TARIFF OF BANKING FEES AND COMMISSIONS AT PKO BANK POLSKI SA FOR SMALL AND MEDIUM-SIZED ENTERPRISES

Bank Polski

Table of contents

General provisions

§ 1.

The Tariff of Banking Fees and Commissions at PKO Bank Polski SA for Small and Medium-Sized Enterprises, hereinafter referred to as the "Tariff," sets forth the rates of banking fees and commissions charged by PKO Bank Polski SA to companies and enterprises.

§ 2.

1. Commissions and fees are determined and charged in either PLN or in foreign currencies, subject to sec. 2-4.
2. If the relevant agreement or rules do not provide otherwise, and the fee or commission, subject to sec. 3-4, is due to PKO Bank Polski S.A.:
   1) in PLN, and paid in a foreign currency, the currency buying rate (for foreign currency - non-cash payments or money - cash payments) in effect at PKO Bank Polski S.A. at the time of conversion according to the current PKO Bank Polski S.A. Exchange Rate Table shall be used to calculate the fee or commission due,
   2) in a foreign currency, and paid in PLN, to calculate the fee or commission due, the selling rate of the currency (for foreign currency - non-cash payments or money - cash payments) in effect at PKO Bank Polski S.A. at the time of conversion according to the current PKO Bank Polski S.A. Exchange Rate Table shall be used,
   3) in a foreign currency, and paid in another foreign currency, the buy/sell exchange rates of the currency (for foreign currency - non-cash payments or money - cash payments) in effect at PKO Bank Polski S.A. at the time of the conversion according to the current PKO Bank Polski S.A. Table of Exchange Rates shall be used to calculate the commission or fee due. In such cases, the buying rate of the currency in which the commission or fee is paid and the selling rate of the currency in which the commission or fee is due to the Bank in accordance with the Tariff shall be used, subject to sec. 3-4.
3. To convert the threshold amount, the minimum and maximum commission amount into the currency of operation (when the currency in which the commission is defined differs from the currency of operation), the average exchange rate of the National Bank of Poland (NBP) is used, as announced in the current PKO Bank Polski S.A. Exchange Rate Table.
4. On foreign bulk operations, documentary letter of credit, documentary collection in foreign trade and guarantees in foreign trade executed in foreign currencies, the commission or fee charged in PLN shall be calculated according to the average exchange rate of the National Bank of Poland, as announced in the Exchange Rate Table of PKO Bank Polski SA.

§ 3.

1. Banking fees and commissions shall be paid by the ordering party giving an instruction to PKO Bank Polski S.A. to perform a banking activity, whether directly or by correspondence, in person or by authorized third parties, except for sec. 3 and 4.
2. The commission expressed as a percentage is charged on the amount of the activity indicated in the Tariff.
3. In the case of: foreign transfers, foreign exchange checks, guarantees, stand-by letters of credit, suretyship, documentary collection and bill collection, documentary letter of credit, commissions and fees are paid by the ordering party or beneficiary, depending on the agreement between these parties and banking practice.
4. Commission on payments made to bank accounts maintained at PKO Bank Polski S.A., is charged to the depositor or account holder in accordance with the bank account agreement. No commission or fees shall be charged from the depositor on accounts maintained at PKO Bank Polski S.A., provided that this is apparent from the contents of the deposit slip.
5. The amounts of fees and commissions charged are subject to rounding off on a generally applicable basis.
6. Commissions and fees charged for activities performed by the Bank in accordance with the agreement or the customer's instruction are not refundable.
7. Commissions and fees are charged on activities carried out in agencies at the rate applicable to branches, except where the Tariff provides otherwise.
8. Whenever the term helpline is used in the Tariff, it should be understood as a telephone banking service.
9. Whenever the term "foreign banks" is used in the Tariff, it should be understood to include banks based in the territory of the European Union.

§ 4.

1. Commissions and fees are charged monthly, collectively or each time an operation is debited to the account:
   1) Up to the amount of free funds,
   2) In the absence of free funds in the account:
      a) collection of commissions or fees results in an impermissible debit balance,
      b) The account holder is required to make a top-up payment, while the repayment of the debt is covered by the first receipts to the account.
2. If there are no funds in the account, which is the sum of the amount of the operation and the amount of the commission or fee for the operation, (e.g. cash withdrawal, transfer, standing order) the operation will not be carried out.

§ 5.

1. There is no monthly account maintenance fee for the calendar month in which the account is opened except for the account for Housing Communities.
2. The account fee is charged automatically at the end of the calendar month, except for an account that is converted to an account with an overdraft agreement, which is charged on the date of account conversion.
3. Subscription fees are collected automatically at the end of the calendar month.
4. The fee for maintaining a bank account in foreign currencies shall be charged in an amount equivalent to the fee for maintaining this account expressed in PLN, in accordance with the applicable Tariff, converted into the respective currency of this account according to the transaction buying rate for foreign currencies provided for information in the Table of exchange rates of PKO Bank Polski S.A, unless the provisions of the agreement provide otherwise.

§ 6.

1. In the calendar month in which the customer's account is closed:
    1) The account fee is charged in proportion to the number of days since the last settlement, and the conditions on which the fee is subject are not reduced,
    2) The subscription fee is billed on a pro-rata basis only if the collection date is after the account closing date.
2. If the subscription fee collection date precedes the account closing date, the subscription fee is collected in full for the current billing period and is not refundable.

§ 7.

1. The fee for accepting an application for a loan or credit, for a promise to grant a loan or credit, for extending the term of a loan or credit agreement, for increasing the amount of a loan or credit limit, for changing the term of a loan or credit - shall be charged in advance.
2. If an application for a "Nowy Dom" loan is submitted within the Promissory Note's validity period, no commission is charged for the acceptance of an application for a business loan.
3. Fees on the unused amount of the loan shall be charged on the amount of the loan or credit put at the disposal and unused, for each day of unused, from the day the loan or credit or tranche is put at the disposal of the borrower or borrower up to and including the day before the loan or credit or tranche is used, or up to and including the day the customer submits a cancellation of the use of the loan or credit or tranche. Applies to: non-revolving working capital loan, SME investment loan, SME Loan, SME mortgage loan or tranche.
4. No commission is charged on unused investment loan (part of the loan) and on unused SME working capital loans intended to cover obligations under documentary letters of credit opened by the Bank.
5. The basis for calculating the commission for changing the currency of the loan is the amount of the current debt together with the outstanding amount of the loan, and in the case of loans in the form of revolving loans, the commission is calculated on the amount of the loan granted.

§ 8.

Regardless of the commissions and fees listed in the Tariff, customers are charged with:
1) fees and commissions charged by domestic and foreign banks intermediating in the execution of the order, in accordance with the applicable tariffs of these banks or according to separately concluded agreements,
2) Fees representing postal and telecommunications costs incurred by PKO Bank Polski S.A. in domestic and foreign trade,
3) Charges for shipments forwarded on behalf of the customer by courier.

§ 9.

1. No fees are charged for the blocking of funds pledged as collateral for loans, credits and other credit products provided by PKO Bank Polski S.A.
2. In the case of receivables managed by the Restructuring and Recovery Center of PKO BP S.A., only the fees listed in Part V, item 18 are charged. No fees and commissions are charged if:
    1) the amount of the foreign transfer received by the Bank prevents the collection of fees and commissions due to the Bank for its execution, in case they are paid by the beneficiary,
    2) the amount of a foreign transfer sent by PKO Bank Polski S.A. returned by a foreign or domestic bank is not sufficient to collect the fee due to the Bank for the return of a foreign transfer sent by PKO Bank Polski S.A. executed by PKO Bank Polski S.A.
3. No commissions and fees are charged for cash deposits and transfers related to the purchase of PKO TFI units:
    1) carried out at the Bank's branches and agencies,
    2) via hotline, electronic banking (using the function of purchasing fund units).

X in the tables means that the activity or transaction is not performed.

