

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., 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. NON-SAVINGS AND TRUST BANK ACCOUNTS

Type of commission/fee		in PLN
1	2	3
SECTION I. ACCOUNTS		
1.	Maintenance of a non-savings account (monthly)	120.00
	Note: No fee is charged for the maintenance of a VAT account.	
2.	Opening or closing of a bank account of auxiliary character via bank's employee	300.00

	Note: No fee is charged to customers who have an iPKO biznes system until they are offered the possibility of submitting applications in this respect in iPKO biznes.		
3.	Preparation of a draft agreement, opening and maintenance of a trust account or ESCROW account		to negotiate
4.	Maintenance of a Separate Fund Account (monthly)		to negotiate
5.	<u>Maintenance of a dynamic account (monthly)!</u>		<u>200.00</u>
SECTION II. CASH OPERATIONS			
65.	Cash payment made in open form:		
	1)	in PLN:	
		a)	at branches
			1% of the operation amount but not less than 30.00
		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)	at PKO Bank Polski S.A. cash deposit machines (made with a debit card/ prepaid debit card)
			0.15% of the operation amount but not less than 5.00
	2)	in convertible currencies:	
		a)	in banknotes
			1% of the operation amount but not less than 30.00
		b)	in coins
			50% of the amount equivalent in coins
76.	Cash payment made in PLN in open form containing more than 50 coins (additional fee)		5% of the amount in coins
87.	Cash payment made in closed form:		
	1)	in PLN:	
		a)	in structured form, subject to letter c
			0.5% of the operation amount but not less than 15.00
		b)	in non-structured form, subject to letter c
			0.75% of the operation amount but not less than 15.00
		c)	containing over 1,000 coins
			5% of the operation amount
	2)	in convertible currencies:	
		a)	in banknotes, in structured form
			0.75% of the operation amount but not less than 15.00
		b)	in banknotes, in non-structured form
			1% of the operation amount but not less than 15.00
		c)	in coins
			50% of the amount equivalent in coins
98.	Issue of a document confirming the occurrence of divergency in a cash payment in closed form		20.00
109.	Issue of tamper-proof envelopes:		
	1)	B4 format (package of 100 pieces)	52.00
	2)	B5 format (package of 100 pieces)	32.00
	3)	for coins of 9.3 kg (100 pieces)	<u>8265.00</u>
119.	Issue of a card/ key to a night safe		50.00

121.	Cash withdrawal made in open form:			
	1)	following a previous order or in an amount not requiring an order, as specified in the Announcement of PKO Bank Polski S.A.	0.6% of the operation amount but not less than 15.00	
	2)	without a previous order - in addition to the fee determined in sub-paragraph 1)	0.5% of the difference between the amount withdrawn and the amount required to be ordered	
	3)	failure to collect ordered cash on time	0.5% of the ordered amount but not less than 50.00	
132.	Cash withdrawal made in closed form:			
	1)	in banknotes containing up to 20 coins	0.5% of the operation amount but not less than 15.00	
	2)	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.			
143.	Cash transport		to negotiate	
154.	Ordering of blank checks (for each form)		5.00	
SECTION III. DOMESTIC AND FOREIGN TRANSFERS				
165.	Domestic incoming transfer		0.50	
	Note: 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 th day of the following month.			
176.	Execution of domestic transfer in PLN ¹ (including in form per-defined transfer or in to account Foreign Branches PKO Banku Polskiego S.A.)/ SEPA foreign transfer ² (including in form foreign standing order)/ foreign transfer EEA in EUR ² (including in form foreign standing order):			
	1)	submitted in paper-based form	80.00	
	2)	submitted via the electronic banking system on the basis of a SWIFT MT101 message, the sweeping service or in initiation EBICS:		
	a)	standard domestic transfer ¹ (including in form per-defined transfer or in to account Foreign Branches PKO Banku Polskiego S.A.), subject to paragraph 198 and SEPA foreign transfer ² (including in form foreign standing order)	3.50	
	b)	made via SORBNET2 system and foreign transfer EEA in EUR ² (including in form 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		
	Note: No fee is charged for a transfer between accounts of the same Customer at PKO Bank Polski S.A. submitted via the electronic banking system unless it is a collective transfer.			
187.	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 in to account Foreign Branches PKO Banku Polskiego S.A.), subject to paragraph 210		3.50	

198.	Execution of domestic urgent transfer submitted via the electronic banking system <u>or in initiation EBICS</u>	5.00
2019.	Execution of Express Elixir submitted via the electronic banking system	10.00
210.	Execution of a domestic transfer or a domestic standing order, in convertible currencies between accounts maintained at PKO Bank Polski S.A. <u>(including in to account Foreign Branches PKO Bank Polskiego S.A.)</u> ; submitted via the electronic banking system <u>or in initiation EBICS</u>	10.00
	Note: No fee is charged for transfer executed between accounts held by the same Customer in PKO Bank Polski S.A. filed via electronic banking system, provided it is not a collective transfer.	
221.	Execution of a urgent domestic transfer, Express Elixir transfer, domestic transfer in convertible currencies between accounts maintained at PKO Bank Polski S.A. <u>(including in to account Foreign Branches PKO Banku Polskiego S.A.)</u> submitted in paper-based form	80.00
232.	Foreign transfer incoming to PKO Bank Polski S.A. where costs are borne by the beneficiary:	
	1) SEPA and EEA transfer in EUR	0.50
	Note: 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 th day of the following month.	
	2) PKO Intercompany Payments	0.00
	3) transfer other than listed above	20.00
243.	Outgoing foreign transfer ² by PKO Bank Polski S.A. <u>(including in form foreign standing order)</u> :	
	1) PKO Intercompany Payments	35.00
	2) SWIFT GPI transfer	0.4% of the operation amount but not less than 50.00 and no more than 300.00
	3) Foreign transfer other than SEPA, EEA in EUR ² , Intercompany Payments, SWIFT GPI transfer:	
	a) submitted via iPKO biznes on the basis of a SWIFT MT101 message, the sweeping service	0.25% of the operation amount but not less than 40.00 and no more than 220.00
	b) submitted at a branch or in MULTICASH <u>or in EBICS</u>	0.3% of the operation amount but not less than 40.00 and no more than 220.00
254.	Additional fees for outgoing foreign transfer ² :	
	1) execution of transfer in express or urgent mode ³	100.00
	Note: <u>Fee charged for outgoing transfer with „Overnight” or “Tomnext” currency date. Not applicable to SEPA and EEA transfers in EUR.</u>	
	2) OUR cost instructions	100.00
	3) SWIFT message ⁶	10.00
	Note: <u>Fee is charged additionally in the case of an execution of transfer via the SWIFT system. Not applicable to SEPA, PKO Intercompany Payments and EEA transfers in EUR.</u>	
265.	Copy of sent outgoing transfer ² message	15.00
26.	Pre-notification of the inflow arising from the incoming credit transfer prior to the crediting towards the Customer's account (monthly per account)	25.00

