



Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

Applies to the Customers serviced, prior to the separation date, at the Branches of Bank BGŻ BNP PARIBAS S.A.

applies to the Customers serviced within the Small and Medium Enterprises segment

effective from 15 January 2019

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

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Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

- Any and all fees and commissions determined in this document are expressed in PLN, unless specific provisions stipulate otherwise.
- Value of a foreign currency is determined based on the mid-rate published by the National Bank of Poland on the transaction execution date or the claim maturity.
- Whenever this Table of Commissions and Fees refers to the "Bank", without any more specific description, it shall be understood as a reference to "Bank BGŻ BNP Paribas S.A."
- Whenever this Table of Commissions and Fees refers to the "Branches" or "Bank Branches", it shall be understood as Bank Branches except for branches taken over by the Bank from Raiffeisen Bank Polska S.A. after the Demerger Date

Part I. Commissions and fees for products offered

SECTION I. Packages

I. PRODUCTS AND SERVICES WITHIN Multi BOX

| | | |
|--|--|-----|
| 1. | Maintenance of a PLN current account (monthly fee) | 100 |
| 2. | Maintenance of an auxiliary account (monthly fee) | 50 |
| 3. | Maintenance of a payroll account (monthly fee) | 49 |
| 4. | Maintenance of a foreign currency account (monthly fee) | 50 |
| 5. | Maintenance of a PLN placement/progressive account (monthly fee) | 0 |
| 6. | Maintenance of a term deposit account (monthly fee) | 0 |
| 7. | Maintenance of an overnight deposit account (monthly fee) | 50 |
| 8. | Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net | 0 |
| 9. | Issuing and using the first debit card in PLN | 0 |
| 10. | Issuance and usage of a subsequent debit card in PLN Note: the fee is not charged if in a given settlement cycle, cashless transactions are effected and settled for at least PLN 1,500 | 7 |
| 11. | Cash withdrawal from Euronet ATMs | 5 |
| 12. | BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee) | 0 |
| 13. | BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee) | 75 |
| 14. | Call Centre subscription fee | 0 |
| <i>For actions not listed in the Multi BOX package, commissions and fees presented in Section II are charged</i> | | |

II. PRODUCTS AND SERVICES WITHIN Turbo BOX – non-negotiated offering for entities of annual sales revenues up to PLN 5 million

| | | |
|---|---|-------|
| 1. | Maintenance of a PLN current account (monthly fee) | 0*/29 |
| * when an average monthly balance in PLN current and auxiliary accounts, except special accounts, amounts to PLN 50,000 or when the customer uses an overdraft facility | | |
| 2. | Maintenance of an auxiliary account (monthly fee) | 29 |
| 3. | Maintenance of a payroll account (monthly fee) | 49 |
| 4. | Maintenance of a foreign currency account (monthly fee) | 29 |
| 5. | Maintenance of a PLN placement/progressive account | 0 |
| 6. | Maintenance of a term deposit account | 0 |
| 7. | Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net | 0 |
| 8. | Domestic transfer from a PLN account (including an internal transfer) via BiznesPl@net | 0.90 |
| 9. | SEPA Credit Transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101) | 5 |
| 10. | Issuing and using the first debit card in PLN | 0 |

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|--|--|----|
| 11. | Issuance and usage of a subsequent debit card in PLN Note: the fee is not charged if in a given settlement cycle, cashless transactions are effected and settled for at least PLN 500 | 7 |
| 12. | Cash withdrawal from ATMs in branches of Bank BGŻ BNP Paribas S.A. | 0 |
| 13. | Cash withdrawal from other ATMs in Poland | 5 |
| 14. | Cash payment in ADMs in Branches of Bank BGŻ BNP Paribas S.A. | 0 |
| 15. | BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee) | 0 |
| 16. | BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee) | 50 |
| 17. | Call Centre subscription fee | 0 |
| <i>For actions not listed in the Turbo BOX package, commissions and fees presented in Section II are charged</i> | | |

III. PRODUCTS AND SERVICES WITHIN the Open BOX (non-negotiated offering)

| | | |
|---|--|------|
| 1. | Maintenance of a PLN current account (monthly fee) | 59 |
| 2. | Maintenance of an auxiliary/foreign currency account (monthly fee) | 29 |
| 3. | Maintenance of a payroll account (monthly fee) | 49 |
| 4. | Maintenance of a PLN placement/progressive account (monthly fee) | 0 |
| 5. | Maintenance of a term deposit account (monthly fee) | 0 |
| 6. | Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net | 0.90 |
| 7. | Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net | 0 |
| 8. | Issuing and using the first debit card in PLN | 0 |
| 9. | Issuance and usage of a subsequent debit card in PLN Note: the fee is not charged if in a given settlement cycle, cashless transactions are effected and settled for at least PLN 500 | 7 |
| 10. | BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee) | 0 |
| 11. | BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee) | 50 |
| 12. | Call Centre subscription fee | 0 |
| 13. | Cash payment in ADMs in Branches of Bank BGŻ BNP Paribas S.A. | 0 |
| 14. | Cash withdrawal from ATMs in branches of Bank BGŻ BNP Paribas S.A. | 0 |
| 15. | Cash withdrawal from other ATMs in Poland | 5 |
| <i>For actions not listed in the Open BOX package, commissions and fees presented in Section II are charged</i> | | |

IV. PRODUCTS AND SERVICES WITHIN the FX BOX (non-negotiated offering)

| | | |
|----|--|------|
| 1. | Maintenance of a PLN current account and max. 2 additional accounts (auxiliary in foreign currency, FX accounts) (monthly fee) | 69 |
| 2. | Maintenance of an auxiliary/FC account (monthly fee) | 29 |
| 3. | Maintenance of a payroll account (monthly fee) | 49 |
| 4. | Maintenance of a PLN placement/progressive account (monthly fee) | 0 |
| 5. | Maintenance of a term deposit account (monthly fee) | 0 |
| 6. | Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net | 0.90 |
| 7. | Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPl@net | 0 |
| 8. | SEPA Credit Transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101) | 4 |
| 9. | PLN or FC cross-border transfer with a standard value date, into an account in another Polish bank (charged in the case of applying SHA or OUR charging option) via BiznesPl@net | 40 |

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| | | |
|---|--|----|
| 10. | Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into Customer's account maintained in the Bank - SHA, BEN charging option (the commission is charged to the Customer's account maintained by the Bank) | 4 |
| 11. | Issuing and using the first debit card in PLN | 0 |
| 12. | Issuance and usage of a subsequent debit card in PLN Note: the fee is not charged if in a given settlement cycle, cashless transactions are effected and settled for at least PLN 500 | 7 |
| 13. | Cash withdrawal from ATMs in branches of Bank BGŻ BNP Paribas S.A. | 0 |
| 14. | Cash withdrawal from other ATMs in Poland | 5 |
| 15. | BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee) | 0 |
| 16. | BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee) | 50 |
| 17. | Call Centre subscription fee | 0 |
| 18. | Cash payment in ADMs in Branches of Bank BGŻ BNP Paribas S.A. | 0 |
| <i>For actions not listed in the FX BOX package, commissions and fees presented in Section II are charged</i> | | |

V. PRODUCTS AND SERVICES WITHIN the Agro BOX (non-negotiated offering for FARMERS)

| | | |
|---|--|---------------|
| 1. | Maintenance of a PLN current account (monthly fee) | 0*/29 |
| * when an average monthly balance in PLN current and auxiliary accounts, except special accounts, amounts to PLN 50,000 | | |
| 2. | Maintenance of an auxiliary/foreign currency account (monthly fee) | 29 |
| 3. | Maintenance of a payroll account (monthly fee) | 49 |
| 4. | Maintenance of a PLN placement/progressive account (monthly fee) | 0 |
| 5. | Maintenance of a term deposit account (monthly fee) | 0 |
| 6. | Domestic transfer from a PLN account (including an internal transfer) executed via BiznesPl@net | 0 |
| 7. | Domestic transfer from a PLN account (including an internal transfer), executed in the Bank's branch | 10 |
| 8. | Issuing and using the first debit card in PLN | 0 |
| 9. | Issuance and usage of a subsequent debit card in PLN Note: the fee is not charged if in a given settlement cycle, cashless transactions are effected and settled for at least PLN 500 | 7 |
| 10. | BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee) | 0 |
| 11. | BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee) | 50 |
| 12. | Call Centre subscription fee | 0 |
| 13. | Own cash payment in PLN made in the Bank's Branch | 0 |
| 14. | Cash payments to cash deposit machines located in Bank Branches | 0 |
| 15. | Cash payment, other than an own payment, into bank accounts maintained by the Bank | 0.3%, min. 13 |
| 16. | Cash withdrawal in PLN, made in the Bank's branch | 0.2%, min. 10 |
| 17. | Cash withdrawals from ATMs in Poland (own and external ones) | 0 |
| <i>For actions not listed in the Agro BOX package, commissions and fees presented in Section II are charged</i> | | |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

SECTION II. Commissions and fees regarding all customers

(except fees within packages)