PART I. STANDARD DEPOSIT OFFER

TABLE 1 – COMPANIES

Title of commission/fee	PKO Business Account /Business Account	PKO Business Premium/ Business Premium Account Account	PKO Our Community Account
BUSINESS ACCOUNTS			
1. Account maintenance, monthly[1,2]	PLN 0 for the first 6 months if you have been in business for less than 12 months PLN 12 or PLN 0 - if the inflows[2] in the previous month are min. PLN 2,000	PLN 0 for the first 6 months if you have been in business for less than 12 months PLN 49 or PLN 0 if your receipts[2] in the previous month are min. PLN 50,000, PLN 5 - for non-profit organizations	PLN 9
2. Debit service on the account - monthly	PLN 10	PLN 10	PLN 10
3. Maintenance of an auxiliary or foreign currency account - monthly	PLN 12 or PLN 0 if the inflows[2] in the previous month are min. PLN 2,000	PLN 12, or PLN 0 if inflows[2] in the previous month are min. PLN 2,000	PLN 9 only in PLN
TRANSFERS			
4. Transfer in online banking/branch or hotline[3]			
1) to accounts in PKO Bank Polski	PLN 0/PLN 20	PLN 0/PLN 20	PLN 0/PLN 20
2) to ZUS or the Tax Office	PLN 0/PLN 20	PLN 0/PLN 20	PLN 0/PLN 20
3) external domestic in PLN and foreign SEPA and to EEA countries[4] in EUR	PLN 0 (the first 10 transfers in iPKO and the first 10 transfers in IKO) each subsequent transfer PLN 1/20	PLN 0 (first 25 transfers in iPKO and first 25 transfers in IKO) each additional 1 PLN/20 PLN	PLN 0 (first 5 transfers in iPKO and first 5 transfers in IKO) each next PLN 1/PLN 20
4) domestic and foreign[5] in the currency of EEA countries: BGN, CZK, DKK, HUF, NOK, PLN, RON, SEK other countries: GBP, CHF	PLN 10/PLN 30	PLN 10/PLN 30	PLN 10/PLN 30
5) foreign other than those indicated in 4.3 and 4.4	0.15% min. PLN 25 max. 1PLN 30	0.15% min. PLN 25 max. PLN 130	0.15% min. PLN 25 max. PLN 130
6) BLIK transfer (to a phone number).	PLN 0	PLN 0	PLN 0
7) SORBNET transfer	PLN 50	PLN 50	PLN 50
8) instant transfer only in PLN	PLN 10/PLN 20	PLN 10/PLN 20	PLN 10/PLN 20
5 Additional fees for foreign transfers:			
1) implemented as Tomnext[6] (D+1), Overnight[7] (D+0)	PLN 40/ PLN 60	PLN 40/ PLN 60	PLN 40/ PLN 60
2) OUR cost instruction - for transfers sent to Belarus and Russia - for other countries	PLN 250 PLN 100	PLN 250 PLN 100	PLN 250 PLN 100
3) Received: order to seek receipt of funds, amendments and changes, NON-STP fee Sent: cancellations, for recovery of funds, return of completed foreign transfer, NON-STP fee, additional actions for: completion, change or inquiries	50 PLN + third-party bank costs	50 PLN + third-party bank costs	50 PLN + third-party bank costs
6 Establishment, modification of standing order in online banking/branch or hotline	PLN 0/PLN 20	PLN 0/PLN 20	PLN 0/PLN 20
7. Execution of a standing order for each payment			
1) standard transfer	PLN 1	PLN 1	PLN 1
2) SORBNET transfer	5PLN 0	5PLN 0	5PLN 0
8. direct debit for each action			
1) implementation (payer) - to accounts in PKO BP - to accounts in other banks	0 PLN 1 PLN	0 PLN 1 PLN	0 PLN 1 PLN
2) implementation (payee)	PLN 1	PLN 1	PLN 1
3) modification	PLN 7.5	PLN 7.5	PLN 7.5
4) return of a completed direct debit (payer)	PLN 15	PLN 15	PLN 15
5) distribution of the form "Consent to debit the account" - per each consent (payee)	PLN 15	PLN 15	PLN 15
9 Virtual Accounts service			
1)activation or change of parameterization of the service	X	PLN 50	PLN 10
2)identification of the payment received	x	PLN 0.25	PLN 0.15

10. Authorization of establishment, modification, deletion of instructions use:			
1) SMS code or generated by token (mobile or hardware)	PLN 0	PLN 0	PLN 0
2) code from a card of one-time codes	PLN 1	PLN 1	PLN 1
11. Modification, deletion of transfer in online banking/branch or hotline	PLN 0/PLN 20	PLN 0/PLN 20	PLN 0/PLN 20
12 Modification of the list of defined payees in online banking/branch or hotline	PLN 0/PLN 15	PLN 0/PLN 15	PLN 0/PLN 15
iPKO BIZNES ELECTRONIC BANKING			
13. Use of iPKO biznes - monthly	x	PLN 0 - up to 5 defined users (does not apply to accounts for non-profit organizations), PLN 15 - for each additional user, PLN 0 - for property managers	PLN 2 per defined user
14. Taking-over by the Bank of the function of administrator of authorizations and parameterization of iPKO biznes - for each activity	x	PLN 60	PLN 60
15. Change at the request of the customer of iPKO biznes parameterization or user rights - one time	x	PLN 30	PLN 30
16. Issuance of code card with chip or reader	x	PLN 50	PLN 50
17. Use of one-time code card chip and reader for iPKO biznes - monthly	x	PLN 6	PLN 0
CASH HANDLING[8]			
18. Deposit at PKO BP deposit machine 1) Up to PLN 50,000 per calendar month[9] 2) More than PLN 50,000 in a calendar month	 PLN *0* 0.5%	 PLN 0 0.5%	 PLN 0 0.5%
19. Open deposit at the branch: 1) in PLN 2) in convertible currencies	 0.6% min. PLN 20 0.7% min. PLN 20	 0.6% min. PLN 6 0.7% min. PLN 20	 PLN 6 0.7% min. PLN 20
20. Closed deposit to an account in PLN: 1) at a branch 2) in a drop-in box	 0.3% min. PLN 20 0.2% min. PLN 20	 0.3% min. PLN 20 0.2% min. PLN 20	 0.3% min. PLN 20 0.2% min. PLN 20
21. Closed deposit into an account in convertible currencies: 1) at a branch 2) in a drop-in box	 0.5% min. PLN 20 0.4% min. PLN 20	 0.5% min. PLN 20 0.4% min. PLN 20	 0.5% min. PLN 20 0.4% min. PLN 20
22. Issuance of confirmation on the occurrence of differences in closed deposit	PLN 20	PLN 20	PLN 20
23. Fee for failure to meet the terms of the closed deposit/withdrawal agreement for each action	PLN 100	PLN 100	PLN 100
24. Additional fee for depositing more than 50 coins per day (PLN only).	5% min. PLN 10	5% min. PLN 10	5% min. PLN 10
25. Deposits in agencies in the amount of up to PLN 1,000 (PLN only)	2.5 PLN	2.5 PLN	2.5 PLN
26. Deposits in agencies in an amount higher than PLN 1000 (PLN only)	0,5%	0,5%	0,5%
27. Deposit in open form, including on the basis of a check	0.6% min. PLN 20	0.6% min. PLN 20	0.6% min. PLN 20
28. Withdrawal in closed form from the amount of the operation	0.2% min. PLN 20	0.2% min. PLN 20	0.2% min. PLN 20
29. Deposit using BLIK at deposit machines other than PKO BP	0.5% min. PLN 2	0.5% min. PLN 2	0.5% min. PLN 2
30. BLIK cash withdrawal from PKO BP ATMs	PLN 0	PLN 0	PLN 0
31. BLIK cash withdrawal from other ATMs	3% min. PLN 5	3% min. PLN 5	3% min. PLN 5
32 Secure envelopes - pack of 100 pieces in format: B4 B5 bags up to 9.3 kg of coins	 PLN 69 PLN 43 PLN 112	 PLN 69 PLN 43 PLN 112	 PLN 69 PLN 43 PLN 112
COMMON FEES			
33. Providing in paper form of the first statement of the month (applies to customers without electronic banking)	PLN 0	PLN 0	PLN 0
34. Other activities	Part. V of the Tariffs	Part. V of the Tariffs	Part. V of the Tariffs

1 We will not charge a monthly maintenance fee for PKO Business Account and PKO Business Account Premium in the calendar month in which the account is opened. In the month in which you close the account, the maintenance fee will be billed on a pro-rata basis depending on the number of days of account maintenance counting up to the date of closure. The conditions on which the fee depends are not subject to reduction. In the case of the PKO Our Community account, the first fee will be charged in proportion to the number of days of the calendar month in which the account was opened.

2 Inflow to the account does not include funds from: own accounts with the Bank, time deposits, automatic deposits, reimbursement of insurance premiums distributed by the Bank, reimbursement of payments and cancellation of transactions. The account receipt condition applies separately to the current account and each auxiliary account maintained at PKO Bank Polski.

3 Unless we have indicated otherwise, the price refers to a transfer made in standard mode.

4 EEA - countries belonging to the European Union and Iceland, Norway and Liechtenstein.

5 Foreign transfer in currency of EEA countries: BGN, CZK, DKK, HUF, NOK, PLN, RON, SEK and other countries: GBP, CHF we execute only in SHA option.

