

# TARIFF OF BANK COMMISSIONS AND FEES AT PKO BANK POLSKI SA FOR CORPORATE CUSTOMERS

---



Bank Polski

## TABLE OF CONTENTS

### GENERAL PROVISIONS

PART I.	NON-SAVINGS AND TRUST BANK ACCOUNTS
SECTION I.	ACCOUNTS
SECTION II.	CASH OPERATIONS
SECTION III.	DOMESTIC TRANSFERS
SECTION IV.	FOREIGN TRANSFERS
SECTION V.	OTHER SERVICES
SECTION VI.	ELECTRONIC BANKING
SECTION VII.	OTHER ACTIVITIES
PART II.	BANK CARDS
SECTION I.	DEBIT CARDS
SECTION II.	CHARGE CARDS – MASTERCARD CORPORATE AND VISA BUSINESS
SECTION III.	CHARGE CARDS – MASTERCARD BUSINESS
SECTION IV.	CHARGE CARDS – PKO DINERS CLUB
SECTION V.	CREDIT CARDS
SECTION VI.	PREPAID DEBIT CARDS
PART III.	BUSINESS FINANCING
SECTION I.	SHARED ACTIVITIES FOR BANKING SERVICES EXPOSED TO CREDIT RISK
SECTION II.	LOANS
SECTION III.	BILLS OF EXCHANGE
PART IV.	TRADE FINANCE PRODUCTS
SECTION I.	GENERAL ACTIVITIES FOR TRADE FINANCE PRODUCTS
SECTION II.	GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND AVALS IN FOREIGN TRADE (INCLUDING THOSE OFFERED WITHIN THE MULTIPURPOSE CREDIT LIMIT) ISSUED BY PKO BANK POLSKI SA
SECTION III.	GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)
SECTION IV.	SERVICE OF OWN DOCUMENTARY CREDITS (OPENED BY PKO BANK POLSKI SA)
SECTION V.	SERVICE OF THIRD-PARTY DOCUMENTARY CREDITS (ISSUED BY OTHER BANKS)
SECTION VI.	INCOMING DOCUMENTARY COLLECTION ORDERS
SECTION VII.	COLLECTION ORDERS
PART V.	CUSTODY
SECTION I.	SECURITIES ACCOUNTS
SECTION II.	OMNIBUS ACCOUNTS
SECTION III.	CASH ACCOUNTS
PART VI.	OTHER ACTIVITIES AND SERVICES
PART VII.	PRODUCTS AND SERVICES IN ADMINISTRATION
SECTION I.	PRODUCTS AND SERVICES
SECTION II.	PRODUCT AND PRICE PACKAGES

### GENERAL PROVISIONS

#### § 1.

1. This Tariff of bank commissions and fees at PKO Bank Polski, hereinafter referred to as the “Tariff”, specifies the rates of bank commissions and fees collected by PKO Bank Polski SA from corporate Customers, subject to section 2.
2. The commissions and fees charged by PKO Bank Polski SA to banks in foreign trade and domestic foreign exchange are specified in the Tariff of Bank Fees and Commissions collected by PKO Bank Polski SA 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 SA 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 SA 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 SA:
  - 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 SA at the time of conversion as per the effective PKO Bank Polski SA 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 SA at the time of conversion as per the effective PKO Bank Polski SA 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 SA at the time of conversion as per the current PKO Bank Polski SA 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 SA 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 SA 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 SA 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 SA 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 SA 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 SA 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 SA in respect of a refund of an outgoing foreign transfer made by PKO Bank Polski SA.

### PART I. NON-SAVINGS AND TRUST BANK ACCOUNTS

Type of commission/fee		in PLN
1	2	3
<b>SECTION I. ACCOUNTS</b>		
1.	Maintenance of a non-savings account (monthly)	120.00
	Note: No fee is charged for the maintenance of a VAT account.	
2.	Maintenance of an automatic deposit account or dynamic account (monthly)	120.00
3.	Preparation of a draft agreement, opening and maintenance of a trust account or ESCROW account	to negotiate

