



LIST OF CHANGES IN THE RULES AND THE TARIFF

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The changes in the text are marked as follows:

~~Crossing-out~~ - deleted text

In italics - added text

(...) - omitted text, no changes

1. Changes in the Rules of bank accounts and debit cards for retail clients at PKO Bank Polski SA

Provision	Changes
Table of contents	The title of Chapter 1 in Section VI shall read as follows: "Procedure for Submitting and Handling Complaints"
§ 1(1)	The words "payable on demand in the Polish currency and convertible currencies (foreign currency account)" are replaced with the words "payable on demand (foreign currency account)".
§ 2(1)(13)	The words "with contactless reader by putting the card with the contactless function close to the reader of the terminal (optional functionality)" are replaced with the words "with contactless reader by putting the card or a mobile device close to the reader of the terminal (optional functionality)".
§ 2(1)(26)	The words "PKO Bank Polski SA makes electronic banking services available to the Client and the Client may conclude specific agreements" are replaced with the words "the Client may use electronic banking services and may conclude specific agreements".
§ 14(1)	"1) dispose of the funds held in the account, excluding the deposit account, up to the amount of available funds, taking into account the limits established by the Account Holder within the functionality provided by PKO Bank Polski SA for electronic banking services and the limits referred to in § 44,"
§ 18	<p>Was:</p> <p>„1. PKO Bank Polski SA may amend the Tariff in the following cases:</p> <ol style="list-style-type: none"> an increase in the consumer price index (an index published by the Central Statistical Office of Poland), an increase in the costs of operating the account and of the services connected therewith, as a result of changes in the prices of electricity, telecommunication connections, postal services, interbank settlements, changes in fees paid in connection with the performance of the framework agreement through other companies cooperating with PKO Bank Polski SA, and as a result of amendments to or repealing of laws and regulations affecting the costs, or the introduction of new laws and regulations affecting the costs, introduction of fees related to including new additional services in the offer of PKO Bank Polski SA, in the case of a change in the costs incurred by PKO Bank Polski SA in connection with using and maintaining IT systems, databases and other solutions required for operating the accounts. <p>2. The Tariff may be amended in accordance with the procedure set out in § 58, excluding amendments relating to the revolving credit. The procedure for amending fees and commissions connected with the revolving credit shall be provided for in the revolving credit agreement.”</p> <p>Is:</p> <p>„1. PKO Bank Polski SA may amend the Tariff. The condition for PKO Bank Polski SA to change the titles and rates of fees and commissions specified in the Tariff, to change the conditions of their collection, as well as for PKO Bank Polski SA to introduce new fees or commissions is the occurrence of at least one of the following circumstances:</p> <ol style="list-style-type: none"> a change in monthly or quarterly or semi-annual or annual consumer price indexes published by the Central Statistical Office of Poland, by at least 0.1 percentage points; if more than one index changes, the basis for the change is the index with the highest value of the change, a change in the prices of electricity, telecommunication connections, postal services, the processing costs of transaction settlements, interbank settlements and other costs incurred by PKO Bank Polski SA to external institutions, to which fees or commissions relate, by at least 1% a change in the average monthly salary in the enterprise sector excluding payments of profit bonuses, as published by the Central Statistical Office of Poland for a given month or quarter or year, by at least 1%; if more than one index changes, the basis for the change is the index with the highest value of the change, new optional services are made available to Clients, provided that the change consists in establishing new fees or commissions relating to the services made available, the introduction of, an amendment to, or the repealing of, generally applicable laws, resolutions, decisions, recommendations and other instruments issued by the Polish Financial Supervision Authority [<i>Komisja Nadzoru Finansowego</i>], the National Bank of Poland [<i>Narodowy Bank Polski</i>], the Office of Competition and Consumer Protection [<i>Urzqd Ochrony Konkurencji i Konsumentów</i>], the Bank Guarantee Fund [<i>Bankowy Fundusz Gwarancyjny</i>] or other competent authorities or public administration bodies, the issuing of judgments, if, as a result thereof and in order to adapt thereto, it was necessary to change the provisions of the Tariff, the need to adapt the provisions of the Tariff to the provisions of other model agreements of PKO Bank Polski SA with regard to the titles of fees and commissions, with no effect on the amount of collected fees and commissions and the conditions for their collection, the introduction of, an amendment to, or the repealing of, laws and regulations affecting the rules for and the manner of providing services by PKO Bank Polski SA under the bank account maintenance agreement and account agreements, including card agreements, or affecting the terms of using these services by the Client and causing a change in the service provision costs incurred by PKO Bank Polski SA. <p>2. The changes referred to in paragraph 1, which represent changes in indexes or costs referred to in subparagraphs 1-3 of paragraph 1, shall consist in an increase or a decrease in the rates of commissions and fees in accordance with the direction of changes in these indexes or cost, by not more than twice the previously applicable rate of the fee or commission, subject to paragraph 3. The changes referred to in the first sentence shall be made no more frequently than once a quarter.</p> <p>3. In the event of the first increase in fees or commissions whose amount to date was:</p> <ol style="list-style-type: none"> PLN 0 – the fee as a result of the increase may not exceed PLN 50,

