

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 given the opportunity to submit applications in this respect at iPKO biznes.	

3.	Maintenance of an automatic deposit account or dynamic account (monthly)		120.00
34.	Preparation of a draft agreement, opening and maintenance of a trust account or ESCROW account	to negotiate	
SECTION II. CASH OPERATIONS			
45.	Cash payment made in open form:		
	1)	in PLN:	
	a)	at branches	10.6% of the operation amount but not less than 3015.00
	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	0.85% 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 3015.00
	b)	in coins	50% of the amount equivalent in coins
56.	Cash payment made in PLN in open form containing more than 50 coins (additional fee)		5% of the amount in coins
67.	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
78.	Issue of a document confirming the occurrence of divergency in a cash payment in closed form		20.00
89.	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)	65.00
910.	Issue of a card/ key to a night safe		50.00
101.	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	0.3% of the ordered amount but not less than 50.00
112.	Cash withdrawal made in closed form:		
	1)	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.		
123.	Cash transport		to negotiate
134.	Ordering of blank checks (for each form)		5.00
SECTION III. DOMESTIC AND FOREIGN TRANSFERS			
14.	Transfer incoming to PKO Bank Polski S.A. where costs are borne by the beneficiary:		
	1)	SEPA and EEA transfer in EUR	0.00
	2)	PKO Intercompany Payments	0.00
	3)	transfer other than listed above	20.00
15.	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
16.	Additional activities related to incoming transfer: a) additions changes, corrections b) inquiries, search for inflow of funds made for the benefit of the Customer c) NON-STP fee Note: Fee charged for each instruction separately		50.00 + third-party bank costs
175.	Execution of domestic transfer/ predefined domestic transfer/ SEPA foreign transfer/ SEPA standing order ¹ / foreign transfer EEA in EUR/ standing order ¹ EEA in EUR:		
	1)	submitted in paper-based form	830.00
	2)	submitted via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service, subject to paragraph 197	3.50
	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.		
	3)	SEPA standing order	3.50
	43)	made via SORBNET2 system and foreign transfer EEA in EUR / standing order ¹ EEA in EUR:	
	a)	via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service:	
	a)-	in an amount higher than or equal to PLN 1 million for SORBNET2	2015.00
		in an amount higher than or equal to EURO 250-000thousands for EEA in EUR transfers	
	b)-	in an amount lower than PLN 1 million for SORBNET2	4035.00
		in an amount lower than EUR 250-000thousands for EEA in EUR transfers	
	b)	in paper-based form	50.00

