



Bank Polski

## CHANGES OF THE TARIFF OF BANK FEES AND COMMISSIONS IN PKO BANK POLSKI SA FOR RETAIL CUSTOMERS

The full text of the Tariff is available on the website: [www.pkobp.pl](http://www.pkobp.pl), Hotline - 801 302 302 and +48 81 535 65 65 (the operator's fees are applicable) and in branches of PKO Bank Polski.

### SAVINGS AND SETTLEMENT ACCOUNTS

No.	Activity	Amount
1.	Transfer from the account - realisation of an order for transfer of funds in a branch of PKO Bank Polski SA into the account referred to as PKO Konto Dziecka [PKO Child's Account] in case of having access to electronic banking services relating to PKO Konto Dziecka [PKO Child's Account]	PLN 0.00
2.	Direct debits (with fixed amount and due date) - realisation of an order for transfer of funds into the account referred to as PKO Konto Dziecka [PKO Child's Account] for each due amount mentioned in the order	PLN 0.00
3.	Information about balances sent to email boxes - restoration of the original password	PLN 0.00
4.	Transfer from SUPERKONTO account (agreements concluded since 14.03.2011) - realisation of an order for transfer of funds into accounts in other bank via the Internet service (not applicable to transfers into ZUS [National Insurance Company] and Revenue Offices)	PLN 0.70
5.	Predefined transfer from SUPERKONTO account (agreements concluded since 14.03.2011) - realisation of an order for transfer of funds into accounts in other bank via the Internet service (not applicable to transfers into ZUS [National Insurance Company] and Revenue Offices)	PLN 0.70
6.	Change of the account kept as part of a higher amount package for a lower amount package (applicable to Holders of ZŁOTE KONTO account and PLATINIUM account)	PLN 50.00
7.	Transfer from SUPERKONTO Graffiti account, SUPERKONTO STUDENT account and SUPERKONTO account (agreements concluded by 13.03.2011) - realisation of an order for transfer of funds into accounts in other bank via the Internet service	PLN 0.70
8.	Predefined transfer from SUPERKONTO Graffiti account, SUPERKONTO STUDENT account and SUPERKONTO account (agreements concluded by 13.03.2011) - realisation of an order for transfer of funds into accounts in other bank via the Internet service	PLN 0.70
9.	Keeping of SUPERKONTO account (agreements concluded by 13.03.2011) - monthly: a) when non-cash transactions were made for the amount of min. PLN 250,00 with the use of a debit card issued for the account * b) when no non-cash transactions were made for the amount of min. PLN 250,00 with the use of a debit card issued for the account *	PLN 6.90 PLN 8.90
	* applies to non-cash transactions settled in the period, for which a monthly fee for keeping of the account is collected	

### DEBIT CARDS

10.	A monthly fee for PKO Ekspres card for PKO Konto za Zero account (agreements concluded by 21.10.2012): a) when non-cash transactions were made for the amount of min. PLN 250,00 with the use of a debit card issued for the account * b) when no non-cash transactions were made for the amount of min. PLN 250,00 with the use of a debit card issued for the account * * applies to non-cash transactions settled in the period, for which a monthly fee for keeping of the account is collected	PLN 0.00 PLN 2.90
11.	Issue or renewal of PKO Ekspres card to SUPERKONTO accounts (agreements concluded by 13.03.2011) and SUPERKONTO Student account - a fee for every 12-month period of validity of the card	PLN 26.00
12.	Withdrawal of cash in PLN in branches of PKO Bank Polski - calculated for each transaction and transaction value	PLN 0.00
13.	Restoration of PIN code in a paper format	PLN 10.00
14.	An image of the card from the gallery: 1) issue of a card with the image from the gallery, 2) change of a standard image of the card for an image from the gallery, 3) change of an image of the card within the gallery.	PLN 14.90