	<p>2) 0% - the commission as a result of the increase may not be more than 2%.</p> <p>4. The changes referred to in paragraph 1 may not take place later than within 12 months from the occurrence of the circumstances being the condition for the changes.</p> <p>5. The decision about the changes referred to in paragraph 1 shall be taken in accordance with the principles of good banking practice and principles of morality.</p> <p>6. Regardless of the circumstances referred to in paragraph 1, PKO Bank Polski SA shall have the right to make, at any time, changes to the fees or commissions specified in the Tariff, consisting in their reduction, in changes in the terms and conditions of their collection for conditions more favourable to the Client, or in the discontinuation of their collection.</p> <p>7. The Tariff may be amended in accordance with the procedure set out in § 58, excluding amendments relating to the revolving credit. The procedure for amending fees and commissions connected with the revolving credit shall be provided for in the revolving credit agreement."</p>	
§ 21(2)	<p>Was: „2. The conclusion of the checking and savings account agreement shall offer the possibility of: (...) 4) using: a) the authorized overdraft limit, b) electronic banking services, c) other products and services offered by PKO Bank Polski SA in connection with the checking and savings account, in accordance with the terms and conditions set forth separately.</p>	<p>Is: „2. The conclusion of the checking and savings account agreement shall offer the possibility of: (...) 4) using: a) the authorized overdraft limit, b) electronic banking services, provided that PKO Bank Polski SA offers the products and services referred to in subparagraph 3 and 4 for a given type of the checking and savings account; PKO Bank Polski SA shall publish the scope of products and services available under the checking and savings account in the Announcement, 5) using other products and services offered by PKO Bank Polski SA in connection with the checking and savings account, in accordance with the terms and conditions set forth separately.</p>
§ 22(3)	<p>Was: „3. The conclusion of the savings account agreement shall offer the possibility of: (...) 3) using: a) electronic banking services, excluding savings accounts maintained for natural persons without the capacity to perform acts in law, b) other additional services offered by PKO Bank Polski SA in connection with the savings account, in accordance with the terms and conditions set forth separately."</p>	<p>Is: „3. The conclusion of the savings account agreement shall offer the possibility of: (...) 3) concluding and performing the card agreement, 4) using electronic banking services, provided that PKO Bank Polski SA offers the products and services referred to in subparagraph 3 and 4 for a given type of the savings account and to a given group of clients; PKO Bank Polski SA shall publish the scope of products and services available under the savings account in the Announcement, 5) using other products and services offered by PKO Bank Polski SA in connection with the savings account, in accordance with the terms and conditions set forth separately."</p>
§ 23(1)	<p>„1. The foreign currency account shall be the savings account payable on demand, which may be maintained in the Polish currency and in convertible currencies set forth in the Announcement."</p>	
§ 23(3)	<p>Was: „3. The conclusion of the foreign currency account agreement shall offer the possibility of: (...) 3) concluding the card agreement, if PKO Bank Polski SA makes such functionality available, excluding accounts maintained for natural persons without the capacity to perform acts in law; PKO Bank Polski SA shall publish the list of foreign currency accounts for which cards are issued in the Announcement, 4) using: a) electronic banking services, excluding foreign currency accounts maintained for natural persons without the capacity to perform acts in law, b) other additional services offered by PKO Bank Polski SA in connection with the foreign currency account, in accordance with the terms and conditions set forth separately."</p>	<p>Is: „3. The conclusion of the foreign currency account agreement shall offer the possibility of: (...) 3) concluding and performing the card agreement, 4) using electronic banking services, provided that PKO Bank Polski SA offers the products and services referred to in subparagraph 3 and 4 for a given type of the foreign currency account and to a given group of clients; PKO Bank Polski SA shall publish the scope of products and services available under the foreign currency account in the Announcement, 5) using other products and services offered by PKO Bank Polski SA in connection with the foreign currency account, in accordance with the terms and conditions set forth separately."</p>
§ 25(2)	<p>The following second sentence is added: "The Information about the types of accounts in connection with which certain types of deposit accounts may be maintained is available in the outlets and on the website."</p>	
§ 25(3)	<p>„3. The deposit service account shall be the savings account other than the account referred to in § 22, for the maintaining of which PKO Bank Polski SA shall not charge any fees, opened only for the purpose of handling instructions connected with the deposit accounts. The conclusion of the deposit handling account shall offer the possibility of using electronic banking services, excluding accounts maintained for natural persons without the capacity to perform acts in law. provided that PKO Bank Polski SA offers such service for a given type of the account and for a given group of clients, of which PKO Bank Polski SA shall notify in the Announcement."</p>	
§ 25(7)(1)	<p>“1) electronic banking services, provided that the electronic banking services have been made available for the account referred to in paragraph 2, excluding accounts maintained for natural persons without the capacity to perform acts in law,”</p>	
§ 32(1)	<p>„1. The holder of the account for which the card was issued (main account) may indicate a foreign currency an account held by him or her and maintained in another currency, for settlement of card transactions, subject to paragraph 4."</p>	
§ 32	<p>The following paragraph 1a is added after paragraph 1: „1a. In the case referred to in paragraph 1, the account for which the card was issued shall be the main account, whereas the indicated account shall be the associated account."</p>	
§ 43(1)	<p>Was: „1. The card shall be used for settlements by means of the card, including: 1) cash withdrawals or payments at ATMs, cash deposit</p>	<p>Is: „1. The card shall be used for settlements by means of the card, including: 1) cash withdrawals at ATMs and bank outlets, as well as other institutions accepting cards and marked with an acceptance mark</p>

