coins	0.3% of the operation amount but not less than PLN 15.00
		Cash withdrawal made in closed form containing more than 20 coins (additional fee)	to negotiate
		Note: Commission is also charged in the case of a failure to collect an ordered withdrawal amount.	
Item 14 Transfer	Changing the fees for the execution of transfers/ predefined transfers/ standing orders by: <ul style="list-style-type: none">unifying the fee for a payment order in a paper-based form into accounts at PKO Bank Polski SA and at other banksraising the fee for a payment order submitted via the electronic banking system, on the basis of the SWIFT MT101 message or on the basis of the sweeping service (instead of "PLN 1.00" or "PLN 2.00")	Execution of transfer / predefined transfer/ standing order submitted in paper-based form	PLN 20.00
		Execution of transfer/ predefined transfer/ standing order submitted via the electronic banking system, on the basis of a SWIFT MT101 message or the sweeping service, into accounts maintained at PKO Bank Polski SA	PLN 2.50
		Execution of transfer/ predefined transfer/ standing order submitted via the electronic banking system, on the basis of a SWIFT MT101 message or the sweeping service,	PLN 2.50

		into accounts maintained at other banks					
Item 17 Incoming foreign transfer – additional activities	Unifying the fees for additional activities related to incoming foreign transfer	Additional activities related to incoming transfer: - additions, changes, corrections - inquiries, search for inflow of funds made for the benefit of the Customer - NON-STP fee Note: Fee charged for each instruction separately.	PLN 50.00 + third-party bank costs				
Item 21 Outgoing foreign transfer – additional activities	Unifying the fees for additional activities related to outgoing foreign transfer	Additional activities related to outgoing transfer: - inquiries, additions and changes for the benefit of the Customer and additional activities carried out by intermediary banks - cancellation of an executed transfer - return of an executed transfer - NON-STP fee Note: Fee charged for each instruction separately.	PLN 50.00 + third-party bank costs				
Item 32 Housing trust account	Determining and unifying the fees and commissions for activities relating to the housing trust account (instead of “as agreed with the Customer”)	Consideration of application for opening an account Opening of a closed housing trust account Opening of an open housing trust account Maintenance of an account Identification of a contribution to individual accounts of buyers Account withdrawal	PLN 1,000.00 PLN 5,000.00 PLN 10,000.00 PLN 1,000.00 0.02% of the operation amount but not less than PLN 10.00 0.02% of the operation amount				
Item 33 iPKO biznes	Changing the fees for: <ul style="list-style-type: none">the use of the iPKO biznes electronic banking system, up to 5 users (instead of “PLN 120.00”)the use of the iPKO biznes electronic banking system, per additional user in excess of 5 users (instead of “PLN 15.00”)delivering a card with one-time codes or reader (instead of “PLN 50.00” or “PLN 100.00”)	iPKO biznes electronic banking system: use of the system by up to 5 pre-defined users (monthly) iPKO biznes electronic banking system: use of the system per additional user in excess of 5 users (monthly) Issue of one-time code card or reader	PLN 200.00 PLN 20.00 PLN 100.00				
Item 35 Bank statement	Changing the catalogue of banking activities performed under the existing fee for the issue of a duplicate statement	Bank statement upon demand or additional bank statement	PLN 10.00				
Item 37 Account blockade	Introducing the possibility of raising a fee for imposing a blockade on a bank account by 100% in the case of non-standard or particularly labour-intensive instructions.	Imposing a blockade on a bank account – for each instruction Note: 1. No fee is charged for blockades imposed to secure the claims of PKO Bank Polski SA and blockades related to enforcement seizures or blockades imposed at the order of competent authorities. 2. For non-standard or exceptionally labour-intensive instruction, the fee is increased by 100%.	PLN 100.00				
Item 38 Unauthorised debit balance	Raising the fee for transfer of a call for the unauthorised debit balance (instead of “PLN 50.00”)	Transfer of a call for the unauthorised debit balance	PLN 100.00				
