



# TABLE OF COMMISSIONS AND FEES FOR BANK SERVICES RENDERED TO NON-CONSUMERS WITHIN PRIVATE BANKING

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Dated 1 April 2019

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*Banking action type*

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## Preliminary Provisions

This Table of Commissions and Fees shall be applied to Customers who are non-consumers who have signed a "Master Agreement on Providing Private Banking Services".

1. Fee for a package	Base rate (quarterly)
The Private Banking Package for non-consumers	PLN 240*

(\*) Private Banking Package fee will be cancelled if the Customer uses investment advisory services with the Brokerage House of BNP Paribas Polska or management of financial instruments portfolios within the Brokerage House of BNP Paribas Polska or TFI BNP Paribas Polska S.A.

**Bank** – BNP Paribas Bank Polska S.A.

**T24 Account** – an Account or VAT Account opened in a branch which before the whose number includes the sort code, i.e., a part of the bank account number that identifies the financial institution, starting from 175 or 234 (while for accounts in the NRB standard, these are digits from the third to the fifth one).

**Branch** – a branch which belonged to BNP Paribas Bank Polska S.A. before 1 November 2018.

**CBP** – Private Banking Centre.

2. Account opening and maintenance	Base rate
2.1. Private Banking current account in PLN	PLN 0.00
2.2. Accounts in foreign currencies	PLN 0.00
2.3. Auxiliary account in PLN	PLN 0.00
2.4. VAT Account	PLN 0.00
2.5. Overnight Deposit Account	PLN 0.00
2.6. Term Deposit Account	PLN 0.00
2.7. Stock Investor's Account	PLN 0.00
2.8. Portfolio Account	PLN 0.00
2.9. Trust Account or Escrow Account	
The commission depends on the contract value and is payable in advance for each commenced quarter of the Bank Account Agreement term:	
a) When the contract value is lower than or equal to PLN 500.000 PLN	0.30% (min. PLN 200.00)
b) When the contract value exceeds PLN 500.000	to be negotiated

3. Bank statements	Stawka podstawowa
3.1. Monthly collective statement (collected in the Bank Unit or via BiznesPl@net or mailed)	PLN 0.00
3.2. Weekly or daily collective statement (collected in the Bank Unit or mailed) – the fee charged monthly	PLN 0.00

4. Cash payments and withdrawals	Stawka podstawowa
4.1. Payments into and withdrawals from PLN accounts and FC accounts	
4.1.1. Cash withdrawals from accounts in PLN or in a foreign currency in Branches	PLN 0.00
4.1.2. Own cash payments in an Branch, in an open form, in PLN or in a foreign currency (excluding T24 Accounts)	PLN 0.00
4.1.3. Own cash payments, in a sealed bag, into a foreign currency account (excluding T24 Accounts) in the account currency in Branches	PLN 0.00
4.1.4. Payments into accounts in other bank in PLN or in a foreign currency, including into T24 Accounts	0.50% (min. PLN 5.00)
4.2. Foreign Exchange	
4.2.1. Foreign currency purchase	PLN 0.00
4.2.2. Foreign currency sale	PLN 0.00

5. Transfers	Branch/CBP	Pl@net/ BiznesPl@net	Multicash	Call Centre – Bank-o-Phone service
5.1. Domestic transfers in PLN				
5.1.1. Transfer into an own account maintained in the Bank (excluding T24 Accounts)	PLN 0.00	PLN 0.00	PLN 0.00	PLN 0.00
5.1.2. Internal transfer (into an account of another customer in the Bank)	PLN 0.00	PLN 0.00	PLN 3.00	PLN 3.00