	<p>machines and bank outlets, as well as other institutions accepting cards and marked with an acceptance mark placed on the card,</p> <p>2) making payments for goods and services, including on the Internet."</p>	<p>placed on the card,</p> <p>2) cash payments at cash deposit machines marked with an acceptance mark placed on the card,</p> <p>3) payments for goods or services, including on the Internet, on the terms and conditions set out in the Rules, subject to subparagraph 4,</p> <p>4) payments for goods or services in the mobile channel on the terms set out in the "Detailed terms and conditions of handling banking products in the mobile channel in PKO Bank Polski" (optional feature)."</p>
§ 44(1)	<p>„1. Card transactions may be carried out within the limits established for the cards and up to the amount of funds available in the account, and for cards for the foreign-currency main account – up to the amount of funds available in the main account or the associated account, except for transactions carried out without blocking the funds.”</p>	
§ 44	<p>The following paragraph 2a is added after paragraph 2: „2a. Cash withdrawal accompanying a non-cash transaction made by means of a card reduces the available limit of non-cash transactions. The maximum amount of a cash withdrawal accompanying a non-cash transaction carried out by means of a card is indicated in the Announcement of PKO Bank Polski SA.”.</p>	
§ 50	<p>The following paragraph 3 is added after paragraph 2: „3. The transactions made using the card shall be debited to the account to which the card was issued in the currency of that account, subject to § 51(3) and (4)”.</p>	
§ 51	<p>Was:</p> <p>„1. Card transactions debited to the checking and savings account:</p> <p>1) and effected in foreign currencies for which PKO Bank Polski SA maintains the foreign exchange rates table shall be converted by PKO Bank Polski SA from the transaction currency into the Polish currency at the set selling rates for cash, effective as of the date of the transaction; the foreign exchange rates table of PKO Bank Polski SA shall be available at the outlets and on the website,</p> <p>2) and effected in foreign currencies for which PKO Bank Polski SA does not maintain the foreign exchange rates table shall be converted into EUR at the rates and according to the rules applied by the payment organisation whose acceptance mark is placed on the card, and then they shall be converted into the Polish currency in accordance with subparagraph 1, subject to paragraph 2.</p> <p>2. As from the date specified in the Announcement provided on a durable carrier, the card transactions debited to the checking and savings account:</p> <p>1) and effected in EUR shall be converted by PKO Bank Polski SA into the Polish currency at the set selling rates for cash, effective as of the date of the transaction; the foreign exchange rates table of PKO Bank Polski SA shall be available at the outlets and on the website,</p> <p>2) and effected in other currencies than EUR or the Polish currency shall be converted into EUR at the rates and according to the rules applied by the payment organization whose acceptance mark is placed on the card, and then they shall be converted into the Polish currency in accordance with subparagraph 1.</p> <p>3. For cards issued for the main account:</p> <p>1) transactions effected in the currency of the main account shall be debited to the main account in the currency of such account,</p> <p>2) transactions effected in the currency of the associated account shall be debited to the associated account in the currency of such account; lack of funds in the associated account shall result in debiting the main account with the transaction amount converted into the currency of the main account by the payment organisation whose acceptance mark is placed on the card at the rates and according to the rules applied by such organisation,</p> <p>3) transactions effected in a currency other than the currency of the main or associated account shall be debited to the main account after the transaction amount have been converted into the currency of the main account by the payment organization whose acceptance mark is placed on the card, at the rates and according to the rules applied by such organisation,</p> <p>4) transactions effected at ATMs of PKO Bank Polski SA shall be converted by PKO Bank Polski SA according to the maintained foreign exchange rates table, at the buying rate set for cash, effective as of the date of the transaction, if the main account is maintained in a currency other than the Polish currency; the foreign exchange rates table of PKO Bank Polski SA shall be available at the outlets and on the website,”</p> <p>Is:</p> <p>„1. Transactions by means of cards issued within the MasterCard payment organisation, debited to the checking and savings account:</p> <p>1) and effected in foreign currencies for which PKO Bank Polski SA maintains the foreign exchange rates table shall be converted by PKO Bank Polski SA from the transaction currency into the Polish currency at the set selling rates for cash, effective as of the date of the transaction; the foreign exchange rates table of PKO Bank Polski SA shall be available at the outlets and on the website,</p> <p>2) and effected in foreign currencies for which PKO Bank Polski SA does not maintain the foreign exchange rates table shall be converted into EUR at the rates applied as of the date of their processing by the MasterCard payment organisation, and then they shall be converted into the Polish currency in accordance with subparagraph 1; the date of processing the transactions by the MasterCard payment organisation shall be presented on the bank statement; the foreign exchange rates applied by the MasterCard payment organisation shall be available on the website.</p> <p>2. Transactions by means of cards issued within the Visa payment organisation, debited to the checking and savings account and effected in foreign currencies shall be converted by the Visa payment organisation into the Polish currency at the rates applied as of the date of their processing by the Visa payment organisation. The date of processing the transactions by the Visa payment organisation shall be presented on the bank statement. The foreign exchange rates applied by the Visa payment organisation shall be available on the website.</p> <p>3. Subject to paragraph 4, for cards issued for the main account:</p> <p>1) transactions effected in the currency of the main account shall be debited to the main account in the currency of such account,</p> <p>2) transactions effected in the currency of the associated account shall be debited to the associated account in the currency of such account; lack of funds in the associated account shall result in debiting the main account with the transaction amount converted into the currency of the main account by the payment organisation whose acceptance mark is placed on the card at the rates applied as of the date of their processing by such organisation; the date of processing the transactions by the payment organisation whose acceptance mark is placed on the card shall be presented on the bank statement; the foreign exchange rates applied by the payment organisation whose acceptance mark is placed on the card shall be available on the website,</p> <p>3) transactions effected in a currency other than the currency of the main or associated account shall be debited to the main account after the transaction amount have been converted into the currency of the main account by the payment organization whose acceptance mark is placed on the card, at the rates applied as of the date of their processing by such organisation; the date of processing the transactions by the payment organisation whose acceptance mark is placed on the card shall be presented on the bank statement; the foreign exchange rates applied by the payment organisation whose acceptance mark is placed on the card shall be available on the website,</p> <p>4) transactions effected at ATMs of PKO Bank Polski SA shall be converted by PKO Bank Polski SA according to the maintained foreign exchange rates table, at the buying rate set for cash, effective as of the date of the transaction, if the main account is maintained in a currency other than the Polish currency; the foreign exchange rates table of PKO Bank Polski SA shall be available at the outlets and on the website.</p> <p>4. If the main account is a checking and savings account:</p> <p>1) transactions effected in the currency of the associated account shall be debited to the associated account in the currency of such account; lack of funds in the associated account shall result in debiting the main account,</p>	