I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

| | | |
|----|--|------------------|
| 1. | Opening a bank account | 0 |
| 2. | Maintenance of a PLN auxiliary account (monthly fee) | 50 |
| 3. | Maintenance of a payroll account (monthly fee) | 49 |
| 4. | Maintenance of a subsidy account (monthly fee charged to the current account) | 50 |
| 5. | Maintenance of a Trust Account, Escrow Account or Escrow Premium Account | to be negotiated |
| 6. | Commission for payments made from a Trust Account, Escrow Account or Escrow Premium Account in accordance with an instruction (for each payment) | to be negotiated |
| 7. | Maintenance of a Stock Investor's Account (monthly fee) | 20 |
| 8. | Maintenance of a Foreign Currency Account | 50 |

II. FEES RELATED TO OPENING AND MAINTENANCE OF PLACEMENT ACCOUNTS AND OVERNIGHT DEPOSIT ACCOUNTS

| | | |
|----|--|----|
| 1. | Opening a Biznes Eskalacja/Agro Eskalacja placement account | 0 |
| 2. | Maintenance of a Biznes Eskalacja placement account | 0 |
| 3. | Maintenance of an Agro Eskalacja placement account | 0 |
| 4. | Maintenance of an overnight deposit account (monthly fee) – product offered in the Multi BOX package | 50 |
| 5. | Change of conditions of an overnight deposit agreement | 30 |

III. CASH PAYMENTS AND WITHDRAWALS

| | | |
|-----|--|---|
| 1. | Cash withdrawal made at the Bank's Branch from a PLN account | 0.5% of the amount, min. 15 |
| 2. | Own cash payment, made in the Bank's Branch, into PLN bank accounts maintained by the Bank (excluding RBPL accounts) | 0.5% of the amount, min. 12 |
| 3. | Cash payment in a sealed bag, made in the Bank's Branch, into PLN bank accounts maintained by the Bank (excluding RBPL accounts) - banknotes | 0.5% of the amount, min. 12 |
| 4. | Cash withdrawal in the Bank's Branch from an account held in USD, EUR, GBP or CHF (banknotes only): | 1%, min. EUR 3 / USD 3 / CHF 3 / GBP 2 |
| 5. | Cash payment, other than an own payment, into PLN bank accounts maintained by the Bank (excluding RBPL accounts). | 0.5% of the amount, min. 15 |
| | <i>NOTE: when the payment is made into an account by a third party, the commission is charged to the person making the payment, in the currency of the payment or in PLN after the conversion at the mid rate as of the payment date</i> | |
| 6. | Cash payments at the Bank's Branch in PLN into accounts maintained with other banks | 0.5% of the amount, min. 15 |
| 7. | Additional fee charged on disordered cash payments into bank accounts | 0.5% of the amount, min. 5 |
| 8. | Cash payment made in the Bank's Branch in USD, EUR, GBP or CHF (banknotes only): | 1%, min. EUR 3 / USD 3 / CHF 3 / GBP 2 |
| | <i>NOTE: when the payment is made into an account by a third party, the commission is charged to the person making the payment, in the currency of the payment or in PLN after the conversion at the mid rate as of the payment date</i> | |
| 9. | Cash payment made in sealed bags in USD, EUR, GBP or CHF (banknotes only): | 1%, min. 8 |
| 10. | Fee for the failure to collect the cash withdrawal advised | 1% of the equivalent amount |
| 11. | Cash payment at Cash Deposit Machines (CDMs) in Branches of Bank BGŻ BNP Paribas S.A. | 0.1% |
| 12. | Cash payments / withdrawals made in currencies other than EUR, USD, CHF and GBP, may be executed only for Customers of former BNP Paribas Bank Polska S.A. and refer to accounts opened before 16 December 2013. | 2% of the amount, min. 3 units of the currency |
| | <i>NOTE: when the payment is made into an account by a third party, the commission is charged to the person making the payment, in the currency of the payment or in PLN after the conversion at the mid rate as of the payment date</i> | |
| 13. | Cash operations made by customers of other banks, charged to the bank ordering the cash service | 0.5% of the cash turnover decreased by the amounts on which the commission should be charged directly to the Customer |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

IV. DOMESTIC TRANSFERS IN PLN

| | | |
|-----|---|-----|
| 1. | Domestic transfer (including an internal / own transfer) executed in the Bank's Branch | 15 |
| 2. | Domestic transfer (including an internal transfer) executed via BiznesPl@net | 2.5 |
| 3. | Transfer into own account (excluding RBPL Account) at the Bank made via the BiznesPl@net system, MultiCash, Call Centre - "Bank-o-phone", Remote Payment Initiation (MT101) | 0 |
| 4. | Domestic transfer executed via: MultiCash, Call Centre - "Bank-o-phone", Remote Payment Initiation (MT101) | 3 |
| 5. | Internal transfer (excluding transfers into RBPL Accounts) via MultiCash, Call Centre - "Bank-o-phone", Remote Payment Initiation (MT101) | 2.5 |
| 6. | Domestic transfer from a foreign currency account executed via: BiznesPl@net, MultiCash | 2.5 |
| 7. | Domestic transfer from a foreign currency account executed via the Remote Payment Initiation (MT101) system | 3 |
| 8. | Transfer from a current account into a placement/progressive account | 0 |
| 9. | Transfer from a progressive account into a current account | 3 |
| 10. | Transfer from a PLN account into the Social Security (ZUS) or Tax Office accounts, executed via BiznesPl@net, MultiCash | 0 |
| 11. | SORBNET transfer ≥ PLN 1 million | 15 |
| | NOTE: irrespective of the payment manner | |
| 12. | SORBNET transfer < PLN 1 million | 40 |
| 13. | Instant transfer executed via the BiznesPl@net system | 10 |
| 14. | Transfer from the Biznes Eskalacja placement account ¹ | 25 |
| 15. | Transfer from the Agro Eskalacja placement account ¹ | 10 |

¹ Fee for own transfer from Biznes Eskalacja/Agro Eskalacja accounts (excluding RBPL Accounts) is 3

V. CROSS-BORDER/ INTERNATIONAL TRANSFERS IN FOREIGN CURRENCIES AND PLN AND DOMESTIC TRANSFERS IN FOREIGN CURRENCIES

| | | |
|-----|---|--|
| 1. | SEPA Credit Transfer executed via: - BiznesPl@net, - Remote Payment Initiation (MT101) | 8 |
| 2. | SEPA Credit Transfer executed in the Bank's branch | 29 |
| 3. | SEPA Credit Transfer executed in the MultiCash system | 30 |
| 4. | Internal transfer (excluding transfers into RBPL Accounts) made in the Bank's Branch | 15 |
| 5. | Internal transfer (excluding transfers into RBPL Accounts) made via - BiznesPl@net, - MultiCash, - Remote Payment Initiation (MT101) | 2.5 |
| 6. | Foreign currency transfer to own account held in the Bank (excluding RBPL Accounts), executed in the Bank's Branch | 15 |
| 7. | Foreign currency transfer into own account (excluding RBPL Accounts), executed via BiznesPl@net/Pl@net, MultiCash, Remote Payment Initiation (MT101) | 0 |
| 8. | PLN or FC cross-border transfer with a standard value date, into an account in another Polish bank (charged in the case of applying SHA or OUR charging option) | 0.35% of the amount; min. 60, max. 200 |
| 9. | PLN or FC cross-border transfer with a standard value date, into an account in another Polish bank (charged in the case of applying SHA or OUR charging option), executed via BiznesPl@net/Pl@net, MultiCash, Remote Payment Initiation (MT101) | 0.2% of the amount; min. 30, max. 200 ¹ |
| 10. | Expedited PLN or FC cross-border transfer from bank accounts of any type, or an FC transfer into an account in another Polish bank (charged in the case of applying SHA or OUR charging option) | 0.65% of the amount; min. 100, max. 400 |
| 11. | 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 commission decreases the transfer amount) | 0.35% of the amount; min. 60, max. 200 |
| 12. | Expedited transfer from bank accounts of any type if the costs of the Bank and intermediary banks are covered by the payee – BEN charging option (the commission decreases the transfer amount) | 0.55% of the amount; min. 100, max. 400 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|-----|--|--|
| 13. | Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained in the Bank - SHA, BEN charging option (the commission is charged to the Customer's account maintained by the Bank) | 20 |
| 14. | Execution of incoming cross-border transfers into customer's account maintained in the Bank - OUR charging option (the commission is paid by the ordering bank/payer) - the commission rates are calculated on the amount of the transfer order from abroad) | 25 |
| 15. | Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer – OUR charging option (the commission is payable by the payer) | 0.15% of the amount, min. 50, max. 400 |
| 16. | Fee for additional activities related to processing orders inconsistent with the STP requirements - see the Regulations on Accounts for Business Entities at Bank BGŻ BNP Paribas S.A. | 40 |

¹ in a package: Biznes Profit Premium - commission is 0.35% on the amount, min. 60, max. 200