FEES REMOVED	<p>The fees for the use of the following products have been completely removed: Mikrorachunki service, PKO Płatności Pakietowe [Mass Outgoing Payments], products under the PKO eConnect/ PKO mobileConnect/ PKO webConnect systems, as well as the fees for the issue of tamper-proof envelopes for coins weighing 15 kg (100 pieces) due to the withdrawal of those services from Bank’s offer.</p> <p>In addition, the fees for the following banking activities have been removed:</p> <table><tr><td>Cash withdrawal made in open form from accounts maintained at other banks</td><td>as per the agreement with the Customer</td></tr><tr><td>Low value payment order (LVP)</td><td>as per the agreement with a foreign bank but not more</td></tr></table>			Cash withdrawal made in open form from accounts maintained at other banks	as per the agreement with the Customer	Low value payment order (LVP)	as per the agreement with a foreign bank but not more
Cash withdrawal made in open form from accounts maintained at other banks	as per the agreement with the Customer						
Low value payment order (LVP)	as per the agreement with a foreign bank but not more						

			than PLN 20.00
	Cancellation, by the ordering party, of a payment order that has not been executed by PKO Bank Polski SA	PLN 20.00	
	Notifying the ordering party of the refusal to execute a payment order	PLN 20.00	
	Recovery of funds by PKO Bank Polski SA, at the ordering party's instruction, if the ordering party stated an incorrect unique identifier in the payment order sent to the EEA, in the currency of EEA countries	PLN 50.00 + costs of third-party banks	
	PKO Rachunki Wirtualne [Mass Payment Identification] – arrangement for the provision of the service	PLN 100.00	
	PKO Rachunki Wirtualne [Mass Payment Identification] – changes	PLN 500.00	
	Fee for the service of the direct debit charged to the Recipient – service activation	PLN 200.00	
	Submission or modification of a standing order at a branch	PLN 5.00	
	Check confirmation	PLN 20.00	
	Registration of report of loss of checks (check forms)	PLN 5.00 for each check, but not less than PLN 50.00	
	Providing telephone information about the balance in the bank account	PLN 30.00	
	Provision of copies and duplicates of source documents – per attachment (solely under individual agreements with Customers)	PLN 3.00	
	Reports in electronic format other than a bank statement – provision of the service	PLN 100.00	
	The administration of credit transfers without coverage or those with a deferred execution term, checks accepted "for collection" – for each credit transfer or check	PLN 50.00	
	Account liquidation at the Customer's request within one month from the date of opening	PLN 65.00	
	Payments made in cash into a housing trust account	As per the agreement with the Customer	
	Activities relating to the termination of a housing trust account agreement by PKO Bank Polski SA	PLN 500.00	
	Payment of funds, in cash form, from a housing trust account for the buyer in the event of a withdrawal from or termination of a developer agreement:	0.2% of the operation amount but not less than PLN 100.00	
	Payment of funds, in cashless form, from a housing trust account for the buyer in the event of a withdrawal from or termination of a developer agreement:	0.05% of the operation amount but not less than PLN 25.00	
	Inspection of a project carried out prior to the disbursement of payment of the housing trust account – for any inspection	PLN 750.00	
	Electronic report on a housing trust account	PLN 200.00	
	iPKO biznes electronic banking system – Liquidity limit management module	PLN 20.00	
	Sweeping/ Topping service – service provided between accounts with PKO Bank Polski SA	PLN 100.00	
	*Sweeping/ Topping service – changes in the service provided between accounts with PKO Bank Polski SA	PLN 100.00	
	* service replaced by consolidation of balances		
PART II BANK CARDS			
Item 17 PKO MasterCard Business Card	Adding a fee for express issuance of a PKO MasterCard Business Card	Card issue in express mode (i.e. within three business days)	PLN 50.00 + shipping costs
FEES REMOVED	The fees for the use of the prepaid cards in administration have been completely removed. In addition, the fees for the following banking activities have been removed:		
	Issue, at the request of the account holder or the cardholder, of each copy of proof of completion of operation	PLN 12.50/ PLN 3.00/ PLN 2.50 depending on the card type	
	PIN restoration	PLN 10.00/ PLN 3.00/ PLN 2.50 depending on the card type	