186.	Execution of <u>domestic</u> standing order:		
	1)	made via SORBNET2 system	
	a)	in an amount higher than or equal to PLN 1 million	2015.00
	b)	in an amount lower than PLN 1 million	4035.00
	2)	in other forms	3.50
197.	Execution of an urgent transfer submitted via the electronic banking system		5.00
18.	Additional activities related to transfer: – inquiries for outgoing transfer – search for inflow of funds made for the benefit of the Customer in case of incoming transfer		50.00 + third-party bank costs
SECTION IV. FOREIGN TRANSFERS			
19.	Transfer incoming to PKO Bank Polski S.A. where costs are borne by the beneficiary:		
	1)	SEPA and EEA transfer in EUR	0.00
	2)	PKO Intercompany Payments	0.00
	3)	transfer other than listed above	20.00
20.	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.		50.00 + third-party bank costs
21.	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
202.	Outgoing <u>foreign</u> transfer/ <u>foreign</u> standing order ¹ by PKO Bank Polski S.A.:		
	1)	SEPA transfer	
	a)	submitted via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service	3.50
	b)	submitted in paper-based form	30.00
	12)	PKO Intercompany Payments	35.00
	3)	EEA transfer in EUR	
	a)	via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service:	
	=	in an amount higher than or equal to EUR 250 thousands	15.00
	=	in an amount lower than EUR 250 thousands	35.00
	b)	in paper-based form	50.00
24)	SWIFT GPI transfer		0.4% of the operation amount but not less than 50.00 and no more than 300.00
35)	<u>Foreign</u> transfer other than listed above SEPA, EEA in EUR, 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 43 0.00 and no more than 220 180.00
	b)	submitted at a branch or in MULTICASH	0.3% of the operation amount but not less than 40.00 and no more than 200 220.00
213.	Urgent ² outgoing <u>foreign transfer</u> -/ <u>foreign standing order</u> ¹ (additional fee)		100.00
24.	<u>Additional activities related to outgoing transfer/ standing order¹:</u> <u>- inquiries, additions and changes for the benefit of the Customer and additional activities carried out by intermediating banks;</u> <u>- cancellation of an executed transfer;</u> <u>- return of an executed transfer;</u> <u>- NON-STP fee</u>		50.00 + third-party bank costs
	<u>Note: Fee charged for each instruction separately.</u>		
22.	<u>Additional activities related to outgoing:</u>		
	1)	<u>domestic transfer:</u>	50.00 + third-party bank costs
	a)	<u>inquiries for outgoing transfer</u>	
	b)	<u>search for inflow of funds made for the benefit of the Customer in case of incoming transfer</u>	
	2)	<u>foreign transfer/ foreign standing order¹:</u>	
	a)	<u>inquiries, additions and changes for the benefit of the Customer and additional activities carried out by intermediating banks</u>	
	b)	<u>cancellation of an executed transfer</u>	
	c)	<u>return of an executed transfer</u>	
	d)	<u>NON-STP fee</u>	
	<u>Note: Fee charged for each instruction separately.</u>		
235.	OUR cost instructions		100.00
246.	SWIFT message ³		10.00
257.	Copy of sent outgoing transfer/ standing order ¹ message		15.00
SECTION IV. OTHER SERVICES			
268.	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
279.	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
283 0.	PKO - mass payments:		
	1)	provision of the service (monthly)	200.00
	2)	execution of a payment order	0.6% of the payment order amount but not less than 15.00
	3)	cancellation of a payment order (including a failure to collect)	0.2% of the payment order amount but not less than 5.00
	4)	reports on mass withdrawals pertaining to processed and unprocessed orders (monthly)	200.00
293 1.	PKO Rachunki Wirtualne (mass payment identification):		
	1)	provision of the service (monthly)	100.00
	2)	identification of a received payment	0.25
	3)	analytical report of collective postings (monthly)	200.00
302.	Direct debit service:		
	1)	charged from the recipient (PKO Bank Polski S.A. Customer):	
	a)	approval for execution of a direct debit message in electronic form	1.00
	b)	distribution of one form of "Direct Debit Authorisation ", "Direct Debit Authorisation Withdrawal"	105.00
	2)	charged to the payer (PKO Bank Polski S.A. Customer) per each executed direct debit:	
	a)	to an account maintained at PKO Bank Polski S.A.	0.00
	b)	to an account maintained at another bank	3.00
313.	Services related to the consolidation of balances, such as within the consolidated account agreement (monthly)		400.00 + 40.00 per each account in consolidation
324.	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)	0.1% p.a.
335.	Housing trust account: - consideration of application for opening an account - opening of an account - maintenance of an account - monthly - identification of a contribution to an individual account of buyer - of the value of each payment - execution of the account holder order to withdraw funds from the account - of the amount of operations - payment of funds from the account for the buyer in the event of withdrawal from or termination of the developer agreement - inspection of the project carried out prior to the disbursement of payment of the account - for any inspection		to negotiate

SECTION VI. ELECTRONIC BANKING		
346.	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 or reader	150.00
4)	issue of a mobile token	0.00
5)	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
6)	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
7)	adding or removing users via bank's employee (for each application)	300.00
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 (activation, monthly subscription fee, training and servicing visit) iPKO biznes Integra (making available, monthly subscription fee, training and maintenance service)	to negotiate
	<p>Note:</p> <p>1. Monthly fees specified in sub-paragraphs 1, 2 and 10 are collected from every company registered in the system/application.</p> <p>2. No fee as specified in item 7) is charged for:</p> <p>a) adding or removing a user via iPKO biznes,</p> <p>b) adding or removing a user with administrator rights,</p> <p>c) specifying of users made at the first system configuration.</p>	
SECTION VII. OTHER ACTIVITIES		
357.	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.	
368.	Bank statement upon demand or additional bank statement	50.00
379.	Electronic reports, including those sent via SWIFT, in a format other than a bank statement, e.g. MT94X messages reflecting postings in accounts (monthly, for each message and account type)	200.00
384 0.	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.	
394 1.	Transfer of a call for the unauthorised debit balance	100.00
402.	Execution of an enforcement seizure against an account and document having the force of an enforcement title	100.00