6 The additional fee for Tomnext mode does not apply to SEPA and EEA transfers.

7 Overnight mode does not apply to SEPA transfers.

8 For convertible currencies other than PLN, we only handle deposits and withdrawals in banknotes.

9 Free deposit in a deposit machine of up to PLN 50,000 applies separately to the current account and each auxiliary account held at PKO Bank Polski. The PLN 50,000 limit applies to debit card and BLIK deposits combined.

PART I. STANDARD DEPOSIT OFFER

TABLE NO. 2 - ENTERPRISES

Title of commission/fee	PKO Account for Enterprises
BUSINESS ACCOUNTS	
1. Maintenance of account per month[1,2]	PLN 0 for the first 3 months unconditionally, then PLN 79 or PLN 49 if the inflow[2] in the previous month is min. PLN 300,000
2. Debit service on the account - monthly	PLN 10
3. Maintenance of an auxiliary or foreign currency account - monthly	PLN 10 - provided that the average monthly balance on account is in the amount of PLN 10,000, if the condition has not been met the fee is PLN 30 PLN 5 - for each foreign currency account

TRANSFERS	
4. Transfer in online banking/branch or hotline[1]	Online banking/branch or hotline
1) to accounts in PKO Bank Polski	PLN 0/PLN 20
2) to ZUS or the Tax Office	PLN 0/PLN 20
3) external domestic in PLN and foreign SEPA and in EUR to EEA countries[2]	PLN 1.2 /20
4) foreign other than those indicated in item. 4.3 in online banking and hotline	0.15% min. PLN 25 max. PLN 130
5) foreign other than those indicated in section 4.3 at the branch	0.25% min. PLN 50 max. PLN 190
6) BLIK transfer (to a phone number).	PLN 0
7) SORBNET transfer	PLN 50
8) Instant transfer only in PLN	PLN 10/PLN 20
5. Additional fees for foreign transfers:	
1) implemented as Tomnext[3] (D+1), Overnight[4] (D+0)	PLN 40 /PLN 60
2) OUR cost instruction	
- for transfers sent to Belarus and Russia	PLN 250
- for other countries	PLN 100
3) Received: order to seek receipt of funds, amendments and changes, NON-STP fee Sent: cancellations, for recovery of funds, return of completed foreign transfer, NON- STP fee, additional actions for: completion, change or inquiries	50 PLN + third-party bank costs
6. Establishment, modification of standing order In online banking/branch or hotline	PLN 0/PLN 20
7. Execution of a standing order for each payment	
1) standard transfer	PLN 1
2) SORBNET transfer	PLN 50
8. Direct debit for each action	
1) implementation (payer)	
2) implementation (payee)	PLN 1
3) modification	PLN 7.5
4) return of a completed direct debit (payer)	PLN 15
5) distribution of the form "Consent to debit the account" - per each consent (payee)	PLN 15
9. Virtual Accounts service	
1) activation or change of parameterization of the service	PLN 50
2) identification of the payment received	PLN 0.50
10. Authorization of establishment, modification, deletion of instructions using:	
1) SMS code or generated by token (mobile or hardware)	PLN 0
2) code from a card of one-time codes	PLN 1
11. Modification, deletion of transfer in online banking/branch or hotline	PLN 0/PLN 20
12. Modification of the list of defined payment payees in the Internet banking/ branch or hotline	PLN 0/PLN 15
ELECTRONIC BANKING iPKO BIZNES	
13. Use of iPKO biznes - monthly	PLN 0 -up to 5 defined users, PLN 15 - for each additional user
14. Taking-over by the Bank of the function of the administrator of user rights and parameterization of iPKO biznes - for each activity	PLN 60

15. Change at the request of the customer of iPKO biznes parameterization or user rights - one time	PLN 30
16. Issuance of code card with chip or reader	PLN 50
17. Use of one-time code card chip and reader for iPKO biznes - monthly	PLN 15

CASH HANDLING[7]

18. Deposit at PKO BP deposit machine 1) Up to PLN 50,000 per calendar month[8] 2) more than PLN 50,000 in a calendar month	 PLN 0 *0.5%*
19. Open deposit at the branch: 1) in PLN 2) in convertible currencies	0.6% min. PLN 20 0.7% min. PLN 20
20. Closed deposit to an account in PLN : 1) in the branch 2) at the dropbox	0.3% min. PLN 20 0.2% min. PLN 20
21. Closed deposit to an account in convertible currencies: 1) in the branch 2) at the dropbox	0.5% min. PLN 20 0.4% min. PLN 20
22. Issuance of confirmation on the occurrence of differences in closed deposit	PLN 20
23. Fee for failure to meet the terms of the closed deposit/withdrawal agreement for each action	PLN 100
24. Additional fee for depositing more than 50 coins per day (PLN only).	5% min. PLN 10
25. Deposits in agencies in the amount of up to PLN 1,000 (PLN only)	PLN 2.5
26. Deposits in agencies in an amount higher than PLN 1000 (PLN only)	0.5%
27. Deposit in open form, including on the basis of a check	0.6% min. PLN 20
28. Withdrawal in closed form from the amount of the operation	0.2% min. PLN 20
29. Deposit using BLIK at deposit machines other than PKO BP	0.5% min. PLN 2
30. BLIK cash withdrawal from PKO BP ATMs	PLN 0
31. BLIK cash withdrawal from other ATMs	3% min. PLN 5
32 Secure envelopes - pack of 100 pieces in format: B4 B5 bags up to 9.3 kg of coins COMMON FEES	 PLN 69 PLN 43 PLN 112
33. Providing in paper form of the first statement of the month (applies to customers without electronic banking)	PLN 0
34. Other activities	Part. V of the Tariffs

[1] We will not charge a monthly maintenance fee for PKO Account for Enterprises in the calendar month in which the account is opened. In the month in which you close the account, the maintenance fee will be billed on a pro-rata basis depending on the number of days of account maintenance counting up to the date of closure. The conditions on which the fee depends are not subject to reduction.

[2] Inflow to the account does not include funds from: own accounts with the Bank, time deposits, automatic deposits, reimbursement of insurance premiums distributed by the Bank, reimbursement of payments and cancellation of transactions. The account receipt condition applies separately to the current account and each auxiliary account maintained at PKO Bank Polski.

[3] Unless we have indicated otherwise, the price refers to a transfer made in standard mode.

[4] EEA - countries belonging to the European Union and Iceland, Norway and Liechtenstein.

[5] The additional fee for Tomnext mode does not apply to SEPA and EEA transfers.

[6] Overnight mode does not apply to SEPA transfers.

[7] For convertible currencies other than PLN, we only handle deposits and withdrawals in banknotes.

[8] Free deposit in a deposit machine of up to PLN 50,000 applies separately to the current account and each auxiliary account held at PKO Bank Polski. The PLN 50,000 limit applies to debit card and BLIK deposits combined.

PART II. INVESTMENT AND TRUST ACCOUNTS

INVESTMENT ACCOUNT		Title of commission/fee	
1.	Account maintenance per month	PLN 0	
2.	Execution of the first transfer in a month to a related account	PLN 0	
3.	Execution of another transfer in a month to a related account	PLN 10	
4.	Cash deposit at a branch or agency	0.6% min. PLN 20	
5.	Additional fee for depositing more than 50 coins.	5% min. PLN 10	
TRUST ACCOUNT		Title of commission/fee	
6.	Verification of the contract drawn up according to the customer's template (credited to the account opening fee)	according to the agreement with the customer	
7.	Opening an account	according to the agreement with the customer	
8.	Monthly account fee	according to the agreement with the customer	
9.	Analysis of the terms of the agreement before the transfer is made (fee charged separately from the transfer fee) - for each transfer	PLN 30	
HOUSING TRUST ACCOUNTS[1]		**Closed housing trust account**	**Open housing trust account**
10.	Opening an account together with a NOWY DOM loan, or if the customer (or a company with a significant equity relationship with the customer) signed a NOWY DOM loan agreement within the 18 months preceding the account opening	PLN 3,000	PLN 6,000
11.	Opening an account without NOWY DOM loan	PLN 7,500	PLN 15,000
12.	Account maintenance - monthly 1) For accounts opened as of October 15, 2023 2) for other accounts	PLN 150 PLN 60	PLN 150 PLN 60
13.	Identification of payments to Individual Purchaser Accounts - on the value of each operation	0.02% min. PLN 10	0.02% min. PLN 10
14.	Inspection[2] of investments before disbursement is triggered - per inspection	x	PLN 750
15.	Inspection of[2] conditions for disbursement of funds from the Housing Trust Account - per inspection	PLN 500	PLN 500
16.	Implementation of the account holder's instructions to transfer funds from the	0.04% min. PLN 25	0.04% min. PLN 25
17.	Actions related to termination of the agreement by the Bank due to violation of the terms of the agreement	PLN 500	PLN 500
COMMON FEES		Title of commission/fee	
18.	Transmission of the first statement of the month	PLN 0	
19.	Other activities	Parts I and V of the Tariff	

[1] All commissions and fees are charged to another account, held with PKO BP (designated by the holder of the housing trust account).

