

**EXCERPTS OF CHANGES IN THE SPECIFICATION
OF BANK CHARGES AND FEES CHARGED
BY POWSZECHNA KASA OSZCZĘDNOŚCI BANK POLSKI
JOINT STOCK COMPANY – SERVICES FOR INDIVIDUALS**



Bank Polski

| Lp. | Activity | Fee In PLN |
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| SAVINGS AND CHECKING ACCOUNTS | | |
| 1. | Holding PKO's Konto za Zero Account – monthly fee. The fee is not charged in the calendar month in which an account is opened: | 0,00 – If regular inflow to the account amounts to PLN 1,500 at least 6,90 – If regular inflow to the account is lower than PLN 1,500 |
| 2. | Notifications of events related to the account held and used electronic banking services, sent via: 1) e-mail 2) SMS – fees charged monthly: a) a package of 40 SMS: - up to do 40 SMS - more than 40 SMS – for each SMS b) notification by SMS – for each SMS * except the following accounts: PKO Konto bez Granic, Konto Aurum and Konto Platinum II, for which the fee amounts to PLN 0,00 | 0,00 6,00* 0,20* 0,25* |
| BANK ACCOUNTS DELETED FROM THE OFFER (Superkonto Graffiti, Superkonto Student, Superkonto (agreements concluded by 13 March 2011) Złote konto, Rachunek Platinum, Non-savings account for individuals who do not pursue economic activity (accounts opened before 14 July 2005), GBP savings account* | | |
| 3. | Notifications of events related to the account held and used electronic banking services, sent via: 1) e-mail 2) SMS – fees charged monthly: a) a package of 40 SMS: - up to do 40 SMS - more than 40 SMS – for each SMS b) notification by SMS – for each SMS * GBP savings account that was offered in the UK. | 0,00 6,00 0,20 0,25 |
| DEBIT CARDS* | | |
| 4. | Fee for each printout of the information on the bank account balance/free funds made in ATM of PKO Bank Polski SA | 0,50 |
| 5. | Fee for each printout made in ATM of PKO Bank Polski SA as regards information on 5 last transactions credited/debited to the account to which a card was issued | 1,00 |
| | * In case of cashless transactions and cash disbursement made by means of debit cards in convertible currency, for which no Foreign Exchange Table is made by PKO Bank Polski SA will charge an additional commission for currency conversion in the amount of 2% of transaction value. | |
| OTHER CARDS: | | |
| 6. | I. DEBIT CARDS¹⁾ | |
| 7. | Fee for the cards from the gallery* 1) Issue of a card with an image from the gallery 2) Change of a standard card image into a one from the gallery 3) Change of one gallery image into another one * renewal or issue of the card after a cancellation of the card with selected image from the gallery can be made if the image concerned is still available in the offer. If an image was deleted from the offer, a standard image card is issued. | 9,90 |
| 8. | Fee for each printout of the information on the bank account balance/free funds made in ATM of PKO Bank Polski SA | 0,50 |
| 9. | Fee for each printout made in ATM of PKO Bank Polski SA as regards information on 5 last transactions credited/debited to the account to which a card was issued | 1,00 |
| | ¹⁾ In case of cashless transactions and cash disbursement made by means of debit cards in convertible currency, for which no Foreign Exchange Table is made by PKO Bank Polski SA will charge an additional commission for currency conversion in the amount of 2% of transaction value. | |
| 10. | II. CHARGE²⁾ ²⁾ In case of cashless transactions and cash disbursement made by means of debit cards in convertible currency, for which no Foreign Exchange Table is made by PKO Bank Polski SA will charge an additional commission for currency conversion in the amount of 3% of transaction value. | |
| OTHER ACCOUNTS (Savings account, PLUS savings account, PLN* and convertible currency savings accounts paid at demand) * Account held for individual, Employee Loan and Borrowing Associations (from 16 July 2007) and for electoral committees of electors (from 3 September 2012) | | |
| 11. | Holding a PLN savings accounts paid at demand – monthly. The fee for calendar month when an account is opened shall be proportional to the number of days left till the end of a month | 5,00 – accounts for individuals 10,00 – other accounts |
| 12. | Monthly fee for use of (iPKO) electronic banking services for PLN savings accounts paid at demand | 0,00 |
| 13. | A bank transfer – fulfilment of instructions of fund transfer from a savings accounts paid at demand 1) to bank accounts held with PKO Bank Polski SA: a) In the Branch Office of PKO Bank Polski SA b) Through the phone service centre c) Via the Internet d) Through self-service devices 2) to bank accounts held with another bank: a) In the Branch Office of PKO Bank Polski SA b) Through the phone service centre c) Via the Internet d) Through self-service devices | 0,00 0,00 0,00 0,00 0,00 6,00 4,00 1,00 2,00 |
| 14. | Predefined transfer (subject to item 41 in Section IV Part VIII Chapter IV) – fulfilment of instructions of fund transfer from a savings accounts paid at demand 1) to bank accounts held with PKO Bank Polski SA: a) In the Branch Office of PKO Bank Polski SA b) Through the phone service centre c) Via the Internet d) Through self-service devices | 0,00 0,00 0,00 0,00 |