	<p>Note:</p> <p>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.</p> <p>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.</p>															
43.	<p>Fee for keeping a high balance of current/auxiliary accounts, automatic deposit accounts and term deposit accounts on standard terms with contractual periods of up to 3 months, held in EUR – calculated on the basis of the total average monthly balance of those accounts minus EUR 1 million.</p>	<p>1/12 of the absolute value of the current deposit facility interest rate in EUR published by the European Central Bank</p>														
	<p>Note:</p> <p>1. The fee is charged monthly when the total average monthly balance in the aforesaid accounts exceeds EUR 1 million.</p> <p>2. The fee for a given month is charged if the deposit facility interest rate of the European Central Bank is negative on the last day of the month.</p>															
43.	<p>Keeping a high balance at the end of the month on current/auxiliary accounts maintained in all currencies indicated in the table of currency rates of PKO Bank Polski S.A.</p>	<p>to negotiate</p>														
	<p>Note:</p> <p>1. Fees charged monthly on the total balance, when the total average balance on accounts covered by the fee, calculated from the first day of the calendar month until the penultimate day of the calendar month, exceeds PLN 5 million.</p> <p>2. The fee may be increased by an additional fee in case the total balance on the last day of a calendar month exceeds the average value of the total balance calculated from the first to the penultimate day of the calendar month at the end of every calendar month, with the exception of December.</p> <p>3. Amounts of additional fees charged at the end of every month on the excess value referred to in Note 2.</p> <p>4. Fees are calculated on the last day of the month to which they refer and are charged on the same day, however not later than by the 10th business day of the following month.</p> <p>5. For the purpose of calculating the fees, the Bank converts the balance of accounts in other currencies to PLN, applying the average rate of the National Bank of Poland applicable on the date of fee charging.</p>															
44.	<p>Keeping a high balance on current/ auxiliary accounts maintained in currencies for which the current deposit facility interest rates show negative values for</p>	<table border="1"> <tr> <td>for EUR</td> <td>1/12 of the value of the current deposit facility interest rate in EUR announced by the European Central Bank</td> </tr> <tr> <td>for CHF</td> <td>1/12 of the value of the current deposit facility interest rate in CHF announced by the central bank of Switzerland</td> </tr> <tr> <td>for SEK</td> <td>1/12 of the value of the current deposit facility interest rate in SEK announced by the central bank of Sweden</td> </tr> <tr> <td>for DKK</td> <td>1/12 of the value of the current deposit facility interest rate in DKK announced by the central bank of Denmark</td> </tr> <tr> <td>for PLN</td> <td>1/12 of the value of the current deposit facility interest rate in PLN announced by the National Bank of Poland</td> </tr> <tr> <td>for JPY</td> <td>1/12 of the value of the current deposit facility interest rate in JPY announced by the central bank of Japan</td> </tr> <tr> <td>for HUF</td> <td>1/12 of the value of the current deposit facility interest rate in HUF announced by the central bank of Hungary</td> </tr> </table>	for EUR	1/12 of the value of the current deposit facility interest rate in EUR announced by the European Central Bank	for CHF	1/12 of the value of the current deposit facility interest rate in CHF announced by the central bank of Switzerland	for SEK	1/12 of the value of the current deposit facility interest rate in SEK announced by the central bank of Sweden	for DKK	1/12 of the value of the current deposit facility interest rate in DKK announced by the central bank of Denmark	for PLN	1/12 of the value of the current deposit facility interest rate in PLN announced by the National Bank of Poland	for JPY	1/12 of the value of the current deposit facility interest rate in JPY announced by the central bank of Japan	for HUF	1/12 of the value of the current deposit facility interest rate in HUF announced by the central bank of Hungary
for EUR	1/12 of the value of the current deposit facility interest rate in EUR announced by the European Central Bank															
for CHF	1/12 of the value of the current deposit facility interest rate in CHF announced by the central bank of Switzerland															
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for HUF	1/12 of the value of the current deposit facility interest rate in HUF announced by the central bank of Hungary															
	<p>Note:</p> <p>1. Fees are charged monthly when the total average monthly balance in a given currency 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.</p> <p>2. Fees are charged on the excess values referred to in Note 1.</p> <p>3. Fees for a given month are charged in case of negative value of the current deposit facility interest rate.</p> <p>4. Fees are calculated and charged on the last day of the month to which they refer.</p>															