27.	Additional activities related to outgoing:		
	1)	domestic transfer:	50.00 + third-party bank costs
	a)	inquiries, additions, changes to an outgoing transfer	
	b)	search for inflow of funds made for the benefit of the Customer, in case of incoming transfer	
	2)	incoming foreign transfer:	
	a)	additions changes, corrections	
	b)	inquiries, search for inflow of funds made for the benefit of the Customer	
	c)	NON-STP fee	
	3)	foreign transfer ² :	
	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.			
SECTION IV. OTHER SERVICES			
28.	SWIFT MT101 service:		
	1)	activation of the service, separately for each account and service (both in terms of incoming and outgoing messages)	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
	3)	forwarding of a payment instruction within the SWIFT MT101 service to another bank (SWIFT MT101 outgoing message) in electronic form submitted via electronic banking system or on the basis of the topping service	5.00
	4)	"NON STP" payment - instruction of payment requiring manual intervention (fee additional to that specified in sub-paragraphs 2) and 3)	40.00
29.	Sweeping/ topping – automatic transfers to/ from a bank in Poland or abroad:		
	1)	activation or registration of an amendment to the conditions of the provision of service in the banking system (for each sweep account)	200.00
	2)	provision of service (monthly fee per each sweep account)	200.00
	3)	execution of a transfer within the sweeping service	as for a transfer
	4)	payment instruction sent to another bank within the topping service	as for a SWIFT MT101 outgoing message
30.	Mass Outpayments:		
	1)	execution of a withdrawal order:	
	a)	at PKO Bank Polski S.A. branches or agencies	0.6% of the payment order amount but not less than 15.00

	b)	at PKO Bank Polski S.A. ATMs	0.3% of the payment order amount but not less than 7.50
	2)	cancellation of a withdrawal order (including a failure to collect)	0.2% of the payment order amount but not less than 5.00
31.	Virtual Accounts (mass payment identification):		
	1)	activation or change of service parametrization:	
	a)	via iPKO biznes ⁵	0.00
	b)	in other than iPKO biznes forms	to negotiate
	2)	provision of the service (monthly)	100.00
	3)	identification of a received or sent payment	0.25
32.	Direct debit service:		
	1)	charged from the recipient (PKO Bank Polski S.A. Customer):	
	a)	service initiation	1 000.00
	b)	provision of the service (monthly, for the bank account designated for direct debit servicing ²⁶)	200.00
	c)	distribution of one form of "Direct Debit Authorisation ", "Direct Debit Authorisation Withdrawal"	10.00
	d)	approval for execution of a direct debit message in electronic form	2.00
	2)	charged to the payer (PKO Bank Polski S.A. Customer):	
	a)	for every executed direct debit	3.50
	b)	for return of executed direct debit	10.00
33.	Qlips Service (charged from the Creditor - Customer of PKO Bank Polski S.A.) ¹⁷ :		
	1)	service initiation	800.00
	2)	provision of the service (monthly, for each bank account designated for crediting)	200.00
	3)	for each executed payment request	0.30
34.	Services related to the consolidation of balances, such as within the consolidated account agreement (monthly)		400.00 + 40.00 per each account in consolidation
35.	Deposit Identification Service:		
	1)	maintenance of a main tender account (monthly)	200.00
	2)	withdrawal from a tender linked account (fee to be charged on the balance of the linked account, per money administration day)	1% p.a.
36.	Housing Trust Account:		
	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 of Purchaser (per each the developer agreement Purchaser)	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 system or to the designated electronic mailbox	0.00

SECTION V. ELECTRONIC BANKING

37.	The iPKO biznes electronic banking system:	
1)	use of the system by up to 5 pre-defined users (monthly)	200.00
2)	use of the system 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 a mobile token	0.00
6)	assumption by PKO Bank Polski S.A. of the administration function as regards user privileges and iPKO biznes system parameterization, including the first parameterization of the system	to negotiate
7)	change at the Customer's request of the iPKO biznes system parameterization or user privileges where the user rights are administered by PKO Bank Polski S.A.	to negotiate
8)	PKO Cash module or File Sharing module	0.00
9)	Card module, Reports module, Liquidity management module (monthly per module)	20.00
10)	Cash Flow Manager application	200.00
11)	iPKO biznes Integra (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) and 10) are collected from every company registered in the system/ application.

38.	EBICS:	
1)	service initiation (on a one-off basis)	1 000.00
2)	provision of the service (monthly)	200.00

Note:
Fee charged from every company registered.

SECTION VI. OTHER ACTIVITIES

398.	Bank statement:	
1)	in paper-based form	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.	
4039.	Bank statement upon demand or additional bank statement	50.00
419.	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)	200.00
424.	Electronic reports in formats other than the standard ones provided by PKO Bank Polski S.A. on the basis of archival data	to negotiate
432.	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.	
443.	Transfer of a call for the unauthorised debit balance	200.00
454.	Execution of an enforcement seizure against an account and document having the force of an enforcement title	100.00
	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.	
465.	Preparation of agreement drafts and forms containing changes in provisions requested by the customer	500.00
476.	Change in the specimen signatures card: for every card replacement, for every additional card	50.00

¹Including the form of pre-defined transfer.

²Including form of a standing order execution of a foreign standing order is possible only via iPKO biznes electronic banking system.

³Fee charged for outgoing transfer:

1) in an express mode with Overnight currency date (excluding SEPA and EEA transfers in EUR)

2) in an urgent mode with Tomnext currency date (excluding SEPA and EEA transfers in EUR).

⁴The telecommunications fee is charged additionally in the case of an execution of transfers via the SWIFT system. SEPA, PKO Intercompany Payments and EEA transfers in EUR are exempted from fees charged for SWIFT messages.