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| | 2) to bank accounts held with another bank: a) In the Branch Office of PKO Bank Polski SA b) Through the phone service centre c) Via the Internet d) Through self-service devices | 6,00 4,00 1,00 2,00 |
| 15. | Standing orders (the same date and time) from a savings accounts paid at demand: 1) placing a standing order: a) In the Branch Office of PKO Bank Polski SA b) Through: - the phone service centre - the Internet 2) modifying a standing order: a) In the Branch Office of PKO Bank Polski SA b) Through self-service devices c) Through: - the phone service centre - the Internet | 2,00 2,00 0,00 2,00 0,00 1,00 0,00 |
| 16. | Notifications on events related to the account held and used electronic banking services (Saving Account, PLUS Savings Account, Savings Accounts paid at demand) sent via: 1) e-mail 2) SMS - fees charged monthly: a) a package of 40 SMS: - up to do 40 SMS - more than 40 SMS - for each SMS b) notification by SMS - for each SMS | 0,00 6,00 0,20 0,25 |
| CREDIT CARDS | | |
| 17. | Mandatory credit payment insurance against death, permanent disability to work or loss of job - PKO Visa Electron, PKO MasterCard Electronic (blue) | 0,13% Of the total debt value on a settlement date |
| 18. | Mandatory credit payment insurance against death, permanent disability to work or loss of job - PKO VISA Electron STUDENT, PKO Visa Classic, PKO MasterCard Standard, PKO VITAY partnership card (silver), PKO Visa Gold, PKO MasterCard Gold, PKO VITAY partnership card (gold) | 0,1% Of the total debt value on a settlement date |
| CONSUMER CREDITS | | |
| 19. | Preferential student credit Granting of a credit - in relation to the credit amount or a tranche that is disbursed each time | From 0,5% to 1% for persons holding savings and checking accounts in PKO BP SA (0% - for agreements concluded before 31.12.2003) 2% - other clients |
| FOREIGN CURRENCY PAYMENT ORDERS | | |
| 20. | Payment orders received by PKO BANK POLSKI SA 1) Other payment orders: a) In cashless form | 11,00 |
| 21. | Payment orders received by PKO BANK POLSKI SA 1) SEPA payment order a) Other clients 2) Payment order for EEA* a) In EUR b) In the currencies of other EEA countries 3) other payment orders than listed in items 1) and 2) above a) In EU and b) In other currencies * European Economic Area - all EU Members States (including Poland) plus Iceland and Norway | 15,00 50,00 0,25 % of the amount of payment order, not less than PLN 50,00 and not more than PLN 190,00 50,00 0,25 % of the amount of payment order, not less than PLN 50,00 and not more than PLN 190,00 |
| 22. | Additional fees 1) fee for fulfilment of urgent EUR payment order - with Overnight value date 2) fee for fulfilment of urgent EUR payment order - with Tomnext value date* 3) fee for fulfilment of urgent GBP and USD payment order - with Overnight value date * The fess is not charged in case of SEPA and EEA payment orders. | 40,00 20,00 100,00 |
| 23. | Other activities related to fulfilment of payment orders 1) for recovery of funds by PKO Bank Polski SA, in relation to Customer's written order. The fee is charged if in case of a payment order sent to EEA in a currency of EEA Member States a wrong unique identifies was defined by a Customer | 50,00 + costs of third party banks |
| OTHER ACTIVITIES | | |
| 24. | Seizure under foreclosure of a bank account and execution of an enforcement title and an equivalent document - for every enforced amount within the scope of one seizure, subject to item 4 in Section III part V. | 20,00 |
| 25. | Fulfilment of predefined transfer that is automatically modified - for every transfer Note: The services is rendered for: - savings and checking account agreements | 5,00 |