



BNP PARIBAS

Interest Rate Table for Individuals (pursuing no business activity)

dated 25 February 2011



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Part I Accounts

Accounts interest rate per annum, variable interest rate.

Chapter I Personal Accounts

Account	Interest rate
Konta osobiste dla klientów indywidualnych	
1. Personal Account in PLN in the S Package	0.00%
2. Personal Account in PLN in the M ¹ Package	0.00%
3. Personal Account in PLN in the L ² Package	0.00%
4. Personal Account in PLN in the XL ³ Package	0.00%
5. Personal Account in PLN maintained within the Private Banking Business Line	0.80%

Chapter II Savings Accounts

Account	Interest rate
6. Konto BARDZO oszczędnościowe in PLN (VERY Savings Account)	4.00%
7. Konto WIĘCEJ oszczędnościowe in PLN (MORE Savings Account)	4.00%
8. Sejf (Safe) Savings Account in PLN	from PLN 0.00 up to PLN 99,999.99 – 1.90% from PLN 100,000.00 up to PLN 499,999.99 – 2.20% from PLN 500,000.00 up to PLN 1,999,999.99 – 2.60% PLN 2,000,000.00 and more – 1.90%
9. Euro Sejf (Euro Safe) Savings Account in EUR	from EUR 0.00 up to EUR 999.99 – 0.15% from EUR 1,000.00 up to EUR 9,999.99 – 0.25% EUR 10,000.00 and more – 0.35%
10. IKE Savings Account in PLN (Individual Retirement Savings Account)	2.80%

Chapter III Other Accounts

Account	Interest rate
11. Foreign Currency Account	0.00%
12. Rachunek Pracowniczej Kasy Zapomogowo-Pożyczkowej –PKZP in PLN (Employees' Loan and Benefit Account)	0.00%
13. Rachunek Rady Rodziców in PLN (Account for Parents' Council)	0.00%
14. Rachunek Szkolnej Kasy Oszczędności – SKO in PLN (School Savings Fund Account)	0.00%
15. Escrow Account in PLN	0.25%
16. Escrow Account in EUR	0.00%
17. Escrow Account in USD	0.00%
18. Trust Account in PLN	0.25%
19. Trust Account in EUR	0.00%
20. Trust Account in USD	0.00%
21. Stock Investor Account in PLN	from PLN 0.00 up to PLN 9,999.99 – 0.00%

¹ It refers to customers who use Pakiet Komfort (the Comfort Package) or Komfort Finansista (the Comfort Financier Package) which have been renamed into the M Package. It also refers to customers who signed an agreement on Autokonto Account with Dominet Bank SA, before the date of the legal merger with Fortis Bank SA (present name BNP Paribas Polska SA), if their account was incorporated into the Pakiet Komfort.

² It refers to customers who use Pakiet Złoty (the Gold Package) which has been renamed into the L Package

³ It refers to customers who use Pakiet Platynowy (the Platinum Package) which has been renamed into the XL Package.

Część II Term Deposits

Interest rate on term deposits per annum.

Chapter I ExtraZysk (ExtraProfit) Deposit in PLN

Deposit term		Interest rate (fixed interest rate) minimum deposit amount PLN 1,000
22.	3 months	3.80%
23.	6 months	4.25%
24.	12 months	4.05%
25.	18 months	4.15%

Chapter II e-Deposit in PLN

Deposit term		Interest rate (fixed interest rate) minimum deposit amount PLN 2,000
26.	7 days	2.30%
27.	14 days	2.40%
28.	1 month	3.00%
29.	3 months	3.50%

Chapter III Rentier Deposits in PLN**Investor Plus Deposit**

Deposit term		Interest rate (fixed interest rate) minimum deposit amount PLN 1,000	
30.	24 months	1 st 6-month term	3.85%
		2 nd 6-month term	4.85%
		3 rd 6-month term	5.30%
		4 th 6-month term	6.00%

