

**LIST OF CHANGES IN THE INTEREST RATES ON FUNDS ACCUMULATED IN BANK ACCOUNTS AND ON LOANS GRANTED BY PKO BANK POLSKI SA TO CORPORATE CUSTOMERS, EFFECTIVE AS OF 1 JULY 2018**



Bank Polski

The change concerns	Change description
<b>INTEREST RATES ON FUNDS IN PLN ACCUMULATED IN BANK ACCOUNTS AND ON LOANS IN PLN GRANTED BY PKO BANK POLSKI SA TO CORPORATE CUSTOMERS</b>	
<b>PART I Section I §2.1.4</b>	Introduction of provisions specifying the rules for capitalization of interest on funds accumulated in Primary Tender Accounts and Related Tender Accounts (a new Deposit Identification Service).  "During the term of the agreement, interest calculated on funds accumulated in Primary Tender Accounts and in Related Tender Accounts, according to the interest rates applicable during the term of the deposits (...) shall be capitalised (...) as at the end of a calendar year and upon the withdrawal of funds."
<b>PART II Table No. 1</b>	<ol style="list-style-type: none"> <li>1) Lowering the interest rate on PLN funds to 0.00: <ul style="list-style-type: none"> <li>• on non-savings on demand bank accounts (from "up to 0.01")</li> <li>• on Progres Adm Savings Accounts which are withdrawn from the offer (from "0.50", "0.80" or "1.00", depending on the amount threshold).</li> </ul> </li> <li>2) Changing the provision "as per the agreement with the Customer" to "0.00" for interest rates on PLN funds in trust accounts, escrow accounts, closed and open housing trust accounts.</li> <li>3) Determining the interest rate on funds accumulated in Primary Tender Accounts and Related Tender Accounts as part of the new Deposit Identification Service (0.20).</li> </ol>
<b>Entire document</b>	Editorial changes: <ul style="list-style-type: none"> <li>• changing the provision "as per the agreement with the Customer" to "to negotiate"</li> <li>• changing "PKO BP SA" to "PKO Bank Polski SA".</li> </ul>
<b>INTEREST RATES ON FUNDS IN CONVERTIBLE CURRENCIES ACCUMULATED IN BANK ACCOUNTS AND ON LOANS IN CONVERTIBLE CURRENCIES GRANTED BY PKO BANK POLSKI SA TO CORPORATE CUSTOMERS</b>	
<b>PART II Table No. 1 Table No. 1a</b>	<ol style="list-style-type: none"> <li>1) Lowering the interest rate on funds in convertible currencies to 0.00: <ul style="list-style-type: none"> <li>• on non-savings on-demand bank accounts (from "up to 0.01"), except for Adm accounts in CHF and JPY, where the interest rate is already 0.00</li> <li>• on Progres Adm Savings Accounts which are withdrawn from the offer (from "0.01" to "0.30", depending on the amount threshold and the currency).</li> </ul> </li> <li>2) Changing the provision "as per the agreement with the Customer" to "0.00" for interest rates of funds in convertible currencies in trust accounts and escrow accounts.</li> <li>3) Removing provisions concerning the interest rates on funds in term deposit accounts in CHF (withdrawn from Bank's offer as of 8 February 2015; no active accounts).</li> <li>4) Removing the explanations of the acronyms USD, EUR, CHF and GBP below Table No. 1.</li> </ol>
<b>Entire document</b>	Editorial changes: <ul style="list-style-type: none"> <li>• Changing the provision "as per the agreement with the Customer" to "to negotiate"</li> <li>• Changing "PKO BP SA" to "PKO Bank Polski SA".</li> </ul>