5.1.3.	Domestic PLN transfer from a PLN account to an account maintained in another bank	PLN 0.00	PLN 0.00	PLN 3.00	PLN 3.00
5.1.4.	Transfers to ZUS (social security), Tax Office accounts from a PLN account	PLN 0.00	PLN 0.00	PLN 0.00	PLN 0.00
5.1.5.	A PLN transfer from a foreign currency account into an account maintained in another bank and an internal PLN transfer from a foreign currency account to an account held in Branches	PLN 0.00	PLN 2.00	PLN 2.00	PLN 0.00
5.1.6.	Return of a domestic transfer in PLN via ELIXIR, sent to the payee's bank, and return of an internal PLN transfer ordered to the account held in the Bank branches which before the demerger date were branches of T24 Bank, for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account and other reasons)	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00
<b>5.2. Sorbnet Transfers</b>					
5.2.1.	Transfers via the SORBNET system: from an account maintained in any foreign currency into an account in another bank and an internal transfer from an account maintained in any foreign currency to the account maintained in the Bank's branches which before the demerger date were the Bank's branches, in the amount of:				
	a) Higher than or equal to PLN 1.000.000	PLN 12.00	PLN 8.00	PLN 8.00	-
	b) Lower than PLN 1.000.000	PLN 25.00	PLN 25.00	PLN 25.00	-
<b>5.3. Transfers in foreign currencies and cross-border transfers in PLN</b>					
5.3.1.	Internal transfer in a foreign currency (applicable to transfers between accounts maintained in the Bank's branches (except T24 Accounts))	PLN 0.00	PLN 0.00	PLN 0.00	PLN 0.00
5.3.2.	Cross-border transfer with a standard value date in PLN or a foreign currency, or a foreign currency transfer into an account in another Polish bank or in T24 (the fee charged if SHA or OUR Charging Option is applied)	0.35% of the order amount min. PLN 60.00 max. PLN 200.00	0.20% of the order amount min. PLN 30.00 max. PLN 200.00	0.20% of the order amount min. PLN 30.00 max. PLN 200.00	-
5.3.3.	Additional fee for a transfer from bank accounts of any type if the costs of intermediary banks are covered by the payer – OUR Charging Option. The fee is charged to the payer	0.15 % of the order amount (min. PLN 50.00, max. PLN 400.00)			-
5.3.4.	Cross-border transfer with a standard value date from bank accounts of any type if the costs of the Bank and intermediary banks are covered by the payee – BEN Charging Option (the fee decreases the amount of the transfer sent)	0.35% of the order amount min. PLN 60.00 max. PLN 200.00	0.35% of the order amount min. PLN 60.00 max. PLN 200.00	0.35% of the order amount min. PLN 60.00 max. PLN 200.00	-
5.3.5.	Expedited transfer from bank accounts of any type in PLN or in a foreign currency into an account in another Polish bank (the fee is charged if the SHA or OUR Charging Option is applied)	0.65% of the order amount min. PLN 100.00 max. PLN 400.00	0.55% of the order amount min. PLN 100.00 max. PLN 400.00	0.55% of the order amount min. PLN 100.00 max. PLN 400.00	-
5.3.6.	SEPA Credit Transfer	PLN 0.00	PLN 8.00	PLN 30.00	-
5.3.7.	Service of outgoing NON-STP transfer orders A NON-STP transfer is a transfer other than a domestic transfer in whose contents any of the following deficiencies or errors are identified: a. incorrect SWIFT code (BIC) of the payee's bank, b. the account number specified is not IBAN – for payments to countries where it is required, c. the order is improperly formatted (data in incorrect fields)			PLN 40.00	
5.3.8.	Execution of a transfer received from abroad, or in a foreign currency from a domestic bank, into the Customer's account maintained in the Bank – with the SHA, BEN Charging Option (the fee is charged to the Customer's account maintained by the Bank)			PLN 20.00	
5.3.9.	Execution of a transfer received from abroad, or in a foreign currency from a domestic bank, into the Customer's account maintained in the Bank – with the OUR Charging Option (the fee is paid by the ordering bank/payer) – the fee rate is calculated on the amount of the payment order from abroad			PLN 25.00	