Investor Deposit

Deposit term		Interest rate (fixed interest rate) minimum deposit amount PLN 5,000	
31.	12 months	1 st 3-month term	3.30%
		2 nd 3-month term	3.30%
		3 rd 3-month term	3.30%
		4 th 3-month term	4.00%

Mocna Lokata (Strong Deposit)

Deposit term		Interest rate (fixed interest rate) minimum deposit amount PLN 1,000	
32.	6 months	1 st 3-month term	3.00%
		2 nd 3-month term	4.00%

Chapter IV Standard Term Deposits in PLN			
Deposit term		Interest rate (fixed interest rate)	
		From PLN 5,000.00 up to PLN 35,000.00	Above PLN 35,000.00
33.	14 days	2.00%	2.10%
34.	21 days	2.05%	2.15%
35.	1 month	2.10%	2.20%
36.	2 months	2.15%	2.25%
37.	3 months	2.20%	2.30%
38.	6 months	2.50%	2.60%
39.	9 months	2.70%	2.80%
40.	12 months	2.90%	3.00%
Deposit term		Interest rate (variable interest rate)	
		From PLN 5,000.00 up to PLN 35,000.00	Above PLN 35,000.00
41.	14 days	2.00 %	2.10 %
42.	21 days	2.05 %	2.15 %
43.	1 month	2.10 %	2.20 %
44.	2 months	2.15 %	2.25 %
45.	3 months	2.25 %	2.35 %
46.	4 months	2.35 %	2.45 %
47.	6 months	2.55 %	2.65 %
48.	12 months	2.95 %	3.00 %

Chapter V Standard Term Deposits in EUR and USD			
Deposits in EUR			
Deposit term		Interest rate (fixed interest rate)	
		From EUR 500 up to EUR 10,000	Above EUR 10,000
49.	3 months	0.30%	0.40%
50.	6 months	0.50%	0.65%
51.	12 months	0.70%	0.85%
52.	36 months	1.10%	1.60%
Deposits in USD			
Deposit term		Interest rate (fixed interest rate)	
		From USD 500 up to USD 10,000	Above USD 10,000
53.	3 months	0.20%	0.25%
54.	6 months	0.30%	0.35%
55.	12 months	0.60%	0.75%
56.	36 months	1.00%	1.50%

Chapter VI Overnight Deposit in PLN	
Deposit term	Interest rate

57.	Overnight Deposit, renewed automatically	WIBID ON reduced by 2 percentage points of the margin as at the end of day; minimum interest – 0.80%, maximum – 2.00%
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Chapter VII Fortis FIO Deposit and Fortis DuoProfit Deposit in PLN

Fortis FIO Deposit in PLN

Deposit term		Interest rate (fixed interest rate)	
		From PLN 2,500 up to PLN 34,999.99	From PLN 35,000
58.	6 months	4.00%	4.00%

Fortis DuoProfit Deposit in PLN

Deposit term		Interest rate (fixed interest rate)		
		from PLN 10,000 up to PLN 49,999.99	from PLN 50,000 up to PLN 99,999.99	From PLN 100,000.00
59.	6 months	6.50%	6.75%	7.00%

Part III Loans

Interest rate on loans per annum. Variable interest rate.