### OTHER ACCOUNTS

#### SAVINGS ACCOUNT, PLUS SAVINGS ACCOUNT

15.	Keeping of the account - monthly A fee is collected in the calendar month, in which the account was opened and in proportion to the number of days remaining till the end of the month * A fee is not collected, if the account balance is lower than the required fee amount	PLN 1.00*
16.	Transfer and predefined transfer - realisation of an order for transfer of funds 1) into accounts in PKO Bank Polski SA: a) in a branch of PKO Bank Polski SA b) via the telephone service c) via the Internet service 2) into accounts in other bank: a) in a branch of PKO Bank Polski SA b) via the telephone service c) via the Internet service * In case of the first transfer into accounts in PKO Bank Polski SA as made in a given calendar month	PLN 0.00* PLN 9.99 PLN 0.00* PLN 9.99 PLN 0.00* PLN 7.99 PLN 9.99 PLN 9.99 PLN 7.99
17.	Realisation of high amount transfer orders into accounts in banks other than PKO Bank Polski SA via SORBNET system: 1) in the amount higher than or equal to PLN 1 mln 2) in the amount lower than PLN 1 mln	PLN 20.00 PLN 40.00
18.	Change of a joint account into an individual account and vice versa	PLN 30.00

#### SAVINGS ACCOUNT WITH FUNDS WITHDRAWABLE ON DEMAND IN PLN AND CONVERTIBLE CURRENCIES

19.	Change of a joint account into an individual account and vice versa.	PLN 30.00
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#### BANK ACCOUNTS WITHDRAWN FROM THE OFFER SAVINGS ACCOUNT IN GBP OFFERED BY 25 MARCH 2012

20.	Change of a joint account into an individual account and vice versa.	PLN 30.00
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**RENEWABLE CREDIT  
FOR HOLDERS OF A SAVINGS AND SETTLEMENT ACCOUNT**

21.	A preparatory fee for consideration of a credit application.	PLN 0.00
22.	Granting of credits – on the credit amount or each disbursed tranche amount, except for those mentioned in subparagraph 1-3	1.85% and no less than 60.00 <sup>2)</sup> 1,5% and no less than 60,00 <sup>1)2)</sup> – for holders of ZŁOTE KONTO account and PLATINIUM account, Aurum account, Platinum II account
	Granted to:	
	1) customers, who received a customised (personalised) credit offer from the Bank	X
	2) granted up to the amount of PLN 50 000,00 <sup>3)</sup> to customers, who: – take out insurance and – hold or open PKO Konto bez Granic account to use for repayment of the loan	X
	3) granted up to the amount of PLN 50 000,00 <sup>3)</sup> to customers, who: – take out extended insurance, which, as compared to basic insurance, includes additional benefit, which is paid directly to the borrower and may be used for any purpose and – hold or purchase PKO BP SA Credit Card and – hold or open PKO Konto bez Granic account to use for repayment of the loan.	X
23.	Increase of the credit/loan amount – on the increase amount	a rate is the same as for granting of the credit <sup>1)2)</sup>
24.	Extension of the crediting period for another 12 months – on the credit amount:	
	1) agreements covered by the clause of maximum interest bearing with interest rates amounting to Lombard rate of NBP as increased by 6 percentage points	3.1% and no less than PLN 80.00
	2) agreements not covered by the clause referred to in subparagraph 1	1.85% and no less than 60.00 <sup>2)</sup> 1,5% and no less than 60,00 <sup>1)2)</sup> – for holders of ZŁOTE KONTO account and PLATINIUM account, Aurum account, Platinum II account
25.	Change of legal collateral of the credit upon the borrower's request	PLN 80.00
26.	Preparation of an annex to the agreement or a copy of the credit agreement	PLN 50.00 <sup>4)</sup>

<sup>1)</sup> Not applicable to a renewable credit amounting to PLN 10.000 in PLATINIUM account and Konto Platinum II account.

<sup>2)</sup> The amount of commission is lowered in case the borrower takes out insurance, which guarantees payment of benefits, which will cover, in total or in part, the debt on account of the credit in case of any accidents:

– up to 0.75% and no less than PLN 30.00 (i.e. by 50%) for agreements on renewable credit for holders of ZŁOTE KONTO, PLATINIUM, Konto Aurum and Konto Platinum II accounts,  
– up to 0.925% and no less than PLN 30.00 (i.e. by 50%) for agreements on renewable credit for holders of other savings and settlement agreements

<sup>3)</sup> It is possible to conclude another loan agreement upon the condition that the total value of loan agreements concluded and granted upon the same conditions will not exceed PLN 50.000.