5.4.	Transfers - corrections	Branch/CBP	Pl@net/ BiznesPl@net	Multicash	Call Centre - Bank-o-Phone service
5.4.1.	Data correction or cancellation of an outgoing transfer at the payer's request (if possible): - after the receipt of a telexinformation order by the Bank, and prior to sending it to another bank, - upon the receipt of a transfer order to the beneficiary's account maintained in the Bank				PLN 10.00 – domestic transfers in PLN PLN 20.00 – transfers in foreign currencies and cross-border transfers in PLN
5.4.2.	Data correction, cancellation or return of a transfer for reasons beyond the Bank's control, explanation of details of outgoing and received payments, confirmations of credits to the payee's account, explanation of costs calculated and providing other explanations regarding payments, at the Customer's request - upon sending a telexinformation order by the Bank to another bank, - upon executing the order and posting funds to the beneficiary's account maintained in the Bank				PLN 50.00 – not more than 50% of the transfer amount – domestic transfers in PLN – subject to the return referred to in item 5.1.6. PLN 100.00 – not more than 50% of the transfer amount + actual costs of the third bank, if any – transfers in foreign currencies and cross-border transfers in PLN

6. Standing orders					Base rate
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6.1.	Creation/ change/ cancellation				PLN 0.00
6.2.	Executing payments under a standing order into accounts held with another domestic bank, if it is made via the Branch or BiznesPl@net				PLN 0.00
6.3.	Executing payments under a standing order established between any accounts maintained by the Bank (excluding T24 Account)				PLN 0.00

7. Direct Debit					Base rate
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7.1.	Accepting, changing and cancelling a consent for a direct debit				PLN 0.00
7.2.	Debiting the Account Holder's account with the direct debit amount				PLN 1.00

8. Confirmation of Instructions executed					Base rate
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8.1.	Confirmation of executing a verbal Instruction, delivered in a paper form at the Bank Unit, immediately after the Instruction execution				PLN 0.00
8.2.	Confirmation of executing a Instruction, delivered in a paper form at the Bank Unit in other cases				PLN 0.00
8.3.	Confirmation of executing a transfer, delivered in an electronic form in the BiznesPl@net system				PLN 0.00
8.4.	Confirmation of executing an Instruction, delivered by fax				PLN 0.00

9. Notification about a justified refusal to execute an Instruction					Base rate
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9.1.	Notification about a refusal to execute an Instruction, delivered in the BiznesPl@net/ Pl@net system				PLN 0.00
9.2.	Notification about a refusal to execute an Instruction, sent to an email address if the Customer has not activated the BiznesPl@net/ Pl@net system				PLN 0.00
9.3.	Notification about a refusal to execute an Instruction, sent via SMS to a mobile telephone number if the Customer has not activated the BiznesPl@net/ Pl@net system				PLN 0.00
9.4.	Notification about a refusal to execute an Instruction, provided by phone				PLN 0.00

10. Debit cards					Base rate
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10.1.	Fee for issuing cards				PLN 0.00
10.2.	Monthly fee for using cards				PLN 0.00
10.3.1.	Cash withdrawals from ATMs located in Branches of the Bank or of the BNP Paribas Group (abroad)				PLN 0.00
10.3.2.	Cash withdrawals from other ATMs in Poland and abroad				3% min. PLN 7.00
10.4.1.	Checking balance in ATMs located in Branches of the Bank				PLN 0.00
10.4.2.	Checking balance in other ATMs in Poland				PLN 1.00
10.5.	Non-cash transactions				PLN 0.00
10.6.	Issuing a new card in place of a lost one				PLN 0.00
10.7.	Generating a new PIN				PLN 0.00
10.8.	Card issuance upon its cancellation				PLN 0.00