Chapter I Overdraft facilities within current account, cash loans and car loans

Loan	Interest rate
60. Flexible Car Loan for individual needs	From 8.90% up to the maximum interest level as specified in the Civil Code Act ⁴
61. Car Loan for the purchase of a vehicle from an authorised car dealer, Car Loan with a grace period for the purchase of a vehicle from an authorised car dealer.	From 6.99% up to the maximum interest as specified in the Civil Code Act ⁴
62. Classic/Extra Cash Loan ⁵	From 8.90% up to the maximum interest rate level as specified in the Civil Code Act ⁴
63. NA TAK (Just Say Yes) Cash Loan	From 8.90% up to the maximum interest rate level as specified in the Civil Code Act ⁴
64. NA TAK (Just Say Yes) Cash Loan for external networks	maximum interest rate level as specified in the Civil Code Act ⁴
65. GOTÓWKA NA OKRĄGŁO Loan (Round-the-Clock Cash)	From 8.90% up to the maximum interest rate level as specified in the Civil Code Act ⁴
66. EKSTRA GOTÓWKA (Super Cash) Loan	From 8.90% up to the maximum interest as specified in the Civil Code Act ⁴
67. Consolidation Loan	From 8.90% up to the maximum interest rate level as specified in the Civil Code Act ⁴
68. DOWOLNY CEL (Any Purpose) Cash Loan	WIBOR 6M ⁶ + margin
69. VIP PROFESJONALISTA (VIP Professional) Loan	12.99%
70. VIP FINANSISTA (VIP Financier) Loan	maximum interest rate level as specified in the Civil Code Act
71. Overdraft facility within current account in the S Package, M Package and in Pogoda (Serenity) and Impreza (Party) Package	14.00%

⁴ Civil Code Act dated 23 April 1964 (Journal of Laws of 1964, no. 16, item 93, as amended).

⁵ Classic Cash Loan, Extra Cash Loan to be offered by the Bank from 8 November 2010.

⁶ Rules for updating the rate are specified in the *Regulations of Credit Products for Individual Customers*.

72.	Overdraft facility within current account in Sukces (Success) Package	12.50%
73.	Overdraft facility within current account in the L Package, XL Package and Platynowy Premium (Platinum Premium) Package, Srebrny (Silver) Package, e-Package and Personal Account in the Standard Offering	11.50% + margin
74.	Authorised Debit Balance	17.00%

Chapter II Mortgage Loans and Home Equity Loans

Loan		Interest rate
75.	Housing Loan	WIBOR 3M ⁷ + Bank's margin ⁸⁹¹⁰
76.	Re-mortgage Housing Loan	
77.	MULTI Mortgage Loan	
78.	Home Equity Loan	
79.	Subsidised Housing Loan "Rodzina na swoim" ("Family's own home")	
80.	Dual Currency Housing Loan	WIBOR 3M – for a loan in PLN EURIBOR 3M – for a loan in EUR
81.	Dual Currency Re-mortgage Loan	

Part IV. Credit Cards

Credit cards interest rate per annum. Variable interest rate.

Credit card	Interest rate		Total cost of the loan	Aggregate amount of all costs, commissions and fees
	Annually	Actual annual interest rate ¹¹		
82. Standard Credit Cards: VISA/MasterCard Standard	20.00%	19.20%	PLN 882.84	PLN 39
83. Classic Credit Cards: VISA/MasterCard Classic, VISA Foto, VISA Glamour, VISA Dentonet	20.00%	19.20%	PLN 882.84	PLN 39
84. Gold Credit Cards: VISA/ MasterCard Gold	20.00%	24.75%	PLN 1,093.84	PLN 250
85. Visa Platinum Credit Card	15.90%	27.48%	PLN 1,170.85	PLN 500

⁷ The rate level and rules for the rate updating are specified in the *Regulations on Credit Products for Individual Customers*.

⁸ The Bank's margin is established for each Customer individually and depends on transaction terms and conditions, e.g. product type, loan/credit facility amount, value of the real property which constitutes loan collateral, products and banking services held or used by the Customer.

⁹ The Bank's margin, determined pursuant to item 7 above, shall increase by 1 percentage point if the Loan or its tranches are disbursed before the total utilisation of the Borrower's own funds. The margin increase shall apply until the total amount of the Borrower's own funds is utilised.

¹⁰ The Bank margin defined as provided in item 7 above shall be increased by 0.50 p.p. until the Bank is provided with a valid copy/copies of the land and mortgage register of the real property offered as the Loan collateral in order to confirm that the legally valid entry of the first-rank mortgages have been made in favour of the Bank.

¹¹ Actual annual interest rate, Total cost of the loan and Aggregate amount of all costs, commissions and fees under the Consumer Credit Act of 20 July 2001 (Journal of Laws No. 100 of 2001, item 1081 as amended), have been calculated with the assumption that the non-cash transaction of PLN 8,000 was repaid in 12 equal instalments.