45.	Keeping a high balance at the end of the year on current/auxiliary accounts maintained in all currencies indicated in the table of currency rates of PKO Bank Polski S.A.	0.38%
	<p>Note:</p> <p>1. The fee is charged on 31 December every year.</p> <p>2. The fee is charged in case the total balance on 31 December on all of the Customer's accounts converted to PLN exceeds PLN 5 million.</p> <p>3. The fee does not apply to funds received by the Customer as part of governmental aid programmes related to the limitation of effects of COVID-19, including the Financial Shield of the Polish Development Fund, provided they were credited on the Client's account in the period of three months before the end of the year.</p> <p>4. For the purpose of calculating the fees, the Bank converts the balance of accounts in other currencies to PLN, applying the average rate of the National Bank of Poland applicable on the date of fee charging.</p>	
41.	Preparation of agreement drafts and forms containing changes in provisions requested by the customer	500.00
42.	Change in the specimen signature sheet: for every card replacement, for every change on a card, for every additional card	50.00

¹ Execution of a foreign standing order is possible only via iPKO biznes electronic banking system.

² Fee charged for outgoing transfer.

1) with Overnight currency date in GBP, PLN, USD or EUR (excluding SEPA and EEA transfers in EUR)

2) with Tomnext currency date in AUD, BGN, CAD, CHF, CNY, CZK, DKK, GBP, HUF, JPY, NOK, PLN, RON, RUB SEK, USD or EUR (excluding SEPA and EEA transfers in EUR).

³ The telecommunications fee is charged additionally in the case of an execution of transfers via the SWIFT system. SEPA and EEA transfers in EUR are exempted from fees charged for SWIFT messages.

PART II. BANK CARDS

SECTION I. DEBIT CARDS		PKO Visa Business Debit ¹	PKO Visa Business ^{1 2}	PKO Visa Business EUR	PKO Visa Business USD
		in PLN	in PLN	in EUR	in USD
1	2	3	4	5	6
1.	Card use (annually, charged in advance)	50.00	40.00 ³	20.00	25.00
2.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost		12.00 + shipping cost	15.00 + shipping cost
3.	Insurance package	0.00			
4.	Electronic report on card operations sent via iPKO biznes electronic banking system	0.00			
5.	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% of the operation amount but not less than 2.00	
	3) accompanying a non-cash operation (Cashback)	0.00		1.00	1.00
6.	Non-cash and cash operations from a linked account	x		2% of the operation amount	
7.	Emergency cash withdrawal abroad	as per Visa Europe rates ⁴			
SECTION II. CHARGE CARDS – MASTERCARD CORPORATE AND VISA BUSINESS		PKO Mastercard Corporate Municipium	PKO Mastercard Corporate	PKO Mastercard Corporate Executive	PKO Visa Business Charge ⁵
		in PLN	in PLN	in PLN	in PLN
8.	Card use (annually, charged in arrears)	100.00	200.00	350.00	100.00
9.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost			

10.	Insurance package			0.00
11.	Priority Pass package ⁶ (annually, optional package)	80.00	0.00	x
12.	Electronic report on card operations sent via iPKO biznes electronic banking system			0.00
13.	Cash withdrawal domestically and abroad	4% of the operation amount but not less than 5.00	3.5% of the operation amount but not less than 5.00	3% of the operation amount but not less than 5.00
14.	Monthly settlement of non-cash operations:			
	1) Domestic	0.00	1.51% of the operation amount 1.3% of the operation amount	
	2) Foreign	1% of the operation amount	1.53% of the operation amount	
SECTION III. CHARGE CARDS – MASTERCARD BUSINESS		PKO Mastercard Business Silver	PKO Mastercard Business Gold	
		in PLN	in PLN	
15.	Card use (annually, charged in advance)	200.00		300.00
16.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost		
17.	Insurance package			0.00
18.	Priority Pass package ⁶	X		0.00
19.	Cash withdrawal domestically and abroad	3% of the operation amount but not less than 5.00		
20.	Monthly settlement of domestic and foreign non-cash operations	1.5% of the operation amount		
SECTION IV. CREDIT CARDS		PKO Visa Business Credit Silver ⁷	PKO Visa Business Credit Gold ⁷	
		in PLN	in PLN	
21.	Card use (annually, charged in arrears)	100.00		150.00
22.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost		
23.	Insurance package			0.00
24.	Priority Pass package ⁶ (annually, optional package)	X		80.00
25.	Electronic report on card operations sent via iPKO biznes electronic banking system			0.00
26.	Consideration of Customer application for a global limit change			50.00
27.	Cash withdrawal domestically and abroad	3% of the operation amount but not less than 5.00		
28.	Monthly settlement of domestic and foreign non-cash operations			0.00
29.	Servicing untimely repayments			50.00
30.	Emergency cash withdrawal abroad	as per Visa Europe rates ⁸		
SECTION V. PREPAID DEBIT CARDS		Prepaid debit card ⁹	Prepaid debit card to EUR account ¹⁰	
		in PLN	in EUR	
31.	Commissions and fees charged to the account holder:			