<sup>4)</sup> A fee is not collected in case of:

– increase of the renewable credit amount,  
– change of legal collateral of the credit,  
– restoration of the renewable credit in case of automatic closing of the credit due to exceeding of the credit limit.

**ELECTRONIC BANKING SERVICES**

27.	A fee for provision of a one-time code card*  * a fee collected monthly in arrears and depending on the number of transactions authorised with the use of codes from the card provided and involving registration/modification/removal of an order (direct debit, payment or transfer)	PLN 0.10
28.	Determination of the list of payments – on each item: 1) through a branch: a) holders of PKO Konto Rodzica, PKO Konto Pierwsze, PKO Konto dla Młodych, PKO Konto za Zero, PKO Konto Pogodne and SUPERKONTO accounts (agreements concluded since 14.03.2011) b) holders of PKO Konto bez Granic, Konto Aurum and Konto Platinum II accounts	PLN 1.00 PLN 0.00

**CASH TRANSACTIONS**

29.	Withdrawals from accounts held by physical persons* in PKO Bank Polski SA as realised in branches of PKO Bank Polski SA from savings and settlement accounts, Savings Accounts, Plus Savings Accounts, savings accounts withdrawable upon demand in PLN and convertible currencies (with exclusion of previous notification of amounts, which, in accordance with the Announcement of PKO Bank Polski SA are subject to previous notification).  * does not relate to withdrawals from IKE deposit accounts and from savings accounts in GBP, which were offered by 25.03.2012 in Great Britain	PLN 0.00
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**CONSUMER CREDITS  
(CASH LOAN)**

30.	Granting of credits – on the credit amount or each disbursed tranche amount to 1) customers, who received a customised (personalised) credit offer from the Bank 2) granted up to PLN 50.000 to customers, who: – take out extended insurance, which, as compared to basic insurance, includes additional benefit, which is paid directly to the borrower and may be used for any purpose – hold or purchase PKO BP SA Credit Card and – hold or open PKO Konto bez Granic account to use for repayment of the loan	4% 0%
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**CONSUMER CREDITS  
(CASH LOAN, CASH LOAN – CONSOLIDATION, AURUM CASH CREDIT, PLATINIUM CASH CREDIT)**

31.	Activities connected with change of repayment conditions: 1) for prolongation – on the amount subject to prolongation, 2) for suspension of the repayment period – on the amount of instalments subject to suspension	3% and no less than PLN 100.00
32.	Change of legal collateral of the credit upon the borrower's request  * A fee is not collected in case of: – increase of the credit/loan amount, – prolongation, – suspension of the repayment period, – change of legal collateral of the credit.	PLN 80.00 *

CONSUMER CREDITS  
(PREFERENCE STUDENT CREDIT)

33.	A preparatory fee for consideration of a credit application.	PLN 0.00 – holders of ROR in PKO Bank Polski SA and customers, who open ROR in PKO Bank Polski SA on the date of conclusion of the agreement on credit at the latest; PLN 200.00 – customers, who do not hold ROR in PKO Bank Polski SA
34.	Change of legal collateral of the credit upon the borrower's request  ** A fee is not collected in case of: - extension of the repayment period, - extension of the disbursement period, - change of legal collateral of the credit.	PLN 80.00 **

OTHER ACTIVITIES AND SERVICES

35.	An intervention visit at the premises of a retail customer or a personal banking or private banking customer	PLN 0.00
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CHANGE OF WORDING OF AN ITEM TITLE WITHOUT CHANGING THE FEE RATE AMOUNT