Part V. Products withdrawn from the offering**Chapter I Accounts¹²**

Interest rate on accounts per annum, variable interest rate.

Account		Interest rate
86.	Savings Account in PLN	3.60%
87.	Personal Account in PLN in Sukces (Success) Package ¹³	0.00%
88.	Personal Account in PLN in Impreza (Party) Package	0.00%
89.	Personal Account in PLN in Spoko (OK) Package	0.00%
90.	Personal Account in PLN in Pogoda (Serenity) Package	0.00%
91.	Personal Account in PLN in Platynowy (Platinum) Premium Package	0.00%
92.	Personal Account in PLN in Srebrny (Silver) Package	0.00%
93.	Personal Account in PLN in e-Package	0.00%
94.	Personal Account in the Standard Offering	0.00%
95.	Non-resident Account in PLN	0.00%
96.	Non-resident Account in EUR and USD	0.00%
97.	Sejf Savings Account in PLN opened for 12, 24 or 36 months	from PLN 0.00 to PLN 99,999.99 – 1.90% from PLN 100,000.00 to PLN 499,999.99 – 2.20% from PLN 500,000.00 to PLN 1,999,999.99 – 2.60% PLN 2,000,000.00 and more – 1.90%

Chapter II Term deposits

Interest rate on term deposits per annum, variable interest rate.

Standard Term Deposits opened at Dominet Bank SA before the date of its legal merger with Fortis Bank Polska SA (present name BNP Paribas Bank Polska SA)

Deposit in PLN			
Deposit term		Interest rate (fixed interest rate)	
		From PLN 200 to PLN 9,999.99	Above PLN 10,000
98.	7 days	-	2.00%
99.	14 days	-	2.05%
100.	21 days	-	2.05%
101.	1 month	2.10%	2.10%
102.	3 months	2.20%	2.30%
103.	6 months	2.50%	2.60%
Deposit term		Interest rate (variable interest rate)	
		From PLN 200 to PLN 9,999.99	Above PLN 10,000
104.	3 months	2.25%	2.35%
105.	6 months	2.55 %	2.65 %
106.	12 months	2.95%	3.00 %

¹² Customers who signed the Autokonto Account Agreement with Dominet Bank SA, before the date of the legal merger with Fortis Bank Polska SA (present name BNP Paribas Polska SA), are covered by the interest rate applicable to personal account in the following packages: Sukces (Success), Impreza (Party) or Pogoda (Serenity) into which the Autokonto was incorporated.

¹³ Interest rate applicable to customers who signed the Sukces Finansista (Success Financier) Package Agreement with Dominet Bank SA, before the day of the legal merger with Fortis Bank Polska SA (present name BNP Paribas Polska SA), is the same as personal account interest rate relevant to Sukces (Success) Package.

Deposit in EUR		
Deposit term		Interest rate (variable interest rate)
107.	3 months	0.20%
108.	6 months	0.30%
109.	12 months	0.60%
110.	24 months	0.70%
111.	36 months	0.80%
Deposit in USD		
Deposit term		Interest rate (variable interest rate)
112.	3 months	0.10%
113.	6 months	0.15%
114.	12 months	0.40%
115.	24 months	0.45%
116.	36 months	0.50%

ExtraZysk Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
117.	4 months	3.30%
Po Prostu (Simple) Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
118.	4 months	3.30%
European Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
119.	5 months	3.30%

Promotional Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
120.	3 months	2.30%
121.	6 months	2.60%

Szmaragdowa (Emerald) Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
122.	4 months	3.30%

Prezydencka (Presidential) Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
123.	6 months	2.75%
124.	9 months	2.85%
125.	12 months	2.95%

Dominanta Forte Deposit in PLN		
Deposit term		Interest rate (fixed interest rate)
126.	1 month	2.30%
127.	3 months	3.10%
128.	6 months	3.20%
129.	12 months	3.20%
Deposit term		Interest rate (variable interest rate)
130.	3 months	2.90%
131.	6 months	3.00 %
132.	12 months	3.00 %