1)	card use (annually, charged in advance)		20.00 ¹¹	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 sent via iPKO biznes electronic banking system - monthly fee			0.00
6)	crediting (transfer to accounts at PKO Bank Polski S.A.)		1.50	0.50
7)	<u>processing an instruction for return of funds from a prepaid type card outside iPKO biznes electronic banking service system: for every instruction</u>			<u>as for a transfer filed in a paper form</u>
8)	<u>processing a change in the account number for final transfers from a prepaid type card: for every instruction</u>			<u>50.00</u>
32.	Commissions and fees collected from the card account/ card registration account in respect of:			
1)	domestic cash withdrawal:			
a)	at PKO Bank Polski S.A. agencies and Poczta Polska offices		3% of the operation amount but not less than 3.00	3% of the operation amount but not less than 1.00
b)	at PKO Bank Polski S.A. branches		3% of the operation amount but not less than 8.00	3% of the operation amount but not less than 2.00
c)	at PKO Bank Polski S.A. ATMs			0.00
d)	at branches and ATMs other than PKO Bank Polski S.A.		3% of the operation amount but not less than 5.00	3% of the operation amount but not less than 1.50
e)	accompanying a non-cash operation (Cashback)		1.00	0.50
2)	cash withdrawal abroad		3% of the operation amount but not less than 5.00	3% of the operation amount but not less than 1.50
3)	domestic and foreign non-cash operations			0.00
4)	statement of last 5 card operations and balance check at PKO Bank Polski S.A. ATMs			0.00
5)	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.

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

³ PKO Visa Business card is also available in a Municipium version. PKO Visa Business Municipium card is offered to Customers from the segment of general central and local government agencies and large central and local government agencies at no charge.

⁴ 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.

⁵ In the case of a transaction carried out with PKO Visa Business Charge card 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.

⁶ Entrance fee to the airport lounge is charged in accordance with the Priority Pass offer.

⁷ 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.

⁸ 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.

⁹ 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.

¹⁰ 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.

¹¹ 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 loan, multi-purpose credit limit or credit promise 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 or credit promise	0.2% but not less than 21 000.00
	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 or commercial 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.	
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	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 credit limit for the framework agreement to open letters of credit and an instruction to extend the term of such framework agreement are simultaneously considered, a single fee of 0.2% but not less than 150.00 is charged on the increased amount of the framework agreement. 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 a credit promise	21 000.00
5.	Sending a reminder letter	200.00
6.	Fee for non-delivery of documents related to credit monitoring 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 a loan or increasing the loan amount	2% p.a. but not less than 21 000.00
	Note: 1. The commission is charged on the loan amount or the amount of the increase. 1. 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. 2. On every anniversary of credit granting, commission is charged on: a) amount of credit agreement: in case of revolving credit facilities; a)b) amount left for repayment at the end of the previous year of financing: in case of non-revolving credit facilities. 3. No commission is charged for granting, increasing multi-purpose credit limit or increasing relevant sub-limits. 4. For loans that are subsidised by the Agency for Restructuring and Modernisation of Agriculture (ARMIR), the fee is calculated as specified in a relevant contract between PKO Bankiem Polskim S.A. and ARMIR.	
8.	Use of a multi-purpose credit limit - from disposal:	21.5% p.a.
9.	Purchase of receivables by assignment - in respect of an amount receivable:	
	1) owed by the state budget	1%
	2) otherwise classified	2%
10.	Use of the loan by way of a bank transfer to the current account of the borrower or in cash	0.8%