⁵The fee applies as of the moment of making the service available by PKO Bank Polski S.A. in iPKO biznes

¹The fee applies as of the moment of making the service available by PKO Bank Polski S.A.

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

³The fee applies as of the moment of making the service available by PKO Bank Polski S.A.

PART II. BANK CARDS

SECTION I. DEBIT CARDS		Multicurrency PKO Visa Business Debit ¹	Multicurrency PKO Visa Business ^{1,2}	Multicurrency PKO Visa Business EUR
		in PLN	in PLN	in EUR
1	2	3	4	5
1.	Card use (annually, charged in advance)	50.00	40.00	20.00
2.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost		12.00 + shipping cost
3.	Assignment of PIN:			
	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	4.00
4.	Insurance package			0.00
5.	Electronic report on card operations sent via iPKO biznes electronic banking system			0.00

6.	Cash withdrawal:		
1)	at PKO Bank Polski S.A. ATMs	3% of the operation amount but not less than 5.00	0.00
2)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the operation amount but not less than 5.00	3% of the operation amount but not less than 1.50
3)	accompanying a non-cash operation (Cashback)	0.00	1.00
7.	Non-cash and cash operations debiting a linked account	2% of the operation amount	
8.	Emergency cash withdrawal abroad	as per Visa Europe rates ³	
SECTION II. CHARGE CARDS – MASTERCARD CORPORATE		PKO Mastercard Corporate	PKO Mastercard Corporate Executive
		in PLN	in PLN
9.	Card use (annually, charged in arrears)	200.00	350.00
10.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost	
11.	Assignment of PIN:		
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	
12.	Insurance package	0.00	
13.	Priority Pass package (annually, optional package)	80.00	0.00
14.	Priority Pass - the card user admission to the airport lounge	according to the Priority Pass rates ⁴	
15.	Priority Pass - admission of an accompanying person to the airport lounge	according to the Priority Pass rates ⁴	
16.	Electronic report on card operations sent via iPKO biznes electronic banking system (monthly):		
1)	in the pdf/ txt format	0.00	
2)	in the MT940 format	200.00	
17.	Electronic report on card operations in the pdf format sent to the card user electronic mailbox (monthly)	200.00	
18.	Consideration of Customer application for a global limit change	200.00	
19.	Cash withdrawal domestically and abroad	3.5% of the operation amount but not less than 5.00	
20.	Monthly settlement of non-cash domestic and foreign operations	1.5% of the operation amount	
SECTION III. CHARGE CARDS – MASTERCARD BUSINESS		PKO Mastercard Business Silver	PKO Mastercard Business Gold
		in PLN	in PLN
21.	Card use (annually, charged in advance)	200.00	300.00
22.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost	
23.	Assignment of PIN:		
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	

24.	Insurance package			0.00
25.	Priority Pass package	x		0.00
26.	Priority Pass – the card user admission to the airport lounge	x		according to the Priority Pass rates ⁴
27.	Priority Pass – admission of an accompanying person to the airport lounge	x		according to the Priority Pass rates ⁴
28.	Electronic report on card operations sent via iPKO biznes electronic banking system (monthly):			
	1)	in the pdf/ txt format		0.00
	2)	in the MT940 format		200.00
29.	Electronic report on card operations in the pdf format sent to the card user electronic mailbox			200.00
30.	Cash withdrawal domestically and abroad	3% of the operation amount but not less than 5.00		
31.	Monthly settlement of domestic and foreign non-cash operations	1.5% of the operation amount		
SECTION IIIIV. CREDIT CARDS		PKO Visa Business Credit Silver ¹	PKO Visa Business Credit Gold ¹	PKO Visa Business Credit Premium
		in PLN	in PLN	in PLN
321.	Card use (annually, charged in arrears)	100.00	150.00	1 000.00
2233	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost		0.00
234.	Assignment of PIN:			
	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	0.00
2435	Insurance package			0.00
2536	Priority Pass package (annually, optional package)	x	80.00	0.00
2637	Priority Pass - the card user admission to the airport lounge	x	according to the Priority Pass rates ⁴	0.00
2738	Priority Pass - admission of an accompanying person to the airport lounge	x	according to the Priority Pass rates ⁴	
2839	Electronic report on card operations sent via iPKO biznes electronic banking system (monthly):			
	1)	in the pdf/ txt format		0.00
	2)	in the MT940 format	200.00	0.00
2940	Electronic report on card operations in the pdf format sent to the card user electronic mailbox		200.00	0.00
3041	Consideration of Customer application for a global limit change		200.00	0.00
3142	Cash withdrawal domestically and abroad	3% of the operation amount but not less than 5.00		

3243	Monthly settlement of domestic and foreign non-cash operations			0.00
3344	Servicing untimely repayments		200.00	0.00
3445	Emergency cash withdrawal abroad	as per Visa Europe rates ³		
SECTION IV. PREPAID DEBIT CARDS		Prepaid debit card⁵		Prepaid debit card to EUR account⁶
		in PLN		in EUR
3546	Commissions and fees charged to the account holder:			
1)	card use (annually, charged in advance)		20.00 ⁷	5.00
2)	card issue after its cancellation		2.00	0.50
3)	card issue in express mode (i.e. within three business days)	50.00 + shipping cost		12.00 + shipping cost
4)	possibility to order cards with individual images	to negotiate		x
5)	electronic report on card operations in the pdf/ txt format sent via iPKO biznes electronic banking system (monthly)			0.00
6)	payment for the shipment of the card to the card user address		10.00	x
7)	crediting (transfer to accounts at PKO Bank Polski S.A.)		1.50	0.50
8)	processing an instruction for return of funds from a prepaid debit card outside iPKO biznes electronic banking service system: for every instruction	as for a transfer filed in a paper form		
9)	processing a change in the account number for final transfers from a prepaid debit card: for every instruction		50.00	12,00
3647	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 operation amount but not less than 8.00		3% of the operation amount but not less than 2.00
c)	accompanying a non-cash operation (Cashback)		1.00	0.50
2)	domestic and foreign non-cash operations			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 (on demand)		5.00	1.50

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

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

³ 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.

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

⁵ 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.

⁶ 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.