	Exceeding the available card limit	PLN 100.00	
PART III BUSINESS FINANCING			
Item 1 Arrangement of activities related to a loan	Changing the commission for arrangement of activities related to loans by raising the minimum amount (instead of “0.2% not less than PLN 150.00”)	Arrangement fee for granting/ extending the period of a loan/ increasing the amount of/ changing the currency, of a loan, multipurpose credit limit or credit promise	0.2% but not less than PLN 500.00
Item 4 Issuing a credit promise	Raising the fee for issuing a credit promise (instead of “PLN 150.00” or “PLN 250.00”)	Issuing a credit promise	PLN 500.00
Item 6 Reminder	Raising the fee for sending a reminder letter (instead of “PLN 50.00”)	Sending a reminder letter	PLN 100.00
Item 8 Granting a loan or increasing the loan amount	Unifying the fee for granting or increasing the amount of a loan (instead of “1.5%” or “2%”)	Granting a loan or increasing the loan amount	2%

Item 14 Loan administration	Changing the commission for loan administration by raising the minimum amount (instead of "not less than PLN 150.00" or "not less than PLN 100.00 monthly")	Activities related to loan administration (monthly)	0.2% p.a. but not less than 500.00
		Activities related to the administration of a multi-purpose loan limit (monthly)	not less than 500.00
Item 16 Early repayment	Raising the commission for early repayment of loan - on the early repaid amount (instead of "1%")	Early repayment	2%
FEES REMOVED	The following commissions have been removed due to the product withdrawal from the bank's offer and the lack of active agreements:		
	Granting or increasing the amount of factoring granted prior to 30 June 2010		1.5%
	Purchased receivables - on the amount of a receivable under factoring granted prior to 30 June 2010		0.8%
	Change - at the Customer request - of loan agreement terms under an extension - on the amount affected by the extension of factoring granted prior to 30 June 2010		1%
PART IV TRADE FINANCE PRODUCTS			
The services for which commissions are charged in relation to activities concerning trade finance products have been combined in a separate section in order to facilitate the search for the relevant service and a comparison of product fees.			
GENERAL ACTIVITIES FOR TRADE FINANCE PRODUCTS			
Item 1 Shared activities	Extending the catalogue of activities performed under the fee for consideration or cancellation of an order (for issuing or changing a promise of a guarantee)	Processing or cancelling an application to: - issue a guarantee or counter-guarantee, - open a stand-by letter of credit, - issue a promise of guarantee - open a documentary 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 instruction) Note: The fee is collected up-front and is non-refundable.	PLN 200.00
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 SA			
Item 7 Duplicate	Extending the catalogue of activities performed under the fee (for a duplicate of a promise)	Issuing a duplicate guarantee, surety or promise	PLN 500.00
Item 8 Amendment of terms	Unifying the fees for amendments to guarantees, counter-guarantees, sureties, stand-by letters of credit and extending the catalogue of activities performed under the fee for amending the terms of a promise	Amendment of the terms of a guarantee, counter guarantee, surety, stand-by letter of credit or promise	PLN 300.00
Item 9 Payment	Changing the fee for payment under guarantee, counter-guarantee, stand-by letter of credit, surety or aval by determining the maximum amount	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 PLN 500.00 and not more than PLN 2,000.00
Item 10 Claims handling	Adding a fee for claims handling	Claims handling - if no payment is made under a guarantee	PLN 300.00
Item 11 Non-standard wording	Extending the catalogue of activities performed under the fee for issue of non-standard wording	Issuing a guarantee, counter-guarantee, commitment letter, surety or stand-by letter of credit in non-standard wording	PLN 300.00
Item 14 Signature attestation	Adding a fee for attesting that the signatures on a guarantee or a surety are genuine or legally valid	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.	PLN 100.00
GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)			
