

Fees and Commissions Table  
for Clients  
of Bank Handlowy w Warszawie S.A.

**Effective as of 1 July 2020**

**RULES OF COLLECTION OF BANK FEES AND COMMISSIONS  
APPLICABLE AT BANK HANDLOWY W WARSZAWIE S.A.**

1. Bank Handlowy w Warszawie S.A. ("Bank") collects fees and commissions for services from the Client/Ordering Party unless the Client/Ordering Party indicates another relevant payer.
2. In addition to fees and commissions, the Bank charges:
  - telecommunication, mail and courier fees;
  - commissions and costs defined by the bank ordering the transaction or acting as an agent in it, pursuant to agreements with the Client or legal regulations.
3. The Bank collects all fees and commissions from the Client/Ordering Party's account related to such fee or service unless the Client/Ordering Party indicates another account. The PLN equivalent of a commission or fee in the foreign currency in which an account is maintained is calculated using the average exchange rate applicable to such currency at the Bank on the booking date.
4. No correctly calculated and collected fees or commissions are reimbursable.
5. The Bank may:
  - determine and collect a commission for banking transactions or services other than listed in this Table;
  - determine and collect a commission exceeding the commission defined in the Table for particularly complex and labor-intensive or risky transactions or services.
6. The Bank reserves a right to change its Tables of Fees and Commissions at any time and the Bank will notify the Client/Ordering Party of such changes without delay on its website: <http://www.citibank.pl/poland/corporate/polish/strefa-klienta.htm>  
The introduced changes will be binding on the Client/Ordering Party from the day they are notified of the same (except where a different date has been indicated) unless the Client/Ordering Party terminates the agreement on the basis of which the service is provided in the next notice period running from the date of the notification. A notification of changes made via the website will be deemed duly served once it has been published on the website of the Bank in a way that permits the Client/Ordering Party to become familiar with its contents.
7. The Bank charges PLN 100 for providing information about the Client/Ordering Party which is covered by bank secrecy (about all or some of the Client/Ordering Party's products with the Bank). This fee is charged and settled between banks for issuing information and transmitting it to authorized entities pursuant to Article 110 of the Banking Law.
8. A fee is charged for every copy of a certificate, confirmation, bank opinion or audit issued.

## **CHAPTER I**

### **CASH MANAGEMENT**

#### **BANK ACCOUNTS**

1	Current account – maintenance fee**	PLN 130.00 per month
	Current account – fee for termination of the bank account agreement	PLN 200.00
	Additional Client account – opening fee	Free of charge
	Additional Client account – maintenance fee	PLN 130.00 per month
2.	ESCROW ACCOUNT – opening and maintenance	Negotiable
	ESCROW ACCOUNT – fee for an amendment to contractual terms and conditions / amendment agreement upon the Client's request	Negotiable
3.	ESCROW MINI ACCOUNT – opening and maintenance	PLN 5000.00
4.	FIDIUCIARY ACCOUNT – opening and maintenance	Negotiable
5.	FIDUCIARY ACCOUNT FOR DEVELOPERS – opening and maintenance	Negotiable
a.	Maintenance of one individual account for the Buyer	PLN 15 per month
b.	Fee for releasing funds from the individual account of the Buyer	PLN 8 per transaction
c.	Fee for an appraiser's opinion	Depending on the appraisal made by the appraiser
6.	Automatic overnight deposits	PLN 12.00 per transaction
7.	Issuance of a banking certificate / banking confirmation:	
a*)	Issuance of a banking certificate / certificate of opening / maintaining / closing a bank account	PLN 25.00
b*)	Written confirmation of execution of a domestic funds transfer/confirmation with reservation, foreign funds transfer/ SWIFT copy by the Bank	PLN 20.00
c)	Written confirmation of execution by the Bank of an outgoing funds transfer, with reservation, sent automatically by e-mail /ITC/* ITC confirmations are available for selected types of funds transfers	PLN 4.00
d*)	Written confirmation of deposit made to Client account	PLN 20.00
e*)	Written confirmation of execution of a domestic/international funds transfer/SWIFT transaction – with the date in excess of 1 month	PLN 50.00
8*	Issuance of a bank opinion	
a)	in Polish and English	PLN 250.00

b)	in Italian, German, French and Spanish	Up to two pages – PLN 350.00; each consecutive page PLN 150
10.	Fee for paper account statements	From 1 to 100 pages – PLN 500.00 per month In excess of 100 pages – PLN 800.00 per month
11*.	Reproduction of a statement for each account/ for every day	PLN 100.00
12.	Electronic account statement and notification archives	PLN 500.00 per CD
13.	MT940, MT924, MT950 statements sent through SWIFT – Electronic reports in a format other than a bank statement, reflecting bookings on accounts of Clients delivered through SWIFT	PLN 200.00 per month per sub-account number for which a report in electronic format was generated and supplied in a given month
14.	Fee for issuance of a transaction confirmation as MT900/MT910 message sent via SWIFT	PLN 20.00
15.	Additional copy of an account statement sent through another electronic channel (CitiDirect or e-mail) / for each account	PLN 50.00 per month
16.	Report from history of Client accounts for the period running from the year 2003	PLN 100.00 per monthly account statement
17.	Operating fee – fee for additional operating processes related to the execution of payment orders.	PLN 10.000,00 per month, however not less than PLN 3,000.00

18.	Management fee	Up to 0.06% per month based on the average amount of positive daily balances on the Client's account (including deposit balances), calculated as at the last day of each calendar month and collected by the Bank on the first business day of the next calendar month by debiting the account of the Client specified by the Client for the fee collection purposes. In the event that accounts or deposits are in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
NEW	Fee for non-standard implementation within a product (including, among others: preparation and agreement of a non-standard documentation package) - applies to products described in chapters I to VI of this Tariff of Fees	2 000,00 PLN

NEW	Fee for an annex at the Customer's request - applies to the products described in chapters I to VI of this Tariff	500,00 PLN
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(\*) For this service, telecommunications charges are included in the price.

(\*\*) The bank may charge standard fees for a bank account, online banking or other fixed fees according to balance of the account and/or Client's transaction volumes.

## **CHAPTER II**

### **OPERATIONS ON LORO ACCOUNTS OF DOMESTIC AND FOREIGN BANKS**

#### **1. Accounting products**

Fee for charging LORO account	PLN 40.00
Fee for incoming transfer for LORO	PLN 28.00
Maintenance fee for LORO account	PLN 400.00

## 2. Requests/Corrections/Cancellations made on the Client's order

1	Cancelling a transfer received from the Client through swift (MT100,103, 200, 202, 203) before its execution.	40PLN
2	Completing transfer details the absence of which makes it impossible to execute an order received from the Client through swift (MT100,103,200,202,203); e.g. missing/incorrect name of the beneficiary's bank, missing/incorrect sort code of the beneficiary's bank, incomplete IBAN, missing information necessary to execute a transfer to the Tax Office (US), Social Insurance Institution (ZUS) or to other tax authorities and Customs Chambers	
3	Request for a statement copy	
4	Confirmation in writing of crediting the beneficiary's account (for external transfers only)	
5	Change of the details of an unexecuted transfer	
6	Change of the details of an executed transfer	
7	Change of the value date of a transfer, cost specification of change of value date (for external transfers only)	
8	Execution of a transfer delivered in a non-standard form (agreed in the agreement between the Client and the Bank)	
9	Upon Client's request, contact with the beneficiary to pay UoF (interest for the use of unduly paid funds)	
10	Confirmation in writing of additional details for transactions unavailable in the Bank's systems (contact with the ordering party)	
11*	Servicing matters older than 3 months	however not less than PLN 120.00

(\*) For this service, telecommunications charges are included in the price.