⁷ The prepaid debit card is also available in a version with an individual image for which the amount of the card use fee is defined in the agreement with the Customer

PART III. BUSINESS FINANCING

Type of commission/fee		in PLN
1	2	3
SECTION I. FEES APPLICABLE TO BANKING SERVICES EXPOSED TO CREDIT RISK		
1.	Arrangement fee for activities related to granting/ extending the period of/ increasing the amount of/ changing the currency of a credit facility, multi-purpose credit limit, purchase of receivables by way of assignment 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/ transaction or the amount of increase and is non-refundable. 2. No fee is charged on loans that are subject to multi-purpose credit limit loan applications submitted during the validity of a relevant credit promise, or to Customers offered financing from PKO Bank Polski S.A. 3. If a request to increase the loan amount and a request to extend the loan period are considered simultaneously, a single fee will be charged on the increased loan/ multi-purpose credit limit amount. 4. No fee is charged for considering the application for conditional credit promise. The commission does not apply to a contingent loan commitment.	
2.	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.	
3.	Arrangement fee for increasing the credit limit under the framework agreement referred to in paragraph 2 (in respect of the amount of such increase) or extending the term of that agreement (in respect of the limit amount)	0.2% but not less than 150.00
	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.	
4.	Issuing/ change of the terms and conditions of a loan commitment or a conditional loan commitment	2 000.00
5.	Sending a reminder letter	200.00
6.	Fee for non-delivery of documents related to credit within the required deadline	not less than 200.00, for each 14-day period of delay
	Note: 1. The fee applies to contracts concluded from 1 October 2009. 2. The first fee is charged 14 calendar days after the expiry of the payment deadline specified in the loan agreement, with subsequent fees being paid upon the expiry of each subsequent 14-day period of delay.	
SECTION II. LOANS		
7.	Granting or increasing the loan amount:	
	1) revolving loan*	2% p.a. but not less than 2 000.00
	2) other loans	2% but not less than 2 000.00
	Note: 1. The commission is charged on the date of granting or increasing the credit amount on the credit amount or the amount of the increase and on every anniversary of granting a revolving credit. 2. The commission is charged on the date of granting or increasing the credit amount on the credit amount or on the amount of the increase. 3. Change in the terms of the credit agreement within the scope of increase or extension of the revolving credit facility changes the date of charging the commission in the subsequent year of the agreement. 4. The commission does not refer to multi-purpose credit limit. 5. For loans that are subsidised by the Agency for Restructuring and Modernisation of Agriculture (ARiMR), the fee is calculated as specified in a relevant contract between PKO Bankiem Polskim S.A. and ARiMR.	
8.	Disbursement of a multi-purpose credit limit - from disposal	2% p.a.
	Note: No commission is charged for the execution of individual invoices/ documents of coverage of payments attached to the instruction.	

9.	Purchase of receivables by assignment - in respect of an amount receivable:		
	1)	owed by the state budget	1%
	2)	otherwise classified	2%
Note: The rate is expressed in the net amount which PKO Bank Polski S.A. increases by VAT.			
10.	Use of the loan by way of a bank transfer to the current account of the borrower or in cash		0.8%
	Note: 1. The commission is charged on the transfer amount to the current account of the borrower or the amount paid in cash. 2. The commission is charged on loans that are subject to a multi-purpose credit limit. 3. No commission is charged on investor loans. 4. No commission is charged for the use of a loan by way of a bank transfer to the current account of the borrower where: - the funds transferred by PKO Bank Polski S.A. on the current account of the borrower are of a clearly defined purpose of use (reflected in the instruction of the borrower) - other than the use of loan in cash whereas the transaction of transferring the funds by the borrower from the current account on the implementation of the above purpose of the loan is effected no later than on the next working day after their inflow into the account - transferring funds by PKO Bank Polski S.A. into the borrower current account is a service of technical nature required to complete the transaction and is not carried out at the request of the borrower.		
11.	Use of an overdraft facility:		
	1)	in cash form	as for cash withdrawal
	2)	in non-cash form	as for a transfer
12.	Commitment fee - charged on the unused loan amount/ tranche payable in respect of:		
	1)	revolving loan (monthly)	0.3%
	2)	non-revolving loan** (daily), subject to subsection 3)	0.008%
	3)	investor loan (daily)	to negotiate
Note: 1. The fee is charged on the available and loan amount/ tranche amount. 2. The fee is charged on unused amounts of loans that are subject to multi-purpose credit limit. 3. The fee for an unused revolving loan facility is accrued on a daily basis and charged monthly on the interest payment date. 4. The fee for unused non-revolving loan 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 period of utilisation of the loan/ of tranche. 5. No fee is charged on loans to which interest subsidies from the state budget or other institutions are applied.			
13.	Activities related to administration of a loan/ multi-purpose credit limit (monthly)		0.3% p.a. but not less than 500.00
	Note: 1. This commission applies to contracts concluded from 1 October 2009, excluding investor loans, for which the fee applies to contracts concluded from 1 January 2014. 2. In case of revolving working capital facilities, the commission for activities related to administration is charged on the amount of a relevant loan/ multi-purpose credit limit agreement. In case of non-revolving working capital facilities, the commission is charged on the agreement amount in the first year of financing, and in the subsequent years, on the amount to be repaid at the end of previous year of financing. 3. The commission for activities related to administration is charged on the last working day of the month, with the first commission made on the last working day of the month in which the contract was concluded and the last payment - on the last working day of the full month in which the contract is in force. 4. No commission is charged for activities related to administration subject to a multi-purpose credit limit.		
14.	Changing, at the request of the Customer the loan agreement/ multi-purpose credit limit within the scope of:		
	1)	extending its term - on the annexed amount:	
	a)	revolving loan	1% p.a. but not less than 2 000.00
b)	other loans	2% but not less than 2 000.00	