[2] Activities arising from the obligations imposed by the Act of May 20, 2021 on the Protection of the Rights of the Purchaser of a Dwelling or Single-Family House and the Developer's Guarantee Fund.

PART III. CARDS

Title of commission/fee	PKO Business Account	PKO Business Account Premium	PKO Account for Enterprises	PKO Our Community Account
DEBT CARD				
1. Monthly fee for using the card :	PLN 10 or PLN 0 if you make min. 5 non-cash transactions in a given month[2]	PLN 10 or PLN 0 if you make min. 5 non-cash transactions in a given month	X	PLN 10 or PLN 0 if you make min. 5 non-cash transactions in a given month[2]
(2) Annual fee for card use: for each 12-month period started - fee charged in advance	PLN 30	PLN 30[3]	PLN 45	PLN 30[3]
3. Fees and commissions for: 1) PKO Visa Business Electron 2) Visa Business	In accordance with the relevant part of the Tariff of Banking Fees and Commissions at PKO Bank Polski S.A. for Corporate Market Customers for cards: PKO Visa Business multi-currency Visa Business Debit multi-currency			
DEBIT CARD IN EUR OR USD				
4. Fee for each 12-month period started - fee charged in advance	EUR 20 / USD 25	EUR 20 / USD 25	EUR 20 / USD 25	x

CHARGE CARDS

5. Annual fee for use of the card charged for each 12-month period of the card's validity	PLN 300
6. Commission for settlement of non-cash domestic and foreign operations - on the value of operations in a given month	1.5%
CREDIT CARD	
7. Annual fee for using the card[11]	PLN 0 - when an average transaction of min PLN 1,400 was made in a month[2] PLN 35 - when an average transaction of min PLN 700 was made in a month[2] PLN 75 - when an average transaction of less than PLN 700 was made in a month[2]
8. Credit card transfer	3% min. PLN 5
9. Cash withdrawal from domestic and foreign ATMs	4% min PLN 15
10. Service fee for late repayment	PLN 30
COMMON FEES[12]	Fee depending on the currency of the card
11. Cash withdrawal from PKO BP ATMs (only in PLN)	PLN 0
12. Cash withdrawal from domestic and foreign ATMs, PKO BP branches or other withdrawal providers	3.5% min. PLN 5 / EUR 1.5 / USD 2
13. Additional fee for issuance of a new card in express mode (up to 3 business days)	PLN 50 / EUR 12 / USD 15 + shipping cost
14. Change of debit card transaction limit in the branch	PLN 15 / EUR 3 / USD 3
15. Recovering of the card's PIN number[13]	PLN 15 / EUR 3 / USD 3
16. Checking or printing the account balance at a PKO BP ATM machine	PLN 2 / EUR 1 / USD 1
17. Assumption of responsibility for unauthorized operations carried out prior to notification of card loss (monthly fee)	PLN 2 / EUR 1 / USD 1
18. Cash withdrawal at a card payment point offering cash withdrawal[14] (Cashback service) - for transaction	PLN 2
19. If you carry out a transaction with VISA cards in a currency other than PLN settled on the account in PLN, we will charge an additional commission for currency conversion of the transaction - on its value	3.5%
20. Other activities	Part V of the Tariffs

[3] Also applies to VISA Business Adm. and cards issued after November 1, 2020, under packages (accounts) in administration: PKO Business Account, PKO Account for Business, PKO Our Community Blue, PKO Our Community Silver.
[4] Return of funds or cancellation of a transaction reduces the sum of debits constituting the condition for exemption from the card fee.
[5] Applies to cards issued to packages (accounts) in administration. Does not apply to cards issued after November 1, 2020, under packages (accounts) in administration: PKO Business Account, PKO Account for Business, PKO Our Community Blue, PKO Our Community Silver.
[6] The fee is charged after 12 months, and also if the card is cancelled before 12 months.
[7] Not applicable to fees and commissions provided for products to which the Tariff of Banking Fees and Commissions for Corporate Market Customers of PKO Bank Polski S.A. applies.
[8] Service not available for Mastercard charge card and credit card.
[9] Cashback service does not apply to credit and charge cards.

PART IV. CREDIT PRODUCTS AND TRADE FINANCING

Title of commission/fee	For PKO Business Account holders, PKO Business Account Premium, PKO Our Community Account, and an offer in the administration[15]	For holders of PKO Account for Enterprises
LOANS AND CREDITS		
1. Granting, renewal, increase of credit or loan - commission charged on the amount of granting, renewal, increase of credit or loan, at the latest on the next business day after the day of conclusion of the agreement contracts[16]	Commission determined individually	Commission determined individually
2. Consideration of an application for a promise or granting of NOWY DOM investor loan	0.1% of the loan amount, min. PLN 250, max. PLN 10,000	x
3. Promise to grant a loan or credit - on the amount of the promise	PLN 250	0.2% min. PLN 500
4. Early partial or full repayment of credit, loan on the amount subject to early repayment[17]	2%	2%
5. Commission on unused loan amount[4]:		
1) overdraft, revolving working capital loan - monthly on the average unused balance of the loan	0.2%	0.2%
2) non-revolving working capital loan, SME investment credit, SME Loan, SME Mortgage Loan or a tranche thereof - for each day of non-use	0.006 %	0.006 %
6. Monitoring of the maintenance of funds in the amount specified in the credit/loan agreement[56] in PLN currency when the average monthly receipts are: 1) less than or equal to 50% of the credit level specified in the agreement 2) higher than 50% of the credit level specified in the agreement	0.5% of the credit limit not less than PLN 100 and not more than PLN 2,000 0.25% of the credit limit not less than PLN 100 and not more than PLN 1,000	0.5% of the credit limit not less than PLN 100 and not more than PLN 3,000 0.25% of the credit limit not less than PLN 100 not more than PLN 3,000
7. Monitoring of the maintenance of funds in the amount specified in the credit agreement[45] in EUR currency when the average monthly funds are: 1) less than or equal to 50% of the credit level specified in the agreement 2) higher than 50% of the credit level specified in the agreement	0.5% of the credit limit not less than EUR 25 and not more than EUR 400 0.25% of the credit limit not less than EUR 25 and not more than EUR 200	0.5% of the credit limit not less than EUR 25 and not more than EUR 600 0.25% of the credit limit not less than EUR 25 and not more than EUR 600
8. Fee for securing the maximum value of the reference index for the overdraft facility	Fee determined individually	Fee determined individually
9. Administration of the SME multi-purpose credit limit - monthly	x	PLN 50

TRADE FINANCE

10. Issuance and handling by PKO BP SA of Guarantees, Standby Letters of Credit and Suretyship of Bills of Exchange, Own Documentary Letters of Credit, Guarantee and Foreign Standby Letters of Credit, Foreign Documentary Letters of Credit, Bills of Exchange, Documentary Instruction and Bills of Exchange.		In accordance with the relevant part of the Tariff of banking commissions and fees at PKO Bank Polski S.A. for corporate market customers

[1] Offer in administration applies to package holders: BUSINESS COMFORT, BUSINESS VALUE, BUSINESS SUCCESS, BUSINESS DEVELOPMENT, BUSINESS COMFORT PLUS, BUSINESS SUCCESS PLUS, accounts: PKO Business Account, PKO Account for Business opened until October 31, 2020, PARTNER accounts and for current account products and packages based on the current account of the acquired bank.

[2] In case of an overdraft, revolving working capital loan granted for up to 24 months with a de minimis guarantee, we will charge granting fees for each 12-month period of the product's operation, i.e. in the 1st and 13th month.

[3] The commission does not apply to the loan(s):
1) Overdraft, revolving working capital, NOWY DOM and NASZ REMONT investor credits,
2) to which interest subsidies from the state budget or other institutions are applied,
3) for projects with EU funds in the part repaid with EU funds,
4) in which the structure or provisions of the contract provide for early repayment, such as repayment of ordering party from funds received as part of a goods and services tax refund, partial repayment from a grant or contract settlement.

[4] The commission does not apply to the NOWY DOM and NASZ REMONT investor credits.