36.	Keeping of PKO Konto dla Młodych account – monthly: a) for holders until 26 years or holders above 26 years, if amounts regularly credited to the account in the last month are not lower than PLN 1.000 b) for holders above 26 years, if amounts regularly credited to the account in the last month are lower than PLN 1.000  A fee is not collected in the calendar month, in which the account was opened.	PLN 0.00 PLN 5.00
37.	Keeping of PKO Konto za Zero account (agreements concluded since 22.10. 2012) – monthly: a) if amounts regularly credited to the account in the last month are not lower than PLN 1.500 b) if amounts regularly credited to the account in the last month are lower than PLN 1.500  A fee is not collected in the calendar month, in which the account was opened.	PLN 0.00 PLN 6.90
38.	Keeping of Konto Aurum account – monthly: a) if amounts regularly credited to the account in the last month are not lower than PLN 9.000 or an average balance of deposits in accounts in PKO Bank Polski SA is not lower than PLN 300.000 * b) in other cases  A fee is not collected in the calendar month, in which the account was opened.  * The method of calculation of an average balance of deposits and a list of deposits considered for calculation of an average balance is specified in the Announcement of PKO Bank Polski SA	PLN 0.00 PLN 20.00
39.	Keeping of Konto Platinum II account – monthly: a) if amounts regularly credited to the account in the last month are not lower than PLN 20.000 or an average balance of deposits in accounts in PKO Bank Polski SA is not lower than PLN 600.000* or if a framework agreement on rendering of private banking services was concluded b) in other cases  A fee is not collected in the calendar month, in which the account was opened.  * The method of calculation of an average balance of deposits and a list of deposits considered for calculation of an average balance is specified in the Announcement of PKO Bank Polski SA	PLN 0.00 PLN 55.00
40.	Keeping of PKO Konto za Zero account (agreements concluded by 21.10.2012 ) – monthly: a) if amounts regularly credited to the account in the last month are not lower than PLN 1.500 b) if amounts regularly credited to the account in the last month are lower than PLN 1.500	PLN 0.00 PLN 6.90
41.	An intervention telephone call relating to a delay in repayment as made to a retail customer or a personal banking or private banking customer	PLN 10.00
42.	An SMS sent in relation to a delay in repayment as made to a retail customer or a personal banking or private banking customer	PLN 0.00
43.	Provision of information constituting a bank secret to persons, authorities and institutions authorised pursuant to Article 105, par. 1, 2 and 2a, with the reservation of Article 110 of the Banking Law as of 29 August 1997 (Journal of Laws 2012, item 1376)  Note: It is admissible to waive collection of the fee from banks upon the reciprocity rule.	PLN 15.00 for information provided + costs of any letter sent to the applicant
44.	Issue of the following upon the customer's request: 1) documents (certificates, copies, photocopies, permits, confirmations of transactions, copies of transactions made, information about the course of interest rate calculation, provision of a liquidated savings book from the archives upon the customer's request) for physical persons, with the reservation of subparagraph 2 in Part III, Section II, par. 14 and Section V, par. 2 of the full text of the Tariff  Note: An additional fee equalling to a base rate for each started earlier annual period, to which the information relates, is collected for preparation of a document on the basis of information from periods earlier than the last year as counted from the date of notification of the request  2) for holders of PLATINIUM account and Konto Platinum II account.	PLN 20.00        PLN 0.00

PAYMENT CARDS  
CREDIT CARDS

1	2	3	4	5	6	7	8
Lp.	Transaction	PKO VISA Electron STUDENT	PKO Visa Electron, PKO MasterCard Electronic (blue)	PKO Visa Classic, PKO MasterCard Standard, PKO VITAY partner card (silver)	PKO Visa Gold, PKO MasterCard Gold, PKO VITAY partner card (gold)	PKO MasterCard Platinum	PKO VISA Infinite
		in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
1.	A fee for each issue and renewal of the card – except for cards issued after notification of loss of the card (the fee is collected in advance)	10.00	10.00	10.00	10.00	0.00	0.00
2.	A fee for each started 12-period of validity of the card  Note: The fee is collected upon elapse of 12 months and also in case of the customer's earlier resignation from the card, i.e. before elapse of 12 months. The fee is collected in proportion to the period of validity of the agreement	0.00 *	0.00 *	0.00 *	0.00 *	0.00 *	0.00 *
3.	Withdrawal of cash in Poland for each transaction – on the transaction value	3% and no less than 8.00	4% and no less than 8.00	4% and no less than 8.00	4% and no less than 8.00	3%	3%
4.	Withdrawal of cash abroad for each transaction – on the transaction value	3% and no less than 8.00	4% and no less than 10.00	4% and no less than 10.00	4% and no less than 10.00	0%	0%
5.	Transactions realised in casinos and bookmakers	10.00	10.00	10.00	10.00	10.00	10.00