SECTION II. CASH OPERATIONS			
4.	Cash payment made in open form:		
	1)	in PLN:	
		a)	at branches 0.6% of the operation amount but not less than 15.00
		b)	at PKO Bank Polski SA agencies:
		-	in an amount lower than or equal to PLN 1,000 2.50
		-	in an amount higher than PLN 1,000 0.5% of the operation amount
		c)	at PKO Bank Polski SA cash deposit machines (made with a debit card) 0.15% of the operation amount
	2)	in convertible currencies:	
		a)	in banknotes 1% of the operation amount but not less than 15.00
		b)	in coins 50% of the amount equivalent in coins
5.	Cash payment made in PLN in open form containing more than 50 coins (additional fee)		
			0.5% of the amount in coins
6.	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 1% 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
7.	Issue of a document confirming the occurrence of divergency in a cash payment in closed form		
			10.00
8.	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
9.	Issue of a card/ key to a night safe		
			8.00
10.	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 SA	0.4% 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)	0.1% of the difference between the amount withdrawn and the amount required to be ordered
	3)	failure to collect ordered cash on time	0.2% of the ordered amount

11.	Cash withdrawal made in closed form:	
1)	containing up to 20 coins	0.3% 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.	
12.	Cash transport	to negotiate
13.	Ordering of blank checks (for each form)	5.00
<b>SECTION III. DOMESTIC TRANSFERS</b>		
14.	Execution of transfer/ predefined transfer: <del>/- standing order:</del>	
1)	submitted in paper-based form	20.00
2)	submitted via the electronic banking system, on the basis of a SWIFT MT101 message, <del>or</del> the sweeping service <u>or through the Payment Initiation Service Provider:</u>	
a)	into accounts maintained at PKO Bank Polski SA	2.50
b)	into accounts maintained at other banks, subject to paragraph 165	2.50
	Note: No fee is charged for a transfer between accounts of the same Customer at PKO Bank Polski SA submitted via the electronic banking system <u>or through the Payment Initiation Service Provider</u> unless it is a collective transfer.	
3)	made via SORBNET2 system	
a)	in an amount higher than or equal to PLN 1 million:	
-	via the electronic banking system, on the basis of a SWIFT MT101 message, <del>or</del> the sweeping service <u>or through the Payment Initiation Service Provider</u>	15.00
-	in other forms	25.00
b)	in an amount lower than PLN 1 million:	
-	via the electronic banking system, on the basis of a SWIFT MT101 message, <del>or</del> the sweeping service <u>or through the Payment Initiation Service Provider:</u>	35.00
-	in other forms	45.00
15.	<u>Execution of standing order:</u>	
1)	<u>made via SORBNET2 system</u>	
a)	<u>in an amount higher than or equal to PLN 1 million</u>	<u>15.00</u>
b)	<u>in an amount lower than PLN 1 million</u>	<u>35.00</u>
2)	<u>in other forms</u>	<u>2.50</u>
165.	Execution of an urgent transfer submitted via the electronic banking system <u>or through the Payment Initiation Service Provider</u>	5.00
<b>SECTION IV. FOREIGN TRANSFERS</b>		
176.	Transfer incoming to PKO Bank Polski SA where costs are borne by the beneficiary:	
1)	SEPA transfer	10.00

	2)	PKO Intercompany Payments	0.00
	3)	transfer other than listed above	20.00
187.	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		50.00 + third-party bank costs
Note: Fee charged for each instruction separately.			
198.	-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
2019.	Outgoing transfer/ <u>standing order</u> <sup>1</sup> by PKO Bank Polski SA:		
	1)	SEPA transfer	
	a)	submitted via iPKO biznes on the basis of a SWIFT MT101 message, <del>or</del> the sweeping service <u>or through the Payment Initiation Service Provider:</u>	15.00
	b)	submitted at a branch or in MULTICASH	20.00
	2)	PKO Intercompany Payments	35.00
	3)	EEA transfer in EUR	40.00
	4)	transfer other than listed above	
	a)	submitted via iPKO biznes on the basis of a SWIFT MT101 message, <del>or</del> the sweeping service <u>or through the Payment Initiation Service Provider:</u>	0.2% of the operation amount but not less than 20.00 and no more than 180.00
b)	submitted at a branch or in MULTICASH	0.25% of the operation amount but not less than 20.00 and no more than 200.00	
210.	Urgent outgoing transfer (additional fee):		
	1)	in EUR with Overnight currency date	20.00
	2)	in EUR with Tomnext <sup>24</sup> currency date	15.00
	3)	in GBP, USD or PLN with Overnight currency date	80.00
	4)	in other currencies <sup>32</sup> with Tomnext currency date	60.00
221.	Additional activities related to outgoing transfer/ <u>standing order</u> <sup>1</sup> : - inquiries, additions and changes for the benefit of the Customer and additional activities carried out by intermediating banks; - cancellation of an executed transfer; - return of an executed transfer; - NON-STP fee		50.00 + third-party bank costs
	Note: Fee charged for each instruction separately.		
232.	OUR cost instructions		80.00
243.	SWIFT message <sup>4-3</sup>		10.00
254.	Copy of sent outgoing transfer/ <u>standing order</u> <sup>1</sup> message		6.00
SECTION V. OTHER SERVICES			