## 3. Requests received from other banks

1	Fee for confirmation of crediting the final account of beneficiary	PLN 100.00
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2	Fee for return of payment upon other bank's request	PLN 100.00
3	Fee for specification of costs of value date/payment of lost profit – "Use of Funds"	PLN 100.00

### **CHAPTER III**

## **CASH PAYMENTS AND TRANSACTIONS**

### **1. PAYMENTS**

#### **1.1 Internal domestic payments**

1.	Electronic internal funds transfers	PLN 4.00
2	Internal funds transfers processed manually (executed upon orders submitted in a form other than via CitiDirect or the Web)	PLN 500.00

#### **1.2 Outgoing domestic payments**

1.	Domestic payments	
-	Electronic	PLN 4.00
-	SORBNET	
	fee charged additionally on the price for electronic domestic outgoing funds transfers processed manually or initiated by telephone	
	for an amount of PLN 1,000,000 or higher	PLN 15
	for an amount lower than PLN 1,000,000	PLN 30
-	Electronic – Express Elixir transfer	PLN 4.00
1.1	Manually processed initiated by encrypted fax (including fee for every funds transfer connected with execution of every seizure of funds from a bank account, made by a debt enforcement authority)	PLN 500.00
2.	Fee for a domestic funds transfer complaint through the Client's fault other than ZUS/US/NRB/IBAN	PLN 20.00

3.	Fee for return of a transfer completed upon the Client's request	PLN 50.00
4.	Change of value date of outgoing transfers	PLN 10.00
5.	Fee for execution of seizure of funds from a bank account, made by a debt enforcement authority – on a single execution title, fee collected after full repayment of seizure, independently of fees collected for funds transfers.	PLN 100.00
6.	Monthly fee for maintenance of account blockades connected with bailiff seizures and monitoring of lack of funds necessary to execute a payment order	PLN 200.00

### 1.2 Incoming domestic payments

1	Electronic payments	PLN 0,50
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### 1.3 Outgoing international payments

1	Payments in foreign currencies	
a)	Electronically processed	0.25%, but not less than PLN 40.00 and not more than PLN 220.00
b)	Manually processed Fee charged in addition to the one defined in 1a.	PLN 500.00
c)	Manually processed – internal funds transfers (executed on the basis of orders submitted in a form other than via CitiDirect or the Web)	PLN 500.00

2	Fee for payments having no beneficiary account in IBAN format or address of beneficiary's bank in SWIFT format in the dedicated field.	PLN 30.00
3.	SEPA international transfer	PLN 4.00
3.a	Outgoing international payments (SWIFT) in EUR currency on European Economic Area	PLN 4.00
4.	Execution of an international funds transfer in urgent mode (currency date – the following day). Fee charged in addition to the one defined in paragraph 1.	PLN 4.00
5.	Execution of an international funds transfer in express mode (currency date – the current date). Fee charged in addition to the one defined in paragraph 1.  Execution possible for EUR, USD and GBP currencies following delivery of funds transfer order via e-banking system by 10:00 AM on the execution day	PLN 4.00
6.	Lump-sum third-party bank costs (OUR) when all third-party bank costs have been marked on the funds transfer for settlement by the ordering party	PLN 120.00
7.	Fee for unsubstantiated complaint procedure with regard to an international funds transfer conducted at the Client's request	PLN 200.00 (including costs of foreign banks and SWIFT costs)
8.	Fee for a complaint procedure involving an international funds transfer conducted as a result of processing of an order based on the Client's instruction containing incorrect details, cancellation of an order by the Bank after its execution	PLN 200.00 (including costs of foreign banks and SWIFT costs)
9.	Confirmation of execution of an international funds transfer by a foreign bank at the Client's request	PLN 20.00 + costs of a foreign bank
10.	Additional fee for funds transfers in a foreign currency for which the Bank does not publish exchange rates on its website	PLN 100.00 – fee calculated in addition to the price for the standard international funds transfer
11.	Fee for correction of details of a transfer before its execution (fee for correction of details other than listed in paragraph 2)	PLN 20.00

12.	TARGET2 European payment	PLN 15.00
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#### 1.4 Incoming international payments

1.	Proceeds deposited in the beneficiary's account opened with the Bank received from non-EU and non-EEA in non EUR currency	PLN 16.00
2	Proceeds deposited in the beneficiary's account opened with the Bank received from EU and EEA in EUR currency	PLN 0.50
2.	Proceeds deposited in the beneficiary's account opened with another bank	
A	PLN transfer	PLN 40.00
B	non-PLN transfer	As for outgoing international transfer
3.	Fee for processing of a complaint – for obtaining additional information from the bank of the payer upon the Client's request	PLN 200.00

#### 1.5 Direct Debit

1.	One-off arrangement fee for Client implementation	PLN 500.00
2	Fee for execution of a single transaction	PLN 4.00 /single order
4	Fee for distribution of the consent form	PLN 10.00
5	Fee for technical amendments upon Client's request	Agreed on a case-by-case basis with the Client depending on complexity of changes
6	One-off payment for delivery of archived reports – older than 1 month	PLN 400.00 per report from 1 archival month for 1 account
7*	Monthly service subscription	PLN 200
8	One-off fee for non-standard implementation relating to product connected with a change to the structure of the company resulting, for example, from a merger, acquisition or split/combination of business	Agreed on a case-by-case basis with the Client depending on complexity of changes

(\* Note – the fee applies to Clients who receive/expect a small number of incoming payments, with the monthly volume not exceeding 200 transactions

**a) Fee for obtaining additional information from the payer’s bank, for example about transaction status or consent status, upon the Client’s request**

Fee for sending a notification to the payer that the payment order has not been executed due to insufficient funds	PLN 5.00
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**b) Direct debit for Clients who are payers in the process**

Fee for a single transaction, whether it is settled or rejected (due to insufficient funds or any other reasons – including lack of consent)	PLN 4.00
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**c) SEPA Direct Debit for Clients who are payers in the process**

Fee for a single transaction	PLN 4.00
Fee for return of a single transaction	PLN 50.00
Fee for blocking the execution of a transaction (for every single transaction blockade)	PLN 50.00
Fee for lack of funds on payment date	PLN 100.00

**1.6 SpeedCollect, ARMS**

**a) One-off fees for implementation, reversal and modification of technical changes**

1.	Arrangement fee for SpeedCollect	PLN 500.00
2.	Arrangement fee for ARMS	Agreed on a case-by-case basis with the Client depending on complexity of implementation

3.	One-off fee for non-standard implementation relating to SpeedCollect or ARMS product connected with a change to the structure of the company resulting, for example, from a merger, acquisition or split/combination of business	Negotiable
4.	One-off fee for other technical changes made upon the Client's request in SpeedCollect or ARMS	Agreed on a case-by-case basis with the Client depending on complexity of changes
5.	One-off fee for reversal of implementation of SpeedCollect or ARMS upon the Client's request	PLN 5,000.00