[5] Commission:
1) is charged after the expiration of each 3-month period (unless otherwise specified in the agreement) in which the average monthly receipts to the account were lower than declared in the agreement (annex) of the loan or credit,
2) is collected by the 20th business day of the month following the expiration of the 3-month (unless otherwise specified in the agreement) reviewable period.

We do not consider receipts resulting from the transfer of funds from other deposit and loan accounts belonging to the customer as business receipts.

[6] Does not apply to credit cards and overdraft granted under the SME multi-purpose credit limit.

PART V. OTHER ACTIVITIES

	Title of fee/commission	Internet banking	Branch or hotline
	OTHER ACTIVITIES		
1.	Transmission of the second and each subsequent statement per month or any other statement of operations[12] , including for foreign currency cards depending on the currency of the account	x	PLN 25 EUR 5 or USD 5
2.	Self-generation of a statement or list of operations in online banking	PLN 0 (as long as the document is available remotely)	x
3.	Bank opinion, certificate stating the facts of your products, other nonstandard document[3]	PLN 30 (as long as the document is available remotely)	PLN 100/PLN 300 (if the document contains information about the creditworthiness)
4.	Convoying or transporting of cash	according to the agreement with the customer	
5.	Blocking of funds at the customer's request - per account	PLN 100	
6.	For the analysis of the application[4] for the application of individual terms of service, including pricing terms - fee charged in advance The fee is not charged in the case of a proposal to cover the customer with individual terms of service at the initiative of the Bank.	PLN 100	
7.	Consolidation of balances within consolidated bank accounts - monthly	PLN 100 + PLN 10 for each account	
8.	Notifications of current events in the account, the method of transmission to choose:		
1)	email	PLN 0	
2)	SMS as part of the monthly subscription (the first three months the service is free)	PLN 10	
3)	per SMS (the first three months the service is free)	PLN 0.25	
9.	Transfer from a term deposit account to accounts held at other banks (in the absence of a current account)	PLN 10	PLN 15
10.	Cash withdrawals at the branch from term deposits (customers without a current account)	x	1.75% not less than PLN 6
11.	Blocking on the account of a negotiable term deposit established as collateral for receivables other than those of the Bank	PLN 100	
12.	Confirmation of check	x	PLN 30
13.	Changing the Authorization Card (e.g., granting or revoking authorizations, changing the signature)	PLN 0 (as long as the activity is available remotely)	PLN 30
14.	Establishment, amendment, revocation of power of attorney - on any action	PLN 0 (as long as the activity is available remotely)	PLN 30
15.	Establishment of a power of attorney for another financial institution to the customer's account (as collateral for receivables) - one-time	PLN 100	
16.	Storage of third-party deposits and rental of safe deposit boxes and caskets, provision of custodial service	In accordance with the relevant part of the Tariff of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals	
17.	Trading in treasury bills, mutual fund units, foreign exchange transactions, forward interest rate transactions, securities transactions and operations, with bonds, issuance of corporate securities, trading in financial instruments	In accordance with the relevant part of the Tariff of Bank Commissions and Fees at PKO Bank Polski S.A. for Corporate Market Customers.	
18.	Management of difficult receivables by either the Restructuring and Recovery Center or the Corporate Receivables Department in the Risk Management Area.	In accordance with the relevant part of the Tariff of Bank Commissions and Fees at PKO Bank Polski S.A. for Corporate Market Customers.	
19.	Issuance of a copy of the foreign transfer message	PLN 10	
20.	Sending letter correspondence abroad	PLN 30 or the equivalent in the currency of the account	
21.	SWIFT MT101 service	In accordance with the relevant part of the Tariff of Banking Commissions and Fees at PKO Bank Polski S.A. for Corporate Market Customers.	
22.	Preparation of an annex[5] to the agreement for changes: 1) not requiring a credit check[6] 2) requiring a credit check[7]	Min. PLN 500 0.1% of the loan amount min. PLN 1,500	
23.	For changing the currency of the loan[8]	1%	
24.	Other activities performed at the request of the borrower or for the borrower, not requiring an addendum to the loan agreement	min. PLN 100	
25.	Conducting of:		
1)	Inspections for failure to carry out the provisions of the agreement[9]	PLN 300	
2)	property inspections[10]	PLN 750	
26.	Re-issuing to the customer the documents to which he is entitled in the credit process	PLN 80	

27.	Other activities not covered by the Tariff	according to the agreement with the customer
28.	Issuance of individual promises or approvals by the Bank for the mortgage-free disconnection of real estate, created in the case of the division of mortgaged property or the establishment of separate ownership of premises located in a building located on mortgaged property	min. PLN 150
	REMINDERS	
29.	Reminder about the underpayment or non-payment of debt due[11]	PLN 6
30.	Notice of reduction by the Bank of the amount of the SME loan, credit or multipurpose credit limit, failure to meet the terms of the loan or loss of creditworthiness or threat of bankruptcy	PLN 65
31.	Reminder of contractual obligation, including failure to provide documents	1PLN 15

[1] In case of a history of operations, the fee will be charged for each calendar month covered by the document.
[2] For housing loans supported by the state budget granted to housing cooperatives until March 31, 1996, the fee is PLN 150.
[3] The provision of written information constituting bank secrecy to persons, authorities and institutions authorized under Article 105 (1), (2) and (2a) in connection with Article 110 of the Banking Law of August 29, 1997 is PLN 50 and applies to housing loans supported by the state budget granted to housing cooperatives until March 31, 1996. We allow the possibility of waiving the fee from banks on a reciprocal basis.
[4] The fee does not apply to:

1) an application to determine the interest rate of an automatic deposit on individual terms and a deposit on negotiated terms,
2) non-profit institutions, housing communities, housing cooperatives, property managers, offers directed to new customers, units of PKO Bank Polski S.A: trade unions, credit unions, social funds.

[5] We do not charge an additional annex fee:

1) in case of early repayment of a loan or credit resulting in rescheduling,
2) in case of credit card changes.

[6] We do not charge a commission for an annex to a foreign currency loan agreement allowing repayment of the loan in the currency of the loan.
[7] Applies, among other things, when the following changes: margin, reference rate, loan currency, repayment period, loan amount or installments.
[8] No commission will be charged for:

1) the first currency conversion of an investment loan,
2) the first currency conversion of a loan taken until August 31, 2010 for financing investments in real estate or commercial premises or for repayment of debt under an investment loan taken for the above purposes,
3) changing the currency of sublimits and loans operating under the SME multi-purpose credit limit.

[9] Refers to the submission of documents necessary for the proper monitoring of the financial and economic situation or the subject of the loan, as well as documents related to the collateral.
[10] The inspection concerns:

1) real estate that is to be or which is the subject of the loan,
2) construction - prior to disbursement of the loan tranche/money from the segregated receipts account and upon completion of the investment,
3) real estate intended to constitute or constituting the subject of the loan collateral, if it is not the subject of the loan.

The fee applies to agreements concluded as of August 4, 2018.
[11] Does not apply to credit cards.

Package name	PKO Business Account (open until October 31, 2020)	PKO Account for Business	Our Community Blue Package	Our Community Silver Package
Account maintenance fee - monthly	25 PLN or 0 PLN - provided that in a given calendar month a transfer to the Social Insurance Institution and domestic non-cash operations with a debit card for a sum of at least 500[1] PLN for farmers: PLN 9 or PLN 0 - provided that there is inflow[2] min. PLN 1,000 to the account in a given calendar month	PLN 49 or PLN 0 - provided that[2] is credited to the account in a given calendar month with a minimum amount of PLN 50,000	PLN 12	PLN 28 The package additionally includes: 1 auxiliary account for the renovation fund and a monthly subscription for access to iPKO biznes e- banking
Fee for each auxiliary account - monthly	PLN 25 or PLN 5 - when the average monthly balance of the account is min. PLN 10,000	PLN 25 or PLN 5 - when the average monthly balance of a given account is min. PLN 10,000	PLN 30	PLN 20
Number free transfers per month	10 standard transfers[3] in iPKO and 10 in IKO	25 standard transfers[3] in IKO	5 standard transfers[3] in IKO	30 standard transfers[3] in iPKO or iPKO biznes (excluding bulk transfers) and 5 standard transfers[3] in IKO
Package change fee[4]	PLN 100	PLN 100	PLN 100	PLN 100
Other charges	As for PKO Business Account from Parts I-V of the Tariff.	As for PKO Business Account Premium from Parts I-V of the Tariff	As for PKO Account Our Community from Parts I-V of the Tariff.	As for PKO Account Our Community from Parts I-V of the Tariff.