	2)	changing the repayment schedule/ currency change/ reference rate or margin change – on the annexed amount	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. No commission is charged for extending the period of multi-purpose credit limit.</p> <p>2. The commission for extension of agreement does not apply to credit facilities functioning as part of a multi-purpose credit facility limit.</p> <p>3. In case of revolving credit facilities annexed after 1 August 2020, the commission for extension of agreement is charged yearly, on the credit amount, for full months of the agreement in the subsequent year of the term of the agreement and it is collected on the first business day on the anniversary of concluding the annex to the credit agreement.</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>		
15.	Early repayment		2%
	<p>Note:</p> <p>1. The commission is charged:</p> <p>a) on the amount reducing the credit limit or credit amount in case of shortening the financing period – in the case of revolving working capital facilities</p> <p>b) on the amount of early repayment not resulting from the repayment schedule – in the case of non-revolving working capital facilities, subject to paragraph 4.</p> <p>2. The fee applies to early repaid loans that are subject to a multi-purpose credit limit.</p> <p>No commission is charged in case of termination of a credit agreement by the Customer (with the period of crediting exceeding 12 months) in observance of the contractual notice period.</p> <p>4. No commission is charged on investor loans.</p> <p>5. No fee is charged on loans to which interest subsidies from the state budget are applied, , bridging loans to finance projects supported by EU funding and certain loans repaid with EU funds.</p>		
16.	Violation of a provision of a credit agreement/ limit pertaining to maintenance of inflows (monthly)		0,1% but not less than 500.00
	<p>Note:</p> <p>1. The commission is charged:</p> <p>a) as of the next accounting period after the month in which the term was monitored, for a period of time until fulfilment of the term,</p> <p>b) if the Bank accepts the non-performance of the loan agreement or in the case of an agreement that has no sanctions,</p> <p>c) from a single loan agreement.</p> <p>2. The commission is accrued on the amount of the loan/ limit granted in the case of revolving and multi-purpose credit limit working capital facilities or on the amount of debt in the case of non-revolving working capital facilities.</p>		
17.	Loan services:		
	1)	re-transmission of the documents to the Customer officially due to the Customer in the lending process	50.00
	2)	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
18.	The agent's commission (applies to syndicated loans organised by PKO Bank Polski S.A.) charged on the borrower		to negotiate
19.	Carrying out inspection by PKO Bank Polski S.A. at the construction site prior to a loan tranche disbursement or payment (during the loan period) of funds from an individual revenue account maintained by the Bank to service credited residential investment		
	1)	a loan tranche/ separate revenue account withdrawal of up to PLN 1 million	not less than 300.00
	2)	a loan tranche/ separate revenue account withdrawal of above PLN 1 million	not less than 500.00
20.	Investor loan – the Bank issues specific credit promises or approvals, consents to a gratuitous:		
	1)	establishment of separate ownership of individual premises implemented within the Bank-credited residential project, located in the multi-apartment building on the mortgaged property that collateralises loan repayment	not less than 50.00
	2)	separation of individual real estate arising in the distribution of the mortgaged property that collateralises loan repayment where residential detached houses were constructed under the Bank-credited residential investment project	not less than 50.00
SECTION III. BILLS OF EXCHANGE			
21.	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
22.	Discounting a bill of exchange (on the amount of such bill)		from 1% to 2% but not less than 400.00

23.	Submitting a bill of exchange for payment	50.00
24.	Protesting a bill of exchange	300.00 + notary fees
25.	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

* a revolving loan means an overdraft facility, revolving working capital loan

** a non-revolving loan means non-revolving working capital loan, investment loan, investor loan, credit overdraft facility for LGU

PART IV. TRADE FINANCE PRODUCTS

Type of commission/fee		in PLN
1	2	3
SECTION I. GENERAL ACTIVITIES FOR TRADE FINANCE PRODUCTS		
1.	Processing or cancelling an application to: - 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.	Sending a reminder letter or additional correspondence to another bank or party involved in a transaction (not applicable to payment collection remainders)	50.00
4.	SWIFT message	20.00
5.	Dispatch by registered mail	10.00
6.	Other activities not covered by this Tariff Guide	not less than 50,00
SECTION II. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND AVALS IN FOREIGN TRADE (INCLUDING THOSE OFFERED WITHIN THE MULTIPURPOSE CREDIT LIMIT) ISSUED BY PKO BANK POLSKI S.A.*		
7.	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

8.	Issuing a duplicate guarantee, surety or promise	500.00
9.	Amendment of the terms of a guarantee, counter guarantee, surety, stand-by letter of credit or promise (other than an increase of the amount)	300.00
	Note: If several changes are introduced at the same time, one commission is charged.	
10.	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
11.	Claims handling – if no payment is made under a guarantee	300.00
12.	Issuing a guarantee, counter-guarantee, commitment letter, surety or stand-by letter of credit in non-standard wording	300.00
13.	Giving opinions at the Customer's request on non-standard guarantees, counter-guarantees, stand-by letters of credit or sureties	300.00
14.	Negotiation of a guarantee/ counter-guarantee terms with a third-party bank at the Customer request	300.00
15.	Confirming/ refusing of assignment of rights under a guarantee or surety	300.00
16.	Verifying the authenticity or validity of a signature on a guarantee or surety document	100.00
	Note: A single fee is charged if confirmation of both the authenticity and validity is required.	
* The fees and commissions for activities not listed in Section II which involve handling stand-by letters of credit are defined under Section IV.		
SECTION III. GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)*		
17.	Advising of a stand-by letter of credit or any amendments thereto	500.00
18.	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 negotiate but not less than 0.2% and not less than 400.00
19.	Preparing an opinion on a guarantee or stand-by letter of credit wording	500.00
20.	Preparing an opinion on a request for payment under a guarantee or stand-by letter of credit	500.00
21.	Acting as an intermediary in a demand for payment made under a guarantee or stand-by letter of credit	500.00
22.	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.)		
23.	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, taking into account the tolerance, if any), – 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.	
24.	Amendment of a letter of credit	200.00
25.	Discounting of receivables under a documentary letter of credit	to negotiate