VI. OTHER FEES RELATED TO TRANSFERS

| | | | |
|--|--|--|---|
| 1. | Confirmation of a single transfer execution (in the Bank's Branch, by fax or electronically) | 20 | |
| 2. | Telephone notification of failure to execute a payment for reasons attributable to the Payer | 10 | |
| 3. | Activities related to standing transfer orders from the Stock Investor's Account (RIG account) into an investment account with a brokerage house (monthly) | 30 | |
| 4 | Administering the Account Holder's payments (for each day, for each payment, in addition to the fee for the service) - it does not apply to instructions accepted after the ELIXIR session with the execution date falling on the next business day by the Bank's branch | 5 | |
| | | Domestic transfers in PLN | Cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies. |
| 5. | Correction of data or cancellation of an outgoing transfer order (if possible) at the request of the payer. - after receipt of the telecommunications order by the Bank but before sending the order to another bank, - after receipt of an order of transfer to the payee's account held with the Bank. | 10 | 20 |
| 6. | Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems. | 50, not more than 50% of the transfer amount | 100, not more than 50% of the transfer amount + actual costs of the third bank, if any. |
| 7. | Cancelling an outgoing transfer at the payer's request: - after sending a telecommunications order by the Bank to another bank, - after performing the transfer order and posting the funds on the payee's account held with the Bank. <i>The commission is not charged when a transfer is ordered in a currency of EU Member States or member states of the European Free Trade Association (EFTA), parties to the agreement on the European Economic Area in turnover with those countries, in the case an incorrect bank account number is given by the payer if the Bank has not recovered the transfer amount.</i> | 50, not more than 50% of the transfer amount | 100, not more than 50% of the transfer amount + actual costs of the third bank, if any |
| 8. | Return of a previously executed outgoing transfer by the payer's bank for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account, other reasons). | 5 | 100, not more than 50% of the transfer amount + actual costs of the third bank, if any |
| 9 | Explanation of details of outgoing or received payments, confirmation of debiting the payee's account and providing other explanations on payments at the Customer's request. The fee is charged if a contact with the third bank is required. | 50, not more than 50% of the transfer amount | 100, not more than 50% of the transfer amount + actual costs of the third bank, if any |
| <i>The commission for actions specified in sections 5 – 9 is not charged if an error on the side of the Bank has been identified</i> | | | |

VII DIRECT DEBIT

Fees charged to the payee

| | | |
|----|---|------------------|
| 1. | Initiation of a PLN direct debit in the electronic banking system | set individually |
| 2. | Execution of a single PLN direct debit by debiting the payer's account maintained by another bank | 2 |

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| | | |
|----|--|---|
| 3. | Execution of a PLN direct debit by debiting the payer's account maintained by the Bank | 1 |
| 4. | Re-execution of a single direct debit by debiting the payer's account maintained by another bank NOTE: possible via Biznes Pl@net only. | 2 |
| 5. | Re-execution of a single direct debit by debiting the payer's account maintained by the Bank NOTE: possible via Biznes Pl@net only. | 1 |
| 6. | Processing a payee's inquiry about a consent to debit a payer's account | 2 |
| 7. | Refund of funds under the direct debit executed | 3 |
| 8. | Distribution of the bank's consent to a payer | 5 |

Fees charged to the payer

| | | |
|-----|---|-----|
| 9. | Debiting a payer's account with the direct debit amount | 1.5 |
| 10. | Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account | 3 |
| 11. | Cancellation of a single direct debit prior to its execution, at the payer's request | 5 |
| 12. | Refund of funds under the direct debit executed, at the payer's request | 5 |

VIII STANDING ORDERS

| | | |
|----|--|---|
| 1. | Executing payments under a standing order established between any accounts (excluding RBPL Accounts) maintained by the Bank. | 0 |
| 2. | Executing payments under a standing order into accounts held with another domestic bank and into RBPL Accounts, if it is made via the Bank's Branch or BiznesPl@net. | 3 |

IX ACCOUNT STATEMENTS

| | | |
|---|--|----------------|
| 1. | Preparing and delivering a statement (collected in the Bank unit or mailed) once a month | free of charge |
| 1a. | Preparing and delivering a statement (collected in the Bank unit or mailed) once a week (monthly fee) | 100 |
| 1b. | Preparing and delivering an aggregate statement (collected in the Bank unit or mailed) daily (monthly fee) | 250 |
| 2. | Preparing and delivering an electronic statement to an e-mail address, once a month | free of charge |
| 2a. | Preparing and delivering an electronic statement to an e-mail address, once a week (monthly fee) | 50 |
| 2b. | Preparing and delivering an electronic statement to an e-mail address Everyday (monthly fee) | 100 |
| 3. | Fee for account statements available via the Internet Banking. | 0 |
| <i>Note: for customers who have no access to electronic banking, for the statement preparation and delivery, both:</i> 1) in the electronic form, to the e-mail address, and 2) in the paper form, collected in person at the Bank's branch or sent by mail The fee is not charged to a Customer for the preparation and sending one account statement a month, via the first statement delivery channel | | |
| 4. | Preparing a document duplicate (system printout, account statement copy) | 10 |

X COMMISSIONS AND FEES FOR OTHER SERVICES

| | | |
|-----|---|--------------------|
| 1. | Opinions: | |
| 1.1 | Drawing up an opinion about financial situation of an entrepreneur | min. 100, max. 200 |
| 1.2 | Bank reference about accounts | 100 |
| 1.3 | Bank reference about accounts and loans | 150 |
| 1.4 | Bank reference about accounts, loans, Stock Credit and Wholesale facilities | 200 |
| 2. | Change of the specimen signature card for accounts / account administration card | 50 |
| 3 | Power of Attorney: | |
| 3.1 | Granting a power of attorney | 20 |
| 3.2 | Modification of proxies | 20 |
| 3.3 | Revocation of a power of attorney | 20 |
| 4. | Preparing a turnover statement and a transaction history printout for one bank account: | |

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| | | |
|------|--|---|
| 4.1 | For the current year, per page (basic rate) | 20 |
| 4.2 | For each previous year the fee is raised by 50% of the base rate | |
| 5. | <i>The fee is not charged if the copy is prepared upon the order of a court or a public prosecutor's office for the purposes of criminal cases, cases involving fiscal offences as well as cases for alimony or for a pension of an alimony nature.</i> | |
| 6. | Confirmation of compliance of: | |
| 6.1 | Signature with the specimen signature in the Account Administration Card / Specimen Signature Card. | 10 |
| 6.2 | data for account holders' auditors and other financial institutions | 35 |
| 7. | Confirmation of an account balance as at the current date | 15 |
| 8. | Issuance of a cash differences document | 20 |
| 9. | Preparing and sending a copy of a document confirming the transaction execution using a debit or charge card | 30 |
| 10. | Preparing a bank reference for a customer's auditor | 200 |
| 11. | Issuing, at a customer request, bank certificates related to maintaining bank accounts | 100 |
| 12. | <i>Preparing a photocopy or duplicate of a document, certificate or others: reference letters, certified copies, confirmations, accounting documents and copies (not specified in items 1-9) (for each document):</i> | |
| | At a request of a customer or other authorised ordering party, on the basis of information of the last twelve months (the fee is incurred by the ordering party) | min. 20, max. 50 |
| | At a request of a customer or other authorised ordering party, on the basis of information from the period earlier than the last twelve months for each year started (the fee is incurred by the ordering party) | min. 50, max. 100 |
| | At a request of another bank, organisation or institution: The Bank charges the fee for preparation, drawing up and passing information at the request of another bank, organisation or institution within the scope authorised by the Banking Law Act and other legal provisions, including information constituting the bank secrecy (passing information constituting the bank secrecy refers only to persons, authorities and institutions authorised under the Act). | min. 100 |
| | The fee is paid by the ordering party. The fees are not charged to entities statutorily exempted from fees. | |
| 13. | Accepting for execution of a bailiff /claim securing seizure | 200 |
| | Execution of a bailiff seizure | 20 |
| | Execution transfer on account of alimony | 10 |
| 14. | Effective telephone contact, administered to a customer in relation to a past due loan/credit facility instalment payment, past due fees or debit balance; the fee is charged 3 (three) times a month at most | 5 |
| 15. | Exchange of banknotes and coins for other denominations | 1% of the value of the amount exchanged |
| 16. | Other commissions and fees for non-standard activities not provided for in the Table of Commissions and Fees | to be negotiated |
| 17. | Fee for sending, once a month at most, a written reminder on account of a past due loan/credit facility repayment, past due fees or debit balance, including an unauthorised debit; the fee is charged from customers and other parties to the agreement in the event of matured debts or the failure to fulfil other contractual terms, or conditional termination of the agreement. | 50 |
| | <i>Note: this fee is charged from an account holder / borrower</i> | |
| 18. | Accepting and executing an instruction to block funds on the Customer's accounts (including term deposits) in respect of: a) collateral securing agreements concluded by account holders b) other titles except for bailiff seizures | 100 |
| 19. | Cash pooling: | |
| 19.1 | Monthly fee | 200 |
| 19.2 | Service modification | 200 |
| 20. | On instructions regarding cash withdrawals and transfers made from current funds credited to the account in the form of cash payments | 1% of the amount, min. 5 |
| 21. | Package change Note: The fee charged for changing a package with a higher fee rate for the maintenance of a PLN current account into a package with a lower fee rate for the maintenance of a PLN current account | 150 |
| 22. | Customer Service: | 0 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|------|--|--|
| 23. | Additional fees for maintaining a high balance on accounts: | |
| 23.1 | Fee for maintaining a high balance on accounts in EUR NOTE: Fee charged if the average monthly balance on all accounts in EUR exceeds EUR 1 MILLION | 1/12 of the absolute EURIBOR 1M rate (as of the charging date) on average monthly balance in the account |
| 23.2 | Fee for maintaining a high balance on accounts in CHF NOTE: Fee charged if the average monthly balance on all accounts in CHF exceeds CHF 1 MILLION | 1/12 of the absolute LIBOR 1M rate (as of the charging date) on average monthly balance in the account |