Package name	Business Development Package	Business Comfort Plus Package	Business Success Plus Package	Mobile Package for Business
Fee for conducting account - monthly	28 zt Debit card included to the account without a usage fee for farmers: PLN 9	4PLN 9 In package 1 auxiliary account and debit card with no usage fee, "SuperAssistance Business" insurance	PLN 100 The package includes 3 auxiliary accounts, 2 credit cards and 3 debit cards with no usage fee, "SuperAssistance Business" insurance.	PLN 15 or PLN 0 - provided that you perform in a given month calendar transfer to ZUS and non-cash operations with a debit card of at least PLN 700[21]
Fee for each auxiliary account - monthly	PLN 25	PLN 25	PLN 25	PLN 25
Number free transfers per month	25 standard transfers[22] in IKO	10 standard transfers[3] in iPKO or iPKO biznes and 25 standard transfers[3] in IKO	30 standard transfers[3] in iPKO or iPKO biznes and 25 standard transfers[3] in IKO	25 standard transfers[3] in IKO
Package change fee	PLN 100	PLN 100	PLN 100	PLN 100
"Currency" Set	x	Currency quote reports: PLN 0 in iPKO dealer Other fees: as for PKO Business Account Premium from Part I of the Tariff	Currency quote reports: PLN 0 in iPKO dealer Other fees: as for PKO Business Account Premium from Part I of the Tariff.	x
"Trade and Services" set	Use of the system of virtual counterparty accounts: fees as for the "Virtual Accounts" service for PKO Premium Business Account from Part I of the Tariff.	Use of the system of virtual counterparty accounts: fees as for the "Virtual Accounts" service for PKO Premium Business Account from Part I of the Tariff.	Use of the system of virtual counterparty accounts: fees as for the "Virtual Accounts" service for PKO Premium Business Account from Part I of the Tariff.	x
"Transportation and Logistics" Set	x	Activities related to consolidation of balances within consolidated bank accounts - monthly subscription fee and fee for each account participating in the consolidation: fees according to Part V of the Tariff Other fees: as for PKO Business Account Premium from Part I of the Tariff.	Activities related to consolidation of balances within consolidated bank accounts - monthly subscription fee and fee for each account participating in the consolidation: fees according to Part V of the Tariff Other fees: as for PKO Business Account Premium from Part I of the Tariff.	x
"Administrator" Set	Grouping of files of the system of virtual counterparty accounts in iPKO biznes (of all managed housing communities) in one file (currently the "Virtual Accounts" service): PLN 0 Use of the virtual counterparty account system: fees as for the "Virtual Accounts" Service for	Grouping of files of the system of virtual counterparty accounts in iPKO biznes (of all managed housing communities) in one file (currently the "Virtual Accounts" service): PLN 0 Use of the system of virtual counterparty accounts: fees as for the Service "Virtual Accounts" for PKO.	Grouping of files of the system of virtual counterparty accounts in iPKO biznes (of all managed housing communities) in one file (currently the "Virtual Accounts" service): PLN 0 Use of the system of virtual counterparty accounts: fees as for the "Virtual Accounts" Service.	x

	PKO Premium Business Account from Part I of the Tariff.	Premium Business Account from Part I of the Tariff.	for PKO Business Account Premium from Part I of the Tariff.	
Other charges	As for PKO Premium Business Account from Parts I-V of the Tariff.	As for PKO Premium Business Account from Parts I-V of the Tariff.	As for PKO Premium Business Account from Parts I-V of the Tariff.	As for PKO Business Account from Parts I-V of the Tariff.

Package name	**Business Comfort Package**	**Business Currency Package**	**Business Success Package**
Account maintenance fee - monthly	PLN 62 Package includes 1 auxiliary account, debit card with no usage fee, "SuperAssistance Business" insurance.	PLN 89 Package 1 auxiliary account in foreign currency, debit card with no fee for use	PLN 132 Package includes 2 auxiliary accounts, 2 credit cards and 3 debit cards with no usage fee, "SuperAssistance Business" insurance, one Golden Account or Aurum Account
Fee for each auxiliary account - monthly	PLN 25	PLN 25	PLN 25
Package change fee	PLN 100	PLN 100	PLN 100
Number of free transfers per month	25 standard transfers[3] in IKO	25 standard transfers[3] in IKO	25 standard transfers[3] in IKO
Other fees	As for PKO Premium Business Account from Parts I-V of the Tariff.	As for PKO Premium Business Account from Parts IV of the Tariff.	As for PKO Premium Business Account from Parts I-V of the Tariff.

[1] Return of funds or cancellation of transactions reduces the amount of debits constituting the condition for exemption from account fee. Applies to transactions made with the card in PLN and settled on the account in PLN.
[2] Inflow to the account does not include funds from: own accounts with the Bank, time deposits, automatic deposits, reimbursement of insurance premiums distributed by the Bank, reimbursement of payments and cancellation of transactions. The account receipt condition applies separately to the current account and each auxiliary account maintained with the Bank.
[3] Standard transfers, including transfers to ZUS, US, SEPA and in EUR currency to EEA countries (excluding instant transfers, SORBNET and transfers from auxiliary accounts).
[4] The fee does not apply if the Bank is the initiator of the change.

Bank Polski

PART VIII. STORAGE OF FOREIGN DEPOSITS AND RENTAL OF SAFE DEPOSIT BOXES AND CASSETTES

WHAT DO WE CHARGE COMMISSIONS OR FEES FOR?	AMOUNT OF COMMISSION OR FEE [1]
1. To be accepted and kept in bank deposit, subject to sec. 3:	
1) securities (bonds, shares, bills of exchange) - on each deposited document - on nominal value	1% not less than PLN 20 not more than PLN 125
	one package and
2) valuables from a commission-opened safe deposit box or casket, deposited for safekeeping in the keys:	
a) Monthly	PLN 15
b) Annually	PLN 125
3) Savings book and savings voucher - from each deposited document	PLN 25

Comments on sec. 1 and 3:
1. The fee is charged once when accepting a deposit made for a specified period of time.
2. No fee is charged when a deposit (of bills, bonds, stocks, books or savings certificates) is made:
- As collateral for loan agreements or consumer loans granted by PKO BP S.A.,
- As collateral for contracts entered into with PKO BP S.A. agents,
- For implementation of the standing order

(2) Rental of a safe deposit box or cassette - on each safe deposit box or cassette, subject to sec. 3:	
1) safe-deposit box:	
a) Monthly	PLN 180
b) Annually	PLN 1,800
2) Cassette:	
a) Monthly	PLN 135
b) Annually	PLN 1,350
3. Acceptance and storage of securities and rental of a safe-deposit box or cash box [2]	50% of the commission or fees mentioned in sec. 1

[1] The price includes value-added tax.
[2] Applies to Aurum Accounts operating until May 31, 2023 under the name PLATINIUM Account.

Bank Polski

PART I. NON-SAVINGS BANK AND TRUST ACCOUNTS

Title of commission/fee			in PLN
1	2		3
CHAPTER V. ELECTRONIC ACCESS CHANNELS			
36.	iPKO biznes e-banking:		
	1)	Use of iPKO biznes up to 5 defined users (per month)	200.00
	2)	Use of iPKO biznes for each additional user over 5 users (per month)	20.00
	3)	Handing-over of a one-time code card	150.00
	4)	Reader handing-over	150.00
	5)	Handing-over of a single-use code card with a digital public key certificate together with a reader[3]	300.00
	6)	Handing-over of a mobile token	0.00
	7)	PKO Bank Polski S.A.'s takeover of the function of administering user rights and parameterization of iPKO biznes, including the first parameterization of the system	negotiable
	8)	Change, at the request of the Customer, of the parameterization of iPKO biznes or user rights in a situation where user rights are administered by PKO Bank Polski S.A.	negotiable
	9)	PKO Cash module, File Exchange module	0.00

	10)	Cards module, Reports module, Liquidity Management module (monthly, per module)	20.00
	11)	SWIFT Tracker module - tracking transfers (monthly)[1]	100.00
	12)	iPKO biznes Integra ERP integration solution with dedicated software provided by partners:	
		a) sharing	500.00
		b) usage (monthly)	100.00
	13)	iPKO biznes Integra - customized integration solutions (provision, monthly subscription fee charged from the moment the certificates are activated by the first User)	negotiable
	Note: The monthly fees specified in (1) and (12) are charged to each company registered In iPKO biznes e-banking.		
37.	EBICS service:		
	1)	launching of the service (one time)	negotiable
	2)	use of the service (monthly)	200.00
	Note: Fees charged to each registered company.		
38.	SWIFT MT101 Service:		
	1)	launching the service, separately for each account and service (both from the incoming and outgoing messages side)	100.00
	2)	Acceptance for execution at PKO Bank Polski S.A. of a payment instruction under the SWIFT MT101 service (incoming MT101 type message to PKO Bank Polski S.A.)	as per transfer
	3)	Sending to another bank a payment instruction under the SWIFT MT101 service (outgoing SWIFT MT101 message) submitted via the iPKO biznes e-banking and other electronic access channels or on the basis of the Topping service	5.00
	4)	"NON-STP" payment - payment instruction requiring manual interventions (fee in addition to the one specified in 2) and 3)	40.00
39.	Sweeping/ Topping service - automatic transfers to/from a bank at home or abroad:		
	1)	Activation or registration in the banking system of a change in the terms of service (per sweep account)	200.00
	2)	Provision of the service (monthly, for each sweep Account)	200.00
	3)	Implementation of the transfer within the Sweeping service	as per transfer
	4)	Sending a payment instruction to another bank within the Topping service	as for an outgoing SWIFT MT101 message

[1] The fee applies from the moment the service is made available by PKO Bank Polski S.A.
[3] For iPKO biznes Integra and iPKO biznes Integra ERP.