**b) Fees for use of SpeedCollect or ARMS services**

1.	Monthly fee for use of SpeedCollect or ARMS services	Negotiable
2a.	Fee for incoming transactions which are part of SpeedCollect (up to 50,000 transactions a month)	Negotiable
2b.	Fee for incoming transactions which are part of SpeedCollect (more than 50,000 transactions a month)	Negotiable
3.	Fee for incoming transactions which are part of ARMS	Negotiable

4.	Monthly fee for electronic PRGSTA or MT940 statements	PLN 200.00 per account covered by reporting
5.	Fee for archival electronic PRGSTA or MT940 statements, older than 1 month, delivered upon the Client's request	PLN 400.00 per report from 1 archival month for 1 account
6.	Fee for reports in non-standard format	Negotiable
7.	Fee for obtaining additional information from the payer's bank (for example about transaction details) upon the Client's request	PLN 100.00 for every single contact with the bank of the payer, also where it has not provided expected information

## 1.7 Standing orders

### a) external

1.	Standing order of the account's owner to transfer funds to the designated account delivered in a paper form and requiring manual booking (Fee is collected on each execution of the instructions as the fee additional to the fee charged for outgoing payments).	PLN 500.00
2.	Standing order of the account's owner to transfer funds to the designated account delivered via e-mail	No Fees

### b) internal automatic (sweep)

2.	Internal standing order executed between the accounts of the same Client	PLN 5.00
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### c) internal manual

3.	Fee for a one-off transfer to the account in the case of lack of sufficient funds for the processing of the Client's orders from that account (the service can be provided when the Client holds adequate funds in or has a limit available on another account at BH)	PLN 15.00
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**d) standing order of individual processing of transfers**

4.	Monthly fee for individual processing of incoming funds transfers (booked by currency of incoming payment, booked on a different account of the Client, additional payment verification, etc.) – the fee is charged for every account covered by individual processing, regardless of the volume of operations processed in a month	PLN 100.00
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**2. 2. DEPOSITS****2.1 PLN cash deposits, not sealed**

1.	Own cash deposits	0.7%, but not less than PLN 20.00
2.	Cash deposits from individuals and legal entities other than clients of the corporate Bank	0.7%, but not less than PLN 30.00
3.	Coin deposits	PLN 50.00 per commenced batch of 1,000 coins

**2.2 PLN cash deposits, not sealed, via Poczta Polska's outlets**

1.	Cash deposits	0.6% of deposit value, however not less than PLN 6.00 for a single deposit
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**2.3 PLN cash deposits, sealed**

1.1.	Own cash deposits at cash desks, Counting Units and Automated Deposit Machines (ADM) made upon a deposit instruction without QR code (BDW)	0.3% of deposit value + PLN 10.00 for every deposit amount credited to account
1.2.	Own cash deposits at cash desks, Counting Units and Automated Deposit Machines (ADMs) based on a deposit instruction with QR code (eBDW)	0.3% of the deposit value
2.	Own cash deposits at Post Office (Plus Deposits)	0.5% of deposit value + PLN 7.50 for a single deposit
3.1.	Coin deposited upon a deposit instruction without QR code (BDW)	2,5% of deposit value + PLN 10.00 for every deposit amount credited to account
3.2	Coin deposited upon a deposit instruction with QR code (eBDW)	2,5% of the deposit value

#### **2.4 Cash deposits in foreign currency (except for non-convertible currencies) not sealed**

1.	Own cash deposits in banknotes	1.5%
2.	Own cash deposits in coins	53%
3.	Own cash deposits in banknotes and coins	1.5% on value of banknotes + 53% on value of coins
4	Cash deposits from individuals other than Clients of the corporate Bank, in banknotes	1.5%, but not less than PLN 30.00
5.	Cash deposits from individuals other than Clients of the corporate Bank, in foreign currency coins, not sealed	53%, but not less than PLN 30.00

6.	Cash deposits from individuals other than Clients of the corporate Bank, in foreign currency banknotes and coins, not sealed	1.5% on value of banknotes + 53% on value of coins, but not less than PLN 30.00
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### 2.5 Cash deposits in foreign currency (except for non-convertible currencies) sealed

1.1	Own cash deposits in banknotes	1.5% of the deposit value
2.1	Own cash deposits in coins	53% of the deposit value

### 2.6 Other fees related to cash deposits

1.	Copy/scan of document related to a single sealed deposit (i.e. single package):	PLN 24.00 per document
2.	Charge for magnetic card / ADM key	PLN 40.00 per item
3.	Sale of secure envelopes used for making sealed deposits (service available only when the Bank concurrently provides sealed cash deposit services):	
3.3.	Package of 100 secure B5 envelopes	PLN 150.00 + VAT
3.4.	Package of 100 secure B4 envelopes	PLN 170.00 + VAT

## 3. CASH WITHDRAWALS

### 3.1 Cash withdrawals in the network of the Bank's partners

1.	Electronic money transfer	PLN 5.00 + mail transfer fee as per price list of Poczta Polska for Bank Handlowy
2.	Withdrawals at the Post Office – withdrawal order up to PLN 5,000	PLN 35.00 per withdrawal order
3.	Withdrawals at the Post Office – withdrawal order above PLN 5,000	PLN 140 per withdrawal order
4.	Withdrawals at the Post Office – return of a not-received withdrawal	PLN 10.00 per funds return

### 3. 3.2 CASH withdrawals at outlets of the Bank

1.	Cash withdrawal at the Bank's cash desks, not sealed	0.8%, not lower than PLN 50.00
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2.	Cash withdrawal in foreign currency at the Bank's cash desk, not sealed (coins may be withdrawn if it is available at the Bank)	1.5%
3.	Cash withdrawal using a check to account	0.7%
4.	PLN cash withdrawals in coins, sealed	PLN 13.00 per commenced batch of 1,000 coins
5.	PLN cash withdrawals in banknotes, sealed	PLN 39.00
6.	PLN cash withdrawals in banknotes and coins, sealed	PLN 13.00 per commenced batch of 1,000 coins and PLN 39.00 for banknotes
7.	PLN cash withdrawals in banknotes, sealed	PLN 60.00

#### 4. ESCORTING CASH DEPOSITS / WITHDRAWALS

The service is available only when the Bank provides simultaneously services of sealed cash deposits and withdrawals	PLN 1,000.00 – one-off activation fee Escorting rate - negotiable
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#### 5. PURCHASE AND SALE OF COINS AND BANKNOTES FROM AND TO OTHER BANKS (*PROVIDING*)

1.	Purchase or sale coins and banknotes	Negotiable
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### CHECKS

#### 1. CASH AND CLEARING CHECKS

1.	Collection/purchase of foreign checks If the beneficiary presents more than one check with one order, the aggregate amount of checks will be used to calculate the commission.	
a)	Checks made out on the Bank and cashed at cash desk	0.80%, but not less than PLN 50.00
b)	Checks made out on another domestic or foreign bank	1,00%, but not less than PLN 80.00 and not more than PLN 1,000.00
c)	Sending of check to Drawee (Porto)	PLN 30.00
2.	Conditional purchase of foreign checks	2%, but not less than PLN 80.00
3.	Issuance of a check book to an account	PLN 50.00
4.	Cashing a check drawn on another bank:	PLN 80.00

## **CHAPTER IV**

### **PAYMENT CARDS**

All foreign operations carried out by Card are converted by the Payment Organisation (Visa or Mastercard) to (i) the settlement currency of the Card or at the exchange rate applied by the Payment Organisation. In the event of receipt of a transaction in (i) the settlement currency the Bank will convert it to the currency of the Card account of the Client using the exchange rate applicable to settlements of the above Cards on the date the transaction is booked on the Card account increased by the commission due to the Bank, amounting up to 5.8% of the Operation amount, for the currency conversion or in (ii) the account currency the Bank will add the commission due, amounting up to 5.8% of the Operation amount, for execution of the non-PLN foreign transaction.