6.	A fee for transfer from the credit card account for each transaction - on the transaction value	2% and no less than 5.00	2% and no less than 5.00	2% and no less than 5.00	2% and no less than 5.00	2% and no less than 5.00	2% and no less than 5.00
7.	Insurance of the credit repayment in case of death, permanent inability to work or loss of job	0.10% value of the debt amount on the settlement date	0.13% value of the debt amount on the settlement date	0.10% value of the debt amount on the settlement date	0.10% value of the debt amount on the settlement date	0.00% value of the debt amount on the settlement date	0.00% value of the debt amount on the settlement date
8.	Taking over responsibility for transactions realised before notification of loss of the card (monthly fee)	1.00	2.00	3.00	0.00	0.00	0.00
9.	Priority Pass – the card user’s entry into the salon at the airport **	x	x	x	equivalent of USD 27 in PLN	equivalent of USD 27 in PLN	0.00
10.	Priority Pass – entry of the accompanying person into the salon at the airport **	x	x	x	equivalent of USD 27 in PLN	equivalent of USD 27 in PLN	equivalent of USD 27 in PLN
11.	Issue of a substitute card abroad **	x	x	x	equivalent of USD 250.00 in PLN	0.00	0.00
12.	Emergency withdrawal of cash abroad **	x	x	x	equivalent of USD 175.00 in PLN	0.00	0.00
13.	A fee for a reminder letter ***: 1) first reminder 2) second reminder	30.00	30.00	30.00	30.00	30.00	0.00
14.	A fee for a reminder letter *** – third reminder	30.00	30.00	30.00	30.00	30.00	0.00
15.	Unauthorised overdraft (in case of overdraft by more than 5%)	35.00	35.00	35.00	35.00	0.00	0.00
16.	A fee for issue of a duplicate breakdown of transactions upon the customer’s request	15.00	15.00	15.00	15.00	0.00	0.00

\* The fee amounting to PLN 0.00 applies to cases, in which the average monthly value of (cash and non-cash) transactions realised in a given year of validity of the card (calculated as the total of transactions divided by 12) exceeds the limit specified in the below table

\*\* the fee calculated according to rules for transactions made in a foreign currency as specified in the Rules of issue and use of PKO BP SA credit card.

\*\*\* the limit of fees for reminder letters in case of absence of the minimum amount to be repaid in the monthly settlement cycle amounts to PLN 90.00.

Card type	The amount of fees for each commenced 12-month period of validity of the card depending on the average monthly value of transactions					
	1		2		3	
	Minimum value of transactions	Fee amount	Minimum value of transactions	Fee amount	Transaction value	Fee amount
PKO VISA Electron STUDENT	PLN 200.00	PLN 0.00	PLN 100.00	PLN 9.50	up to PLN 100.00	PLN 19.00
PKO Visa Electron, PKO MasterCard Electronic (blue)	PLN 400.00	PLN 0.00	PLN 300.00	PLN 16.00	up to PLN 300.00	PLN 32.00
PKO Visa Classic, PKO MasterCard Standard, PKO VITAY partner card (silver)	PLN 1.000.00	PLN 0.00	PLN 600.00	PLN 34.50	up to PLN 600.00	PLN 69.00
PKO Visa Gold, PKO MasterCard Gold, PKO VITAY partner card (gold)	PLN 2.000.00	PLN 0.00	PLN 1.500.00	PLN 75.00	up to PLN 1.500.00	PLN 150.00
PKO MasterCard Platinum	PLN 5.000.00	PLN 0.00	PLN 4.000.00	PLN 300.00	PLN 4.000.00	PLN 600.00
PKO Visa Infinite	PLN 11.000.00	PLN 0.00	PLN 8.200.00	PLN 400.00	up to PLN 8.200.00	PLN 800.00

In case of non-cash transactions and withdrawal of cash with the use of Visa cards abroad and in a currency other than the settlement currency, i.e. EUR, the Bank will collect an additional commission amounting to 2 % of the transaction value for conversion of translation of the foreign currency of the transaction.