XI CHEQUE SERVICE

| | | |
|-----|--|---|
| 1. | Confirmation of a settlement or cash cheque (per each cheque) | 10 |
| 2. | Cash collection: | |
| 2.1 | Settlement or cash cheques (the fee is charged for acceptance of a cheque for collection) | 20 |
| 2.2 | Foreign currency cheques (commission is charged at cashing the cheque) | 0.5% of the cheque value; min. 30, max. 300 |
| 3. | Additional fee at collection of cheques in foreign trading on account of commissions and fees of foreign intermediary banks | up to the actual fee charged by foreign banks |
| 4. | 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 S.A., likewise other cheques whose coverage has been paid in advance into an account held with the Bank: | |
| 4.1 | Cheques in PLN | 20 |
| 4.2 | Cheques in foreign trading | 0.5% of the cheque value; min. 20, max. 100 |
| 5. | Refusal to cash a foreign currency cheque (e.g. an uncovered cheque) | as per actual costs incurred, min. 50 |
| 6. | Issuing a cheque book to a holder of an account at the Bank | 15 |
| 7. | Accepting a notification regarding loss of cheques and cheque blanks | 40 |
| 8. | Stopping payment of cheques and cheque blanks in the Bank's Branches | 40 |
| 9. | Cancelling a stop payment on a cash or settlement cheque | 40 |

XII FEES AND COMMISSIONS RELATED TO THE BIZNES PL@NET SYSTEM, CALL CENTRE

| | | |
|-----|--|--|
| 1. | BiznesPl@net subscription fee - basic version (maximum five Users of the system) (monthly fee) | 0 |
| 2. | BiznesPl@net subscription fee - extended version (unlimited number of Users) (monthly fee) | 75 |
| 3. | Call Centre subscription fee (monthly fee) | 0 |
| 4. | Notification via SMS | 0.35 per 1 SMS |
| 5. | SMS authorisation codes | 0 |
| 6. | Using a token (monthly, on each token issued): | |
| | a) one | 0 |
| | b) each next | 10 |
| 7. | Sending a starting package by post | 0 |
| 8. | Sending a starting package by a courier | According to the actual costs of a courier service (fee paid upon receipt of mail) |
| 9. | Delivery of a private key carrier (USB cryptographic device or smart card) | 30 |
| 10. | Providing a smart card reader | 100 |
| 11. | Sending a private key carrier (USB cryptographic device or smart card), smart card reader by regular or registered mail | 0 |
| 12. | Sending a private key carrier (USB cryptographic device or smart card), smart card reader by a courier | According to the actual costs of a courier service (fee paid upon receipt of mail) |
| 13. | BiznesPl@net technical consultations – each visit of an external company consultant at a customer's request at their place of business in Poland | 500 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|-----|---|-----|
| 14. | BiznesPI@net technical consultations – each visit of the Bank's Cash Management specialist at a Customer's request at their place of business in Poland | 300 |
| 15. | Fee for adding a new BiznesPI@net user, made on the basis of a request filed by the Customer in paper in the Bank's Branch | 50 |
| 16. | Fee for a modification of the scope of user authorisation rights (including acceptance patterns) in BiznesPI@net (irrespective of the scope of changes), implemented on the basis of a request submitted by the customer in paper in the Bank's Branch | 50 |
| 17. | Adding a new user when applying by the customer for the BiznesPI@net system or in the case of granting authorizations to the User Administrator, with concurrent including the schemes for Business management / Signing of agreements | 0 |
| 18. | Adding a new user, modification of the scope of authorizations (including acceptance schemes) of the user in the BiznesPI@net system (regardless of the scope of changes), carried out independently by the User Administrator in the BiznesPI@net system | 0 |

XIII FEES RELATED TO THE MULTICASH SYSTEM

| | | |
|-----|---|-------------------------------------|
| 1. | 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 | 0 |
| 2. | Additional service work: | |
| 2.1 | Visit of a service and maintenance specialist | 250 per each commenced hour of work |
| 2.2 | Additional training at a Customer's office | PLN 150 per hour |
| 2.3 | A training course in a Customer's office (6 hours) | 800 |
| 3. | Fee for the MultiCash system maintenance (monthly fee) | 500 |
| 4. | Monthly subscription fee for using the MultiCash system | 300 |

XIV FEES RELATED TO CASH MANAGEMENT

Fees for MBR and RPI services

| | | |
|----|---|-----|
| 1. | Monthly subscription fee for Multi Bank Reporting (MBR) | 200 |
| 2. | Monthly subscription fee for Remote Payment Initiation (RPI) | |
| 3 | Fee charged each time an instruction is carried out under an active RPI service | 5 |

XV. COMMISSIONS AND FEES APPLICABLE TO CARD MAINTENANCE

| | | Debit | | Charge | | | | Credit |
|----|---|------------------------------|----------------------------------|------------------------------|-----------|------------------------------|------|------------------------------|
| | | Business (PLN) | Business (EUR) | MasterCard | | Visa | | Business Standard |
| | | | | Standard / Silver | Executive | Standard | Gold | |
| 1 | Card issuance fee | 0 | EUR 0 | 150 | 300 | 150 | 250 | 150 ¹ |
| 2. | Annual fee for using a card in the first year | n/a | n/a | 0 | 0 | 0 | 0 | 0 |
| 3. | Annual fee for using a card in subsequent years | n/a | n/a | 150 | 300 | 150 | 250 | 0 ² / 150 |
| 4. | Monthly fee for using a card | 5 | EUR 3 | n/a | | n/a | | n/a |
| 5. | Non-cash transactions | 0 | EUR 0 | 1.5% of the amount | | 1.5% of the amount | | 0 |
| 6. | Generating a new PIN | 10 | EUR 2 | 10 | | 10 | | 10 |
| 7. | Fee for a PIN code delivery | | | | | | | |
| | - SMS | 0 | EUR 0 | 0 | | 0 | | 0 |
| | - by mail | 20 | EUR 5 | 20 | | 20 | | 20 |
| | - courier dispatch to the address specified by the Customer | as per actual costs, min. 50 | as per actual costs, min. EUR 12 | as per actual costs, min. 50 | | as per actual costs, min. 50 | | as per actual costs, min. 50 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | | | | | | | |
|-----|---|------------------------------|----------------------------------|------------------------------|---|------------------------------|---|---|
| 8. | Fee for preparing a card (charged in case of not collecting the card or withdrawal from the agreement) | n/a | n/a | 150 | 300 | 150 | 250 | 0 |
| 9. | Cash withdrawals from ATMs in the Bank's Branches | 0 | EUR 0 | 3% of the amount, min. 7 | | 3% of the amount, min. 7 | | 1.5%, min. 5 |
| 10. | Cash withdrawals from Euronet ATMs | 5 | 3% of the amount, min. EUR 1.5 | 3% of the amount, min. 7 | | 3% of the amount, min. 7 | | 3% of the amount, min. 7 |
| 11. | Cash withdrawals from other ATMs in Poland and abroad | 3% of the amount, min. 7 | 3% of the amount, min. EUR 2 | 3% of the amount, min. 7 | | 3% of the amount, min. 7 | | 3% of the amount, min. 7 |
| 12. | Cash withdrawals from ATMs of the BNP Paribas Group | 0 | | 0 | | 0 | | 0 |
| 13. | Cash withdrawal in a commercial and service facility (cash back) | 0.5 | EUR 0.5 | n/a | | n/a | | n/a |
| 14. | Overdrawing the global limit (the fee is charged on the transaction settlement date) | n/a | | n/a | 100 (only when the limit is exceeded by more than 5%) | n/a | 100 (only when the limit is exceeded by more than 5%) | 40 |
| 15. | Emergency cash withdrawal abroad (when a card is lost) | n/a | | n/a | equivalent of USD 100 | n/a | | n/a |
| 16. | Issuing a replacement card abroad | n/a | | n/a | equivalent of USD 180 | n/a | | n/a |
| 17 | Fee for a delayed payment of the Minimum Repayment Amount | n/a | | n/a | | n/a | | 40 |
| 18. | Card replacement at the Customer's request (the fee is not charged if the Card is replaced for reasons beyond the Borrower's control) | 25 | EUR 6 | 25 | 0 | 25 | | 25 |
| 19. | Delivering a copy of a document confirming the execution of a card transaction | 30 | EUR 8 | 30 | | 30 | | 30 |
| 20. | Transfer of funds from the card account | n/a | n/a | n/a | | n/a | | 5% of the transfer amount, min. 10 |
| 21. | Spreading the debt repayment under an instalment plan | n/a | n/a | n/a | | n/a | | 2.5% on the amount spread into instalments, min. 10 |
| 22. | Checking the balance in ATMs | 1 | EUR 1 | n/a | | n/a | | 5 |
| 23. | Card delivery by Courier | as per actual costs, min. 50 | as per actual costs, min. EUR 12 | as per actual costs, min. 50 | | as per actual costs, min. 50 | | as per actual costs, min. 50 |
| 24. | Preparing and sending an account statement | | | | | | | |
| | - to be downloaded from the Biznes PI@net | n/a | | 0 | | 0 | | 0 |
| | - by mail | n/a | | 25 | | 25 | | 25 |
| 25. | Account statement duplicate | n/a | | 10 | | 10 | | 10 |
| 26. | Access to an airport LoungeKey (rate for a single visit by one person) ⁴ | n/a | | n/a | 100 | n/a | | n/a |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