## 1. VISA BUSINESS CARDS

Basic services	Visa Gold	Visa Silver	Visa Blue
Issuance	PLN 35		
Monthly handling	PLN 40	PLN 20	PLN 15
Domestic cash withdrawal	3%, not lower than PLN 7		
Domestic non-cash transactions	COMMISSION FREE		
Cash withdrawal abroad <sup>1)</sup>	3%, not lower than PLN 7		
Non-cash transactions abroad <sup>1)</sup>	COMMISSION FREE		
Monthly settlement of balance	1.5%		
Electronic statements, to be downloaded from CitiManager	PLN 0		
<b>Reporting</b>	<b>On a daily basis</b>	<b>On a monthly basis</b>	
Access to CitiManager and CCRS to generate reports <sup>2)</sup>	PLN 0		
Non-standard reports, to be downloaded from CitiManager	PLN 500	PLN 300	
System reports with their distribution to the Client's system	PLN 1000	PLN 500	
Implementation of system reports	EUR 2000		
<b>Non-Standard Services</b>			
Card limit change <sup>3)</sup>	PLN 20		
Non-Standard Holder disposition in CitiPhone	PLN 10		
Fee for processing User disposition in paper form	PLN 100		
Change of the Holder settings <sup>4)</sup>	PLN 20		
Change of the User settings <sup>5)</sup>	PLN 200		
Enhanced liability of the Bank – monthly card fee <sup>6)</sup>	PLN 8		
Copy of a statement of operations <sup>7)</sup>	PLN 100		
Fast-track card issuance <sup>8)</sup>	PLN 400		
Non-standard card issuance <sup>9)</sup>	PLN 200		
Non-standard card dispatch <sup>10)</sup>	PLN 100		
Non-standard re-booking of funds <sup>11)</sup>	PLN 50		
Remote training session with CitiManager or CCRS	PLN 300		

Single report	PLN 200
Configuration of report templates in CitiManager <sup>12)</sup>	PLN 200
Sending reminders to Holder due to failure to repay debt when due – for cards repaid individually <sup>13)</sup>	2%
Fee for a co-branded card	PLN 2,000
Fee for implementation of non-standard Card Program	PLN 2 000
Fee for annex to the Agreement on the Issuance of Visa Business Cards	PLN 500
<b>Visa emergency services</b>	
Visa emergency help	USD 8
Emergency issuance of a replacement card by Visa	USD 250
Emergency cash delivery by Visa	USD 175

1 The conversion of foreign operations is described in the Terms and Conditions for Visa Business Cards and the applicable commission rates are included in the Table Fees and Commissions of the Bank.

2 In order to access CitiManager, please use the registration details sent from [citicommercialcards.admin@citi.com](mailto:citicommercialcards.admin@citi.com) or delegate further access in the Company via CitiManager. CCRS can be accessible to active Representatives in CitiManager after calling Corporate Card Services.

3 A new request or another written order concerning a change of the card limit, a cash transaction limit or a non-cash transaction limit on the Holder's Card.

4 A new request or another written order concerning a change of settings on the Holder's Card, excluding contact and address details or personal data.

5 A new request concerning a change of the User's settings or another written order concerning a change of settings of the User or card program.

6 The fee is charged on the card only for a month in which any operations were carried out.

7 Re-sending a collective or individual statement in any form available to the User/Holder, excluding downloading by the User/Holder in CitiManager.

8 After confirmation by the Bank, the card will be issued on the next business day if the correct application is delivered by 12.00 (noon).

9 Card issuance under a procedure other than the procedures specified in the Agreement on the issuance of visa business cards and/or Terms and Conditions for Visa Business Cards.

10 Dispatch in a manner other than the manners specified in the Agreement on the issuance of visa business cards and/or Terms and Conditions for Visa Business Cards..

11 Manual booking of funds to/from card balance upon the User's request.

12 Setting report templates in the CCRS/REPORTING module.

13 The fee is charged on the outstanding card debt. Only for Cards repaid individually.

## 2. PREPAID PAYMENT CARDS

Fee type	Settlement currency		
	PLN	EUR	USD
Arrangement fee	PLN 2000	EUR 600	USD 700
Card issuance fee/FOTO card issuance fee	PLN 15/ PLN 25	EUR 5 / EUR 7.5	USD 6 / USD 9
Annual service charge for card with a magnetic strip and PIN	PLN 20	EUR 6	USD 7

Annual service charge for proximity card with PIN	PLN 30	EUR 10	USD 12
Fee for distribution of non-anonymous cards directly to Holder	OPTION PLN 10 per card	OPTION EUR 3 per card	OPTION USD 3.5 per card
Monthly card usage fee (charged directly on cards of Holders)	PLN 1	EUR 0.6	USD 0.70
Commission on domestic cash back operations (charged directly on cards of Holders)	PLN 1.50	EUR 1	USD 1.2
Fee for a duplicate card with PIN/	PLN 15	EUR 5	USD 6
Cash withdrawal charge (fee charged directly on Holders' cards)	3%, not lower than PLN 7	3%, not lower than EUR 2.5	3%, not lower than USD 3
Card replenishment charge (up to 99,999 items in a file)	PLN 20 per file (1 file a month is free of charge)	EUR 5 (1 file a month is free of charge)	USD 7 (1 file a month is free of charge)
Monthly fee for a non-standard report	PLN 500	EUR 125	USD 150
Single report	PLN 200	EUR 60	USD 70
Fee for "co-branded" card design (minimum order is 1,000 cards)	PLN 4000	EUR 1200	USD 1400
Fee for "co-branded" design of the cover letter (card carrier)	PLN 2000	EUR 600	USD 700

### 3. VISA BUSINESS DEBIT CARDS

Basic services	STANDARD FEE		
	Account in PLN	Account in EUR	Account in USD
Card issuance	PLN 20	EUR 6	USD 7
Monthly handling of Cards	PLN 5	EUR 3	USD 5
Domestic cash withdrawal from Citi Handlowy ATMs	PLN 0	EUR 0	PLN 0
Cash withdrawal <sup>1)</sup>	3%, not lower than PLN 7	3%, not lower than EUR 1.75	2%, not lower than USD 2.50
Non-cash transactions	COMMISSION FREE		
Domestic Cash Back transaction	PLN 1.50	EUR 0.50	USD 0.50
Non-Standard Services	STANDARD FEE		
Card limit change	PLN 20	EUR 6	USD 7
Non-Standard Holder disposition in CitiPhone	PLN 10	EUR 3	USD 3,50
Fee for processing User disposition in paper form	PLN 100	EUR 30	USD 35
Enhanced liability of the Bank – monthly card fee	PLN 4	EUR 1	USD 1.40

Fee for a one-off report <sup>2)</sup>	PLN 200	EUR 50	USD 70
Copy of transaction/account statement	PLN 100	EUR 30	USD 35
Non-standard card dispatch	PLN 100	EUR 30	USD 35
Fee for a co-branded card	PLN 2,000	EUR 600	USD 700
Fee for implementation of non-standard Card Program	PLN 2,000	EUR 600	USD 700
Fee for annex to the Agreement on the Issuance of Visa Business Cards	PLN 500	EUR 150	USD 180
Visa emergency help	USD 7.5	USD 7.5	USD 7.5
Emergency issuance of a replacement card by Visa	USD 250	USD 250	USD 250
Emergency cash delivery by Visa	USD 175	USD 175	USD 175

1) Domestic Cash withdrawal in ATMs other than Citi Handlowy and abroad.