265.	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 SA of a payment instruction in the SWIFT MT101 service (MT101 message incoming to PKO Bank Polski SA) 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
276.	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
287.	PKO - mass payments:	
	1)	provision of the service (monthly) 200.00
	2)	execution of a payment order 0.2% of the payment order amount but not less than 5.00
	3)	cancellation of a payment order (including a failure to collect) 0.2% of the payment order amount but not less than 5.00
298.	PKO Rachunki Wirtualne (mass payment identification):	
	1)	provision of the service (monthly) 100.00
	2)	identification of a received payment 0.25
3029.	Direct debit service:	
	1)	charged from the recipient (PKO Bank Polski SA 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" 5.00
	2)	charged to the payer (PKO Bank Polski SA Customer) per each executed direct debit:
	a)	to an account maintained at PKO Bank Polski SA 0.00
	b)	to an account maintained at another bank 3.00
310.	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.
332.	Housing trust account	

1)	consideration of application for opening an account	1,000.00
2)	opening of an account	
a)	closed housing trust account	5,000.00
b)	open housing trust account	10,000.00
3)	maintenance of an account (monthly)	1,000.00
4)	identification of a contribution to an individual account of buyer	0.02% of the operation amount but not less than 10.00
5)	account withdrawal	0.02% of the operation amount
<b>SECTION VI. ELECTRONIC BANKING</b>		
343.	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	100.00
4)	issue of a mobile token	0.00
5)	assumption by PKO Bank Polski SA of the administration function as regards user privileges and iPKO biznes system parameterization, including the first parameterization of the system	150.00
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 SA	50.00
7)	PKO Cash module or File Sharing module	0.00
8)	Card module, Reports module, Liquidity management module (monthly per module)	20.00
9)	Cash Flow Manager application	200.00
10)	iPKO biznes Integra (activation, monthly subscription fee, training and servicing visit)	to negotiate
Note: Monthly fees specified in sub-paragraphs 1, 2 and 9 are collected from every company registered in the system/application.		
<b>SECTION VII. OTHER ACTIVITIES</b>		
354.	Bank statement:	
1)	in paper-based form	10.00
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.		
365.	Bank statement upon demand or additional bank statement	10.00
376.	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
387.	Imposing a blockade on a bank account – for each instruction	100.00
Note: 1. No fee is charged for blockades imposed to secure the claims of PKO Bank Polski SA and blockades related to enforcement seizures or blockades imposed at the order of competent authorities. 2. For non-standard or exceptionally labour-intensive instruction, the fee is increased by 100%.		

398.	Transfer of a call for the unauthorised debit balance	100.00
403 9.	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.	
410.	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.	1/12 of the absolute value of the current deposit facility interest rate in EUR published by the European Central Bank
	Note: 1. The fee is charged monthly when the total average monthly balance in the aforesaid accounts exceeds EUR 1 million. 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.	

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

<sup>2</sup> No fee is charged in the case of SEPA and EEA transfers in EUR.

<sup>3a</sup> The currencies in which transfers may be executed with Tomnext currency date – are: AUD, BGN, CAD, CHF, CNY, CZK, DKK, GBP, HUF, JPY, NOK, PLN, RON, RUB SEK, USD.

<sup>4a</sup> The telecommunications fee is charged additionally in the case of an execution of transfers via the SWIFT system. SEPA transfers are exempted from fees charged for SWIFT messages.

## PART II. BANK CARDS

SECTION I. DEBIT CARDS		PKO Visa Business Debit <sup>1</sup>	PKO Visa Business Electron <sup>1</sup>	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 <sup>2</sup>	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 SA ATMs	3% of the operation amount but not less than 5.00	0.00		
2)	domestically (except for PKO Bank Polski SA ATMs)	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% of the operation amount but not less than 2.00
3)	abroad	3% of the operation amount but not less than 10.00	3% of the operation amount but not less than 2.00	3% of the operation amount but not less than 2.50	3% of the operation amount but not less than 2.50
4)	accompanying a non-cash operation (Cashback)	0.00	1.00	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 <sup>3</sup>			
SECTION II. CHARGE CARDS – MASTERCARD CORPORATE AND VISA BUSINESS		PKO MasterCard Corporate Municipium	PKO MasterCard Corporate	PKO MasterCard Corporate Executive	PKO Visa Business Charge <sup>4</sup>