	<p>2) transactions effected in a currency other than the currency of the main or associated account shall be debited to the main account,</p> <p>3) the main account shall be debited after the transaction amount has been converted into the currency of the main account in accordance with the rules described in paragraph 1 or paragraph 2 respectively.”</p>	
§ 52(2-3)	The words “foreign currency account” are replaced with the words “main account”.	
§ 54(1-3)	<p>Was:</p> <p>„1. PKO Bank Polski SA shall charge interest on the amount of the past-due debt referred to in § 53 at the variable interest rate on past-due debt, as set by PKO Bank Polski SA, which corresponds to the maximum default interest rate resulting from generally applicable laws and regulations.</p> <p>2. A change in the maximum default interest rate shall result in the corresponding change in the interest rate on past-due debt.</p> <p>3. PKO Bank Polski SA shall notify the Account Holder of the change in the interest rate on past-due debt by the end of the calendar month in which the change took place, in the form of the Announcement.”</p>	<p>Is:</p> <p>„1. PKO Bank Polski SA shall charge interest on the amount of past-due debt at the variable interest rate on past-due debt, which corresponds to the current maximum default interest rate resulting from generally applicable laws and regulations.</p> <p>2. A change in the maximum default interest rate shall result in the simultaneous and corresponding change in the interest rate on past-due debt. PKO Bank Polski SA shall notify the Account Holder, in the form of the Announcement, of the change in the interest rate on past-due debt by the end of the calendar month in which the change took place.</p> <p>3. During the term of the framework agreement, PKO Bank Polski SA shall be entitled to change the method of determining the interest rate on past-due debt referred to in paragraph 1 in the event of an amendment to, or the repealing of, generally applicable laws and regulations relating to interest on past-due debt, in a manner resulting from the amendment to, or the repealing of, such laws or regulations. The Account Holder shall be notified of the changes in the manner laid down in § 58.”</p>
SECTION VI (title)	“PROCEDURE FOR SUBMITTING AND HANDLING GRIEVANCES, COMPLAINTS OR REQUESTS”	
§ 55	<p>Was:</p> <p>„1. The client may submit a grievance, complaint or request concerning banking products or additional services to PKO Bank Polski SA, in the following forms:</p> <ol style="list-style-type: none"> 1) in writing – in person at the outlet or by post, 2) orally – in person at the Outlet or by telephone, 3) electronically <p>subject to paragraph 3.</p> <p>2. The telephone numbers, e-mail addresses and addresses for the Client to submit grievances, complaints or requests may be found on the website and at the outlets. (...)</p> <p>4. A complaint should be accompanied by any documents indispensable for investigating the grievance or the complaint. PKO Bank Polski SA shall notify the Client of any required documents. The documents may be submitted in person or sent by fax, e-mail or post (for complaints submitted by telephone).</p> <p>5. A complaint, excluding the complaint referred to in paragraph 3, should contain, in particular, the Client’s details, the date of the event with a description of the reservations or irregularities being reported, and a description of the expected manner of responding to the complaint. (...)</p> <p>9. PKO Bank Polski SA shall respond to grievances and complaints immediately, within a period not longer than 30 days. If it is not possible to respond to the complaint within such period, then PKO Bank Polski SA shall notify the Client of the planned date of response.</p> <p>10. Following the investigation of the grievance or the complaint, the Client shall be notified of its outcome in writing or in another form agreed with PKO Bank Polski SA.</p> <p>11. In matters concerning banking products and additional services, the Client shall have the right to turn to the Municipal and District Consumer Ombudsmen, and with regard to insurance products – to the Insurance Ombudsman.</p> <p>12. The Client may also turn to the Banking Consumer Arbitration [<i>Bankowy Arbitraż Konsumentcki</i>] in matters falling within its competence, for an out-of-court resolution of a dispute arising from the concluded framework agreement.”</p>	<p>Is:</p> <p>„1. The Client may submit a complaint about products or services to PKO Bank Polski SA, in the following form:</p> <ol style="list-style-type: none"> 1) in writing – in person at the outlet or by post, 2) orally – by telephone or in person for the record during a visit to the outlet, 3) electronically – via the electronic banking Internet service. <p>At the request of the Client, PKO Bank Polski SA shall confirm, in writing or as otherwise agreed, that the Client submitted a complaint.</p> <p>2. The telephone numbers and addresses to which the Client may submit complaints are shown on the website and in outlets. (...)</p> <p>4. A complaint should be accompanied by any documents indispensable for investigating the complaint. PKO Bank Polski SA shall notify the Client of any required documents.</p> <p>5. A complaint, excluding the complaint referred to in paragraph 3, should contain, in particular, the Client’s details, the current contact information, the Client’s account number, as far as possible, the date of the event with a description of the reservations or irregularities being reported, and a description of the expected manner of responding to the complaint. (...)</p> <p>9. PKO Bank Polski SA shall investigate complaints immediately, within a period not longer than 30 days of the date of receiving the complaint. In particularly complex cases which prevent the investigation of the complaint and responding within 30 days, PKO Bank Polski SA shall inform the Client of the expected time of response, which may not exceed 60 days from the date of receipt of the complaint. To comply with the time limits referred to above, PKO Bank Polski SA should send the response by the expiry of such time limits.</p> <p>10. Following the investigation of the complaint, the Client shall be notified of its outcome in writing or by means of another durable data carrier, provided that e-mail shall be used only at the Client’s request.</p> <p>11. The Client may turn to:</p> <ol style="list-style-type: none"> 1) Financial Ombudsman [<i>Rzecznik Finansowy</i>], 2) Arbitration Court at the Polish Financial Supervision Authority [<i>Sąd Polubowny przy Komisji Nadzoru Finansowego</i>], 3) Banking Consumer Arbitration [<i>Bankowy Arbitraż Konsumentcki</i>], in matters falling within the competence of the above-mentioned bodies, for an out-of-court resolution of a dispute arising from the concluded framework agreement. <p>12. The Client may also turn to the Municipal and District Consumer Ombudsmen for help.”</p>
§ 56(1)	„1. Following a preliminary investigation of the complaint concerning card transactions, PKO Bank Polski SA shall credit the account with the transaction amount resulting from the transaction covered by the complaint and from any commissions and fees due, as at the date of effecting the transaction, <i>subject to paragraph 3.</i> ”	
§ 56	The following paragraph 3 is added: “3. If the amount complained about is refunded to the Client’s account by the point in which the purchase was made in connection with the return of goods or services, PKO Bank Polski SA shall have the right to debit the account with the amount previously credited as a result of the handling of the complaint.”.	
§ 59	<p>Was:</p> <p>„1. The account agreement shall be terminated in the event of:</p> <ol style="list-style-type: none"> 1) termination of the account agreement by the Account Holder or PKO Bank Polski SA, upon the expiry of the notice period, 	<p>Is:</p> <p>„1. The account agreement shall be terminated:</p> <ol style="list-style-type: none"> 1) in the event of termination of the account agreement by the Account Holder or PKO Bank Polski SA, upon the expiry of the notice period, 2) in the event of the expiry of the period for which the account

	2) the expiry of the period for which the account agreement was concluded subject to §§ 4(1), 18(2), 19(7), 29(4), 54(12), 58(2) and (3)."	agreement was concluded, subject to § 4(1), § 18(7), § 19(7), § 29(4), § 54(12), § 58(2) and (3), 3) in the cases referred to in Article 59a(1)-(3) of the Polish Banking Law Act [<i>ustawa Prawo bankowe</i>], excluding the accounts referred to in § 3(4)(2). 2. Upon the termination of the account agreement, the funds with regard to which no instruction was placed shall not bear any interest. The provision of the first sentence shall not apply to agreements terminated in the manner referred to in paragraph 1(3)."
§ 60(1)-(2)	Was: „1. Subject to § 9, the Account Holder may terminate the account agreement, including the card agreement, in writing at any time without providing any reason. 2. The notice period referred to in paragraph 1 shall be one month subject to §§ 4(1), 18(2), 19(7), 29(4), 54(12), 58(2) and (3), and shall run from the date of delivery of the termination notice to PKO Bank Polski SA."	Is: „1. Subject to § 9, the Account Holder may terminate the bank account maintenance agreement or the account agreement, including the card agreement, in writing at any time without providing any reason. 2. The notice period referred to in paragraph 1 shall be one month subject to § 4(1), § 18(7), § 19(7), § 29(4), § 54(12), § 58(2) and (3), and shall run from the date of delivery of the termination notice to PKO Bank Polski SA."
§ 60	The following paragraph 5 is deleted: "5. Upon the termination of the account agreement, the funds with regard to which no instruction referred to in paragraph 4 was placed shall not bear any interest."	
§ 63(1)	The following subparagraph 10 is deleted: "10) if the account is used for money laundering or the financing of terrorism,".	
§ 63(1)(11)	"11) if it may be reasonably suspected that the funds deposited in the account stem from, or are connected with, offences other than those indicated in subparagraph 10 an offence,"	
§ 66(1)(1)	"1) in the electronic banking system via the Internet service - if the Account Holder concluded with PKO Bank Polski SA the agreement for using the Internet service under electronic banking services, or"	
§ 68	Was: „1. Subject to § 6(1), the Account Holder with full capacity to perform acts in law may place with PKO Bank Polski SA an instruction in the event of death, for the benefit of persons indicated in the Banking Law Act [<i>ustawa Prawo bankowe</i>]. 2. The Account Holder may revoke or amend the instruction in the event of death at any time." Is: „1. Subject to § 6(1), the Account Holder with full capacity to perform acts in law may instruct PKO Bank Polski SA in writing to make - after his or her death - the payment of a certain amount of money from the account to persons indicated by him or her - his or her spouse, ascendants, descendants or siblings (instruction regarding the deposit in the event of death). 2. The amount of the payment referred to in paragraph 1, regardless of the number of the submitted instructions regarding the deposit in the event of death, may not be higher than twenty times the average monthly salary in the enterprise sector excluding payments of profit bonuses, as announced by the President of the Central Statistical Office of Poland for the last month before the death of the Account Holder. 3. The Account Holder may revoke or amend the instruction regarding the deposit in the event of death at any time in writing. 4. If the Account Holder issued more than one instruction regarding the deposit in the event of death and the total amount of instructions exceeds the amount referred to in paragraph 2, the instruction issued later shall take precedence over the instruction issued earlier. 5. The amount paid in accordance with paragraph 1 shall not be included in the inheritance from the Account Holder. 6. The persons to whom amounts have been paid in violation of paragraph 4 on the basis of the instruction regarding the deposit in the event of death shall be required to repay such amounts to the heirs of the Account Holder."	
§ 75(5)	„5. The institution supervising the activity of PKO Bank Polski SA shall be the Polish Financial Supervision Authority. The Client may submit a grievance against an activity of PKO Bank Polski SA to the Polish Financial Supervision Authority [<i>Komisja Nadzoru Finansowego</i>], if the activity infringes laws or regulations. "	