2) Report prepared by the Bank on the User's order or other electronically sent statement.

## **CHAPTER V**

### **E-BANKING**

#### **1. CITIDIRECT**

1.	Monthly fee	PLN 200.00
2.	Fee for issuance or replacement of a SafeWord Card (hardware token)	PLN 350
3.	Administration of the CitiDirect BE profile by the Bank	PLN 800per month / Client's Profile
4.	Preparation of a list of user entitlements by the Bank	PLN 400

## 2. CITICONNECT API

1.	Monthly fee for an account covered by the CitiConnect service	PLN 130.00
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## **CHAPTER VI**

### **FINANCIAL LIQUIDITY MANAGEMENT PRODUCTS**

1.	Cash Pooling via one virtual entity or physical (formerly Consolidated Account) – monthly fee	PLN 250.00
2.	Fee for interest reports for Cash Pooling – per month for each account	PLN 250.00
3.	Cash Pooling – multiple entities	
	a) Arrangement fee for every structure	Determined on a case-by-case basis
	b) Monthly fee for every participant	PLN 250.00
	Monthly fee for reports and interest allocation for every participant	PLN 250.00
4.	x-border pooling – monthly fee for every account	PLN 200.00
5.	Net Balance – monthly fee for structure	PLN 50.00
6.	Blocked deposit	
	a) Arrangement fee	PLN 300.00
	b) Arrangement fee for non-standard solutions	Determined on a case-by-case basis

	c) Charge for standard confirmation of opening of a deposit	PLN 10.00
	d) Charge for a non-standard confirmation of opening of a deposit	PLN 50.00

## MICRODEPOSITS

1.	Fee for service implementation on the Client's side	PLN 150
2.	Electronic reports in a format other than a bank statement, reflecting bookings on microaccounts of Clients	Rate determined on a case-by-case basis
3.	Microaccount product handling	Rate determined on a case-by-case basis
4.	Microaccount interest rate	Microaccount interest rate is determined on a case-by-case basis for every Client using Microdeposits

## CHAPTER VII

### OTHER BANKING SERVICES

1*.	Disclosures to:	
a)	Chartered accountants/auditors	- in a standard version (Bank's draft) PLN 200.00 - in a non-standard version PLN 1000.00
b)	Banks	
-	Local	PLN 100.00
-	Foreign	USD 150.00
2.	Opinion on Client's financial condition provided by a credit unit	PLN 200.00
3.	Additional fee for outgoing payment orders in the form of SWIFT MT101 messages	PLN 3.00
4.	Non-STP fee for processing of payment orders in the form of SWIFT messaged which do not meet the STP criteria specified by the Bank	PLN 20,00
5.*	Each telephone acknowledgement of transfers received in paper format or faxed based on Client's individual order	PLN 10.00
6.*	Cancellation of fax codes upon Client's request	PLN 20.00

7.*	Cancellation of a transfer before its execution	PLN 20.00
8.*	Non-standard report or statement prepared upon Client's request	
a)	For a period of up to 3 months from the request date	According to complexity, but not less than PLN 50.00
b)	For a period exceeding 3 months from the request date	According to complexity, but not less than PLN 200.00
9.	Data for a SAT-F (Standard Audit File for Tax) report (regular transfers of CSV files by the Bank and an option to order XML files upon request)	
a)	monthly fee for a Structure	PLN 400
b)	fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period ≤ 100)	PLN 400
c)	fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period > 100)	Negotiable, but not less than PLN 600
10.	Data for a SAT-F (Standard Audit File for Tax) report (an option to order XML files upon request)	
a)	monthly fee for a Structure	PLN 75
b)	fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period ≤ 100)	PLN 400
c)	fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period > 100)	Negotiable, but not less than PLN 600
11.	Fee for the processing of paper documents relating to foreign exchange transactions and financial instruments which can be sent to the Bank via eWnioski (per document)	PLN 100.00

(\* ) For this service, telecommunications charges are included in the price.

## **CHAPTER VIII**

### **POSTAL AND TELECOMMUNICATIONS CHARGES**

1.	SWIFT	PLN 34.40
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**Other telecommunications and postal charges shall be collected as per valid price list of Poczta Polska services.**

## **CHAPTER IX**

### **TRADE FINANCE AND PROCESSING OF TRADE TRANSACTIONS**

#### **SUBCHAPTER I – TRADE FINANCE**

#### **1. FACTORING**

##### **1.1. INVOICE COLLECTION**

Fee for preparation, processing and performance of the Agreement	PLN 10,000.00 (charged annually)
Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
Operating commission on a transfer request	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel) 0.35% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)
Fee for determination of a not due or inaccurately described repayment received by the Bank or settlement of a repayment against receivables not submitted for assignment – for every received funds transfer	PLN 20.00

##### **1.2. STANDARD FACTORING (PROCESSING OF RECEIVABLES WITH FINANCING OPTION)**

Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
Margin (in case of discount)	1.40% p.a.
3. Limit amount increase commission	0.3% of the increase amount
4. Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00



### 1.3. RECEIVABLES DISCOUNT

Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
Margin	1.40% p.a.
3. Limit amount increase commission	0.3% of the increase amount
4. Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
5. Operating commission on a discount request	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel) 0.35% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)
6. Fee for determination of a not due or inaccurately described repayment received by the Bank or settlement of a repayment against receivables not submitted for assignment – for every received funds transfer	PLN 20.00
7. Management fee on the Total Limit Amount	up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Assignor's PLN account, provided that if the funds on that account are insufficient, the Assignor authorises the Bank to collect the amount due from any of the Assignor's accounts kept by the Bank. In the event that the Total Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

#### 1.4. INVOICE COLLECTION PLUS

Fee for preparation, processing and performance of the Agreement	PLN 10,000.00 (charged annually)
Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
Operating commission on a transfer request sent via electronic channel	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel) 0.35% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)
Fee for determination of a not due or inaccurately described repayment received by the Bank or settlement of a repayment against receivables not submitted for assignment – for every received funds transfer	PLN 20.00
Fee for sending a written reminder of the obligation to pay the Receivable to a Debtor before the Due Date	PLN 10.00
Fee for sending a written Receivable non-payment notification to a Debtor after the Due Date	PLN 10.00
Commission for Additional Service charged on the paid amount which includes the main Receivable and late payment interest. The paid amount is the repayment of the Receivable to the Bank's Account between the 1st and 30th day after the Expected Repayment Date.	5%
Commission for Additional Service charged on the repaid amount which includes the main Receivable and late payment interest. The repaid amount is the repayment of the Receivable to the Bank's Account between the 31st and the last day of the Grace Period.	10%

#### 1.5. STANDARD FACTORING PLUS (PROCESSING OF RECEIVABLES WITH FINANCING OPTION)

Fee for preparation, processing and performance	0.3% of the limit (charged annually)
Margin (in case of discount)	1.40% p.a.
Limit amount increase commission	3% of the increase amount
Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00

