

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



Bank Polski

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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 |
| 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. | <i>Opening or closing of a bank account of auxiliary character via bank's employee</i> | <i>300.00</i> |
| | <i>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.</i> | |

| | | |
|-----------------------------|--|--|
| 3. | Maintenance of an automatic deposit account or dynamic account (monthly) | 120.00 |
| 4. | Preparation of a draft agreement, opening and maintenance of a trust account or ESCROW account | to negotiate |
| SECTION II. CASH OPERATIONS | | |
| 5. | 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 <i>but not less than 5.00</i> |
| | 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 |
| 6. | Cash payment made in PLN in open form containing more than 50 coins (additional fee) | <i>5%</i> 0.5% of the amount in coins |
| 7. | 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 | <i>5%</i> 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 |
| 8. | Issue of a document confirming the occurrence of divergency in a cash payment in closed form | <i>20.00</i> 10.00 |
| 9. | 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 |
| 10. | Issue of a card/ key to a night safe | <i>50.00</i> 8.00 |
| 11. | 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 | <i>0.6%</i> 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) | 0.5% 0.1% of the difference between the amount withdrawn and the amount required to be ordered |
| | 3) | failure to collect ordered cash on time | 0.3% 0.2% of the ordered amount <i>but not less than 50.00</i> |
| 12. | Cash withdrawal made in closed form: | | |
| | 1) | containing up to 20 coins | 0.5% 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. | | |
| 13. | Cash transport | | to negotiate |
| 14. | Ordering of blank checks (for each form) | | 5.00 |
| SECTION III. DOMESTIC TRANSFERS | | | |
| 15. | Execution of transfer/ predefined transfer: | | |
| | 1) | submitted in paper-based form | 30.00 20.00 |
| | 2) | submitted via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service or through the Payment Initiation Service Provider, <i>subject to paragraph 17</i> | 3.50 |
| | a) | into accounts maintained at PKO Bank Polski SA | 2.50 |
| | b) | into accounts maintained at other banks, subject to paragraph 16 | 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 or through the Payment Initiation Service Provider 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, the sweeping service or through the Payment Initiation Service Provider | 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, the sweeping service or through the Payment Initiation Service Provider: | 35.00 |
| | - | in other forms | 45.00 |
| | 3) | <i>made via SORBNET2 system</i> | |
| | a) | <i>via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service:</i> | |
| | - | <i>in an amount higher than or equal to PLN 1 million</i> | <i>15.00</i> |
| | - | <i>in an amount lower than PLN 1 million</i> | <i>35.00</i> |
| | b) | <i>in paper-based form</i> | <i>50.00</i> |
| 16. | Execution of standing order: | | |
| | 1) | made via SORBNET2 system | |

| | | | |
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| | a) | in an amount higher than or equal to PLN 1 million | 15.00 |
| | b) | in an amount lower than PLN 1 million | 35.00 |
| | 2) | in other forms | 3.50 2.50 |
| 17. | Execution of an urgent transfer submitted via the electronic banking system or through the Payment Initiation Service Provider | | 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 SA where costs are borne by the beneficiary: | | |
| | 1) | SEPA and EEA transfer <i>in EUR</i> | 10.00 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 |
| 22. | Outgoing transfer/ standing order ¹ by PKO Bank Polski SA: | | |
| | 1) | SEPA transfer | |
| | a) | submitted via iPKO biznes the electronic banking system , on the basis of a SWIFT MT101 message, the sweeping service or through the Payment Initiation Service Provider: | 15.00 3.50 |
| | b) | submitted at a branch or in MULTICASH <i>in paper-based form</i> | 20.00 30.00 |
| | 2) | PKO Intercompany Payments | 35.00 |
| | 3) | EEA transfer in EUR | 40.00 |
| | a) | <i>via the electronic banking system, on the basis of a SWIFT MT101 message, the sweeping service:</i> | |
| | - | <i>in an amount higher than or equal to EUR 250 thousands</i> | 15.00 |
| | - | <i>in an amount lower than EUR 250 thousands</i> | 35.00 |
| | b) | <i>in paper-based form</i> | 50.00 |
| 4) | <i>SWIFT GPI transfer</i> | | <i>0.4% of the operation amount but not less than 50.00 and no more than 300.00</i> |
| 5) | transfer other than listed above | | |
| | a) | submitted via iPKO biznes on the basis of a SWIFT MT101 message, the sweeping service or through the Payment Initiation Service Provider: | 0.25% of the operation amount but not less than 30.00 and no more than 180.00 |