Item 16 Confirmation of a stand-by letter of credit	Changing the commission for adding confirmation to a stand-by letter of credit by determining the minimum amount	Adding confirmation to a stand-by letter of credit (in respect of the amount payable by PKO Bank Polski SA, for each three-month period of validity of such liability)	to negotiate but not less than 0.2% and not less than PLN 400.00
Item 17 Preparing an opinion as regards the	Raising the fee for preparing an opinion as regards the wording of a document (instead of "PLN 400.00")	Preparing an opinion on a guarantee or stand-by letter of credit wording	PLN 500.00

wording of a document			
Item 18 Preparing an opinion on a request for payment	Raising the fee for preparing an opinion on a request for payment (instead of "PLN 300.00")	Preparing an opinion on a request for payment under a guarantee or stand-by letter of credit	PLN 500.00
Item 19 Acting as an intermediary	Changing the fee for acting as an intermediary in a demand for payment (instead of "0.2% not less than PLN 300.00")	Acting as an intermediary in a demand for payment made under a guarantee or stand-by letter of credit	PLN 500.00
SERVICE OF OWN DOCUMENTARY CREDITS (ISSUED BY PKO BANK POLSKI SA)			
Item 21 Letter of credit with credit line	Raising the fee for activities related to letter of credit with credit line (instead of "0.2% not less than PLN 250.00")	Letter of credit with credit line: - for each three-month period of validity, - 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 PLN 300.00
Item 22 Letter of credit with cash cover	Raising the fee for activities related to letter of credit with cash cover (instead of "0.15% not less than PLN 250.00")	Letter of credit with cash cover: - for each three-month period of validity, - 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)	0.2% but not less than PLN 300.00
Item 23 Amendment of a letter of credit	Unifying the fees for amendment of a letter of credit	Amendment of a letter of credit	PLN 200.00
Item 24 Discounting of receivables under a documentary credit	Adding a fee for receivables discounting under own documentary credit	Discounting of receivables under a documentary letter of credit Note: The commission is charged once the discounted amount is paid, in the currency of the letter of credit.	to negotiate
Item 27 Deferred payment	Changing the deferred payment commission for a letter of credit (instead of "0.15% not less than PLN 150.00")	Deferred payment (for each month following the date of sending of documents to the Customer) -payable from the amount of documents for a letter of credit with credit line	0.15% but not less than PLN 200.00
Item 29 Draft of a documentary credit	Raising the fee for the preparation of a draft documentary credit or draft amendment to a documentary credit (instead of "PLN 100.00")	Preparing, at the Customers request, a draft letter of credit or draft amendment to a letter of credit	PLN 200.00
Item 30 Amendment to a draft documentary credit	Adding a fee for the preparation of an amendment to a draft documentary credit or an amendment to a draft amendment to a documentary credit	Preparing, at the Customer's request, an amendment to a draft letter of credit or draft amendment to a letter of credit	PLN 50.00
Item 31 Write-off of the unused credit balance	Raising and changing the fee for write-off of the unused credit balance (instead of "PLN 100.00" and in each case, regardless of the amount of the remaining balance)	Write-off of the unused credit balance of a letter of credit (above the tolerance limit)	PLN 200.00
SERVICE OF THIRD-PARTY DOCUMENTARY CREDITS (ISSUED BY OTHER BANKS)			
Item 32 Advising of a documentary credit	Raising the fee for advising a third party documentary credit and adding the advising of an amendment to its scope (instead of "PLN 250.00" or "PLN 200.00")	Advising of an export letter of credit or any changes thereto	PLN 300.00
Item 35 Payment under a letter of credit	Raising the fee for the payment under a letter of credit (instead of "0.2% not less than PLN 200.00")	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 PLN 300.00
Item 37 Forwarding of a documentary credit to another bank	Raising the fee for forwarding a documentary credit for execution in another bank (instead of "PLN 200.00")	Submitting a letter of credit for execution at another bank	PLN 300.00
Item 39 Transferring a letter of credit	Raising the fee for transferring the letter of credit (instead of "0.25% not less than PLN 400.00")	Transferring a letter of credit	0.3% but not less than PLN 400.00