<p>5. Operating commission for:</p> <p>a) transfer request</p> <p>b) discount request</p>	<p>a) 0.25% of the receivable amount, but not less than PLN 15.00 (request sent via electronic channel) 0.25% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)</p> <p>b) 0.25% of the receivable amount, but not less than PLN 35.00 (request sent via electronic channel) 0.25% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)</p>
<p>6. Fee for determination of a not due or inaccurately described repayment received by the Bank or settlement of a repayment against receivables not submitted for assignment – for every received funds transfer</p>	<p>PLN 20.00</p>
<p>7. Fee for sending a written reminder of the obligation to pay the Receivable to a Debtor before the Due Date</p>	<p>PLN 10.00</p>
<p>8. Fee for sending a written Receivable non-payment notification to a Debtor after the Due Date</p>	<p>PLN 10.00</p>
<p>9. Commission for Additional Service charged on the paid amount which includes the main Receivable and late payment interest. The paid amount is the repayment of the Receivable to the Bank's Account between the 1st and 30th day after the Expected Repayment Date.</p>	<p>5%</p>
<p>10. Commission for Additional Service charged on the repaid amount which includes the main Receivable and late payment interest. The repaid amount is the repayment of the Receivable to the Bank's Account between the 31st and the last day of the Grace Period.</p>	<p>10%</p>
<p>Management fee on the Total Limit Amount</p>	<p>up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Assignor's PLN account, provided that if the funds on that account are insufficient, the Assignor authorises the Bank to collect the amount due from any of the Assignor's accounts kept by the Bank. In the event that the Total Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the</p>

	Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
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## 1.6. RECEIVABLES DISCOUNT PLUS

Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
Margin	1.40% p.a.
Limit amount increase commission	0.3% of the increase amount
Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
Operating commission on a discount request	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel) 0.35% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)
Fee for determination of a not due or inaccurately described repayment received by the Bank or settlement of a repayment against receivables not submitted for assignment – for every received funds transfer	PLN 20.00
Fee for sending a written reminder of the obligation to pay the Receivable to a Debtor before the Due Date	PLN 10.00
Fee for sending a written Receivable non-payment notification to a Debtor after the Due Date (in accordance with Appendix No. 1 to the Agreement)	PLN 10.00
Commission for Additional Service charged on the paid amount which includes the main Receivable and late payment interest. The paid amount is the repayment of the Receivable to the Bank's Account between the 1st and 30th day after the Expected Repayment Date.	5%
Commission for Additional Service charged on the repaid amount which includes the main Receivable and late payment interest. The repaid amount is the repayment of the Receivable to the Bank's Account between the 31st and the last day of the Grace Period.	10%

Management fee on the Total Limit Amount	up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Assignor's PLN account, provided that if the funds on that account are insufficient, the Assignor authorises the Bank to collect the amount due from any of the Assignor's accounts kept by the Bank. In the event that the Total Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
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### 1.7 NON-RECOURSE FACTORING

Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
Margin	1.40% p.a.
Limit amount increase commission	0.3% of the increase amount
Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
Operating commission on a discount request	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel) 0.35% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)
Management fee on the Total Limit Amount	up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Assignor's PLN account, provided that if the funds on that account are insufficient, the Assignor authorises the Bank to collect the amount due from any of the Assignor's accounts kept by the Bank. In the

	event that the Total Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
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### 1.8 REVERSE FACTORING

Fee for preparation, processing and performance of the Agreement	0.33% of the limit (charged annually)
Margin	1.40% p.a.
Limit amount increase commission	0.3% of the increase amount
Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
Operating commission on a repayment request	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel)
Management fee for the Limit Amount	up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Counterparty's PLN account, provided that if the funds on that account are insufficient, the Counterparty authorises the Bank to collect the amount due from any of the Counterparty's accounts kept by the Bank. In the event that the Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

## 2. FINANCING OF VENDORS

Negotiable according to number of vendors and forecast number and value of transactions.

### 3. DISCOUNT OF BILLS

Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
Operating fee	0.35% of the bill amount, but not less than PLN 200.00 per bill
Margin	1.40% p.a.
Management fee for revolving lines dedicated to bill discounting	up to 0.08% per month on the bill discount revolving line amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Applicant's PLN account, provided that if the funds on that account are insufficient, the Applicant authorises the Bank to collect the amount due from any of the Applicant's accounts kept by the Bank. In the event that the bill discount revolving line amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

### 4. FINANCING OF DISTRIBUTORS

1. Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
2. Operating fee according to transaction value	0.40%, not lower than PLN 50
3. Credit margin for the distributor	Negotiable
4. Limit amount increase commission	0.3% of the increase amount
5. Fee for reminder	PLN 20.00

6. Fee for an online statement of transactions: on a daily basis; on a weekly basis	At least PLN 200.00
7. Fee for non-standard reports	PLN 300.00 per month
8. Fee for preparation of a product certificate	PLN 150.00
9. Fee for an amendment agreement made upon the Client's request	PLN 100.00
10. Commission for an extension of the credit repayment date	up to 3% of credit amount  Payable on the repayment extension date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
11. Commission for early repayment of the credit	up to 2% of repaid amount  Payable on the early repayment date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
12. Management fee for the financing limit	up to 0.08% per month of the granted financing limit, calculated on the last day of each calendar month and payable by the Client in the next month.

## 5. TRADE CREDIT

1. Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
2. Operating fee according to transaction value	0.10%, however not less than PLN 20
3. Credit margin	Negotiable

4. Limit amount increase commission	0.3% of the increase amount Payable on the day the limit increase is put at the borrower's disposal and collected by the Bank by debiting the borrower's current account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from the credit limit.
5. Fee for an amendment agreement made upon the Client's request	PLN 100.00
6. Commission for an extension of the credit repayment date	up to 3% of credit amount  Payable on the repayment extension date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
7. Commission for early repayment of the credit	up to 2% of repaid amount  Payable on the early repayment date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
8. Management fee for the Financing Limit	up to 0.08% per month on the Financing Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Borrower's PLN account, provided that if the funds on that account are insufficient, the Borrower authorises the Bank to collect the amount due from any of the Borrower's accounts kept by the Bank. In the event that the Financing Limit is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

## **SUBCHAPTER II – PROCESSING OF TRADE TRANSACTIONS**

### **1. GUARANTEES**

#### **1.1 Guarantees and standby letters of credit: notified/deposited, granted under a counter guarantee and received directly by the Client**

Notification/acceptance as deposit / verification of authenticity (for guarantees received directly by the Client)	USD 75.00
Notification of change/acceptance of change as deposit	USD 75.00
Grant of a guarantee / standby letter of credit under a counter guarantee a) agreement of the terms and conditions of a guarantee / standby letter of credit with another bank (counter guarantor) upon the beneficiary's request b) grant of a guarantee / letter of credit in additional paper form	Negotiable <i>(the commission is charged in advance for the whole validity period from the date of granting)</i> a) USD 150.00 b) USD 50.00
Change to a guarantee / standby letter of credit granted under a counter guarantee: extension of validity or increase in amount  other change  <i>If an extension / increase and any other change are made at the same time (i.e. one amendment document is issued) – one commission is charged, i.e. the higher one.</i>  <i>This applies to guarantees / letters of credit granted under a counter guarantee</i>	a) As for grant under a counter guarantee <i>(the commission is charged on the extension period or on the increase amount).</i>  b) USD 75.00
Assignment of rights to a guarantee / standby letter of credit granted under a counter guarantee	USD 100.00 <i>The commission is charged after the assignment notification is received, whether or not it is accepted by the Bank / the assignment of rights is effective</i>
Processing, upon the beneficiary's request, of a payment request related to a guarantee issued by another entity,	