		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 and IAPA package (annually, optional package)	80.00	0.00	x	
12.	Electronic report on card operations sent via iPKO biznes electronic banking system	0.00			
13.	Domestic cash withdrawal	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.	Cash withdrawal abroad	4% of the operation amount but not less than 10.00	3.5% of the operation amount but not less than 10.00	3% of the operation amount but not less than 10.00	
15.	Monthly settlement of non-cash operations:				
	1) domestic	0.00	1% of the operation amount		1.3% of the operation amount
	2) foreign	1% of the operation amount			1.3% of the operation amount
SECTION III. CHARGE CARDS – MASTERCARD BUSINESS		PKO MasterCard Business Silver		PKO MasterCard Business Gold	
		in PLN		in PLN	
16.	Card use (annually, charged in arrears)	200.00		300.00	
17.	Card issue in express mode (i.e. within three business days)	50.00 + shipping cost			
18.	Insurance package	0.00			
19.	Domestic cash withdrawal	3% of the operation amount but not less than 5.00			
20.	Cash withdrawal abroad	3% of the operation amount but not less than 10.00			
21.	Monthly settlement of domestic and foreign non-cash operations	1.5% of the operation amount			
SECTION IV. CHARGE CARDS – PKO DINERS CLUB		PKO Diners Club Standard	PKO Diners Club Executive	PKO Diners Club Travel Account	
		in PLN	in PLN	in PLN	
22.	Card use (annually, charged in advance)	150.00	300.00	400.00	
23.	Domestic and foreign cash withdrawals	5% of the operation amount			x
24.	Monthly settlement of domestic and foreign non-cash operations	0.00			
25.	Sending transaction statement by mail (monthly)	5.00			
26.	e-Konto service	0.00			
27.	Providing electronic transaction statement via e-Konto service	0.00			
28.	Activation of foreign travel insurance:				
	1) activation of insurance in the case of payment of travel expenses with a Diners Club card	0.00			

	2)	activation of insurance in the case of non-payment of travel expenses with a Diners Club card (monthly) <sup>5</sup>	10.00	x
	3)	activation of insurance in the case of non-payment of travel expenses with a Diners Club card and where the Customer did not join the monthly fee scheme or exceeded 5 activations in a calendar year – per activation of insurance for one travel	67.00	x
29.		Detailed report on operations performed at travel agency co-operating with Diners Club (monthly, optional report)	x	10.00
SECTION IV. CREDIT CARDS			PKO Visa Business Credit Silver <sup>56</sup>	PKO Visa Business Credit Gold <sup>59</sup>
			in PLN	in PLN
223 0.		Card use (annually, charged in arrears)	100.00	150.00
233 1.		Card issue in express mode (i.e. within three business days)	50.00 + shipping cost	
243 2.		Insurance package	0.00	
253 3.		Priority Pass and IAPA package (annually, optional package)	x	80.00
263 4.		Electronic report on card operations sent via iPKO biznes electronic banking system	0.00	
273 5.		Consideration of Customer application for a global limit change	50.00	
283 6.		Domestic cash withdrawal	3% of the operation amount but not less than 5.00	
293 7.		Cash withdrawal abroad	3.5% of the operation amount but not less than 10.00	
308.		Monthly settlement of domestic and foreign non-cash operations	0.00	
319.		Servicing untimely repayments	50.00	
324 0.		Emergency cash withdrawal abroad	as per Visa Europe rates <sup>6,7</sup>	
SECTION VI. PREPAID DEBIT CARDS			Prepaid debit card <sup>78</sup>	Prepaid debit card to EUR account <sup>8,11</sup>
			in PLN	in EUR
334 1.		Commissions and fees charged to the account holder:		
	1)	card use (annually, charged in advance)	20.00 <sup>9,10</sup>	5.00
	2)	card issue after its cancellation	2.00	0.50
	3)	card issue in express mode (i.e. within three business days)	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 SA)	1.50	1.50 0.50

344 2.	Commissions and fees collected from the card account/ card registration account in respect of:			
	1)	domestic cash withdrawal:		
	a)	at PKO Bank Polski SA 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 SA 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 SA ATMs		0.00
	d)	at branches and ATMs other than PKO Bank Polski SA	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 10.00	3% of the operation amount but not less than 2.50
	3)	domestic and foreign non-cash operations		0.00
	4)	statement of last 5 card operations and balance check at PKO Bank Polski SA ATMs		0.00
	5)	statement of last 5 card operations and balance check at a PKO Bank Polski SA branch (on demand)	5.00	5.00 1.50

<sup>1</sup> In the case of ~~non-cash~~ transactions and cash withdrawals carried out with debit cards, made in a convertible currency other than PLN for which PKO Bank Polski SA does not maintain an exchange rate table, an additional commission is charged for currency conversion of the transactions, in the amount of 3.52% of the transaction value.