11. Operations on Cheques and Bills of exchange		Base rate
11.1.	Cheque service	
11.1.1.	Collection of a cheque in cross-border transactions (the fee is charged at accepting the cheque)	0.50% of the cheque amount (min. PLN 30.00, max. PLN 300.00)
11.1.2.	At collection of cheques in foreign currencies, fee on account of commissions and fees of foreign intermediary banks	up to the actual fee charged by foreign banks
11.1.3.	Collection of bank cheques issued by banks holding a LORO account with the Bank in favour of the Bank's Customers and drawn onto the Bank, likewise other cheques whose coverage has been paid in advance by the drawer's bank into an account held with the Bank:	
	a) Cheques in PLN,	PLN 20.00
	b) Cheques in foreign currencies	0.50% of the cheque value (min. PLN 20.00; max. PLN 100.00)
11.1.4.	Refusal to cash a foreign currency cheque (e.g. an uncovered cheque)	according to the actual costs incurred (min. PLN 50.00)
11.2.	Bills of Exchange service	
11.2.1.	PLN bills of exchange (submitting the bills for payment, submitting for protest, collection of a bill of exchange, etc.)	PLN 50.00
11.2.2.	Submitting foreign currency bills of exchange for payment (the ordering bank is charged with the expenses)	0.10 % of the bill amount (min. PLN 50.00)
11.2.3.	Protest of foreign currency bills of exchange	at actual costs incurred + PLN 450.00
12. Electronic banking services		Base rate
12.1.	Call Centre	
12.1.1.	For using Call Centre services	PLN 0.00
12.2.	BiznesPl@net/ Pl@net internet banking system	
12.2.1.	Adding a new BiznesPl@net user Note: the fee is not charged when the BiznesPl@net users are added when applying by the Customer for the BiznesPl@net system, the fee is not charged if the Customer adds the user itself via the BiznesPl@net system	PLN 50.00
12.2.2.	Modification of the BiznesPl@net users (change of the scope of user authorization rights, change of authorization rights to accounts, change of acceptance schemas made by the Bank on the basis of the Customer's application filed on paper Note: the fee is not charged if the authorization rights are modified by the Customer itself via the BiznesPl@net	PLN 50.00
12.2.3.	For the use of the Pl@net system	PLN 0.00
12.2.4.	Fee for SMS authorisation code charges	PLN 0.00
12.2.5.	Fee for an SMS notification	PLN 0.35 for each notification
12.2.6.	Fee for the issuance of a token/ USB cryptographic device/ smart card	PLN 0.00
12.2.7.	Issuance of a smart card reader	PLN 100.00
12.2.8.	Fee for sending a starting package, token, USB cryptographic device, smart card by a registered mail or courier service	PLN 0.00
13. Fees related to the Multicash system		Base rate
13.1.	Multicash subscription fee (monthly)	PLN 300.00
13.2.	Fee for the Multicash system maintenance (monthly)	PLN 500.00
13.3.	Installation of new software versions, two training sessions for users at a Customer's office and a service of the system in the case of any problems being the Bank's fault or incorrect functioning of the Multicash system	PLN 0.00
13.4.	Additional service work	
13.4.1.	Visit of a service and maintenance specialist	PLN 250.00 per each commended hour of work
13.4.2.	Additional training at a Customer's office	PLN 150.00 per hour
13.4.3.	Training course at a Customer's office (6 hours)	PLN 800.00



14. Non-standard services		Base rate
14.1.	Changing the specimen signatures card	PLN 0.00
14.2.	Granting a power of attorney/ Change of proxies in the course of the agreement/ Change in the scope of an existing power of attorney	PLN 0.00
14.3.	Issuing, at customer request, bank certificates related to maintaining accounts	PLN 0.00
14.4.	For issuing a certificate, at the Customer's request:	
	a) that entitles to transfer foreign currency abroad,	PLN 0.00
	b) other written certificates not mentioned in this Table	PLN 0.00
14.5.	Fee for enforcement of an execution title or another document which has the power of such a title	PLN 70.00
	Fee for an execution transfer on account of alimony	PLN 10.00
14.6.	Accepting and executing orders regarding placing a hold on funds deposited in bank accounts to secure agreements concluded by the Account Holder (excluding agreements to which the Bank is a party)	PLN 100.00
14.7.	Putting or cancelling a hold on account at the Customer's request in situations not related to securing the account against unauthorised transaction or access to it by unauthorised persons	PLN 0.00
14.8.	Accepting a power of attorney to administer a bank account for banks servicing the parties to loan agreements	PLN 0.00
14.9.	For providing information within the scope authorised by the Banking Law Act and other legal provisions: the Bank shall collect the fee from the payer for preparing, drawing up and passing on information covered by banking secrecy to duly authorised people, bodies and institutions, unless the entity is statutorily exempt from fees (under Article 110 of the Banking Law Act)	PLN 0.00
14.10.	Other commissions and fees for non-standard services not provided for in the Table of Commissions and Fees	To be negotiated

  