"Fortis" Term Deposits				
Deposit term		Interest rate (fixed interest rate)		
		deposit in PLN	deposit in EUR	deposit in USD
133	3 months	2.95%	0.30%	0.10%

Long-term Deposits		
Long Term Deposit in PLN with a variable interest rate with interest paid every three months		
Deposit term		Interest rate
134.	from 1 up to 10 years	3.00 %
Long Term Deposit in PLN with a fixed interest rate in 3-month periods but variable in the entire deposit term		
Deposit term		Interest rate
135.	from 1 up to 10 years	3.00 %

Standard Term Deposits opened before 11 June 2001 at BNP Paribas Bank Polska SA

Deposit in PLN

Deposit term		Interest rate (fixed interest rate)
136.	14 days	2.00%
137.	21 days	2.05%
138.	1 month	2.10%
139.	2 months	2.15%
140.	3 months	2.20%
141.	6 months	2.50%
142.	9 months	2.70%
143.	12 months	2.90%
Deposit term		Interest rate (variable interest rate)
144.	14 days	2.00 %
145.	21 days	2.05 %
146.	1 month	2.10 %
147.	2 months	2.15 %
148.	3 months	2.25 %
149.	4 months	2.35 %
150.	6 months	2.55 %
151.	12 months	2.95 %

Deposit in EUR

Deposit term		Interest rate (fixed interest rate)
152.	3 months	0.30%
153.	6 months	0.50%
154.	12 months	0.70%
155.	24 months	0.85%
156.	36 months	1.10%

Deposit in USD

Deposit term		Interest rate (fixed interest rate)
157.	3 months	0.20%
158.	6 months	0.30%
159.	12 months	0.60%
160.	24 months	0.75%
161.	36 months	1.00%

Chapter III Loans

Interest rate on loans per annum, variable interest rate.

Loan	Interest rate
162. Admissible debit limit	11.50% + margin

Chapter IV Credit cards

Credit cards interest rate per annum. Variable interest rate.

Credit card		Interest rate		Total cost of the loan	Aggregate amount of all costs, commissions and fees
		Annually	Actual annual interest rate ¹⁴		
163.	Credit Cards issued within the Consumer Finance Business Line	20.00%, 14.99% (repayment of debt on a card account with other bank)	19.49% 14.67%	PLN 897.85 PLN 685.47	PLN 50
164.	Ty i Twój Dom (You&Your House) Credit Cards issued within the Consumer Finance Business Line	19.00%, 14.99% (repayment of debt on a card account with other bank)	18.39% 14.55%	PLN 850.45 PLN 680.47	PLN 45
165.	Credit cards issued by Dominet Bank SA before the legal merger with Fortis Bank Polska SA (present name BNP Paribas Polska SA)	20.00%	19.20%	PLN 882.84	PLN 39

Maximum interest rates on loans and credit cards specified in this Interest Rate Table for Individuals (pursuing no business activity) in no case should be higher than those defined in the Civil Code Act of 23 April 1964 (Journal of Laws of 1964, No. 16, item 93 as amended) and should be reduced to the level determined therein if the reduction of the Narodowy Bank Polski (National Bank of Poland) lombard credit interest rate results in exceeding the interest rate level specified in the Civil Code Act of 23 April 1964 (Journal of Laws of 1964, No. 16, item 93 as amended).

The Bank shall calculate interest on past due debt at the maximum interest rate (not applicable to credit cards) stipulated in the Civil Code Act dated 23 April 1964 (Journal of Laws of 1964, No. 16, item 93 as amended).

¹⁴ Actual annual interest rate, Total cost of the loan and Aggregate amount of all costs, commissions and fees under the Consumer Credit Act of 20 July 2001 (Journal of Laws No. 100 of 2001, item 1081 as amended) were calculated with the assumption that the executed non-cash transaction of PLN 8,000 was repaid in 12 equal instalments.