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| | b) | submitted at a branch or in MULTICASH | 0.3% of the operation amount but not less than 40.00 and no more than 200.00 |
| 23. | Urgent ² outgoing transfer / standing order ¹ (additional fee) | | 100.00 |
| | 1) | in EUR with Overnight currency date | 20.00 |
| | 2) | in EUR with Tomnext ² currency date | 15.00 |
| | 3) | in GBP, USD or PLN with Overnight currency date | 80.00 |
| | 4) | in other currencies ³ with Tomnext currency date | 60.00 |
| 24. | Additional activities related to outgoing transfer/ standing order ¹ : - 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. | | |
| 25. | OUR cost instructions | | 100.0080.00 |
| 26. | SWIFT message ³ | | 10.00 |
| 27. | Copy of sent outgoing transfer/ standing order ¹ message | | 15.006.00 |
| SECTION V. OTHER SERVICES | | | |
| 28. | SWIFT MT101 service | | |
| | 1) | activation of the service, separately for each account and service (both in terms of incoming and outgoing messages) | 100.00 |
| | 2) | approval for execution at PKO Bank Polski 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 |
| 29. | Sweeping/ topping – automatic transfers to/ from a bank in Poland or abroad | | |
| | 1) | activation or registration of an amendment to the conditions of the provision of service in the banking system (for each sweep account) | 200.00 |
| | 2) | provision of service (monthly fee per each sweep account) | 200.00 |
| | 3) | execution of a transfer within the sweeping service | as for a transfer |
| | 4) | payment instruction sent to another bank within the topping service | as for a SWIFT MT101 outgoing message |
| 30. | PKO – mass payments: | | |
| | 1) | provision of the service (monthly) | 200.00 |
| | 2) | execution of a payment order | 0.6%0.4% 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 |

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| 31. | PKO Rachunki Wirtualne (mass payment identification): | | |
| | 1) | provision of the service (monthly) | 100.00 |
| | 2) | identification of a received payment | 0.25 |
| 32. | 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 |
| 33. | Services related to the consolidation of balances, such as within the consolidated account agreement (monthly) | | 400.00 + 40.00 per each account in consolidation |
| 34. | 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. |
| 35. | <i>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</i> | | <i>to negotiate</i> |
| 35. | 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 |
| SECTION VI. ELECTRONIC BANKING | | | |
| 36. | 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 | 150.00 100.00 |

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| 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 | <i>to negotiate</i> 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 | <i>to negotiate</i> 50.00 |
| 7) | <i>adding or removing users via bank's employee (for each application)</i> | <i>300.00</i> |
| 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) | to negotiate |
| Note: 1. Monthly fees specified in sub-paragraphs 1, 2 and 10 ⁹ are collected from every company registered in the system/application. 2. <i>No fee as specified in item 7) is charged for:</i> <i>a) adding or removing a user via iPKO biznes,</i> <i>b) adding or removing a user with administrator rights,</i> <i>c) specifying of users made at the first system configuration.</i> | | |
| SECTION VII. OTHER ACTIVITIES | | |
| 37. | Bank statement: | |
| 1) | in paper-based form | 50.00 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. | | |
| 38. | Bank statement upon demand or additional bank statement | 50.00 10.00 |
| 39. | 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 |
| 40. | Imposing a blockade on a bank account – for each instruction | 400.00 100.00 |
| 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%. | | |
| 41. | Transfer of a call for the unauthorised debit balance | 100.00 |
| 42. | 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. | | |
| 43. | 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 |

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| | <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> |
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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).

² No fee is charged in the case of SEPA and EEA transfers in EUR.

² 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.

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 SA ATMs | 3% of the operation amount but not less than 5.00 | 0.00 | | |
| | 2) domestically (except for PKO Bank Polski SA ATMs) <i>and abroad</i> | 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) 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) 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 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 | | | |