2. Changes in the Tariff of bank commissions and fees at PKO Bank Polski SA for private individuals

Organisational changes as regards the titles of commissions/fees and the layout of tables

Marking in the provision	Changes
General provisions § 3(1)	Was: "A commission or fee charged in PLN for banking transactions carried out in foreign currencies shall be calculated at the buying or selling rate for foreign currency or cash, as announced in the Foreign Exchange Rates Table of PKO Bank Polski SA, subject to paragraphs 2-4." Is: "Unless the relevant Agreement or the Rules provide otherwise, if a fee or a commission, subject to paragraphs 2-4, is due to the Bank: 1) in PLN and it is paid in a foreign currency, the buying rate of the currency (for foreign currency (non-cash payments) or for cash (cash payments)), as effective in PKO Bank Polski SA at the time of conversion according to the current Foreign Exchange Rates Table of PKO Bank Polski SA shall apply to the calculation of the due commission or fee, 2) in a foreign currency and it is paid in PLN, the selling rate of the currency (for foreign currency (non-cash payments) or for cash (cash payments)), as effective in PKO Bank Polski SA at the time of conversion according to the current Foreign Exchange Rates Table of PKO Bank Polski SA shall apply to the calculation of the due commission or fee, 3) in a foreign currency and it is paid in another foreign currency, the buying/selling rate of the currency (for foreign currency (non-cash payments) or for cash (cash payments)), as effective in PKO Bank Polski SA at the time of conversion according to the current Foreign Exchange Rates Table of PKO Bank Polski SA shall apply to the calculation of the due commission or fee. In such cases, the buying rate of the currency in which the commission or the fee is paid and the selling rate of the currency in which the commission or the fee is due to the Bank in accordance with the Tariff shall apply."
General provisions § 5(4)	The following subparagraph 2) "2) fees for the transmission of documents by fax (in Poland and abroad) and post (abroad)," is deleted. The previous subparagraph 3) receives the number 2).
General provisions § 5(7)	The words „in Part XI in subparagraphs 14, 15 and 16.” are replaced with the words “in Part X in subparagraphs 12, 13 and 16, subject to paragraph 7a.”.

General provisions § 5	The following paragraph 7a is added: "7a. No default fees shall be collected, if an agreement has been concluded which provides for the deferral of payment or a change in the manner of repaying the debt in connection with a delay in the repayment of debt."	
General provisions § 6	The following previous paragraph 4: „4. Fees for loans extended in a foreign currency are charged in the currency of the loan account, after conversion at the buying or selling rate for foreign currency or cash, as announced in the Foreign Exchange Rates Table of PKO Bank Polski SA." is deleted. The manner of conversion of commissions and fees is laid down in § 3(1). The previous paragraph 5 is marked as paragraph 4.	
Table of contents	Changes in the table of contents reflect the changes in the structure of the document, as described later in this table.	
PART I. BANK ACCOUNTS Changes common to several Sections		
Section I – V Section VII	"Storing, for two business days, uncollected cash for which an advice note was made in accordance with the Announcement of PKO Bank Polski SA – advice note amount-based fee"	"Storing cash for which an advice note was made by the Client for disbursement in accordance with the Announcement of PKO Bank Polski and uncollected within 2 business days - advice note amount-based fee"
Section I-II Section VII	"Authorisation of a standing order, payment or transfer by means of a one-time code"	"Authorisation of a transfer and the establishment, modification or deletion of a payment order / recipient by means of a one-time code via the Internet service and via the telephone service"
Section III	"Authorisation of a payment or transfer by means of a one-time code"	"Authorisation of a transfer and the establishment, modification or deletion of a payment order / recipient by means of a one-time code via the Internet service and via the telephone service"
Section I Section VII	Dispatch <i>Preparing and dispatch</i> of the following by post in Poland: (...) 2) <i>a statement</i> , a collective statement of transactions - once a month"	
Section I-IV Section VII	<i>Preparing and issuing</i> the confirmation of a transaction effected via the mobile <i>electronic</i> access channels:(...)"	
Section II-III	The following information: "In a calendar month when the account was opened the fee is charged in proportion to the number of days remaining till the end of the month." is moved to footnotes.	
Section II-III	"Account-related: (...) 2) <i>Preparing and dispatch</i> of the following by post in Poland: (...) b) <i>a statement</i> , a collective statement of transactions - once a month"	
Section II-III	"Connected with electronic banking: 1) Authorisation of a standing order, payment or of a transfer and the establishment, modification or deletion of a payment order/recipient by means of a one-time code via the Internet service and via the telephone service ⁵⁾ 2) Set-up of a list of payments via a branch at a branch of PKO Bank Polski SA or via telephone service – per item (...) 5) <i>Preparing and issuing</i> the confirmation of a transaction effected via the electronic access channels: (...)" ⁵⁾ the number of the footnote in Section II is changed from "5)" to "4)", in Section III from "6)" to "7)".	
Section I Section VII	The previous provisions relating to an instruction to transfer funds by means of a telephone number are combined under the following item: "Transfer – execution of an instruction to transfer funds by means of a telephone number (the so-called "On the telephone number" transfer): 1) to accounts held at PKO Bank Polski SA: a) via the Internet service b) in the mobile channel 2) in the mobile channel to accounts held at another bank"	
Section I Section VII	"Variable orders (with a variable amount and date): 1) execution of a variable order - for each payment 2) establishment /modification of a variable order in a branch of PKO Bank Polski SA or via telephone service or via the Internet service"	"Variable orders (with a variable amount and time): 1) establishment /modification of an order in a branch of PKO Bank Polski SA or via telephone service or via the Internet service or the mobile channel ¹⁾ 2) each execution of an order" ¹⁾ the number of the footnote in Section I in Table No 1: „5)", Table No 2: „4)"; in Section VII in Table No 1: „4)", Table No 2: „3)", Table No 3: „6)"
Section I Section VII	The following footnote "Service available from the date specified in the Announcement by PKO Bank Polski SA." is replaced with the following footnote "Service available in the mobile channel from the date specified in the Announcement by PKO Bank Polski SA."	
Section I Section VII TABLE NO 1	The following footnote 10): ¹⁰⁾ For non-cash transactions and cash withdrawals effected with PKO Ekspres debit cards (except for the PKO Ekspres card issued for the account PKO Konto dla Młodych), made in a convertible currency for which PKO Bank Polski SA does not maintain a foreign exchange rates table, an additional fee for currency conversion is charged in the amount of 3% of the value of the transaction. The currencies for which PKO Bank Polski maintains a foreign exchange rates table are presented in the Foreign Exchange Rates Table available in the branches of PKO Bank Polski SA, the agencies of PKO Bank Polski SA and on the website www.pkobp.pl" is replaced with the following new title of the fee: "Currency conversion of a transaction made with a card issued within the Visa organisation in a currency other than the Polish currency – transaction amount-based fee." The numbering of subsequent titles of fees/provisions and footnotes is changed accordingly.	