<sup>2</sup> Karta PKO Visa Business Electron is also available in a Municipium version. PKO Visa Business Electron 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.

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

<sup>4</sup> In the case of ~~non-cash~~ transactions and cash withdrawals carried out abroad with PKO Visa Business Charge cards made in a currency other than PLN/EUR, PKO Bank Polski SA charges an additional commission is charged for currency conversion of the transactions, in the amount of 3.52% of the transaction value.

<sup>5</sup> The package offers 5 free activations during the year (up to one activation per month); no fee will be charged on cards with a monthly turnover in the minimum amount of PLN 2,000.00.

<sup>5a</sup> In the case of ~~non-cash~~ transactions and cash withdrawals carried out with credit cards abroad, made in a currency other than PLN the settlement currency, i.e. EUR, PKO Bank Polski SA charges an additional commission is charged for currency conversion of the transactions, in the amount of 4.5% of the transaction value.

<sup>6</sup> Currently, the fee is USD 103.00; the conversion takes place at the selling rate of the foreign currency in force at PKO Bank Polski SA on the day of settlement of the fee by Visa Europe.

<sup>2a</sup> In the case of ~~non-cash~~ transactions and cash withdrawals carried out with prepaid debit cards for an account maintained in PLN, made in a convertible currency other than PLN for which PKO Bank Polski SA does not maintain an exchange rate table, an additional commission is charged for currency conversion of the transactions, in the amount of 2.5% of the transaction value.

<sup>8a</sup> In the case of ~~non-cash~~ transactions and cash withdrawals carried out with prepaid debit cards for an account maintained in EUR, made in a currency other than EUR, an additional commission is charged for currency conversion of the transactions, in the amount of 2% of the transaction value.

<sup>9a</sup> The prepaid debit card is also available in a version with an individual image for which the amount of the card use fee is defined in the agreement with the Customer