Item 41 Verification of documents	Unifying the fee for preliminary verification of documents – for each document	Preliminary verification of documents (for each document)	PLN 50.00
Item 42 Deferred payment	Changing the deferred payment commission in the event of a documentary not confirmed by PKO Bank Polski SA (instead of “0.1% not less than PLN 150.00, not more than PLN 500.00”)	Deferred payment (in respect of the amount payable under a letter of credit) not confirmed by PKO Bank Polski SA (for the entire deferred period). Note: The deferred fee is not charged if receivables from a documentary letter of credit are discounted.	PLN 250.00
Item 43 Write off of the unused credit balance	Changing the fee for write off of the unused credit balance (instead of “PLN 100.00”) – in the case of both a confirmed and unconfirmed documentary credit, regardless of the amount of the remaining balance	Write off of the unused credit balance (above the equivalent of PLN 1,000.00)	PLN 100.00
Item 45 Discounting of receivables under a documentary credit	Adding a comment on the addition of discount interest to the fee	Discounting of receivables under a documentary letter of credit (in respect of the discounted amount receivable) Note: Discount interest is added to the discount commission.	from 0.5% to 1.5% but not less than PLN 400.00
Item 46 Preparing an opinion	Changing the fee for the preparation of an opinion on a third-party documentary credit or on its draft version (instead of “to be negotiated, not less than PLN 300.00, not more than PLN 600.00”)	Preparing an opinion, at the request of the Customer, concerning the terms of an export letter of credit or its draft version.	PLN 300.00
INCOMING DOCUMENTARY COLLECTION ORDERS			
Item 49 Advising	Raising the fee for advising or advising of amendment (instead of “PLN 100.00”)	Advising or advising of amendment	PLN 150.00
Item 52 Other activities	Raising the commission and fee for other activities linked to incoming documentary collection orders: <ul style="list-style-type: none">release of documents free of payment (instead of “PLN 200.00 + postage fees”)monitoring of payment (instead of “PLN 50.00”)	Other collection tasks: release of documents free of payments	0.2% but not less than PLN 200.00 and not more than PLN 500.00
		Other collection tasks: monitoring of payment (for each reminder)	PLN 100.00
COLLECTION ORDERS			
Item 55 Other activities	Raising the fees for other activities linked to collection orders: <ul style="list-style-type: none">endorsement done by PKO Bank Polski SA (instead of “PLN 50.00”)monitoring of payment (instead of “PLN 50.00”)	Other collection tasks: endorsement done by PKO Bank Polski SA	PLN 100.00
		Other collection tasks: monitoring of payment for each reminder	PLN 100.00
FEES REMOVED	The fees for the following banking activities have been removed:		
	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 SA		
	Preparation of a sworn translation of the text of guarantees or sureties provided by the Customer	PLN 200.00	
	Negotiating with another bank / reconciliation of the terms of a guarantee, counter-guarantee, surety or stand-by letter of credit	PLN 500.00	
	Preparation, at the Customer request, of a statement concerning a guarantee, counter-guarantee, surety or letter of credit stand-by granted at the Customers instruction	PLN 100.00	
	Conducting an inspection of the Customer, in the absence of the implementation by the Customer of the contractual provisions relating to the submission of documents required for the adequate monitoring of the Customer's financial and economic standing and documents related to the collateral of a guarantee, stand-by letter of credit, surety or aval	PLN 150.00	
	GUARANTEES, THIRD PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)		
	Preparation, at the Customer's request, of a statement concerning guarantees and stand-by letters of credit granted to the Customer	PLN 100.00	
	SERVICE OF OWN DOCUMENTARY CREDITS (ISSUED BY PKO BANK POLSKI SA)		
	Pre-advising	PLN 300.00	
	Acceptance of a bill of exchange under the execution of a documentary credit covered in arrears – on the amount on the bill of exchange	0.2% but not less than PLN 250.00	
Examination of documents where no payment is made under the execution of a documentary credit covered in arrears – on the amount stated in documents.	0.2% but not less than PLN 250.00		