PART I. BANK ACCOUNTS Changes specific to individual Sections		
SECTION I. CHECKING AND SAVINGS ACCOUNTS AND DEBIT CARDS IN TRADITIONAL FORM The previous text of SECTION I is divided into the following 2 tables containing the relevant fees and commissions and footnotes relating to accounts. TABLE NO 1 - PKO Konto za Zero (agreements concluded on or after 1 October 2014), PKO Konto bez Granic, Konto Aurum and Konto Platinum II TABLE NO 2 - PKO Konto Dziecka, PKO Konto Rodzica, PKO Konto Pierwsze, PKO Konto dla Młodych (agreements concluded on or after 10 January 2014). As a result of the division, the numbering of the titles of commissions/fees and of the footnotes in both tables changes accordingly.		
Subpara-graph 14	„14. Cash withdrawals: 1) at the branches of PKO Bank Polski SA 2) at the agencies of PKO Bank Polski SA up to the amount indicated in the Announcement of PKO Bank Polski SA, including by means of the PKO Ekspres debit card 3) at ATMs of PKO Bank Polski SA by means of the PKO Ekspres debit card or through the mobile channel 4) in the Polish currency at ATMs other than the ATMs of PKO Bank Polski SA in Poland by means of the PKO Ekspres debit card or through the mobile channel - transaction amount-based fee per transaction 5) in a foreign currency at ATMs abroad by means of the PKO Ekspres debit card - transaction amount-based fee per transaction 6) in the Polish currency, accompanying a non-cash transaction by means of the PKO Ekspres debit card or through the mobile channel (Cashback) - per transaction ¹³⁾ 7) in the Polish currency by means of the PKO Ekspres debit card or through the mobile channel in branches other than those of PKO Bank Polski SA or at points providing the services of cash withdrawal at a payment terminal in Poland - transaction amount-based fee per transaction ¹⁴⁾ 8) in a foreign currency by means of the PKO Ekspres debit card in branches of banks or at points providing the services of cash withdrawal at a payment terminal abroad - transaction amount-based fee per transaction 9) in the Polish currency in post offices by means of the PKO Ekspres debit card - transaction amount-based fee per transaction”	„15. Cash withdrawals - unless otherwise indicated, transaction amount-based fee per transaction: 1) at the agencies (up to the amount indicated in the Announcement of PKO Bank Polski SA, including by means of the PKO Ekspres debit card) or at the branches of PKO Bank Polski SA 2) in Poland - by means of the PKO Ekspres debit card or through the mobile channel: a) at the ATMs of PKO Bank Polski SA b) at ATMs other than the ATMs of PKO Bank Polski SA c) in branches of banks other than PKO Bank Polski SA or at points providing the services of cash withdrawal at a payment terminal ^{5) or 4) /*)} d) accompanying a non-cash transaction (Cashback) - per transaction ^{5) or 4) /*)} e) in post offices ^{5) or 4) /*)} 3) abroad - by means of the PKO Ekspres debit card: a) at ATMs b) in branches of banks other than PKO Bank Polski SA or at points providing the services of cash withdrawal at a payment terminal” ^{*)} the number of the footnote respectively: in Table No 1 as "5)" and in Table No 2 as "4)".
Footnotes	The previous footnotes 13) and 14) are deleted. The numbering of subsequent footnotes is changed accordingly.	
SECTION II. SAVINGS ACCOUNTS PAYABLE ON DEMAND (FOREIGN CURRENCY ACCOUNTS) IN CONVERTIBLE CURRENCIES AND DEBIT CARDS FOR FOREIGN CURRENCY ACCOUNTS		
The titles of commissions/fees and the footnotes relating to Savings accounts payable on demand in the Polish currency are moved to SECTION VII to TABLE NO 4, which results in a change in the layout of the table, the numbering of other columns, titles of commissions/fees and footnotes. These accounts have the following names: "Savings account payable on demand (foreign currency account) in the Polish currency" and "Account for employee savings and loan schemes (PKZP)"		
Col. 5 - heading	"Savings account payable on demand Foreign currency accounts in convertible currencies for private individuals"	
The title of Chapter I	"SAVINGS ACCOUNTS PAYABLE ON DEMAND FOREIGN CURRENCY ACCOUNTS"	
Subpara-graph 13	„13. 11. Cash withdrawal from the main account^{6) 5)} - per transaction: (...) 5) accompanying a non-cash transaction and reducing the available limit of non-cash transactions (Cashback)⁷⁾	
Footnotes	The previous footnote 7) is deleted. The numbering of subsequent footnotes is changed accordingly.	
SECTION VII. BANK ACCOUNTS WITHDRAWN FROM THE OFFER AND DEBIT CARDS IN TRADITIONAL FORM		
The previous Tables No 1-2 are divided into the following 4 tables containing the relevant fees and commissions and footnotes relating to accounts. TABLE NO 1 - ZŁOTE KONTO, Rachunek PLATINIUM, PKO Konto za Zero (agreements concluded on or before 30 September 2014), PKO Konto dla Młodych (agreements concluded on or before 9 January 2014), TABLE NO 2 - SUPERKONTO Graffiti, SUPERKONTO STUDENT, SUPERKONTO, PKO Konto Pogodne, TABLE NO 3 - Konto Spektrum Adm., Konto Ulubione Adm., Konto Codzienne Adm., Rachunek walutowy [foreign currency account] Adm., Konto Oszczędnościowe [savings account] Progres Adm., TABLE NO 4 - Non-savings account for private individuals who do not pursue economic activity, Savings Account in GBP, Savings account payable on demand (foreign currency account) in the Polish currency, Account for employee savings and loan schemes (PKZP). As a result of the division, the numbering of the titles of commissions/fees and of the footnotes in tables changes.		
SECTION VII. BANK ACCOUNTS WITHDRAWN FROM THE OFFER AND DEBIT CARDS IN TRADITIONAL FORM - TABLE NO 2 3		
Subpara-graph 15	„15. Cash withdrawals: 1) at the branches of PKO Bank Polski SA 2) at the agencies of PKO Bank Polski SA up to the amount indicated in the Announcement of PKO Bank Polski SA, including by means a debit card 3) in the Polish currency at the ATMs of PKO Bank Polski SA by means of a debit card or through the mobile channel 4) in the Polish currency at the Euronet ATMs - the first two transactions in a calendar month, by means of a debit card - per transaction 5) in the Polish currency - subsequent withdrawals at the Euronet ATM network, by means of a debit card - per transaction	„16. Cash withdrawals - unless otherwise indicated, transaction amount-based fee per transaction: 1) at the branches of PKO Bank Polski SA 2) at the agencies of PKO Bank Polski SA up to the amount indicated in the Announcement of PKO Bank Polski SA, including by means a debit card 3) in Poland - with the use of a debit card or through the mobile channel: a) at the ATMs of PKO Bank Polski SA b) at ATMs other than the ATMs of PKO Bank Polski SA c) in branches of banks other than PKO Bank Polski SA or at points providing the services of cash withdrawal at a payment terminal ⁶⁾