### PART III. BUSINESS FINANCING

Type of commission/fee		in PLN
1	2	3
<b>SECTION I. FEES APPLICABLE TO BANKING SERVICES EXPOSED TO CREDIT RISK</b>		
1.	Arrangement fee for <u>activities related to</u> granting/_extending the period of/_increasing the amount of/_changing the currency of a loan, multi-purpose credit limit or credit promise	0.2% but not less than 500.00
	Note: 1. The fee is charged on a one-off basis, in advance in respect of the <u>requested</u> 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. 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/_amount of a relevant framework agreement. 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.	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 an unused balance of the contract limit)	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.	
4.	Issuing a- credit promise	500.00
5.	Consulting, advisory services	to negotiate
6.	Sending a reminder letter	100.00
7.	Fee for non-delivery of documents related to credit monitoring within the required deadline	<del>to negotiate but</del> 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		
8.	Granting a loan or increasing the loan amount	2%
	Note: 1. The commission is charged on the loan amount or the amount of the increase. 2. No commission is charged for granting, increasing multi-purpose credit limit or increasing relevant sub-limits. 3. 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 BP and ARMIR.	
9.	Disbursement of a multi-purpose credit limit <del>- per instruction in the form of-</del> <u>from putting the loan on disposal:</u>	<u>1.5% p.a.</u>
	1) <del>an overdraft facility</del>	<del>1.5% p.a.</del>
	2) <del>a non-revolving working capital facility</del>	<del>1.5%</del>
	3) <del>a revolving working capital facility-</del>	<del>0.7%</del>
	Note: 1. <del>The commission is charged on each loan disbursement -instruction.</del> 2. <del>No commission is charged for an extension of a multi-purpose credit limit or in respect of any cover payment invoice/document attached to a loan disbursement -instruction.</del> 3. <del>The commission is charged on each loan subject to a multi-purpose credit limit.</del>	
10.	Purchase of receivables by assignment – in respect of an amount receivable:	
	1) owed by the state budget	1%
	2) otherwise classified	2%
11.	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"> <li>1. The commission is charged on the transfer amount to the current account of the borrower or the amount paid in cash.</li> <li>2. The commission is charged on loans that are subject to a multi-purpose credit limit.</li> <li>3. No commission is charged on investor loans.</li> </ol> <p>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:</p> <ul style="list-style-type: none"> <li>- the funds transferred by PKO Bank Polski SA 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</li> <li>- transferring funds by PKO Bank Polski SA 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.</li> </ul>		
12.	Use of an overdraft facility	
	1)	in cash form as for cash withdrawal
	2)	in non-cash form as for a transfer
13.	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"> <li>1. The fee is charged for the loan amount/ tranche made available and unused, which is not restricted under the applicable terms of use.</li> <li>2. The fee is charged on unused amounts of loans that are subject to multi-purpose credit limit.</li> <li>3. The fee for an unused revolving loan facility is accrued on a daily basis and charged monthly on the interest payment date.</li> <li>4. 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.</li> <li>5. No fee is charged on loans to which interest subsidies from the state budget or other institutions are applied.</li> </ol>		
14.	Activities related to administration of a: <del>loan/ multi-purpose credit limit (monthly):</del>	
	1)	<del>loan (monthly) 0.2% p.a. but not less than 500.00</del>
	2)	<del>multi-purpose credit limit (monthly) 0.2% p.a. but not less than 500.00</del>
<p>Note:</p> <ol style="list-style-type: none"> <li>1. This <del>fee commission</del> applies to contracts concluded from 1 October 2009, excluding investor loans, for which the fee applies to contracts concluded from 1 January 2014.</li> <li>2. <del>In case of revolving working capital facilities, the commission fee</del> for activities related to administration is charged on the amount of a relevant loan/ <del>multi-purpose credit limit</del> agreement. <del>In case of non-revolving working capital facilities, the commission is charged on the agreement amount in the first year of financing, an in the subsequent years, on the amount to be repaid at the end of previous year of financing.</del></li> <li>3. The <del>fee commission</del> for activities related to administration is charged on the last working day of the month, with the first payment made on the last working day of the month in which the contract was concluded and the last payment – on the last working day of the full month in which the contract is in force.</li> <li>4. No <del>fee commission</del> is charged for activities related to administration subject to a multi-purpose credit limit.</li> </ol>		
15.	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 ( <del>excluding loans that are subject to a multi-purpose credit limit</del> ) 1%
	b)	<del>an overdraft facility that is subject to multi-purpose credit limit 1.5% p.a.</del>

	eb )	other loans	0.5% → 2%
	Note: 1. No fee is charged on the extension of a multi-purpose credit limit. 2. The commission is charged on each loan subject to a multi-purpose credit limit.		
	2)	changing the loan repayment schedule- / <del>increasing the loan amount – on the amount subject to such change</del> / loan currency change/reference rate or loan margin change – <u>on the amount to which change applies</u>	0.5% → 2%
	3)	changing terms of the loan agreement other than those specified in sub-paragraphs 1 to 2	500.00
	Note: 1. <del>The fee does not apply to loans that are subject to a multi-purpose credit limit. No commission is charged for extending the period of multi-purpose credit limit.</del> 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.		
16.	Early repayment		2%
	Note: 1. <u>The commission is charged:</u> a) <u>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</u> b) <u>on the amount of early repayment not resulting from the repayment schedule – in the case of non-revolving working capital facilities.</u> 1.2. The fee applies to early repaid loans that are subject to a multi-purpose credit limit. 2.3. No fee is charged if the Customer terminates the loan agreement (with a loan period of more than 12 months) with three months' notice. 3.4. No commission is charged on investor loans. 4.5. 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.		
17.	Loan services:		
	1)	re-transmission of the documents to the Customer ( <del>eg. the documents related to the establishment and release of security, written information about the change of interest rates</del> ) officially due to the Customer in the lending process	50.00
	2)	estimation by PKO Bank Polski SA of the value 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 SA) charged on the borrower		to negotiate
19.	Carrying out inspection by PKO Bank Polski SA 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
<b>SECTION III. BILLS OF EXCHANGE</b>			
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
-----	--	--------

#### 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 SA\*

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 SA 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 and no more than 2 000.00
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 SA, 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 SA)		
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 SA	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 SA	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.	Preparing, at the Customer's request, an amendment to a draft of a letter of credit or draft of an amendment to a letter of credit	50.00