	<p>Note:</p> <ol style="list-style-type: none"> The commission is charged on the transfer amount to the current account of the borrower or the amount paid in cash. The commission is charged on loans that are subject to a multi-purpose credit limit. No commission is charged on investor loans. No commission is charged for the use of a loan by way of a bank transfer to the current account of the borrower where: <ul style="list-style-type: none"> - 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 written 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)	an overdraft facility (monthly)	0.3%
	2)	a revolving working capital facility (monthly)	0.25%
	3)	a non-revolving working capital facility, investment loan and credit account for local government units (daily)	0.008%
	4)	investor loan	0.00%
	<p>Note:</p> <ol style="list-style-type: none"> The fee is charged for the loan amount/ tranche made available and unused, which is not restricted under the applicable terms of use. The fee is charged on unused amounts of loans that are subject to multi-purpose credit limit. The fee for an unused revolving loan facility is accrued on a daily basis and charged monthly on the interest payment date. The fee for unused non-revolving loan and investment loan is accrued on a daily basis, from the day after the payment of the loan tranche, and charged at the end of the period of use of such loan or of use of tranche. 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
	<p>Note:</p> <ol style="list-style-type: none"> 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. 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. The commission for activities related to administration is charged on the last working day of the month, with the first <u>commission payment</u> 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. No commission is charged for activities related to administration subject to a multi-purpose credit limit. 		
14.	Changing the loan agreement at the request of the Customer, within the scope of:		
	1)	extending its term: on the amount to which such extension applies:	
		a) a revolving working capital facility, overdraft facility	1% p.a. but not less than 24 000.00 ^{1.3} 1% but not less than 2 000.00 ²
		b) other loans	2% p.a. but not less than 24 000.00 ^{1.4} 2% but not less than 2 000.00 ²
	2)	changing the loan repayment schedule/ loan currency change/ reference rate or loan margin change on the amount to which change applies	2% p.a. but not less than 24 000.00 ^{1.5} 2% but not less than 2 000.00 ²
	3)	changing terms of the loan agreement other than those specified in sub-paragraphs 1 to 2	24 000.00

	<p>Note: 1.1. No commission is charged for extending the period of multi-purpose credit limit, and for extending the period of loans that are subject to multi-purpose credit limit. 1.2. The commission does not apply to credit facilities functioning as part of a multi-purpose credit facility limit. 3.2. 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: 1. The commission is charged: 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 b) on the amount of early repayment not resulting from the repayment schedule – in the case of non-revolving working capital facilities. 2.2. The fee applies to early repaid loans that are subject to a multi-purpose credit limit. 2. No fee is charged if the Customer terminates the loan agreement (with a loan period of more than 12 months) with three months' notice. 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. 4. No commission is charged on investor loans. 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.	Breach of loan/limit agreement conditions for maintaining receipts (monthly) 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: 1. The commission is charged: a) from the next accounting period after the month in which the condition (s) was monitored, for the period until the condition (s) were met, 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, b) if the Bank accepts the non-performance of the loan agreement and in the case of an agreement that has no sanctions, c) from a single loan agreement, irrespective of the number of conditions not fulfilled in the given agreement. 2. The commission is accrued on the amount of the loan / limit granted in the case of revolving working capital facilities or 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

¹ The commission applies to agreements concluded until 31 July 2020 which are annexed after such date.

² The commission applies to agreements concluded after 1 August 2020.

³ The commission is charged on the date of signing an annex to the credit agreement and on every anniversary during the term of the annex on the annexed credit amount.

⁴ The commission is charged on the date of signing an annex to the credit agreement on the annexed credit amount and on every anniversary during the term of the annex: on the amount left for repayment at the end of the previous financing year.

⁵ The commission is charged on the date of signing an annex to the credit agreement on the annexed credit amount and on every anniversary during the term of the annex. In case of revolving credit facilities, the commission is charged on the annexed credit amount. In case of non-revolving credit facilities, the commission is charged on the annexed loan amount and on every anniversary during the term of the annex: on the amount left for repayment at the end of the previous financing year.