15. Credit facilities		Base rate
All commissions and fees are determined individually		

## 16. Rules for charging commissions and fees

### Chapter 1. General Provisions

- If for a certain Customer category the Table of Commissions and Fees provides any specific rules and amounts of commissions or fees to be charged for specific services, as far as all other services are concerned, these Customers are subject to fees and commissions according to the general rules specified in the Table, binding for all Customers of the Bank.
- In justified, non-standard cases not provided for in the Table of Commissions and Fees, the Private Banking Department Director or his/her Deputy may, in consultation with the Customer, set another way of charging fees, including also charging of fees for products and services not specified herein, with the Customer's consent.
- Commissions and fees for services executed upon orders of other banks are charged in a mutually agreed amount.
- Fees and commissions can be paid by the Bank's Customers in cash or charged by debiting the account of the Account Holder on the basis of an agreement concluded.
- The Bank reserves the right to charge accounts with commissions and fees due without a separate Account Holder's instruction.
- In the event of paying commission or making the cash payment, the Customers pay the due fee (commission) upon carrying out the operation for which the fee (commission) is charged.
- The commission on purchase and sale of a foreign currency for PLN concerns only cash transactions, understood as transactions where at least one side of operation is made in cash.
- Fees and commissions for maintaining accounts and execution of instructions are charged in the amounts and on dates fixed in the Table of Commissions and Fees actually binding as at the day of making a given activity.
- In the event on the day of charging a periodical commission, the account balance is insufficient to cover the amount due, the account is debited with a respective commission due and then the amount is reposted into the Account Holder's separate analytical account in PLN. In such a case the Bank Unit maintaining the account calls the Account Holder to settle his/her liabilities within the deadline set out in the payment reminder. If at a later date the account is credited with funds arising from any payment title, the funds shall be automatically charged, on the same day, towards repayment of delinquent fees and commissions.
- The Bank notifies the Account Holder of any amendments to the Table of Commissions and Fees by delivering the updated Table or providing it in an electronic form. Moreover, the information on the binding Table of Commissions and Fees is available in the Bank Units, via the Call Centre or the Website. The list of banks from the group that BNP Paribas Bank Polska S.A. belongs to is available on the website of BNP Paribas Bank Polska S.A.: [www.bnpparibas.pl](http://www.bnpparibas.pl)
- In the case of outgoing cross-border transfers in PLN and outgoing transfers in a foreign currency, which are not PSD transactions under the Regulations on Bank Accounts for Non-Consumers within Private Banking at BNP Paribas Bank Polska S.A., if the payer specified that costs of BNP Paribas Bank Polska S.A. and intermediary banks are covered by the payee (BEN Charging Option), any commission due to BNP Paribas Bank Polska S.A. is charged to the payee (deducted from the transfer amount) in the amount defined in Part 5 item 5.2.3. and 5.2.6.
- In the case of received cross-border transfers in PLN and received transfers in a foreign currency, which are not PSD transactions under the Regulations on Bank Accounts for Non-Consumers within Private Banking at BNP Paribas Bank Polska S.A. or which are PSD transactions but require Currency Conversion, if the payer specified that costs of both the payer's bank and intermediary banks are covered by the payer (OUR Charging Option), any commission due to BNP Paribas Bank Polska S.A. is charged to the payer in the amount consistent with the General Terms for banks.
- SEPA cross-border transfers in EUR are executed under the SEPA standard until the end of the next Business Day following the day of its receipt by the Bank within EU member states as well as Switzerland, Norway, Iceland, Monaco and Lichtenstein, to a bank that belongs to SEPA. In order to make a SEPA Credit Transfer instruction, it is required to provide a correct account number of the payee in the IBAN standard and the SWIFT (BIC) code of the payee bank, likewise to indicate costs in the SHA Charging Option – the payment cost is divided between the payee and the payer. The service is available only via electronic access channels: PL@net and BiznesPL@net.
- In the case of commissions on bank transfers based on FX rates, the FX rates binding at the moment of effecting the transfer order shall be applied.
- The Call Centre and Bank-o-Phone service executes payment orders in PLN only.
- In the case of operations or fees that refer to FX rates, FX sell rate binding at the Bank at the moment of effecting the operation or on the day of charging such a fee by the Bank is applicable.