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| 13. | Domestic Cash withdrawal <i>domestically and abroad</i> | | 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 |
| 14. | 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 | |
| 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. | <i>Cash withdrawal domestically and abroad</i> 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 | | |
| 19. | Monthly settlement of domestic and foreign non-cash operations | | 1.5% of the operation amount | | |
| SECTION IV. CREDIT CARDS | | | PKO Visa Business Credit Silver ⁶ | PKO Visa Business Credit Gold ⁶ | |
| | | | in PLN | in PLN | |
| 20. | Card use (annually, charged in arrears) | | 100.00 | 150.00 | |
| 21. | Card issue in express mode (i.e. within three business days) | | 50.00 + shipping cost | | |
| 22. | Insurance package | | 0.00 | | |
| 23. | Priority Pass and IAPA package (annually, optional package) | | x | 80.00 | |
| 24. | Electronic report on card operations sent via iPKO biznes electronic banking system | | 0.00 | | |
| 25. | Consideration of Customer application for a global limit change | | 50.00 | | |
| 26. | <i>Cash withdrawal domestically and abroad</i> Domestic cash withdrawal | | 3% of the operation amount but not less than 5.00 | | |
| 29 | Cash withdrawal abroad | | 3.5% of the operation amount but not less than 10.00 | | |
| 27. | Monthly settlement of domestic and foreign non-cash operations | | 0.00 | | |
| 28. | Servicing untimely repayments | | 50.00 | | |
| 29. | Emergency cash withdrawal abroad | | as per Visa Europe rates ⁷ | | |
| SECTION V. PREPAID DEBIT CARDS | | | Prepaid debit card ⁸ | Prepaid debit card to EUR account ⁹ | |
| | | | in PLN | in EUR | |

| | | | |
|------------|---|--|---|
| 30. | Commissions and fees charged to the account holder: | | |
| 1) | card use (annually, charged in advance) | 20.00 ¹⁰ | 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 | 0.50 |
| 31. | 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 5.00 10.00 | 3% of the operation amount but not less than 1.50 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 | 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 SA 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 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.

⁷ 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.

⁸ 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.

⁹ 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.

¹⁰ 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 | 0.2% but not less than 1 000.00 500.00 |

| | | |
|-------------------|--|---|
| | 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. 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. | 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. | |
| 4. | Issuing a credit promise | 1 000.00 500.00 |
| 5. | Consulting, advisory services | to negotiate |
| 5. | Sending a reminder letter | 200.00 100.00 |
| 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% but not less than 1 000.00 |
| | 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. | |
| 8. | Use Disbursement of a multi-purpose credit limit - from putting the loan on disposal: | 1.5% 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% |
| | Note: 1. The commission is charged on the transfer amount to the current account of the borrower or the amount paid in cash. 2. The commission is charged on loans that are subject to a multi-purpose credit limit. 3. No commission is charged on investor loans. 4. No commission is charged for the use of a loan by way of a bank transfer to the current account of the borrower where: - the funds transferred by PKO Bank Polski 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 - 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. | |

| | | | |
|-----|---|--|---|
| 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% |
| | Note: 1. The fee is charged for the loan amount/ tranche made available and unused, which is not restricted under the applicable terms of use. 2. The fee is charged on unused amounts of loans that are subject to multi-purpose credit limit. 3. The fee for an unused revolving loan facility is accrued on a daily basis and charged monthly on the interest payment date. 4. The fee for unused non-revolving loan 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. 5. No fee is charged on loans to which interest subsidies from the state budget or other institutions are applied. | | |
| 13. | Activities related to administration of a loan/ multi-purpose credit limit (monthly): | | 0.3% 0.2% p.a. but not less than 500.00 |
| | Note: 1. This commission applies to contracts concluded from 1 October 2009, excluding investor loans, for which the fee applies to contracts concluded from 1 January 2014. 2. In case of revolving working capital facilities, the commission for activities related to administration is charged on the amount of a relevant loan/ multi-purpose credit limit agreement. In case of non-revolving working capital facilities, the commission is charged on the agreement amount in the first year of financing, and in the subsequent years, on the amount to be repaid at the end of previous year of financing. 3. The commission for activities related to administration is charged on the last working day of the month, with the first 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. 4. 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% <i>but not less than 1 000.00</i> |
| | | b) other loans | 2% <i>but not less than 1 000.00</i> |
| | 2) | changing the loan repayment schedule/ loan currency change/ reference rate or loan margin change – on the amount to which change applies | 2% <i>but not less than 1 000.00</i> |
| | 3) | changing terms of the loan agreement other than those specified in sub-paragraphs 1 to 2 | <i>1 000.00</i> 500.00 |
| | Note: 1. No commission is charged for extending the period of multi-purpose credit limit <i>and for extending the period of loans that are subject to multi-purpose credit limit.</i> 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. | | |
| 15. | Early repayment | | 2% |
| | 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. The fee applies to early repaid loans that are subject to a multi-purpose credit limit. 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. 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. | | |