<p>including a guarantee notified by or deposited with the Bank:</p> <p>a) including: verification and confirmation of authorisation of the persons who have signed the request and – depending on the Client’s order – delivery to the guarantor of the original request and attached documents, if any, and delivery of the request content and settlement of the amount paid out under the guarantee if it is received by the Bank under the guarantee (Claim processing commission does not include telecommunications costs (Swift) and courier/postal costs – costs of delivery of the claim to the guarantor bank).</p> <p>b) verification and confirmation of authorisation of persons who have signed the claim</p>	<p>a) USD 150.00</p> <p>b) USD 20.00</p>
Verification and confirmation of authorisation of persons who have signed notifications, including those related to assignment, and other instructions, orders or documents of the beneficiary related to a guarantee issued by another entity, including a guarantee notified by or deposited with the Bank	USD 20.00
Payment under a guarantee / standby letter of credit granted under a counter guarantee	USD 200.00 <i>Commission payable by the party which ordered the grant of the instrument</i>
Delivery to the guarantor of the beneficiary’s own explanations/information/inquiries	USD 50.00
Specification of transactions prepared upon beneficiary’s request	USD 100.00
Cancellation before the expiry	USD 50.00
Delivery to the beneficiary by the Bank of notification of: a guarantee or change or other notices/correspondence etc. in paper format	USD 25.00

## 1.2 Own guarantees (granted guarantees, counter guarantees, commitments and standby letters of credit)

Arrangement fee for the framework revolving line agreement (Agreement)	1% of the revolving line amount a year, payable in PLN on the date of execution of the Agreement and, thereafter, on the first business day of each subsequent year during the term of the Agreement
Grant of a guarantee / counter guarantee / standby letter of credit / commitment	1) <b>valid for up to 1 year</b> – 0.2 % per started validity month and not less than USD 200.00 for the whole validity period; 2) <b>valid for 1-3 years</b> – 0.3% per started validity month and not less than USD 200.00 for the whole validity period;

<p>a) agreement of the terms and conditions of a guarantee / standby letter of credit with the bank granting the instrument locally upon the ordering party's request</p> <p>b) grant of a guarantee / standby letter of credit in accordance with the template provided by the ordering party (additional fee to commission as for granting)</p> <p>c) grant of a guarantee in paper form</p> <p>d) preparation of the wording of a guarantee /standby letter of credit / commitment</p>	<p>3) <b>valid for more than 3 years</b> 0.4% per started validity month and not less than USD 200.00 for the whole validity period;  <i>(The commission is charged in advance for the whole validity period from the date of grant of the guarantee/counter guarantee/standby letter of credit).</i></p> <p>a) USD 150.00</p> <p>b) USD 150.00</p> <p>c) USD 50.00  d)USD 25.00</p>
<p>Change:</p> <p>a) extension of validity or increase in amount</p> <p>b) other change</p> <p><i>If an extension / increase and any other change are made at the same time (i.e. one amendment document is issued) – one commission is charged, i.e. the higher one.</i></p>	<p>a) as for grant  <i>(the commission is charged on the extension period or on the increase amount).</i></p> <p>b) USD 75.00</p>
<p>Assignment of rights from a guarantee/standby letter of credit</p>	<p>USD 100.00  <i>The commission is charged after the assignment notification is received, whether or not it is accepted by the Bank / the assignment of rights is effective</i></p>
<p>Withdrawal</p>	<p>USD 200.00 <i>(commission payable by the ordering party)</i></p>

Delivery to the guarantor of the beneficiary's own explanations/information/inquiries ( <i>this applies to a local guarantee granted under a counter guarantee of the Bank</i> )	USD 50.00
Specification of transactions prepared upon ordering party's request	USD 100.00
Cancellation before the expiry date (excluding tender guarantees and so called indefinite-time guarantees)	USD 50.00
Cancellation of an order to grant or modify a guarantee / standby letter of credit / counter guarantee / commitment (before it is granted)	USD 100.00
Issuance of a duplicate	USD 30.00
Submission by the ordering party of a request for grant of the product or a request for modification of terms and conditions or any other orders, instructions or requests in writing	USD 50.00
Delivery to the ordering party by the Bank of notifications/correspondence etc. in paper format	USD 25.00
13. Management fee on the limit amount granted.	up to 0.08% per month on the granted limit amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the ordering party's PLN account, provided that if the funds on that account are insufficient, the ordering party authorises the Bank to collect the amount due from any of the ordering party's accounts kept by the Bank. In the event that the granted limit amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

## 2. DOCUMENTARY LETTERS OF CREDIT

### 2.1 Import letters of credit

Arrangement fee for the framework revolving line agreement (Agreement)	1% of the revolving line amount a year, payable in PLN on the date of execution of the Agreement and, thereafter, on the first business day of each subsequent year during the term of the Agreement
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Opening of a letter of credit	0.25% per started validity month, but not less than USD 200.00 for the whole validity period;  <i>(The commission is charged in advance for the whole validity period).</i>
Change: extension of validity or increase in amount  other  <i>If an extension / increase and any other change are made at the same time (i.e. one amendment document is issued) – one commission is charged, i.e. the higher one.</i>	a) as for the opening of a letter of credit <i>(the commission is charged on the extension period or on the increase amount).</i>  b) USD 75.00
Withdrawal under a letter of credit	0.2% of the payment amount, but not less than USD 200.00
Deferred payment	as for the opening of a letter of credit  <i>The commission is charged in advance on the day of acceptance/delivery of documents to the ordering party based on the amount of documents and on the period from the L/C effective date to the payment date.</i>
Discount margin (no recourse to the beneficiary)	3% a year, not less than USD 100.00 <i>(payable by the ordering party or beneficiary)</i>
Operating commission for the processing of a request for extension of the disbursement refund date	USD 100.00
Margin for extension of the disbursement refund date	3% p.a., but not less than USD 100.00
Presentation of documents contrary to the terms of the letter of credit	USD 100.00 due from the beneficiary
Assignment of receipt of goods or a bank endorsement of freight or insurance documents	USD 50.00
Cancellation or write-off of any of the following before the expiry: unused L/C unused balance	a) USD 50.00 b) USD 20.00

Specification of transactions prepared upon ordering party's request in writing	USD 100.00
L/C template prepared upon ordering party's request	USD 50.00
Delivery to the beneficiary's bank of the ordering party's own explanations/information/inquiries	USD 50.00
Delivery to the ordering party by the Bank of notifications/correspondence etc. paper format	USD 25.00
16. Submission by the ordering party of a request for grant of the product or a request for modification of terms and conditions or any other orders, instructions or requests in writing	USD 50.00
Management fee on the amount	up to 0.08% per month on the granted limit amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the ordering party's PLN account, provided that if the funds on that account are insufficient, the ordering party authorises the Bank to collect the amount due from any of the ordering party's accounts kept by the Bank. In the event that the granted limit amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

## 2.2 Import letters of credit covered in advance

1. Opening of a letter of credit	1% of the letter of credit amount, but not less than USD 150.00 – <i>The commission is charged in advance on the L/C opening date.</i>
2. Change: a) Increase in amount  b) other change  If an increase and any other change are made at the same time (i.e. one amendment document is issued) – one commission is charged, i.e. the higher one.	a) 0.15% of the increase amount, but not less than USD 150.00 b) USD 75.00
3. Withdrawal under a letter of credit	0.2% of the payment amount, but not less than USD 200.00 <i>The</i>