PART II. BANK CARDS

Bank Polski

CHAPTER I. DEBT CARD		PKO Visa Business Debit multi-currency.[1]	PKO Visa Business multi-currency[1, 2]	PKO Visa Business multi-currency in EUR
		in PLN	in PLN	in EUR
1	2	3	4	5
1.	Card usage (per year, charged in advance)	50.00	40.00	20.00
2.	Handing-over of the card in express mode (i.e., within three business days)	50.00 + shipping cost		12.00 + postage
3.	Assigning a PIN code:			
	1) at the PKO Bank Polski S.A. helpline or in the iPKO biznes mobile application	0.00		
	2) sent by mail (also applies to sending a duplicate PIN code)	20.00		4.00
4.	Insurance package	0.00		

5.	Electronic report with card operations sent via iPKO biznes e-banking or to the e-mail address indicated by the Customer		0.00	
6.	Cash withdrawal:			
	1)	at PKO Bank Polski S.A. ATMs.	3% of the amount of the operation not less than 5.00	0.00
	2)	In the country (except ATMs of PKO Bank Polski S.A.) and abroad	3% of the amount of the operation not less than 5.00	3% of the amount of the operation not less than 1.50
	3)	Accompanying a non-cash transaction (Cashback)	0.00	1.00
7.	Non-cash and cash operations debited to the linked account		2% of the amount of the operation	
8.	Emergency cash withdrawal abroad		at Visa Europe rates[3]	

[1] in case of an operation carried out in a currency other than the PLN, an additional currency conversion fee of 3.5% of the operation's value is charged, unless it is carried out in the currency of the account associated with the debit card. The commission also applies to the transaction amount for the return of goods paid for with the card.
[2] Until March 31, 2019, the card is issued under the name PKO Visa Business Electron.

[3] Currently, the fee is USD 103, the conversion is made at the foreign exchange selling rate in effect at PKO Bank Polski S.A. on the date the fee is settled by Visa Europe.

TARIFF OF BANKING COMMISSIONS AND FEES AT PKO BANK POLSKA S.A.
FOR CORPORATE MARKET CUSTOMERS - THE PART REFERRED TO IN THE TARIFF FOR SMALL AND MEDIUM-SIZED ENTERPRISES

Bank Polski

PART III. BUSINESS FINANCING

Title of commission/fee		in PLN
1	2	3
CHAPTER II. BILLS OF EXCHANGE		
13.	Discounting of a bill of exchange under a master agreement on bill of exchange discounting (on the amount of the bill of exchange)	0.5% not less than 400.00
14.	Discounting of the bill of exchange (on the bill amount)	from 1% to 2% not less than 400.00
15.	Presentation of the promissory note for payment	50.00
16.	Submitting the bill of exchange for protest	300.00 + notary fees
17.	Sending a letter notifying of non-payment of the discounted bill of exchange or termination of the master agreement on bill discounting	100.00

TARIFF OF BANKING COMMISSIONS AND FEES AT PKO BANK POLSKA S.A.
FOR CORPORATE MARKET CUSTOMERS - THE PART REFERRED TO IN THE TARIFF FOR SMALL AND MEDIUM-SIZED ENTERPRISES

Bank Polski

PART IV. TRADE FINANCING PRODUCTS

Title of commission/fee		in PLN
1	2	3
CHAPTER I. ACTIVITIES COMMON TO TRADE FINANCING PRODUCTS		
1.	Consideration or cancellation of the order: The provision of guarantees or counter-guarantees, opening a stand-by letter of credit, The issuance of a guarantee promise, opening a documentary letter of credit Granting of suretyship in foreign trade, Granting of a promise of surety in foreign trade, Granting of a promissory note surety in foreign trade, Amendments to the terms and conditions of a guarantee, counter-guarantee, stand-by letter of credit, documentary letter of credit, foreign suretyship or guarantee promise (regardless of the number of amendments made under a single order)	200.00
	Note: The commission is charged in advance and is non-refundable.	
2.	Execution of an order to open/grant or amend: own letter of credit, guarantee, standby own letter of credit, counter-guarantee, foreign suretyship, bill of exchange suretyship or promise of guarantee/foreign suretyship in express mode	300.00

	Note: Preparation of a draft or issuance of a guarantee/letter of credit will be implemented within the same day on which the order is placed, provided that a correct and complete order (with complete documentation) is received with an instruction to use the express mode on business days by 10:00 a.m. Orders placed after 10:00 a.m. will be implemented by 2:00 p.m. on the following business day. In exceptional cases, the Bank reserves the right to refuse to carry out instructions in this manner, of which it will immediately inform the Customer.	
3.	Preparatory commission for activities related to conclusion of a master agreement on discounting bills of exchange, on granting guarantees or sureties, on opening letters of credit (on the amount of the limit)	0.2% not less than 150.00
	Note: The commission is charged in advance and is non-refundable.	
4.	Preparatory commission for activities related to the increase of the limit amount of the master agreement referred to in sec. 3 (on the amount of the increase) or related to the extension of the term of this agreement (on the amount of the limit)	0.2% not less than 150.00
	Note: The commission is charged in advance and is non-refundable. In case of simultaneous processing of an application to increase the limit amount of a master agreement and an order to extend the term of this master agreement, one commission of 0.2%, not less than 150.00 calculated on the amount of the master agreement after the increase.	
5.	Sending a reminder or additional correspondence to another bank or party involved in the transaction (does not apply to payment reminder in collection)	50.00
6.	Sending a SWIFT message	20.00
7.	Sending a package by registered mail	10.00
8.	Other activities not covered by the Tariff	not less than 50.00

PART IV. TRADE FINANCING PRODUCTS

Title of commission/fee		in PLN
1	2	3
CHAPTER II. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT, SURETIES IN FOREIGN TRADE AND SURETIES OF BILLS OF EXCHANGE IN FOREIGN TRADE (INCLUDING FUNCTIONING WITHIN THE MULTI-PURPOSE CREDIT LIMIT) GRANTED BY PKO BANK POLSKA S.A.		
9.	Actions: Issuance of a guarantee, counter-guarantee, suretyship in foreign trade, bill of exchange suretyship in foreign trade, stand-by letter of credit or promise of guarantee/guarantee in foreign trade (for each started three-month validity period of PKO Bank Polski S.A. commitment. Note: The commission is charged on the amount of the commitment during the entire period of validity of the commitment, i.e. from the date of granting to the final expiration date - increase in the amount of the guarantee, counter-guarantee, suretyship in foreign trade, stand-by letter of credit or the amount of the promise of guarantee/guarantee in foreign trade (on the amount of increase)	from 0.5% to 2% not less than 300.00
10.	Issuance of a duplicate guarantee, surety bond or promise	500.00
11.	Change in the terms of a guarantee, counter-guarantee, suretyship, stand-by letter of credit, promise (other than an increase in the amount)	300.00
	Note: If several changes are made at the same time, one commission is charged.	
12.	Withdrawal from a guarantee, counter-guarantee, stand-by letter of credit, suretyship or bill of exchange suretyship (on the amount of the claim submitted)	0.25% not less than 500.00
13.	Handling of the claim in case of non-payment from the guarantee	300.00
14.	Issuance of a guarantee, counter-guarantee, promise, surety, or standby letter of credit on a template that deviates from the one in effect at PKO Bank Polski S.A.	300.00
15.	Opinion, at the request of the Customer, of a non-standard model of a guarantee, counter-guarantee, stand-by letter of credit or suretyship	300.00
16.	Agreeing the terms of the guarantee/ counter-guarantee with a foreign bank on behalf of the Customer	300.00
17.	Confirmation/rejection of assignment of rights under guarantee or suretyship	300.00
18.	Confirmation of the authenticity or legitimacy of the signatures on the guarantee or suretyship	100.00

Note:
In case of simultaneous confirmation of the authenticity and legitimacy of signatures, one commission is charged.