	Acceptance of a bill of exchange under the execution of a documentary credit covered in advance – on the amount on the bill of exchange	0.15% but not less than PLN 250.00	
	Examination of documents where no payment is made under the execution of a documentary credit covered in advance – on the amount stated in documents.	0.15% but not less than PLN 250.00	
	Assistance in completing an application for issue of a documentary credit/ amendment to a documentary credit or drafting of a documentary credit or amendment to a documentary credit in the event that the official application was not submitted to PKO BP SA – on the documentary credit amount	0.1% but not less than PLN 250.00 and not more than PLN 1,000.00 or as per the agreement with the Customer	
	Express issue of a documentary credit or amendment to a documentary credit – at the Customer's instruction (i.e. within up to 8 working hours from the receipt of a fault-free order)	PLN 250.00	
	Taking up of discrepant documents (commission is collected from the beneficiary)	PLN 300.00	
	Executing the Customer's instruction concerning an early payment under a documentary credit	PLN 100.00	
	Preparation, at the Customer's instruction, of a statement concerning documentary credits opened at the Customer's instruction	PLN 100.00	
	Negotiation with another bank of conditions for confirmation by that bank of a documentary credit opened by PKO Bank Polski SA	not less than PLN 300.00	
	Conducting an inspection of the Customer, in the absence of the implementation by the Customer of the contractual provisions relating to the submission of documents required for the adequate monitoring of the Customer's financial and economic standing and documents related to the collateral of a documentary credit	PLN 150.00	
	SERVICE OF THIRD-PARTY DOCUMENTARY CREDITS (ISSUED BY OTHER BANKS)		
	Advising the content of a pre-advise of the opening of a third-party documentary credit	PLN 250.00	
	Extension of the validity of a documentary credit confirmed by PKO Bank Polski SA – the commission is charged once on the date of amendment of the advising on the balance of a documentary credit	0.2% but not less than PLN 200.00 and not more than PLN 1,000.00	
	Acceptance of a bill of exchange as part of executing a documentary credit (applicable to a documentary credit that has not been confirmed by PKO Bank Polski SA)	PLN 200.00	
	Handling of a reimbursement established at PKO Bank Polski SA	PLN 200.00	
	Issue of an irrevocable reimbursement undertaking	to negotiate but not less than 0.2% and not less than PLN 400.00	
	Preparation, at the Customer's instruction, of a statement concerning documentary credits opened for the Customer's benefit	100.00	
	INCOMING DOCUMENTARY COLLECTION ORDERS		
	Preparation and sending, at the Customer's instruction, of a notification other than a notification concerning a change of the collection terms and conditions or monitoring of non-payment	PLN 50.00	
	Preparation, at the Customer's instruction, of a statement concerning the Customer's collections	PLN 100.00	
	COLLECTION ORDERS		
	Preparation and sending, at the Customer's instruction, of a notification other than a notification concerning a change of the collection terms and conditions or monitoring of non-payment	PLN 50.00	
	Preparation, at the Customer's instruction, of a statement concerning the Customer's collections	PLN 100.00	
PART VI OTHER ACTIVITIES AND SERVICES			
Item 1 Opinions, information	Unifying the fees for a transfer of information at the Customer's request, concerning his/ her economic situation, banking opinions including information on the Customer's creditworthiness, other banking opinions and raising the fee for providing information about the Customer to an auditing firm (instead of "PLN 200.00")	Providing a banking opinion	PLN 150.00
		Providing/verifying information about the Customer to/for an auditing company	PLN 300.00
FEES REMOVED	The fees for the following banking activities have been removed:		
	Blocking a term deposit in a negotiated term deposit account set up to secure claims other than claims of PKO Bank Polski SA	PLN 100.00	
	Issue / confirmation of information about a domestic bank for the auditor	PLN 300.00	
	Forwarding worn-out / damaged currency not subject to replacement at PKO Bank Polski SA to the NBP Head Office, along with a request for exchange (form 5-31-4890),	postal shipping costs	
	Sale of exchange rate table	not less than PLN 1.00 + postal shipping costs, if any	