| | | | |
|---------------------------------------|---|---|--|
| 16. | Breach of loan/limit agreement conditions for maintaining receipts (monthly) | | 0,1% but not less than 500.00 |
| | <p><i>Note:</i></p> <p><i>1. The commission is charged:</i></p> <p><i>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,</i></p> <p><i>b) if the Bank accepts the non-performance of the loan agreement and in the case of an agreement that has no sanctions,</i></p> <p><i>c) from a single loan agreement, irrespective of the number of conditions not fulfilled in the given agreement.</i></p> <p><i>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.</i></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) | <i>inspection</i> 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 |
| 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 |

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. | 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 SA (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 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. | |
| 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 SA | 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 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. 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 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. 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 SA | 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 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, 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 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 ⁵ | | | |
| 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 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 prepared on the Bank's template: | | |
| | 1) | providing a certificate | 50.00 30.00 |
| | 2) | providing a banking opinion | 200.00 150.00 |
| | 3) | providing/verifying information about the Customer to/for an auditing company | 500.00 300.00 |
| | 4) | providing an account history in the agreed form for the period preceding the current month (for each month) | 30.00 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 BM PKO BP SA transactions in respect of transactions relating to securities, derivative rights, participation units and investment funds: | | |
| | 1) | cash payments to accounts of BM PKO BP SA | 0.00 |
| | 2) | transfers from accounts maintained at PKO BP SA to accounts of BM PKO BP SA | 0.00 |
| | 3) | cash withdrawals from BM 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 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 <i>Note: The price includes tax on goods and services.</i> | | 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 |
| | b) | to accounts maintained at other banks |

| | | | | | |
|---|--|---|---|--|--------------------------------|
| | 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 SA ATMs | 0.00 | |
| | | b) | domestically (except for PKO Bank Polski SA ATMs) <i>and abroad</i> | 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 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. | PKO Diners charge card | | PKO Diners Club Standard | PKO Diners Club Executive | PKO Diners Club Travel Account |
| | | | 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) ¹ | 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 |
| Note: The fees apply to cards issued before the 15 th of December 2018. | | | |

SECTION II. PRODUCT AND PRICE PACKAGES

| Type of commission/fee | | | Korporacja OPTIMUM ² 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 | |
| 8. | Package subscription fee (monthly) | 128.00 ³ 178.00 ⁴ | 208.00 ³ 258.00 ⁴ | 248.00 ³ 358.00 ⁴ | 408.00 ³ 518.00 ⁴ | |
| 9. | Maintenance of an automatic deposit account | 0.00 | | | | |
| 10. | 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 | |
| 11. | Execution of transfer/predefined <i>domestic or SEPA</i> 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 | |
| 12. | Execution of standing order via the electronic banking system to an account maintained at PKO Bank Polski SA | | 0.00 | | | |
| 13. | 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 | | | |

| | | | | |
|-----|---|----------------------------------|---|---|
| 14. | 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 |
| 15. | Use of the PKO MasterCard Business card (annually, charged in advance) | | | |
| | 1) | Gold | 150.00 | 90.00 |
| | 2) | Silver | 50.00 | 30.00 |
| 16. | 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 |
| 17. | Consideration of an application for or a request to extend an overdraft facility | | 0.00% | |
| 18. | Foreign transfer incoming to PKO Bank Polski SA | | in accordance with the provisions of Part I | |
| | | | 0.00 | |
| 19. | Outgoing, foreign transfer/ standing order ⁵ by PKO Bank Polski SA <i>other than SEPA transfer, PKO Intercompany Payments, EEA transfer in EUR and SWIFT GPI transfer</i> | | 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 |
| | 1) | SEPA transfer | - | 11.50 |
| | 2) | EEA transfer in EUR | - | 32.50 |
| | 3) | transfer other than listed above | - | 0.17% of the transaction amount but not less than 15.00 and no more than 120.00 |
| 20. | Other services | | In accordance with the remaining part of the Tariff | |

¹ 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.

² The fees apply to contracts concluded before 1 August 2018.

³ The fee applies to contracts concluded before 31 August 2011.

⁴ The fee applies to contracts concluded from 1 September 2011.

⁵ Execution of a foreign standing order is possible only via iPKO biznes electronic banking system.