	Note: The commission is charged once the discounted amount is paid, in the currency of the letter of credit.	
26.	Cancellation of a letter of credit or removal of the unused balance from the bank's records	150.00
27.	Returning documents previously presented under a letter of credit and rejected by PKO Bank Polski S.A.	150.00
28.	Deferred payment (for each month following the date of sending of documents to the Customer –payable from the amount of documents for:	
	1) a letter of credit with credit line	0.15% but not less than 200.00
	2) a letter of credit with cash cover	0.1% but between 150.00 and 500.00
29.	Endorsement or assignment of transport/ insurance documents issued to PKO Bank Polski S.A.	200.00
30.	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
31.	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)		
32.	Advising of an export letter of credit or any amendments thereto	300.00
33.	Confirming of a letter of credit, for each three-month period of validity of such liability, counted from the date when confirmation was added	to negotiate but not less than 0.2% and not less than 400.00
	Note: The confirmation commission is charged on the amount of the letter of credit as increased by an allowable tolerance (if applicable).	
34.	Increasing the amount of a letter of credit confirmed by PKO Bank Polski S.A. (in respect of the amount of such increase)	to negotiate but not less than 0.2% and not less than 400.00
35.	Payment under a letter of credit (in respect of the amount transferred or specified in the relevant documents).	0.2% but not less than 300.00
	Note: No commission on payments made under a letter of credit is charged if receivables from a documentary letter of credit are discounted.	
36.	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
37.	Presentation of documents that are inconsistent with a letter of credit	200.00
38.	Submitting a letter of credit for execution at another bank	500.00
39.	Examining documents presented under a letter of credit available at another bank	300.00
40.	Transferring a letter of credit	0.3% but not less than 400.00
41.	Cancellation of a letter of credit or removal of the unused balance from the bank's records	150.00
42.	Preliminary verification of documents (for each document)	50.00
43.	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.	
44.	Write off of the unused credit balance (above the equivalent of PLN 1,000.00)	100.00
45.	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.	
46.	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.	
47.	Preparing an opinion, at the request of the Customer, concerning the terms of an export letter of credit or its draft version.	300.00
	Note: A commission is charged for each opinion.	
SECTION VI. INCOMING DOCUMENTARY COLLECTION ORDERS		
48.	Documents to be released against payment	0.2% but not less than 200.00 and no more than 500.00
49.	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
50.	Advising or advising of amendment	150.00
51.	Endorsement or assignment of transport or insurance documents issued to PKO Bank Polski S.A.	200.00
52.	Second advising of documentary collection	50.00
53.	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
54.	Protest fee (additionally to notary fees)	300.00 + notary fees and postal charges
	Note: Fee charged on a legal bill holder	
SECTION VII. COLLECTION ORDERS		
55.	Collection instructions to collecting bank	0.2% but not less than 200.00 and no more than 500.00 + postal charges
56.	Other collection tasks:	
	1) amendment of collection instructions	100.00
	2) sending back of uncollected documents	200.00 + postal charges
	3) endorsement done by PKO Bank Polski S.A.	100.00
	4) monitoring of payment (for each reminder)	100.00
	5) settlement of payment from export collection (for each partial payment - for each payment)	100.00

PART V. CUSTODY¹

Type of commission/fee	in PLN
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1	2	3
SECTION I. SECURITIES ACCOUNTS		
1.	Maintenance of financial instruments account (hereinafter the "Account") on a monthly basis ² for recording and safekeeping purposes	100.00
2.	Safekeeping of Treasury bills, NBP [National Bank of Poland] bills	0.01% p.a. ²
3.	Safekeeping of Treasury bonds registered with the Central Securities Depository of Poland (KDPW S.A.)	0.01 % p.a. ²
4.	Safekeeping of equities traded on organized markets	0.05 % p.a. ²
5.	Safekeeping of income instruments issued before 1 July 2019, registered in PKO Bank Polski S.A.'s books - excluding income instruments issued by members of PKO Bank Polski S.A. Group	0.005% p.a. ²
6.	Safekeeping of other income instruments registered at Central Securities Depository of Poland (KDPW S.A.) - excluding financial instruments issued by members of PKO Bank Polski S.A. Group	0.02% ²
7.	Safekeeping of income instruments issued by members of PKO Bank Polski S.A. Group	0.00
8.	Safekeeping of other financial instruments	to negotiate
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 banks 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.	Depositary for investment and pension funds	to negotiate
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 negotiate 500.00

16.	Reimbursement of external deposit fees charged by depository institutions for safekeeping of assets, transaction fees charged by depository institutions and investment companies , document translation fees, fees for representing the Customer at shareholders meeting, and other costs incurred by the Bank following the Customer instructions	based on actually incurred costs
SECTION II. OMNIBUS ACCOUNTS		
17.	Maintenance of account, safekeeping of financial instruments on accounts, operations on accounts	to negotiate
18.	Reimbursing PKO Bank Polski S.A. for any costs incurred in connection with account administration	based on actually incurred costs
SECTION III. CASH ACCOUNTS³		
19.	Maintenance of cash account (for bank, non-savings account), using the <i>iPKO biznes</i> electronic banking system or other related services	to negotiate

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

² The fee calculated and charged monthly in respect of the market value of the equity securities and the face value of the debt securities deposited at the end of the last day of the month on each of the Accounts maintained for the Customer

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

PART VI. OTHER ACTIVITIES AND SERVICES

Type of commission/fee		in PLN
1	2	3
1.	Certificates, opinions, information and other documents prepared on the Bank's template:	
1)	providing a certificate	50.00
2)	providing a banking opinion	200.00
3)	providing/ verifying information about the Customer to/ for an auditing company	500.00
4)	providing an account history in the agreed form (for each month), payment not applicable to electronic reports	30.00
5)	providing a balance 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	10.00
	Note: 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%.	
2.	Services carried out at PKO BP S.A. offices further to BM PKO BP S.A. transactions in respect of transactions relating to securities, derivative rights, participation units and investment funds:	
1)	cash payments to accounts of BM PKO BP S.A.	0.00
2)	transfers from accounts maintained at PKO BP S.A. to accounts of BM PKO BP S.A.	0.00
3)	cash withdrawals from BM PKO BP S.A. accounts	0.00
3.	Issuing municipal bonds – for arrangements related to the issuance programme	not less than 10,000.00
4.	Issuing corporate securities:	
1)	arranging for or increasing the value of an issuance programme	from 0.1% of the value of such issuance programme or increase
2)	issuing a placement guarantee	from 0.2% of the value of such issuance programme
3)	issuance programme service (annually)	not less than 4,000.00
4)	organising the issue of a series of bonds/ bill of exchange tranche	to negotiate
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 Restructuring and Debt Collection Department for Corporate Customer [Departament Restrukturyzacji i Windykacji Klienta 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 medium-sized enterprises
10.	Submission of an application available in the iPKO biznes applications module, in a mode other than via this module - per application		300.00
	Note: Not applicable to: 1. Applications related to: opening or closing of an account of an auxiliary character, 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 by telephone 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.	Keeping a high balance on bank accounts - monthly fee		Basic fee
			0,04%
			Additional fee
			0,04%