Prepaid Cards

| | | MasterCard Business PLN | MasterCard Business Walutowa (foreign currency) EUR | MasterCard Business Walutowa (foreign currency) USD |
|----|---|----------------------------|---|---|
| 1. | Card issuance fee | | 0 | |
| 2. | Annual fee for card use | | 20 | |
| 3 | Monthly fee for using a card | | 0 | |
| 4 | Issuance fee | | 1.5 | |
| 5 | Cash withdrawals from ATMs in the Bank's Branches | | 0 | |
| 6 | Cash withdrawals from other ATMs in Poland and abroad | | 3% of the amount, min. 7 | |
| 7 | Replacing a card that has been stopped | | 0 | |
| 8 | Card PIN code change | | 0 | |
| 9 | Generating a new PIN | | 0 | |
| 10 | Fee for processing a non-justified complaint | | 0 | |

¹ The Bank does not charge the fee provided that in the first two full settlement periods, non-cash transactions for minimum PLN 1,500 are settled.

² If the total value of non-cash transactions made and settled within 12 months from the last fee payment date amounts to PLN 18,000.

³ Monthly fee for using the **first** debit card is only applicable to Customers who will open an auxiliary account in PLN or FC account outside the package offering

⁴ the fee shall be charged once the service is made available

For VISA cards, a currency conversion commission of 3% of the transaction value is added to all cash and non-cash transactions 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.

XVI BANK'S DOCUMENTARY LETTER OF CREDIT (IMPORT AND DOMESTIC L/C)

| | | |
|------|---|--|
| 1. | Providing available / renewal / increase of the L/C line (for the current term of providing a revolving line available or for the validity period of the non-revolving line) | 1%, min. 500 |
| 2. | Change of other terms and conditions of the L/C line (for each annex to the agreement) | 300 |
| 3. | Issuance of a L/C pre-advice | 300 |
| 4. | Preparation of a draft L/C (for each draft) | |
| 4.1 | On the basis of an L/C opening order | 200 |
| 4.2 | On the basis of an incomplete L/C opening order or trade documents (contract, pro-forma invoice, etc.) | 400 |
| 5. | L/C opening (in advance for entire validity term) | 0.3% of the L/C maximum amount, min. 300 for each three-month period of its validity started |
| 5.1 | Standby L/C opening (in advance for entire validity term) | 0.15% monthly, min. 100 monthly |
| 6. | Change of L/C terms and conditions: <i>Presentation of documents after the three-month L/C validity period paid, or documents for amounts exceeding the L/C balance is considered a change of the L/C terms and conditions Letters of credit</i> | |
| 6.1. | Each change | 200 |
| 6.2. | Additionally, for a change regarding an L/C amount increase or validity period extension | Fee as for the opening |
| 7. | Execution of an L/C (including payments / analysis of documents): | |
| 7.1 | Including the settlement costs (for each set of documents) | 0.2% of the amount due to be paid; min. 300 |
| 7.2 | Additional commission for acceleration urgent execution of an L/C (including examination of documents - within 24 hours of the instruction acceptance) | 200 |
| 8. | Order outside of the BiznesPI@net system | 100 |
| 9. | Documents presented are not compliant with the L/C terms and conditions (charged to the L/C beneficiary) | USD 150 / EUR 110 / PLN 450 |
| 10. | Deferred payment (for each started month of deferral indicated in the L/C) | 0.1% monthly on each deferred payment, min. 100 (the minimum applies to every one-month deferral period started) |
| 11. | Cancellation of an order (prior to its execution by the Bank) | 300 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|-----|---|---|
| | L/C cancellation or non-use | |
| | Change of collateral terms for the L/C | |
| 12. | Commitment commission - on the value of the Bank's commitment as at the end of each calendar year on account of L/Cs opened, payable on 15 January of the following calendar year, however on the L/C expiry date at the latest (for agreements concluded until 30/09/2018, subject to item 13) | 0.3% |
| 13. | Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018, and for agreements concluded until that date, in which the commitment commission was changed) | 0.075% quarterly |
| 14. | Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral | to be negotiated, min. 1.500 |
| 15. | Assignment of rights to the receipt of goods or bank endorsement on documents | 200 |
| 16. | Issuance of documents presented under an L/C | 50 in domestic transactions 200 in cross-border transactions |

XVII OTHER BANK'S DOCUMENTARY LETTER OF CREDIT (EXPORT AND DOMESTIC L/C)

| | | |
|-----|--|---|
| 1. | Advice of an L/C to the beneficiary | 300 |
| 2. | Pre-advice of an L/C | 250 |
| 3. | Preparation of a draft L/C (for each draft) | 400 |
| 4. | Confirmation of an L/C | Rate established individually depending on the risk of the country and the opening bank |
| 5. | Transfer of the L/C to a secondary beneficiary | 0.3% of the maximum amount of the transferred L/C, min. 600 |
| 6. | Execution of an L/C, including payments / analysis of documents (for each set of documents) | 0.2% of the amount due to be paid on account of the documents examined, min. 300 |
| 7. | Execution of an unconfirmed L/C (including payment) (for each set of documents) | 0.2% of the amount due, min. 300 |
| 8. | Advice of a change | |
| 8.1 | Each change | 150 |
| 8.2 | Additionally, for an increase in the amount or extension of validity of a confirmed L/C | Rate established individually depending on the risk of the country and the opening bank |
| 9. | Deferred payment: | |
| 9.1 | Confirmed L/C | Rate established individually |
| 9.2 | Unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents) | 100 |
| 10. | Documents presented are not compliant with the L/C terms and conditions (for each set of documents) | 200 |
| 11. | Preliminary check of a presentation under an L/C (for each set of documents) | |
| 12. | Cancellation of an L/C | 300 |
| 13. | Fee for not using an L/C (write-off) | |
| 14. | Advice of an L/C to another bank | 500 |
| 15. | Transfer of obtained receivables to another bank | 300 |
| 16. | Instruction to transfer the incoming receivables under the L/C in favour of another entity | 500 |
| 17. | Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral | to be negotiated, min. 1,500 |
| 18. | Assignment of rights to the receipt of goods or bank endorsement on documents | 200 |
| 19. | Issuance of documents presented under an L/C | 50 in domestic transactions 200 in cross-border transactions |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

XVIII Incoming Documentary and Clean Collection (import and domestic collection)

| | | |
|----|---|---|
| 1. | Acceptance of documents for collection against a payment or bill acceptance | 0.2% of the collection amount, min. 300, max. 600 |
| 2. | Change of the collection conditions, complaints, explanations and reminders | 100 |
| 3. | Protest of bills of exchange | At actual costs incurred + 450 |
| 4. | Execution of an import documentary collection order and any actions related to complaints and other | fee as for a cross-border transfer |
| 5. | Sending unaccepted documents back (fee charged to the sender) | USD 150 |
| 6. | Assignment of rights to the receipt of goods or bank endorsement on documents | 200 |
| 7. | Issuance of the collection documents to the Drawee | 50 in domestic transactions 200 in cross-border transactions |

XIX Outgoing Documentary and Clean Collection (export and domestic)

| | | |
|----|---|---|
| 1. | Acceptance of an instruction and documents | 0.2% of the collection amount, min. 300, max. 600 |
| 2. | Change of the collection conditions, complaints, explanations and reminders | 200 |
| 3. | Assignment of rights to the receipt of goods or bank endorsement on documents | 200 |
| 4. | Collection-related incoming payment | 50 |
| 5. | Passing the collection documents to the Drawee's Bank | 50 in domestic transactions 200 in cross-border transactions |

XX (Third party) guarantees received

| | | |
|----|--|-----|
| 1. | Advice of a guarantee | 300 |
| 2. | Advice of a change | 250 |
| 3. | Confirmation of authenticity of the guarantee | 250 |
| 4. | Handling of a claim | 500 |
| 5. | Handling of another communication related to the guarantee | 300 |

XXI FOREIGN EXCHANGE TRANSACTIONS

| | | |
|----|---|------------------|
| 1. | A fixed fee charged if the customer fails to satisfy the terms of an FX transaction agreement | 300 |
| 2. | Foreign currency purchase/sale: USD, EUR, GBP and CHF (only banknotes) | 1% of the amount |
| 3. | Foreign currency purchase/sale: other currencies (only banknotes) | 2% of the amount |