* Commissions and fees for activities not listed in Part II, related to the handling of standby letters of credit, are determined in accordance with the relevant provisions of Part IV.

PART IV. TRADE FINANCING PRODUCTS

Title of commission/fee		in PLN
1	2	3
CHAPTER III. GUARANTEES, STAND-BY FOREIGN LETTERS OF CREDIT (GRANTED BY OTHER BANKS)*.		
19.	Revision of issued or amended stand-by letter of credit guarantee	500.00
20.	Confirmation of a stand-by letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each started three-month validity period of this commitment)	Negotiable, not less than 0.2%, not less than 400.00
21.	Preparation of an opinion to the content of the guarantee, stand-by letter of credit	500.00
22.	Preparation of an opinion to the content of the request for payment from a guarantee, stand-by letter of credit	500.00
23.	Intermediation of transfer of claim from guarantee, stand-by letter of credit	500.00
24.	Verification of the authenticity of the guarantee/standby letter of credit issued in paper form	300.00
* Commissions and fees for activities not listed in Part III, related to the handling of standby letters of credit, shall be determined in accordance with the relevant provisions of Part V.		

TARIFF OF BANKING COMMISSIONS AND FEES AT PKO BANK POLSKA S.A.
FOR CORPORATE MARKET CUSTOMERS - THE PART REFERRED TO IN THE TARIFF FOR SMALL AND MEDIUM-SIZED ENTERPRISES

PART IV. TRADE FINANCING PRODUCTS

Title of commission/fee		in PLN
1	2	3
CHAPTER IV. HANDLING OF OWN DOCUMENTARY LETTERS OF CREDIT (OPENED BY PKO BANK POLSKI S.A.)		
25.	Commission for: - Bank's exposure under an open letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each started three-month period of validity of this commitment, throughout the validity period, i.e. from the date of opening to the final expiration date), - Increase in the amount of the letter of credit (on the amount of the increase), - Disbursement under the execution of a letter of credit (on the amount of disbursement)	0.25% not less than 300.00
	Note: The Bank's commitment fee for an open letter of credit or an increase in the amount of a letter of credit is charged on the amount of the letter of credit or the amount of the increase, plus a tolerance percentage (if any). If a letter of credit is renewed, the commission is charged in three-month periods from the date of opening to the final expiration date.	
26.	Change in the terms of the letter of credit	200.00
27.	Discount of receivables from own documentary letter of credit Note: Discount interest is added to the discount commission.	negotiable
	Note: Commission charged at the time of payment of the discounted amount, calculated in the currency of the letter of credit.	
28.	Cancellation of a letter of credit or derecognition from bank records of unused balance	150.00
29.	Referral of documents, presented as part of the implementation of the letter of credit, rejected by PKO Bank Polski S.A.	150.00
30.	Postponement of payment (for each started month from the date of sending the documents to the customer - on the amount payable under the letter of credit/specified in the documents, presented as part of the implementation)	0.15% not less than 200.00
31.	Indorsement or assignment of transportation or insurance documents issued to PKO Bank Polski S.A.	200.00
32.	Preparation, at the request of the Customer, of a draft letter of credit or a draft amendment to a letter of credit	200.00
33.	Write-off of unused balance of letter of credit (above tolerance)	200.00

PART IV. TRADE FINANCING PRODUCTS

Title of commission/fee			in PLN
1	2		3
CHAPTER V. HANDLING OF FOREIGN LETTERS OF CREDIT (OPENED BY OTHER BANKS)			
34.	Advising a foreign letter of credit or amendment		300,00
35.	Confirmation of a letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each commenced three-month period of validity of this commitment, during the entire period of validity, i.e. from the date of confirmation of the letter of credit by PKO Bank Polski S.A. to the date of expiration of the letter of credit)		Negotiable, not less than 0.2%, not less than 400.00
	Note: Letter of credit confirmation fee is charged on the value of the letter of credit plus a tolerance percentage (if any).		
36.	Increase in the amount of a letter of credit confirmed by PKO Bank Polski S.A. (on the amount of increase plus a percentage of tolerance if any)		Negotiable, not less than 0.2%, not less than 400.00
37.	Withdrawal from a letter of credit (on the amount transferred or on the amount specified in the documents)		0.2% not less than 300.00
	Note: Disbursement fee for the execution of a letter of credit is not charged in the case of discounting receivables under a documentary letter of credit.		
38.	Transfer of proceeds of a letter of credit to the beneficiary's account at another bank (fee charged in addition to the commission on a letter of credit withdrawal)		100.00
39.	Taking up documents that do not comply with the terms of the letter of credit		200.00
40.	Transfer of letter of credit for execution in another bank		500.00
41.	Examination of documents presented under a letter of credit available from another bank		300.00
42.	Transfer of a letter of credit to a secondary beneficiary (from the first beneficiary, on the amount of the letter of credit)		0.3% not less than 400.00
43.	Cancellation of a letter of credit or derecognition from the bank records of the unused balance (above tolerance)		150.00
44.	Initial verification of documents presented in the execution of a letter of credit (per document)		50.00
45.	Deferred payment (on the amount payable under the execution of a letter of credit):		
	1)	confirmed by PKO Bank Polski S.A. or available at PKO Bank Polski S.A. by negotiation or by acceptance (for each started month from the date of presentation of documents at PKO Bank Polski S.A.).	0.15% not less than 150.00
	2)	unconfirmed by PKO Bank Polski S.A. (for the entire deferral period)	250.00
		Note: Deferred payment commission is not charged in the case of discounting receivables from a documentary letter of credit.	
46.	Write-off of the unused balance of a confirmed letter of credit (above tolerance)		100.00
47.	Consideration of application for discounting of receivables from documentary letter of credit		200.00
	Note: The commission is charged in advance and is non-refundable.		
48.	Discount of receivables from documentary letter of credit (on the amount of discounted receivables)		from 0.5% to 1.5%. not less than 400.00
	Note: Discount interest is added to the discount commission.		
49.	Preparation, at the request of the Customer, of an opinion on the terms of a foreign letter of credit or its draft		300.00
	Note: A commission is charged for each opinion.		

PART IV.TRADE FINANCING PRODUCTS

Title of commission/fee			in PLN
1	2		3
CHAPTER VI. HANDLING OF COLLECTION ORDERS RECEIVED BY PKO BANK POLSKA S.A.			
50.	Issuance of collection documents in exchange for payment of the collection amount		0.2% not less than 200.00 not more than 500.00
51.	Issuance of collection documents in exchange for acceptance or issuance of a bill of exchange		0.2% not less than 250.00 not more than 600.00
52.	Advising collection or change		150.00
53.	Indorsement or assignment of transportation or insurance documents issued to PKO Bank Polski S.A.		200.00
54.	Re-notification of collection		50.00
55.	Other collection service activities:		
	1)	issuance of documents without payment (franco)	0.2% not less than 200.00 not more than 500.00
	2)	return of unchecked documents	200.00 + postage charges
	3)	transfer of collection for execution in another bank	200.00 + postage charges
	4)	payment reminder (for each reminder)	100.00
	5)	implementation of payments with current value date	100.00
	6)	implementation of partial payment (starting from the second payment)	50.00
56.	Submitting the bill of exchange for protest		300.00 + notary and postage fees
	Note: The commission is charged to the legal holder of the promissory note.		

TARIFF OF BANKING COMMISSIONS AND FEES AT PKO BANK POLSKA S.A.
FOR CORPORATE MARKET CUSTOMERS - THE PART REFERRED TO IN THE TARIFF FOR SMALL AND MEDIUM-SIZED ENTERPRISES

PART IV. TRADE FINANCING PRODUCTS

Title of commission/fee			in PLN
1	2		3
CHAPTER VII. HANDLING OF COLLECTION ORDERS DRAWN UP AND SENT BY PKO BANK POLSKA S.A.			
57.	Acceptance and dispatch of an order for documentary collection or collection of bills of exchange (on the amount of collection)		0.2%, not less than 200.00 not more than 500.00 + postage charges
58.	Other collection service activities:		
	1)	change in collection orders	100.00
	2)	return of documents unaccounted for by the presenting/collecting bank	200.00 + postage charges
	3)	preparation of a power of attorney endorsement by PKO Bank Polski S.A.	100.00
	4)	payment reminder (for each reminder)	100.00
	5)	realization of export collection receipts (in case of partial payment - for realization of each receipt)	100.00