	<p>Note:</p> <ol style="list-style-type: none"> The fee is charged on balances on non-saving bank accounts, trust accounts, Housing Trust Accounts, Escrow accounts, technical accounts where the Bank accumulates the Customers' funds (including collateral accounts and security deposits) and accounts of negotiable term deposits, investment deposits and dual-currency deposits with investments in currency options. The basic fee is charged monthly on the total average balance if the average total of positive balance on accounts covered by the fee, calculated from the first to the penultimate day of the calendar month, exceeds PLN 5 million. An additional fee is added to the basic fee at the end of each calendar month (excluding December) from the positive difference between the total of positive balances on the last day of a calendar month and the average value of the total of positive balances calculated from the first to the penultimate day of a calendar month, provided the total of positive balances on the last day of a calendar month exceeds the value of PLN 5 million. Fees are charged on positive balances of accounts maintained in all currencies listed in the table of currency rates of PKO Bank Polski S.A. and PLN. The fee excludes funds received by the Customer as part of governmental aid programmes related to liquidation of effects of COVID-19, including the Financial Shield of the Polish Development Fund and funds held in VAT accounts. For fee charging purposes, PKO Bank Polski S.A. converts the average balances of accounts in currencies other than PLN applying the average rate of the National Bank of Poland on the date of charging the fee. Fees are collected in the total amount on the last day of a calendar month to which they refer, yet not later than by 10th business day of the following month. 															
112.	Keeping a high balance on bank accounts maintained in currencies for which the current deposit facility interest rates show negative values for	<table border="1"> <tr> <td>for EUR</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the European Central Bank <u>+ 0.02 p.p.</u></td> </tr> <tr> <td>for CHF</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Switzerland <u>+ 0.01 p.p.</u></td> </tr> <tr> <td>for SEK</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Sweden</td> </tr> <tr> <td>for DKK</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Denmark</td> </tr> <tr> <td>for PLN</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the National Bank of Poland</td> </tr> <tr> <td>for JPY</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Japan</td> </tr> <tr> <td>for HUF</td> <td>1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Hungary</td> </tr> </table>	for EUR	1/12 of the value absolute of the current deposit facility interest rate announced by the European Central Bank <u>+ 0.02 p.p.</u>	for CHF	1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Switzerland <u>+ 0.01 p.p.</u>	for SEK	1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Sweden	for DKK	1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Denmark	for PLN	1/12 of the value absolute of the current deposit facility interest rate announced by the National Bank of Poland	for JPY	1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Japan	for HUF	1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Hungary
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for HUF	1/12 of the value absolute of the current deposit facility interest rate announced by the central bank of Hungary															
	<p>Note:</p> <ol style="list-style-type: none"> The fee is charged on balances of non-saving accounts, trust accounts, Housing Trust Accounts, Escrow accounts, technical accounts where the Bank accumulates the Customers' funds (including collateral accounts and security deposits) and accounts of negotiable term deposits, investment deposits and dual-currency deposits with investments in currency options. Fees are charged monthly when the total average monthly balance in a given currently on accounts covered by the fee exceeds EUR 100,000 CHF 100,000 SEK 1 million, DKK 1 million, PLN 1 million, JPY 1 million, HUF 10 million. Fees are charged on the excess values referred to in Note 2. Fees for a given month are charged in case of negative value of the current deposit facility interest rate, applicable on the last day of the month. Fees are charged on the last calendar day of the month to which they refer. 															
123.	Keeping a high balance at bank accounts – fee at the end of the year	0.32%														

	<p>Note:</p> <ol style="list-style-type: none"> 1. The fee is charged on balances on non-saving bank accounts, trust accounts, Housing Trust Accounts, Conditional Settlement Accounts, technical accounts where the Bank accumulates the Customers' funds (including collateral accounts and security deposits) and accounts of negotiable term deposits, investment deposits and dual-currency deposits with investments in currency options. 2. The fee is charged on the excess of the total of balance at 31 December above the average value of the total of positive balances, for the period from January to the penultimate day of the month of the year, on all accounts in conversion to PLN, when the total of positive balances on the last day of the calendar month exceeds the value of PLN 5 million. 3. The fee is charged on positive balances of accounts maintained in all currencies listed in the table of currency rates of PKO Bank Polski S.A. and PLN. 4. The fee excludes funds received by the Customer as part of governmental aid programmes related to liquidation of effects of COVID-19, including the Financial Shield of the Polish Development Fund, provided they were credited on the Customers accounts and funds held in VAT accounts. 5. For fee charging purposes of PKO Bank Polski S.A. converts the balances of accounts in currencies other than PLN, applying the average rate of the National Bank of Poland on the date of charging the fee. 6. The fee is collected on the last day of a calendar year to which it refers, yet not later than by 10th business day of the following month.
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PART VII. PRODUCTS AND SERVICES IN ADMINISTRATION
SECTION I. PRODUCTS AND SERVICES

Type of commission/fee		in PLN
1	2	3
1.	Execution of transfer/ predefined transfer via electronic media in the required format:	
a)	to accounts maintained at PKO Bank Polski S.A.	1.00
b)	to accounts maintained at other banks	4.00
Note: The fee applies to contracts concluded before 1 August 2018.		
2.	Notification of changes in account balance to the Internet Mailbox (monthly)	12.00
Note: The fee applies to contracts concluded before 15 September 2008.		
3.	Sending SMS messages informing about an account balance within the "SMS Information" banking service (monthly)	7.50
Note: The fee applies to contracts concluded before 1 August 2018.		
4.	Using the MULTICASH electronic banking system (monthly):	
1)	for a single account	200.00
2)	for each additional account (excluding term deposit accounts)	10.00
Note: The fee applies to contracts concluded before 24 March 2009.		
5.	Using the iPKO electronic banking system (monthly)	100.00
Note: The fee applies to contracts concluded before 15 July 2009.		
6.	Mastercard Business Adm. Card	
1)	card use (annually, charged in arrears)	100.00
2)	consideration of Customer application for a global limit change	50.00