	<i>commission is charged in advance on the L/C opening date).</i>
4. Presentation of documents contrary to the terms of the letter of credit	USD 100.00 due from the beneficiary
5. Discount margin (no recourse to the beneficiary)	3% a year, but not less than USD 100.00 ( <i>payable by the beneficiary or ordering party</i> )
Assignment of receipt of goods or a bank endorsement of freight or insurance documents	USD 50.00
Cancellation or write-off of any of the following before the expiry: a) unused L/C b) unused balance	a) USD 50.00 b) USD 20.00
Specification of transactions prepared upon ordering party's request	USD 100.00
L/C template prepared upon ordering party's request	USD 50.00
Delivery to the beneficiary's bank of the ordering party's own explanations/information/inquiries	USD 50.00
Delivery to the ordering party by the Bank of notifications/correspondence etc. in paper format	USD 25.00
Submission by the ordering party of a Request for the product or a Request for a change of the terms and conditions or a Request relating to coverage in advance or any other orders, instructions or requests in writing	USD 50.00

### 2.3 Export letters of credit

Notification	USD 75.00
Confirmation / assumption of obligation to negotiate documents	Negotiable <i>The commission is charged in advance for the whole validity period.</i>
Change:  extension of validity period or increase in amount (confirmed L/Cs / assumed obligations to negotiate documents are concerned)	a) as for confirmation of L/C / assumption of obligation to negotiate documents

other change	b) USD 75.00
an extension / increase and any other change are made at the same time (i.e. one amendment document is issued) – one commission is charged, i.e. the higher one. This applies to a confirmed letter of credit or an obligation to negotiate	
Examination of documents and execution of payment	0.2% of the payment amount, but not less than USD 200.00
dispatch of documents without examination	a) USD 40
settlement of amount due for documents (dispatched without examination) is applies to a letter of credit which is not confirmed or for which the obligation to negotiate is not assumed)	b) USD 40
Deferred payment:	
confirmed letter of credit / assumption of obligation to negotiate documents	a) as for confirmation of L/C / assumption of obligation to negotiate documents  <i>The commission is charged in advance on the day of acceptance/presentation of documents based on the amount of documents and on the period from the L/C effective date to the payment date.</i>
non-confirmed letter of credit	b) USD 50.00
Transfer of a letter of credit (only for letters of credit which are not confirmed/for which the obligation to negotiate is not assumed)	0.2% of the transfer amount, but not less than USD 150.00
Arrangement fee for discount of a letter of credit (no recourse)	USD 300.00
Operating fee for discount of a letter of credit (no recourse)	0.1% of receivable amount, however not less than USD 50.00 and not more than USD 500.000 per receivable
Margin on discount with no recourse	Negotiable.
Presentation of documents which are not in compliance with the terms and conditions of a letter of credit (for confirmed or discounted letters of credit or an obligation to negotiate documents)	USD 100.00 due from the beneficiary
Payment to another bank upon beneficiary's request:	
a) in PLN	a) USD 20.00
b) in FX	b) USD 35.00
Assignment of receipts	USD 50.00

Cancellation or write-off of any of the following before the expiry: unused L/C unused balance	a) USD 50.00 b) USD 20.00
Specification of transactions prepared upon beneficiary's request	USD 100.00
Delivery to the opening bank of the beneficiary's own explanations/information/inquiries	USD 50.00
Delivery to the beneficiary by the Bank of notification of: a letter of credit or change or other notices/correspondence etc. in paper format	USD 25.00
Submission by the beneficiary of an order to send documents, orders or instructions in paper format	USD 50.00

## DOCUMENTARY COLLECTION / CELAN COLLECTION

### 3.1 Export collection

Processing of documentary / clean collection (acceptance and dispatch of collection and settlement)	0.1%, however not less than USD 75.00 and not more than USD 300.00
Processing of a change	USD 40.00
Upon the seller's request – transfer of the amount due to the seller's account at another bank in PLN in FX	a) USD 20.00 b) USD 35.00
Upon the seller's request – transfer of the amount due to a third party's account (proceeds assignment)	USD 50.00
Cancellation of collection during a transaction, including the dispatch of an instruction to deliver documents/bills without payment or to return them without payment and delivery of returned documents back to the seller	USD 50.00
Submission by the seller of a collection order or other orders, instructions or	USD 50.00

requests, including a change request in paper format	
Delivery to the seller by the Bank of notifications/correspondence etc. in paper format	USD 25.00
Delivery to the payer's bank of the seller's own explanations/information/inquiries other than, for example, a change or cancellation	USD 50.00
Preparation of a transaction statement upon the seller's request	USD 100.00

### 3.2 Import collection

1. Processing of documentary / clean collection ( <i>acceptance of collection and delivery of documents as instructed and settlement</i> )	0.1%, however not less than USD 75.00 and not more than USD 300.00
2. Partial payment for collection ( <i>no documents or bills delivered</i> )	USD 25.00
3. Processing of a change	USD 40.00
4. Cancellation of collection during a transaction, including the delivery of documents/bills without payment or their return to the sender without payment	USD 50.00
5. Assignment of receipt of goods or a bank endorsement of freight or insurance documents	USD 50.00
6. Bill protest ( <i>in addition to notary's fee</i> )	USD 500.00
7. Submission by the payer of a payment order, including the return of the presentation note and other orders, instructions or requests in paper format	USD 50.00
8. Delivery to the payer by the Bank of notification of: collection ( <i>presentation note</i> ) and changes and other notifications/correspondence etc. in paper format	USD 25.00

9. Delivery to the seller's bank of the payer's own explanations/information/inquiries	USD 50.00
10. Preparation of a transaction statement upon the payer's request	USD 100.00

## CHAPTER X CREDIT PRODUCTS

Upfront Fee	<p>up to 3% of credit amount</p> <p>Payable on the day the funds are put at the borrower's disposal and collected by the Bank by debiting the borrower's account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from the credit.</p>
Credit amount increase commission	<p>up to 3% of increase amount</p> <p>Payable on the day the limit increase is put at the borrower's disposal and collected by the Bank by debiting the borrower's current account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from the credit limit.</p>
Commission for an extension of the credit repayment date	<p>up to 3% of credit amount</p> <p>Payable on the repayment extension date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if</p>

	the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
Commission for a change to credit terms and conditions <i>(excluding an increase or a change of the repayment date)</i>	not more than PLN 2,500.00  Payable on the change effective date and collected by the Bank by debiting the borrower's current account, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
Commission for early repayment of the credit	up to 2% of repaid amount  Payable on the early repayment date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.
Commission for periodic collateral check	not more than PLN 500.00  Payable on last business day of the month in which a check was made from the borrower's current account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.

<p>Management fee for overdrafts and revolving credits</p>	<p>up to 0.08% of credit amount  Charged by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the borrower's PLN account, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank. In the event that the credit/loan is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.</p>
<p>Management fee for payment loans and long-term loans</p>	<p>up to 0.08% per month calculated on the outstanding principal amount  Charged by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the borrower's PLN account, provided that if the funds on that account are insufficient, the borrower authorises the Bank to collect the amount due from any of the borrower's accounts kept by the Bank. In the event that the credit/loan is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.</p>