XXII BILLS OF EXCHANGE SERVICE

| | | |
|----|--|---|
| 1. | Submitting PLN bills of exchange for payment (including their collection, etc.) | 100 |
| 2. | Protest of PLN bills of exchange | at actual costs incurred + 450 |
| 3. | Submitting foreign currency bills of exchange for payment (the ordering bank is charged with the expenses) | 0.1% of a bill of exchange amount; min. 100 |
| 4. | Protest of foreign currency bills of exchange | at actual costs incurred + 450 |

SECTION III. CREDIT PRODUCTS

1. It does not apply to the following loans: Stock Credit and Wholesale
2. Commissions and fees for any financing types not defined herein below (offered to small and medium-sized enterprises /SMEs/ under individual arrangements with a customer) are determined individually.
3. Other fees are presented in the Table of Commissions and Fees in the Section "Commissions and fees regarding all customers"

Basic commissions and fees for credit products

1. **Overdraft facility (including a crop loan)
Revolving working capital loan (including "Skupowy" and "Rzeczówka" loans)**
It does not apply to the following loans: Stock Credit and Wholesale

| | | |
|------|--|--|
| 1.1. | Overdraft facility granting, renewal or amount increase | Set individually |
| 1.2. | Standby commission/fee / calculated on an unused credit amount <i>NOTE: it does not apply to a crop loan (revolving working capital loan)</i> | Set individually |
| 1.3. | For the overdraft facility prepayment upon the customer's request - when the total repayment and closing the overdraft facility limit occur in the current overdraft facility term/financing term <i>NOTE: it does not apply to a crop loan</i> | 2.5 % of the credit limit amount granted, min. 500 |
| 1.4. | For lowering, at the customer's request, of a granted credit facility amount – if the credit facility amount is reduced during the current credit term / financing term <i>NOTE: it does not apply to a crop purchase loan</i> | 2.5% of the decrease amount, min. 500 |
| 1.5. | Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full credit repayment (for agreements concluded until 30/09/2018, subject to item 1.6) | 0.3% of the amount of the credit facility utilized per the outstanding balance as at the end of each calendar year |
| 1.6. | Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed) | 0.075% quarterly |
| 1.7. | For a change, at the customer's request, of the maximum credit limit amount to be utilized in a specific period | set individually, min. 200 |

2. **Agro Ekspres overdraft facility**

| | | |
|------|---|---|
| 2.1. | Granting / renewal of the credit facility or increase of the credit amount - on the amount of the granted / renewed credit for the subsequent period or on the amount increasing the credit granted | set individually |
| 2.2. | For a change, at the customer's request, of the maximum credit limit amount to be utilized in a specific period | set individually, min. 200 |
| 2.3. | For the service of the credit facility amount provided available in a given quarter, calculated per annum and charged on the 15th day after each quarter end | 1% |
| 2.4. | For extending the credit facility agreement validity date | set individually |
| 2.5. | For the credit facility prepayment, if the full credit facility amount is prepaid at the Customer's request for the full prepayment | 2.5% of the amount to be repaid, min. 500 |

3. **Multi-Option Credit Line**

| | | |
|------|---|--|
| 3.1. | For granting / renewal / amount increase – on the limit amount granted / renewed or on the amount that increases the limit granted | set individually |
| 3.2. | Standby commission/fee / calculated on an unused limit amount <i>Note: It does not apply to a crop purchase credit</i> | set individually |
| 3.3. | Commitment commission - on the amount of the credit utilized, guarantees issued, L/Cs opened as at the end of each calendar year - payable on 15 January each year, and if the credit maturity date is prior to that day - no later than on the day of the credit full repayment (for agreements concluded until 30/09/2018, subject to item 3.4) | 0.3% of the amount of the loan utilized per the outstanding balance as at the end of the calendar year |
| 3.4. | Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed) | 0.075% quarterly |
| 3.5. | For a change of terms and conditions (including of a financing term, credit facility amount) of credit facilities provided available under the Multi-option Credit Line on the basis of the Customer's instruction: | set individually, min. 300 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

4. Investment loan, including a loan co-financed with the EU funds, Agro Progres loan, Fixed Term non-revolving loan, mortgage loan / non-revolving working capital loan (including "Skupowy" and "Rzeczówka" loans)

| | | |
|------|---|--|
| 4.1. | Granting a loan or increasing the loan amount | set individually |
| 4.2. | Loan prepayment commission/fee: <i>NOTE 1:</i> is not charged in the event the prepayment of loan or its part is made with the EU subsidy <i>NOTE 2:</i> it does not apply to a crop loan ("kredyt skupowy") | set individually |
| 4.3. | Standby commission/fee / calculated on an unused loan amount | set individually |
| 4.4. | Tranche disbursement /management fee , payable on the first loan tranche disbursement day and calculated on the basis of the amount of the tranche provided available (it shall not be charged in the case of loans provided available in one shot) | set individually |
| 4.5. | Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full credit repayment (for agreements concluded until 30/09/2018, subject to item 4.6) | 0.3% of the amount of the credit facility utilized per the outstanding balance as at the end of each calendar year |
| 4.6. | Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements/annexes concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed) | 0.075% quarterly |

5. PREFERENTIAL LOANS

5.1. loans granted from 1 June 2017

| | | |
|------|-------------|------------------------------------|
| 5.1. | Upfront fee | max. 2% of the granted loan amount |
|------|-------------|------------------------------------|

5.2 loans granted until the end of 2014

| | | |
|-----|---|--|
| 1. | Change of loan legal collateral types at a Customer's request | set individually, min. 1,000 |
| 2. | Change of a repayment schedule not related to the financing term change at the customer's request | set individually, min. 300 |
| 3. | Extension of the loan repayment date at the Customer's request | set individually |
| 4. | Issuing a commitment letter to release collateral provided that the loan is repaid | set individually, min. 300 |
| 5. | Preparing, at the customer's request, bank certificates, references and other documents related to the service of credit products, including in particular credit service track record, debt balance, amount to the total debt repayment, lack of debt <i>Note:</i> if the document is issued in an express mode, i.e. within max. three (3) business days counted from the business day following the date of submitting the request by the customer, the minimum fee is PLN 1,000. (The Bank may issue a document in the above mode at the Customer's request; in the event the order cannot be executed within three (3) business days, a standard fee will be charged). | set individually, min. 500 |
| 6. | Direct visit at the customer's place of residence or work, applied in the case of a past due repayment of a loan/credit facility (for a debt outstanding for over 30 days) | 250 |
| 7. | Debt restructuring: a) Conclusion of a composition agreement, b) Debt accession/ acquisition of a debt, including a co-borrower deletion/change | set individually |
| 8. | Fee for the Borrower's failure to provide documents needed for assessment of the Borrower's financial and economic situation within the time frame set in the Regulations, Agreement or in the Bank's demand - paid monthly until the obligation has been fulfilled | 150 |
| 9. | Fee for sending a reminder notifying about the Borrower's need to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand | free of charge |
| 10. | Fee for sending a reminder notifying about the Borrower's failure to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand | 200 for the first reminder 500 for each next reminder |
| 11. | Issuance of the loan repayment certificate, at the customer's request <i>Note 1: A certificate issued by the Bank's branch concerns data recorded by that Branch</i> <i>Note 2: In the event of issuing the certificate to be submitted to the Agricultural Property Agency, the Agency for Restructuring and Modernisation of Agriculture or Agricultural Market</i> | set individually, min. 100 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|--|--|-------------------------------|
| | <i>Agency, a fee is charged of min. 50% of the above rate</i> | |
| 12. | On payments made to repay a loan/credit facility and interest | free of charge |
| 13. | Preparation and sending information to the borrower regarding the default in payment of amounts due (i.e. loan principal, interest, commissions and fees and other costs) with the simultaneous request for payment Note: The fee is charged to the borrower, for each request sent | 100 |
| 14. | Fee for the service, at the customer's request, of establishment of collateral in the form of a mortgage (on each application filed to court) | set individually, min. 200 |
| 15. | Fee for making a copy of the loan agreement, search in archives and issuance of a copy of documents and agreements concluded in the Bank | set individually, min. 100 |
| 16. | Fee for a visit at the customer's as part of monitoring, in the course of the loan agreement Note 1: <i>The fee concerns each visit under monitoring of the customer</i> | 250 |
| 17. | Fee for a verification of an insurance policy confirming the insurance of the collateral asset | 300 |
| 18. | Loan prepayment commission/fee: | set individually |
| In a situation when an annex to the agreement (prepared at the Customer's request) contains more than one of the above items, a one-time fee is charged in the amount determined for the action of the highest fee rate. | | |

6. Car loans – offer of a Flexible Loan to satisfy business needs

| | | |
|------|---|---|
| 6.1. | Granting a loan or increasing the loan amount | from 3% to 11% of the loan amount/increase amount |
| 6.2. | Loan prepayment fee | 2% of the prepaid principal amount, not less than 50. |

7. Car loan for the purchase of a vehicle at an authorised car dealer Car loan with a grace period for a purchase of a vehicle at an authorised car dealer

| | | |
|------|---|---|
| 7.1. | Granting a loan or increasing the loan amount | from 3% to 11% of the loan amount/increase amount |
| 7.2. | Loan prepayment fee | 2% of the prepaid principal amount, not less than 50. |