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.	Sending a reminder letter or additional correspondence to another bank or party involved in a transaction (not applicable to payment collection remainders)	50.00
3.	Other activities not covered by this Tariff Guide	not less than 50.00
4.	SWIFT message	10.00
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.*		
5.	Banking activities: – issuing guarantees, counter-guarantees, sureties, avals or stand-by letters of credit (for each three-month validity period of PKO Bank Polski S.A. commitment), Note: The commission is charged on the liability amount for the whole validity period of such liability, i.e. from the date of issue until the date of expiry. – increasing the amount of a guarantee, counter-guarantee, surety or stand-by letter of credit (on the amount of such increase)	
1)	for transactions with cash cover or a counter-guarantee/guarantee from domestic or foreign banks	from 0.5% to 0.75% but not less than 300.00
2)	for transactions with credit line	from 0.6% to 2% but not less than 300.00
6.	Issuing a promise for: – a guarantee – a surety in foreign trade	500.00
7.	Issuing a duplicate guarantee, surety or promise	500.00
8.	Amendment of the terms of a guarantee, counter guarantee, surety, stand-by letter of credit or promise	300.00

9.	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
10.	Claims handling – if no payment is made under a guarantee	300.00
11.	Issuing a guarantee, counter-guarantee, commitment letter, surety or stand-by letter of credit in non-standard wording	300.00
12.	Giving opinions at the Customer's request on non-standard guarantees, counter-guarantees, stand-by letters of credit or sureties	300.00
13.	Confirming/refusing of assignment of rights under a guarantee or surety	300.00
14.	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)*		
15.	Advising of a stand-by letter of credit or any amendments thereto	300.00
16.	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
17.	Preparing an opinion on a guarantee or stand-by letter of credit wording	500.00
18.	Preparing an opinion on a request for payment under a guarantee or stand-by letter of credit	500.00
19.	Acting as an intermediary in a demand for payment made under a guarantee or stand-by letter of credit	500.00
20.	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.)		
21.	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 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).	
22.	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 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).	
23.	Amendment of a letter of credit	200.00
24.	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.	
25.	Cancellation of a letter of credit	150.00
26.	Returning documents previously presented under a letter of credit and rejected by PKO Bank Polski S.A.	150.00
27.	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
28.	Endorsement or assignment of transport / insurance documents issued to PKO Bank Polski S.A.		200.00
29.	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
30.	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)			
31.	Advising of an export letter of credit or any amendments thereto		300.00
32.	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).		
33.	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
34.	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.		
35.	Presentation of documents that are inconsistent with a letter of credit		200.00
36.	Submitting a letter of credit for execution at another bank		300.00
37.	Examining documents presented under a letter of credit available at another bank		300.00
38.	Transferring a letter of credit		0.3% but not less than 400.00
39.	Cancellation of a letter of credit		150.00
40.	Preliminary verification of documents (for each document)		50.00
41.	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.		
42.	Write off of the unused credit balance (above the equivalent of PLN 1,000.00)		100.00
43.	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.		
44.	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.		
45.	Preparing an opinion, at the request of the Customer, concerning the terms of an export letter of credit or its draft version.		300.00
SECTION VI. INCOMING DOCUMENTARY COLLECTION ORDERS			
46.	Documents to be released against payment		0.2% but not less than 200.00 and no more than 500.00
47.	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
48.	Advising or advising of amendment		150.00

49.	Endorsement or assignment of transport or insurance documents issued to PKO Bank Polski S.A.	200.00
50.	Second advising of documentary collection	50.00
51.	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
52.	Protest fee (additionally to notary fees Note: Fee charged on a legal bill holder)	300.00 + notary fees and postal charges
SECTION VII. COLLECTION ORDERS		
53.	Collection instructions to collecting bank	0.2% but not less than 200.00 and no more than 500.00 + postal charges
54.	Other collection tasks:	
1)	amendment of collection instructions	100.00
2)	sending back of uncollected documents	200.00 + postal charges
3)	endorsement done by PKO Bank Polski S.A.	100.00
4)	monitoring of payment (for each reminder)	100.00
5)	settlement of payment from export collection (for each partial payment - for each payment)	100.00