31.	Write-off of the unused credit balance of a letter of credit (above the tolerance limit)	200.00
<b>SECTION V. SERVICE OF THIRD-PARTY DOCUMENTARY CREDITS (ISSUED BY OTHER BANKS)</b>		
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 SA (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.	Presentation of documents that are inconsistent with a letter of credit	200.00
37.	Submitting a letter of credit for execution at another bank	300.00
38.	Examining documents presented under a letter of credit available at another bank	300.00
39.	Transferring a letter of credit	0.3% but not less than 400.00
40.	Cancellation of a letter of credit	150.00
41.	Preliminary verification of documents (for each document)	50.00
42.	Deferred payment (in respect of the amount payable under a letter of credit)	
	1) confirmed by PKO Bank Polski SA or available at PKO Bank Polski SA (for each month following the presentation of relevant documents to PKO Bank Polski SA)	0.15% but not less than 150.00
	2) not confirmed by PKO Bank Polski SA (for the entire deferred period)	250.00
	Note: The deferred fee is not charged if receivables from a documentary letter of credit are discounted.	
43.	Write off of the unused credit balance (above the equivalent of PLN 1,000.00)	100.00
44.	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.	
45.	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.	
46.	Preparing an opinion, at the request of the Customer, concerning the terms of an export letter of credit or its draft version.	300.00
<b>SECTION VI. INCOMING DOCUMENTARY COLLECTION ORDERS</b>		
47.	Documents to be released against payment	0.2% but not less than 200.00 and no more than 500.00
48.	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
49.	Advising or advising of amendment	150.00
50.	Endorsement or assignment of transport or insurance documents issued to PKO Bank Polski SA	200.00
51.	Second advising of documentary collection	50.00
52.	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
	53.	Protest fee (additionally to notary fees	
Note: Fee charged on a legal bill holder			
SECTION VII. COLLECTION ORDERS			
54.	Collection instructions to collecting bank		0.2% but not less than 200.00 and no more than 500.00 + postal charges
55.	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 SA	100.00
	4)	monitoring of payment (for each reminder)	100.00
	5)	settlement of payment from export collection (for each partial payment – for each payment)	100.00

#### PART V. CUSTODY<sup>1</sup>

PKO V. 000001

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 <sup>2</sup> 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 SA 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. <sup>3</sup>	
	3)	Safekeeping of equity instruments traded on organised markets	0.10 % p.a. <sup>3</sup>	
	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 SA	20.00	
	2)	carrying out settlement instructions for exchange-traded transactions organised through a broker other than DM 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 SA 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 SA	5.00
		b)	transferring a financial instrument to another Account held by an entity other than PKO Bank Polski SA	50.00
6)	a)	blocking securities that are used to guarantee the payment of claims against PKO Bank Polski SA	30.00	

		b)	blocking securities that are used to guarantee the payment of claims against banks other than PKO Bank Polski SA	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 SA	the PLN equivalent of EUR 15.00
		b)	carrying out settlement instructions for transactions with an entity other than PKO Bank Polski SA	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, <sup>4</sup> 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 anaccount , safekeeping of financial instruments on accounts, operations on accounts			to negotiate
9.	Reimbursing PKO Bank Polski SA for any costs incurred in connection with contract performance			based on actually incurred costs
SECTION III. CASH ACCOUNTS <sup>5</sup>				
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

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

<sup>2</sup> 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.

<sup>3</sup> The fee calculated and charged monthly in respect of the market value of the equity securities and the face value of the debt securities deposited at the end of the last day of the month on each of the Accounts maintained for the Customer

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

<sup>5</sup> Cash accounts – current/auxiliary accounts for the financial and strategic institutions of corporate Customers for which PKO Bank Polski SA 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:		
	1)	providing a certificate	30.00
	2)	providing a banking opinion	150.00
	3)	providing/verifying information about the Customer to/for an auditing company	300.00
	4)	providing an account history in the agreed form for the period preceding the current month (for each month)	20.00
	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 SA offices further to DM PKO BP SA transactions in respect of transactions relating to securities, derivative rights, participation units and investment funds:		
	1)	cash payments to accounts of DM PKO BP SA	0.00
	2)	transfers from accounts maintained at PKO BP SA to accounts of DM PKO BP SA	0.00
	3)	cash withdrawals from DM PKO BP SA 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 SA 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 related to difficult debt management as 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 Article 105(1)(2)(2a), subject to Article 110 of the Banking Law Act of 29 August 1997 (Journal of Laws [Dziennik Ustaw] of 2012, item 1376, as amended) 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		25.00
8.	Cash transactions not related to the servicing of bank accounts maintained at PKO Bank Polski SA		in accordance with the relevant section of the PKO Bank Polski SA 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 SA Tariff of commissions and fees for small and medium-sized enterprises