	<p>6) in the Polish currency at ATMs other than the ATMs of PKO Bank Polski SA and Euronet in Poland by means of a debit card or through the mobile channel – transaction amount-based fee per transaction</p> <p>7) in a foreign currency at ATMs abroad by means of a debit card – transaction amount-based fee per transaction</p> <p>8) in the Polish currency, accompanying a non-cash transaction (Cashback) – by means of a debit card or through the mobile channel – per transaction¹⁸⁾</p> <p>9) in the Polish currency by means of the debit card or through the mobile channel in branches other than those of PKO Bank Polski SA or at points providing the services of cash withdrawal at a payment terminal in Poland - transaction amount-based fee per transaction¹⁹⁾</p> <p>10) in a foreign currency by means of the debit card in branches of banks or at points providing the services of cash withdrawal at a payment terminal abroad – transaction amount-based fee per transaction</p> <p>11) in the Polish currency in post offices by means of a debit card – transaction amount-based fee per transaction”</p>	<p>d) accompanying a non-cash transaction (Cashback) – per transaction⁶⁾</p> <p>e) in post offices⁶⁾</p> <p>4) abroad – with the use of a debit card:</p> <p>a) at ATMs</p> <p>b) in branches of banks other than PKO Bank Polski SA or at points providing the services of cash withdrawal at a payment terminal”</p>
Footnote 11)	<p>The following footnote 11):</p> <p>“¹¹⁾ For non-cash transactions and cash withdrawals carried out with debit cards and made in a convertible currency for which PKO Bank Polski SA does not maintain a foreign exchange rates table, an additional fee for currency conversion shall be charged in the amount of 3% of the value of the transaction. The Foreign Exchange Rates Table of PKO Bank Polski SA is available in the branches of PKO Bank Polski, the agencies of PKO Bank Polski and on the website www.pkobp.pl”</p> <p>is replaced with the following new title of the fee:</p> <p>„15. Currency conversion of a transaction made with a card issued under the Visa organisation in a currency other than the Polish currency – transaction amount-based fee”.</p> <p>The numbering of subsequent titles of fees/provisions and footnotes is changed accordingly.</p>	
Footnotes 18) and 19)	The previous footnotes 18) and 19) are deleted. The numbering of subsequent footnotes is changed accordingly.	
PART II. OTHER PAYMENT CARDS		
SECTION IV. DEBIT CARDS ISSUED IN OTHER FORMS THAN THE TRADITIONAL FORM¹⁾		
Subparagraph 4	„4. Currency conversion of a transaction made with a card issued under the Visa organisation in a currency other than the Polish currency – <i>transaction amount-based fee.</i> ”	
SECTION V. DEBIT CARDS FOR USERS		
Subparagraph 2	In column 3 – Retail Client, the footnote number “ ²⁾ ” is added after the words “non-cash”.	
Subparagraph 6	<p>„6. Cash withdrawals in the Polish currency in Poland – unless otherwise indicated, transaction amount-based fee per transaction:</p> <p>(...)</p> <p>4) in branches other than those of PKO Bank Polski SA <i>or at points providing the services of cash withdrawal at a payment terminal</i></p> <p>5) accompanying a non-cash transaction (Cashback)⁴⁾ – <i>per transaction (...)</i>”</p>	
Footnote 2)	<p>The following footnote 2):</p> <p>“²⁾ For non-cash transactions and cash withdrawals carried out with debit cards, made in a convertible currency for which PKO Bank Polski SA does not maintain a foreign exchange rates table, an additional fee for currency conversion shall be charged in the amount of 3% of the value of the transaction. The currencies for which PKO Bank Polski maintains a foreign exchange rates table are presented in the Foreign Exchange Rates Table available in the branches of PKO Bank Polski SA, the agencies of PKO Bank Polski and on the website www.pkobp.pl”</p> <p>is deleted and at the same time the following new title of the fee is introduced:</p> <p>„8. Currency conversion of a transaction made with a card issued under the Visa organisation in a currency other than the Polish currency – transaction amount-based fee”.</p> <p>The numbering of subsequent titles of fees/provisions is changed accordingly.</p>	
Footnotes 2) (new)	The following footnote 2) is added: “ ²⁾ Applies to non-cash transactions made by means of a debit card and settled in the period for which a monthly card fee is charged. The period for which the monthly card fee is charged depends on the card issue date. The amount of the transaction on account of the return of goods purchased with a card or of cancelling a transaction carried out with a card shall reduce the total value and the number of non-cash transactions.”.	
Footnote 4)	The following footnote 4): “ ⁴⁾ Cash withdrawal accompanying a non-cash transaction made by means of a card reduces the available limit of non-cash transactions. The maximum amount of a cash withdrawal accompanying a non-cash transaction made by means of a card is indicated in the Announcement of PKO Bank Polski SA.” is deleted.	
PART V. ELECTRONIC BANKING SERVICES (iPKO) – is deleted.		
The numbering of Parts from VI to XI is changed to V-X respectively. The new numbering of Parts is used in the subsequent part of the list of changes.		
PART V. PAYMENT ORDERS IN FOREIGN CURRENCY TRANSACTIONS		
Subparagraph 1	<p>„1. Execution of a payment order other than foreign old age pension and disability pension benefits for a client of PKO Bank Polski SA, when the cost is borne by the beneficiary⁷⁾</p> <p>1) Payment order SEPA^{4) 2)}</p> <p>2) <i>Low value payment order (LVP)</i></p> <p>(...)”</p>	
Subparagraph 4	<p>„4. Other activities related to the execution of payment orders received:</p> <p>(...)</p> <p>3) ordering additional activities by the Client <i>performance of additional activities including enquiries, clarifications or searching for funds to the order of the Client who is waiting for an inflow of a payment order which did not occur</i></p> <p>4) additional activities, where the costs are borne by the beneficiary”</p>	