17. In the case of any VISA/MasterCard cards issued by BNP Paribas Bank Polska S.A., the settlement currency for a given payment card is specified in the binding regulations relevant for such a card. For VISA cards, a currency conversion commission of 3% of the transaction value is added to all non-cash transactions and cash withdrawals carried out abroad. The commission is included in the transaction amount in PLN, which is presented on the statement, instead of being recorded as a separate item. In the case of MasterCard cards a Currency Conversion commission is not charged.
18. Bank statements:
  - a. the rates specified in the Table (Part 3, item 3.2) shall apply to preparing and sending consolidated statements that include all accounts held by one Account Holder in any Bank's Branches,
  - b. if a Customer chooses the option that statements are generated and delivered separately for every Branch of the Bank where the Customer holds accounts, or separately for each account held, a monthly fee shall constitute a multiple of the base rate, depending on the number of statements generated,
  - c. if a change or changes of the frequency occurred in the course of a month (or in the event an account is opened for a new customer in the course of a month), the fee is computed in proportion to the time specific frequencies were binding in the course of the whole month in question.
19. Capitalised terms and expressions not otherwise defined in the Table of Commissions and Fees, shall have the meaning ascribed to them in the Regulations on Bank Accounts for Non-Consumers within Private Banking at BNP Paribas Bank Polska S.A.

## Chapter 2. Rules for charging commissions and fees regarding foreign currency operations

1. Fees determined as fractions shall be charged in PLN for:
  - a. orders from PLN accounts, by debiting the payer's account with a percentage amount of the debit amount to the account resulting from the Currency Conversion of the order amount, at a current FX sell rate applicable at BNP Paribas Bank Polska S.A. with a reservation that for instructions placed via Pl@net and BiznesPl@net, the ordered amount converted at the NBP mid-rate shall be the basis for calculating the commission amount.
  - b. orders from FC accounts, by debiting the account of the payer with a percentage amount of the ordered amount after Currency Conversion at the NBP mid-rate,
  - c. FC cheques collection at accepting the cheque; the commission is a percentage of the cheque amount after Currency Conversion into PLN at the NBP mid-rate,
  - d. costs accrued by intermediary banks that participated in the order processing, if the said costs shall be covered by the payer; (NOTE: if the said costs are calculated in the currency other than the account currency, their actual amount shall be determined on the basis of the currently binding FX buy and sell rates of BNP Paribas Bank Polska S.A.; however, for orders placed via Pl@net or BiznesPl@net, NBP mid rates are applicable).
2. In the case of operations on FC accounts effected in a currency other than the account's currency, the amount debited to the Customer's FC account is used as the basis for calculating the commission; however, for instructions placed via Pl@net and BiznesPl@net - the NBP mid-rates are applicable to establish the order amount (and to calculate the commission).
3. Regardless of commissions and fees of BNP Paribas Bank Polska S.A., commission and fees on account of costs calculated by intermediary banks participating in effecting the order which is not a PSD transaction under the Regulations on Bank Accounts for Non-Consumers within Private Banking at BNP Paribas Bank Polska S.A. may be charged. Such receivables are charged either by debiting the Customer's account or by a respective decrease of the order or cheque amount.
4. Amounts of PLN and foreign currency commissions charged shall be rounded off to the nearest hundredth.

## Chapter 3. Specific rules for charging selected fees and commissions

1. No fees or commissions are charged for Currency Conversion operations.
2. Selected fees charging dates:

No.	Title	Time frames (*)
1.	SMS (text message) notifications within Pl@net/ BiznesPl@net	on the 10th day of each month for the period from the 10th day of the month preceding the charge collection to the 9th day of the month, when the fee is charged*
2.	use and maintenance of the Multicash system	on the 23rd day of each month for the following month*
3.	the Private Banking Package	on 26th day of the following months: March, June, September and December*

(\*) If the day of commission charging determined in the above Table falls on Saturday or a statutory holiday (Sunday or a holiday), commissions and fees shall be charged on the next Business Day, however with the value date of the day determined in the Table as the appropriate date for fee or commission charging.