3)	domestic and foreign cash withdrawals	3% of the transaction amount but not less than 7.00	
4)	servicing untimely repayments	50.00	
Note: The fees apply to cards issued before 28 February 2015.			
7.	DEBIT CARDS - Visa Business Adm. Card		
1)	use of the card (monthly, charged in arrears)	2.00	
2)	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 operation amount but not less than 5.00	
Note: 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 st of March 2019, the card issued under the name of PKO Visa Business Electron Adm.			
8.	DEBIT CARDS - PKO Visa Business Municipium^{1,2}	PKO Visa Business Municipium^{1,2}	PKO Visa Business USD
		in PLN	in USD
1)	Card use (annually, charged in advance)	0.00	25.00
2)	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost	15.00 + shipping cost
3)	Assignment of PIN:		
a)	at the infoline of PKO Bank Polski S.A. or in the iPKO biznes mobile application	0.00	0.00
b)	sent by post (also refers to the dispatch of a duplicate PIN)	20.00	5.00
4)	Insurance package	0.00	0.00
5)	Electronic report on card operations sent via iPKO biznes electronic banking system	0.00	0.00
6)	Cash withdrawal:		
a)	at PKO Bank Polski S.A. ATMs	0.00	0.00
b)	domestically (except for PKO Bank Polski S.A. ATMs) and abroad	3% of the operation amount but not less than 5.00	3% of the operation amount but not less than 2.00
c)	accompanying a non-cash operation (Cashback)	0.00	1.00
7)	Non-cash and cash operations from a linked account	x	2% of the operation amount
8)	Emergency cash withdrawal abroad	as per Visa Europe rates ³	
9.	CHARGE CARDS - PKO Mastercard Corporate Municipium MASTERCARD CORPORATE AND VISA BUSINESS	PKO Mastercard Corporate Municipium	PKO Visa Business Charge¹
1)	Card use (annually, charged in arrears)	100.00	100.00
2)	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost	
3)	Assignment of PIN:		
a)	at the infoline of PKO Bank Polski S.A. or in the iPKO biznes mobile application	0.00	0.00

	b)	sent by post (also refers to the dispatch of a duplicate PIN)	20.00	5.00
4)	Insurance package			0.00
5)	Priority Pass package (annually, optional package)		80.00	*
6)	Priority Pass - the card user admission to the airport lounge		according to the Priority Pass rates ⁴	*
7)	Priority Pass - admission of an accompanying person to the airport lounge		according to the Priority Pass rates ⁴	*
8)	Electronic report on card operations sent via iPKO biznes electronic banking system (monthly):			
	a)	in the pdf/ txt format	0.00	0.00
	b)	in the MT940 format	200.00	200.00
9)	Electronic report on card operations in the pdf format sent to the card user electronic mailbox		200.00	200.00
10)	Consideration of Customer application for a global limit change		200.00	200.00
11)	Cash withdrawal domestically and abroad		4% of the operation amount but not less than 5.00	3% of the operation amount but not less than 5.00
12)	Monthly settlement of non-cash operations:			
	a)	domestic	0.00	1.5% of the operation amount
	b)	foreign	1% of the operation amount	
10.	<u>CHARGE CARDS - MASTERCARD BUSINESS</u>		<u>PKO Mastercard Business Silver</u>	<u>PKO Mastercard Business Gold</u>
			<u>in PLN</u>	<u>in PLN</u>
1)	<u>Card use (annually, charged in advance)</u>		<u>200.00</u>	<u>300.00</u>
2)	<u>Card issue in express mode (i.e. within three business days)</u>		<u>50,00 + shipping cost</u>	
3)	<u>Assignment of PIN:</u>			
	1)	<u>at the infoline of PKO Bank Polski S.A. or in the iPKO biznes mobile application</u>		<u>0.00</u>
	2)	<u>sent by post (also refers to the dispatch of a duplicate PIN)</u>		<u>20.00</u>
4)	<u>Insurance package</u>			<u>0.00</u>
5)	<u>Priority Pass package</u>		x	<u>0.00</u>
6)	<u>Priority Pass - the card user admission to the airport lounge</u>		x	<u>according to the Priority Pass rates⁴</u>
7)	<u>Priority Pass - admission of an accompanying person to the airport lounge</u>		x	<u>according to the Priority Pass rates⁴</u>
8)	<u>Electronic report on card operations sent via iPKO biznes electronic banking system (monthly):</u>			
	1)	<u>in the pdf/ txt format</u>		<u>0.00</u>
	2)	<u>in the MT940 format</u>		<u>200.00</u>
9)	<u>Electronic report on card operations in the pdf format sent to the card user electronic mailbox</u>			<u>200.00</u>
10)	<u>Cash withdrawal domestically and abroad</u>		<u>3% of the operation amount but not less than 5.00</u>	
11)	<u>Monthly settlement of domestic and foreign non-cash operations</u>		<u>1.5% of the operation amount</u>	
	<u>Maintenance of an automatic deposit account or dynamic account (monthly)</u>			<u>120.00</u>

11 Note:
0. The fee applies to instruction and contracts concluded before 1 July 2020

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

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

³ 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.

⁴ 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 ¹ Package			
		consolidated	consolidated with OZ option	dynamic	dynamic with OZ option
		in PLN	in PLN	in PLN	in PLN
1	2	3	4	5	6
124.	Package subscription fee (monthly)	128.00 ² 178.00 ³	208.00 ² 258.00 ³	248.00 ² 358.00 ³	408.00 ² 518.00 ³
132.	Maintenance of an automatic deposit account	0.00			
143.	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
154.	Execution of transfer/ predefined domestic or SEPA transfer via the electronic banking system:				
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	
165.	Execution of standing order via the electronic banking system to an account maintained at PKO Bank Polski S.A.	0.00			
176.	The <i>iPKO biznes</i> electronic banking system:				
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			
187.	Use of the PKO Visa Business card (annually, payable in advance) Note: 1. The exemption from this fee does not apply to previously owned cards. 2. Until the 31 st of March 2019, the card issued under the name of PKO Visa Business Electron.	0.00 up to 3 cards		0.00 up to 7 cards	
198.	Use of the PKO Mastercard Business card (annually, charged in advance):				
1)	Gold	150.00		90.00	
2)	Silver	50.00		30.00	

204 9.	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
219.	Consideration of an application for or a request to extend an overdraft facility	0.00%	
224.	Foreign transfer incoming to PKO Bank Polski S.A.	in accordance with the provisions of Part I	
232.	Outgoing, foreign transfer/ standing order ⁵ by PKO Bank Polski S.A. other than SEPA transfer, PKO Intercompany Payments, 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
243.	Other services	In accordance with the remaining part of the Tariff	
		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

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

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

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

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