Footnotes	The following footnote 1) is added: "1) A fee for execution shall not be charged in the case of payment orders subject to the so-called Anti-Spread Act (Act of 29 July 2011 amending the Banking Law Act and certain other acts)". The numbering of subsequent footnotes is changed accordingly.	
PART VII. STORAGE OF OBJECTS AND SECURITIES AND RENTAL OF SAFE-DEPOSIT BOXES AND STORAGE UNITS¹⁾		
Subpara-graph 1	The following note from point 3 "The fee is charged only once at the time of accepting the relevant objects in safe deposit" now covers points 1-3.	
PART X. OTHER ACTIVITIES AND SERVICES		
Subpara-graph 1	"Issuing the following at the request of the Client: ¹⁾ 1) documents for private individuals (bank certificates, copies, photocopies, permits, transaction confirmations, copies of transactions made, interest accrual details, issue of a closed savings bank book from archives, financial information for debit cards at the request of the Client), subject to point 2 and subparagraph 8 in Part I in Section VIII, subparagraph 21 in Part III in Section II, subparagraph 12 and 18 in Part III in Section IV (...)"	"Preparing and issuing the following at the request of the Client: bank certificates, copies, photocopies, permits, transaction confirmations, copies of transactions made, interest accrual details, issue of a closed savings bank book from archives, financial information for debit cards, subject subparagraph 8 in Part I in Section VIII, subparagraph 21 in Part III in Section II, subparagraph 12 and 18 in Part III in Section IV: ¹⁾ 1) for private individuals subject to point 2 (...)"
Subpara-graph 12 point 1	The words "in accordance with the rates set out in Parts I-III" are replaced with the words "a fee set out in Part I in Section I and VII and in Part III in Section I in Table No 2 in column 5 and in Section II"	
Subpara-graph 17	„17. The change in the terms of repayment of a difficult receivable (...) 2) granting relief in repayment”	„16. The change in the terms of repayment of a difficult receivable (...) 2) in the form of the Bank's decision to grant relief in repayment at the request of the Client”

Changes in the rates of commissions/fees.

PART I. BANK ACCOUNTS and PART II. OTHER PAYMENT CARDS

The title of the fee / commission	PKO Konto za Zero, PKO Konto dla Młodych, PKO Konto Pierwsze, PKO Konto Rodzica, SUPERKONTO, SUPERKONTO STUDENT, PKO Konto Pogodne	PKO Konto bez Granic, Konto Aurum, Konto Platinum II, SUPERKONTO Graffiti, ZŁOTE KONTO, Rachunek PLATINIUM
Authorisation of a transfer and the establishment, modification or deletion of a payment order / recipient by means of a one-time code via the Internet service and via the telephone service ⁻¹⁾	PLN 0.29	PLN 0.29
Account balance details sent to the email box: provision of balance change details – monthly subscription fee	PLN 3.00	no changes
Daily balance alerts or alerts of the last 5 transactions in the account as part of "Text Message Alerts" service – monthly subscription fee	PLN 7.00	no changes
The "INFO" package including the services listed in subparagraph (...) – monthly subscription fee	PLN 8.00	no changes
Printing of account balance/ available balance details from an ATM of PKO Bank Polski SA by means of the PKO Ekspres debit card – per printout	PLN 1.99	PLN 1.99
Printing of details of the last 5 transactions settled in the account for which the PKO Ekspres debit card was issued, from an ATM of PKO Bank Polski SA – per printout	PLN 1.99	PLN 1.99
Currency conversion of a transaction made with a card issued under the Visa organisation in a currency other than the Polish currency – transaction amount-based fee	3.5%	3.5%

Fee	Product	Amount
Account maintenance – monthly	Foreign currency account in convertible currencies	PLN 0.00 - a foreign currency account with a debit card and a foreign currency account for the holders of accounts ZŁOTE KONTO and PLATINIUM (withdrawn from the offer) PLN 6.90 - in other cases
	Savings account payable on demand (foreign currency account) in the Polish currency	PLN 6.90
Cash withdrawals in Poland – by means of the PKO Ekspres debit card or through the mobile channel at ATMs other than the ATMs of PKO Bank Polski SA – transaction amount-based fee per transaction	SUPERKONTO (<i>agreements concluded on or after 14 March 2011</i>),	3%, not less than PLN 5.00
Authorisation of a transfer and the establishment, modification or deletion of a payment order / recipient by means of a one-time code via the Internet service and via the telephone service ⁻¹⁾	Savings account payable on demand (foreign currency account) in the Polish currency, Foreign currency account in convertible currencies, Savings Account maintained in PLN and in convertible currencies,	PLN 0.29

	Rachunek Oszczędnościowy Plus, Pierwsze Konto Oszczędnościowe, Savings account in GBP	
Monthly subscription for using electronic banking services (iPKO)	SUPERKONTO Graffiti, SUPERKONTO (<i>agreements concluded on or before 13 March 2011</i>), SUPERKONTO STUDENT	PLN 0.00
Transfer/ predefined transfer – execution of an instruction to transfer funds (except for of an instruction to accounts of ZUS [Social Insurance Institution] and the Tax Office): to accounts at another bank, via the Internet service or in the mobile channel	SUPERKONTO Graffiti, SUPERKONTO (<i>agreements concluded on or before 13 March 2011</i>), SUPERKONTO STUDENT	PLN 1.20
Currency conversion of a transaction made with a card issued under the Visa organisation in a currency other than the Polish currency – transaction amount-based fee	DEBIT CARDS FOR USERS PKO Ekspres CARD in the form a proximity gadget or in the form of a proximity sticker	3.5 %

I would like to inform you about the cancellation of the fee for using the electronic banking services (iPKO) for the Holders of the following accounts: SUPERKONTO (*agreements concluded on or before 13 March 2011*), SUPERKONTO Graffiti, SUPERKONTO STUDENT.

At the same time, I would like to point out that it is possible to avoid the fee for transaction authorization by means of a one-time code by using one-time codes in the form of text messages, which are a free tool for transaction authorization.

The full text of the Tariff is available on the website www.pkobp.pl and in Branches of PKO Bank Polski.