PART V. CUSTODY¹

Type of commission/fee		in PLN
1	2	3
SECTION I. SECURITIES ACCOUNTS		
1.	Maintenance of financial instruments (hereinafter the "Account") on a monthly basis ² for recording and safekeeping purposes	13.50
2.	1) Safekeeping of Treasury bills, NBP [National Bank of Poland] bills and debt financial instruments for which PKO Bank Polski S.A. acts as an issuing agent (municipal/corporate bonds, other financial instruments)	0.00
	2) Safekeeping of Treasury bonds registered with the Central Securities Depository of Poland (KDPW S.A.)	0.01 % p.a. ³
	3) Safekeeping of equity instruments traded on organised markets	0.10 % p.a. ³
	4) Safekeeping of other financial instruments	to negotiate
3.	Operations (subject to payment of fees calculated and charged monthly for each completed operational or accounting task):	
1)	carrying out settlement instructions for over-the-counter (OTC) transactions with an entity other than PKO Bank Polski S.A.	20.00
2)	carrying out settlement instructions for exchange-traded transactions organised through a broker other than BM PKO Banku Polskiego [Brokerage House for PKO Bank Polski]	15.00
3)	the receipt or release from deposit of financial instruments in tangible form for which PKO Bank Polski S.A. is not an issuing agent	50.00

	4)	cancelling or repair of settlement instructions	30.00
	5)	a) transferring a financial instrument to another Account held by PKO Bank Polski S.A.	5.00
		b) transferring a financial instrument to another Account held by an entity other than PKO Bank Polski S.A.	50.00
	6)	a) blocking securities that are used to guarantee the payment of claims against PKO Bank Polski S.A.	30.00
		b) blocking securities that are used to guarantee the payment of claims against banks other than PKO Bank Polski S.A.	100.00
4.	Handling financial instruments on foreign markets:		
	1)	Account administration and safekeeping of financial instruments	0.05 % p.a.
	2)	a) carrying out settlement instructions for transactions with PKO Bank Polski S.A.	the PLN equivalent of EUR 15.00
		b) carrying out settlement instructions for transactions with an entity other than PKO Bank Polski S.A.	the PLN equivalent of EUR 20.00
5.	Depository for investment and pension funds		to negotiate
6.	1)	issuing a statement of Account	1.50
	2)	issuing an opinion on/providing the Customer's 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 or tender/exchange offers)	100.00
	3)	sending a printout of the Account history for the period preceding the current month (for each month) or a document confirming that a transaction involving financial instruments is paid for, or a copy of the relevant banking document	10.00
	4)	other activities as agreed with the Customer under a separate arrangement	to negotiate
7.	Reimbursement of deposit fees charged by depository institutions for safekeeping of assets, ⁴ transaction fees charged by depository institutions and brokerage houses, document translation fees, fees for representing the Customer at assemblies of shareholders and other costs incurred following the Customer's instructions		based on actually incurred costs
SECTION II. OMNIBUS ACCOUNTS			
8.	Maintenance of an account, safekeeping of financial instruments on accounts, operations on accounts		to negotiate
9.	Reimbursing PKO Bank Polski S.A. for any costs incurred in connection with contract performance		based on actually incurred costs
SECTION III. CASH ACCOUNTS⁵			
10.	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 If the total fee for safekeeping of financial instruments is equal to or greater than PLN 13.50, an Account maintenance fee will not be charged.

³ 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

⁴ Not applicable to Treasury bonds registered with the Central Securities Depository of Poland (KDPW S.A.)

⁵ 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)	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 a paper document to an advisor which is made available in the iPKO biznes Applications - Other On-Line Applications	300.00
	Note: does not refer to applications related to the financing of business activity.	

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.	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. 3. Until the 31 st of March 2019, the card issued under the name of PKO Visa Business Electron Adm.			
8.	Maintenance of an automatic deposit account or dynamic account (monthly)		120.00
Note: The fee applies to instruction and contracts concluded before 1 July 2020.			

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
98.	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
109.	Maintenance of an automatic deposit account	0.00			
119.	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
124.	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	
132.	Execution of standing order via the electronic banking system to an account maintained at PKO Bank Polski S.A.				
143.	The iPKO biznes 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		
154.	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
165.	Use of the PKO Mastercard Business card (annually, charged in advance)				
	1)	Gold	150.00	90.00	

	2)	Silver		50.00		30.00
176.		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
187.		Consideration of an application for or a request to extend an overdraft facility				0.00%
198.		Foreign transfer incoming to PKO Bank Polski S.A.	in accordance with the provisions of Part I			0.00
204 9.		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	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
210.		Other services	In accordance with the remaining part of the Tariff			

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

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

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

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