8. Mortgage loan (in repayment)

| | | |
|------|--|---|
| 8.1. | Loan prepayment fee | set individually |
| 8.2. | Commitment commission - payable on 15 January next year, and if the maturity date is prior to that day - no later than on the day of the full loan repayment | 0.3% of the amount of the loan utilized per the outstanding balance as at the end of each calendar year |
| 8.3. | Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (refers to agreements in which the commitment commission was changed by an annex) | 0.075% quarterly |

9. General Financing Agreement

| | | |
|------|---|------------------|
| 9.1. | For granting a credit limit | set individually |
| 9.2. | Fee for servicing the general financing agreement – paid on a monthly basis (settlement period is a calendar month), calculated based on the granted limit amount; for agreements with the duration shorter than a given settlement period, the fee is calculated proportionally to the period when the obligation remains valid. | 0% |

10. Bank guarantees (own guarantees and counter guarantees)

| | | |
|-------|--|--------------------------------|
| 10.1. | Providing available / renewal / increase of the guarantee line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i> | 1%, min. 500 |
| 10.2. | Change of other terms and conditions of the guarantee line (for each annex to the agreement) | 300 |
| 10.3. | Handling fee for the issuance of a guarantee / annex | 50 (in Poland) 200 (abroad) |
| 10.4. | Commission on the guarantee (issuance / increase) <i>(charged monthly in advance, from the issuance date till the expiry date)</i> | 0.15% monthly, min. 100 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|--------|--|------------------------------|
| 10.5. | Change of other terms and conditions of a guarantee (including the validity date extension, for each annex to the guarantee) | 200 |
| 10.6. | Handling of a claim | 500 |
| 10.7. | Actions related to a transfer of receivables arising from a guarantee (assignment) | 500 |
| 10.8. | Issuing a guarantee according to the Customer's specimen accepted by the Bank | 200 |
| 10.9. | Preparing a draft guarantee | 200 |
| 10.10. | Cancellation of an order to issue a guarantee, or of an annex to a guarantee | 200 |
| 10.11. | Order outside of the BiznesPI@net system | 100 |
| 10.12. | Consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral | to be negotiated, min. 1,500 |
| 10.13. | Commitment commission - on the value of the Bank's commitment as at the end of each calendar year on account of guarantees issued, payable on 15 January of the following calendar year, however, not later than on the expiry date of the guarantees (for agreements concluded until 30/09/2018, subject to item 10.14) | 0.3% |
| 10.14. | Commitment commission - as defined in the Credit and Collateral Regulations for Small and Medium Enterprises (for agreements concluded after 30/09/2018 and for agreements concluded until that date, in which the commitment commission was changed) | 0.075% quarterly |

Other commissions and fees for credit products

11. Amendments to terms and conditions of financing

| | | |
|------|--|------------------------------|
| 11.1 | Change of loan legal collateral types at a Customer's request | set individually, min. 1,000 |
| 11.2 | Loan currency change (currency conversion) | set individually |
| 11.3 | Change of a repayment schedule not related to the financing term change | set individually, min. 300 |
| 11.4 | Extension of a non-revolving loan/ credit facility repayment term: | set individually |
| 11.5 | Technical extension of a revolving credit: | set individually |
| 11.6 | The fee for consent to separate a parcel of land or apartment free of any encumbrances - in the event there is no need to draw up any annex or where it is unrelated to a decision of an administrative body | set individually, min. 200 |
| 11.7 | Changes other than the ones listed in items 11.1-11.6 and other activities and services related to credit product maintenance, not specified in this document | set individually, min. 1,000 |

12. Other activities related to credit product service

| | | |
|------|---|------------------------------|
| 12.1 | Issuing a commitment letter to release collateral provided that the loan is repaid | set individually, min. 300 |
| 12.2 | Issuance of a debt repayment certificate Note 1: A certificate issued by the Bank's branch concerns data recorded by that Branch Note 2: In the event of issuing the certificate to be submitted to the Agricultural Property Agency, the Agency for Restructuring and Modernisation of Agriculture or Agricultural Market Agency, a fee is charged of min. 50% of the above rate | set individually, min. 100 |
| 12.3 | Preparing, at the customer's request, bank certificates, references and other documents related to the service of credit products, including in particular credit service track record, debt balance, amount to the total debt repayment, lack of debt Note 1: If the document is issued in an express mode, i.e. within max. three (3) business days counted from the business day following the date of submitting the request by the customer, the minimum fee is PLN 1,000. (The Bank may issue a document in the above mode at the Customer's request; in the event the order cannot be executed within three (3) business days, a standard fee will be charged). Note 2: If the reference contains a creditworthiness assessment, an additional fee is charged for that activity, at the rate for the activity referred to in item 12.4 below | set individually, min. 500 |
| 12.4 | Preparation of a creditworthiness assessment, at the Customer's request | set individually, min. 1,000 |
| 12.5 | Visit at the Customer's place of residence or work, applied in the case of a past due repayment of a loan/credit facility (for a debt outstanding for over 30 days) | 250 |
| 12.6 | Accepting a power of attorney to administer a bank account for banks servicing the parties to loan agreements | set individually, min. 50 |
| 12.7 | Fee for loan application processing | set individually, min. 1,000 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|-------|---|--|
| 12.8 | Issuance of a loan/credit commitment letter (the fee for issuance of a commitment letter reduces the loan/credit origination fee) | set individually |
| 12.9 | Issuance of a conditional loan/credit commitment letter | set individually |
| 12.10 | Fee for establishing car loan collateral in the form of: | |
| | a) registered pledge | 245 + (17 x number of Borrowers) |
| | b) ownership transfer (not applicable to car loans for the purchase of a vehicle at an authorised car dealer) | set individually, min. 100 |
| 12.11 | Fee for preparing and sending a request to the Borrower, should the Borrower fail to provide the Bank, within the time frames specified in the loan agreement, with documents necessary for the Borrower to fulfil a contractual condition or a condition related to establishing collateral | 40 |
| | (applicable to car loans) | |
| 12.12 | Activities related to the financed asset (vehicle) with respect to car loans | |
| | Financed asset change; replacement of engine or car body in the financed vehicle; vehicle co-owner registration or deletion | 1% of the amount, min. 50 |
| | Processing a Customer's request for approval of other changes in the financed asset (e.g. replacement of a vehicle registration that has been retained, travel outside the territory of Poland, change in the vehicle appearance and functionality) | 30 |
| 12.13 | Monthly fee for servicing a loan account for a car loan | 3.5 |
| | a) Standard Offer for business needs, | |
| | b) Flexible Loan offer to satisfy business activity needs and Flexible Loan offer to satisfy business needs of the external sales network | |
| 12.14 | Monthly operational fee for the Loan service | 0 |
| 12.15 | Debt restructuring: | |
| | a) conclusion of a settlement agreement | set individually |
| | b) Debt accession/ acquisition of a debt, including a co-borrower deletion/change | set individually |
| 12.16 | Fee for the Borrower's failure to provide documents needed for assessment of the Borrower's financial and economic situation within the time frame set in the Regulations, Agreement or in the Bank's demand - paid monthly until the obligation has been fulfilled (not applicable to car loans) | 150 |
| 12.17 | Fee for sending a reminder notifying about the Borrower's need to perform an obligation to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand (not applicable to car loans) | free of charge |
| 12.18 | Fee for sending a reminder notifying about the Borrower's failure to establish collateral / deliver any documents which confirm that the loan collateral has been established or supplemented, or documents which maintain the loan collateral enforceability (validity) within the time limit specified in the Regulations, likewise in the Agreement or the Bank's demand (does not apply to car loans) | 200 for the first reminder 500 for each next reminder |
| 12.19 | Fee for establishment of collateral and other preparatory activities | set individually, min. 200 |
| 12.20 | On payments made to repay a loan/credit facility and interest | free of charge |
| 12.21 | Preparation and sending information to the borrower regarding the default in payment of amounts due (i.e. loan principal, interest, commissions and fees and other costs) with the simultaneous request for payment | 100 |
| | Note: The fee is charged to the borrower, for each request sent | |
| 12.22 | Fee for the service, at the customer's request, of establishment of collateral in the form of a mortgage (on each application filed to court) | set individually, min. 200 |
| 12.23 | Fee for making a copy of the loan agreement, search in archives and issuance of a copy of documents and agreements concluded with the Bank | set individually, min. 100 |
| | Fee for a visit at the customer's as part of monitoring, in the course of the loan agreement | 250 |
| 12.24 | Note: <i>The fee concerns each visit under monitoring of the customer</i> | |
| 12.25 | Fee for a verification of an insurance policy confirming the insurance of the collateral asset | 300 |
| 12.26 | Fee for administration of collateral for the customer's loans, charged quarterly (in the second month of each calendar quarter), irrespective of the number of loans and collateral. Note: <i>the fee is charged to customers who on the last day of the first month of the specific calendar quarter have minimum one (1) loan agreement with the Bank</i> | 100 |