**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 SA 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 Electron Adm Card	
	1)	use of the card (monthly, charged in arrears) 2.00
	2)	Cash withdrawal:
		a) at PKO Bank Polski SA ATMs 0.00
		b) domestically (except for PKO Bank Polski SA ATMs) 3% of the operation amount but not less than 5.00
		c) abroad 3% of the transaction amount but not less than 15.00
	Note: 1. The fees apply to cards issued before 28 February 2015. 2. For <del>non-cash transactions and cash withdrawals made using debit cards</del> executed in a <del>convertible currency other than PLN</del> , for which PKO Bank Polski SA does not maintain any table of exchange rates, an additional <u>commission is charged for</u> currency conversion <u>in the amount fee</u> of <u>43.5%</u> of the transaction <u>value</u> . <del>amount will be charged.</del>	
8.	<div> <div>PKO Diners charge card</div> <div> <div>PKO Diners Club Standard</div> <div>PKO Diners Club Executive</div> <div>PKO Diners Club Travel Account</div> </div> </div>	

		in PLN	in PLN	in PLN
1)	Card use (annually, charged in advance)	150.00	300.00	400.00
2)	Domestic and foreign cash withdrawals	5% of the operation amount		x
3)	Monthly settlement of domestic and foreign non-cash operations			0.00
4)	Sending transaction statement by mail (monthly)			5.00
5)	e-Konto service			0.00
6)	Providing electronic transaction statement via e-Konto service			0.00
7)	Activation of foreign travel insurance:			
	a) activation of insurance in the case of payment of travel expenses with a Diners Club card			0.00
	b) activation of insurance in the case of non-payment of travel expenses with a Diners Club card (monthly) <sup>1</sup>		10.00	x
	c) activation of insurance in the case of non-payment of travel expenses with a Diners Club card and where the Customer did not join the monthly fee scheme or exceeded 5 activations in the calendar year – per activation of insurance for one travel		67.00	x
8)	Detailed report on operations performed at travel agency co-operating with Diners Club (monthly, optional report)	x		10.00
<u>Note:</u> The fees apply to cards issued before the 15 <sup>th</sup> of December 2018.				

## SECTION II. PRODUCT AND PRICE PACKAGES

Type of commission/fee		Korporacja OPTIMUM <sup>2+</sup> Package			
		consolidated	consolidated with OZ option	dynamic	dynamic with OZ option
		in PLN	in PLN	in PLN	in PLN
1	2	3	4	5	6
98.	Package subscription fee (monthly)	128.00 <sup>32</sup> 178.00 <sup>43</sup>	208.00 <sup>32</sup> 258.00 <sup>43</sup>	248.00 <sup>32</sup> 358.00 <sup>43</sup>	408.00 <sup>32</sup> 518.00 <sup>43</sup>
109.	Maintenance of an automatic deposit account				0.00
110.	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
121.	Execution of transfer/predefined transfer via the electronic banking system:				
	1) to accounts maintained at PKO Bank Polski SA 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 SA		0.00			
143.	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			
154.	Use of the PKO Visa Business Electron card (annually, payable in advance) Note: The exemption from this fee does not apply to previously owned cards.		0.00 up to 3 cards		0.00 up to 7 cards	
165.	Use of the PKO MasterCard Business card (annually, charged in arrears)					
	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 SA		in accordance with the provisions of Part I			0.00
2019.	Outgoing, foreign transfer by PKO Bank Polski SA:		in accordance with the provisions of Part I		in accordance with the provisions of Part I	
	1)	SEPA transfer		11.50		8.00
	2)	EEA transfer in EUR		32.50		25.00
	3)	transfer other than listed above		0.17% of the transaction amount but not less than 15.00 and no more than 120.00		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			

<sup>1</sup> The package offers 5 free activations during the year (up to one activation per month); no fee is charged on cards with a monthly turnover of minimum PLN 2,000.00.

<sup>2</sup> The fees apply to contracts concluded before 1 August 2018.

<sup>3a</sup> The fee applies to contracts concluded before 31 August 2011.

<sup>4a</sup> The fee applies to contracts concluded from 1 September 2011.