SECTION IV. TABLE OF COMMISSIONS AND FEES FOR PRODUCTS OFFERED TO COUNTERPARTIES

- Other commissions and fees related to daily banking are presented in the Section "Commissions and fees regarding all customers"
- Other fees (e.g. for issuing certificates, references, document duplicates) are presented in the Section "Commissions and fees regarding all customers"

1. Overdraft facility for Sellers

| | | |
|-----|---|--|
| 1.1 | Overdraft facility granting, renewal or amount increase | min. 1% of the loan amount/ renewed amount/ increase amount |
| 1.2 | <u>Commission payable quarterly on the loan amount, when the quotient computed according to the following formula: (average monthly credit-related turnover within 12 months preceding the commission accrual + average monthly credit-related turnover within 3 months preceding the commission accrual)/ credit amount, is¹:</u> | |
| | 120% or more | free of charge |
| | from 120% to 119% | 0.5% of the amount |
| | from 60% to 79% | 1% of the amount |
| | from 40% to 59% | 2% of the amount |
| | from 25% to 39% | 2.5% of the amount |
| | 24% or less | 3% of the amount |
| 1.3 | Commitment fee | free of charge |

2. Revolving working capital loan (Wholesale) – charges are applied until the date of the product withdrawal from the offering

| | | |
|-----|--|------------------|
| 2.1 | Origination fee, fee for renewal or Loan Limit increase | set individually |
| 2.2 | Commitment fee | 0 |
| 2.3 | Establishment or change of the Loan legal collateral forms | 0 |
| 2.4 | Fee for direct debit re-issuance | 200 |

3. Revolving working capital loan (Stock Credit), excluding stock for sale on a commission basis

| | | |
|------|--|---------------------------------|
| 3.1 | Origination fee, fee for renewal or loan limit increase | set individually |
| 3.2 | Commitment fee | set individually |
| 3.3 | Fee for the loan tranche disbursement related to financing a purchase of a single vehicle | set individually |
| 3.4 | Fee for changing amounts of sub-limits available within the loan limit | set individually |
| 3.5 | Establishment or change of the Loan legal collateral forms | 0 |
| 3.6 | Fee for other activities not specified above | set individually |
| 3.7 | Fee for direct debit re-issuance | 200 |
| 3.8 | Fee for absence of a vehicle in the location agreed with the Bank (for each location not reported to the Bank) | 1,000 |
| 3.9 | Fee for a one-time extension of the financing term for a loan tranche intended for vehicle financing | 100 |
| 3.10 | Fee for non-delivery of the insurance policy assigned to the Bank | 200 (for each insurance policy) |

¹ Commission is charged with respect to loan agreements signed until 10 February 2008.

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|------|--|------------------------|
| 3.11 | Fee for failure to timely deliver the proof of insurance premiums payment for insurance policies covered by the assignment to the Bank | 200 (for each premium) |
|------|--|------------------------|

4. Car loan – offer for the Bank's Counterparties to satisfy their business needs

| | | |
|-----|---|--|
| 4.1 | Granting a loan or increasing the loan amount | min. 1.5% of the loan amount/ increased amount |
| 4.2 | Loan prepayment fee | 0 |

5. Current accounts and auxiliary accounts in PLN² (conditions for Dealers using a revolving working capital loan, Stock Financing)

| | | |
|-----|--|---|
| 5.1 | Maintenance of a PLN account (monthly) | 0 |
| 5.2 | BiznesPI@net subscription fee – standard version [without integration with accounting systems (import, export function) and administration of Users' rights on the Customer's side, and maximum up to two Users of the system] (monthly) | 0 |

6. Current accounts and auxiliary accounts in PLN³ (conditions for Counterparties)

| | | |
|-----|--|---|
| 6.1 | Maintenance of a PLN account (monthly) | 0 |
| 6.2 | PLN domestic transfer from a PLN account into an account maintained by other bank, made in the Bank's Branch | 0 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

Part II. Fees and commissions regarding products offered

SECTION I. Packages and other products offered

CHAPTER I. Biznes Profit Premium PACKAGE

| Products and banking services included in the package | | Commission / fee rate |
|---|---|----------------------------------|
| 1. | Maintenance of a PLN current account (monthly fee) | to be negotiated ¹ |
| 2. | Maintenance of an auxiliary account (monthly fee) | to be negotiated ² |
| 3. | Maintenance of a foreign currency account (monthly fee) | 0/ to be negotiated ³ |
| 4. | Maintenance of a PLN placement/progressive account (monthly fee) | 0 |
| 5. | Opening and maintenance of a term deposit account (monthly fee) | 0 |
| 6. | Opening and maintenance of an overnight deposit account (monthly fee) | 0 |
| 7. | Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts via BiznesPI@net | 0 |
| 8. | Issuance and usage of first ⁴ debit card | 0 |
| 9. | BiznesPI@net subscription fee – basic and extended version | 0 |
| 10. | Call Centre subscription fee (monthly fee) | 0 |

¹ if no other fee is specified, the Bank shall charge a fee in the amount of PLN 100 monthly

² if no other fee is specified, the Bank shall charge a fee in the amount of PLN 35 monthly

³ one foreign currency account within the package is maintained for PLN 0. For each subsequent foreign currency account, the Bank shall charge PLN 35 monthly, unless other fee is negotiated.

⁴ each next card - PLN 1.90

OTHER COMMISSIONS AND FEES

1. COMMISSIONS AND FEES FOR CASH WITHDRAWALS AND PAYMENTS

| Item | Commission / fee title | Commission / fee rate |
|------|---|----------------------------|
| 1. | Cash withdrawal made at the Bank's Branch from a PLN account | 0.3% of the amount, min. 5 |
| 2. | Own cash payment, made in the Bank's Branch, into PLN bank accounts maintained by the Bank (excluding RBPL accounts) | 0.2% of the amount, min. 5 |
| 3. | Cash payment into bank accounts in PLN maintained by the Bank (excluding RBPL Accounts) which is not an own payment. <i>NOTE: when the payment is made into an account by a third party, the commission is charged to the person making the payment.</i> <i>Commission is not charged on the following payments:</i> <i>a) for the benefit of charities (e.g. as a donation),</i> <i>b) for the benefit of entities with whom the Bank has signed relevant agreements</i> | 0.5% of the amount, min. 5 |

2. COMMISSIONS AND FEES FOR BANK TRANSFERS

| 2.1. Domestic transfers in PLN | | Bank Branch | PI@net/Biznes PI@net | MultiCash | Bank-o- Phone service | Remote Payment Initiation (MT101) |
|--------------------------------|--|-------------|-------------------------|-------------------|-----------------------------|--------------------------------------|
| 1. | Domestic transfer from a PLN account | 10 | 1 | 3 | | |
| 2. | Transfer from a PLN account into the Bank's own account (excluding RBPL Accounts) | 10 | 0 | | | |
| 3. | Internal transfer from a PLN account into an account of another customer at the Bank (excluding RBPL Accounts) | 10 | 1 | | | |
| 4. | Domestic transfer from a FC account | 15 | 2 | | n/a | 3 |
| 5. | Transfer from a PLN account into Social Security (ZUS) and Tax Office accounts | 10 | 0 | 0 ¹ /3 | n/a | 3 |

¹ applicable only to transfers into Social Security (ZUS) accounts

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| 2.2. Cross-border/ international transfer in foreign currencies and PLN and domestic transfer in foreign currencies | | in the Bank's branch | BiznesPl@net/ Pl@net | MultiCash | Remote Payment Initiation (MT101) |
|---|---|----------------------|-------------------------|-----------|-----------------------------------|
| 1. | SEPA Credit Transfer | 29 | 8 | 30 | 8 |
| 2. | Internal transfer into an account of another customer in the Bank (excluding RBPL Accounts) | 10 | 1 | | |
| 3. | Transfer into an own account at the Bank (excluding RBPL account) | 15 | 0 | | |

Other commissions and fees are specified in Part I, Section II.

CHAPTER II. "Agro Lider Prestiż" commission plan

package only for persons engaged in production activity in agriculture

| Item | Commission / fee title | Commission / fee rate |
|------|---|-----------------------|
| 1. | Maintaining one current account in PLN. Maintaining one placement account in PLN Use of the Internet banking system (giving and use of one token) Issuance and use of one debit card under a PLN bank account (total monthly fee) | 10 |
| 2. | Maintaining each auxiliary account in PLN or in foreign currency/ FC account (monthly fee) | 19 |
| 3. | Domestic transfer made via the BiznesPl@net system | 1.5 |
| 4. | PLN and FC transfer in an electronic form into an own account in the Bank (excluding RBPL Account) | free of charge |
| 5. | Domestic transfer in PLN made in the Bank's Branch (into an account at the Bank/ account at another bank) | 7 |
| 6. | Open cash payment in PLN | free of charge |
| 7. | Open cash withdrawal in PLN | free of charge |
| 8. | Withdrawals from ATMs made in Poland | free of charge |
| 9. | Checking account balance in ATMs in Poland | free of charge |

OTHER COMMISSIONS AND FEES

1. Commissions and fees for Cash withdrawals and payments

| Item | Commission / fee title | Commission / fee rate |
|--|---|--|
| Cash payments (commission rates are computed on the payment amount) | | |
| 1. | Open cash payments in convertible currencies (USD, GBP, CHF, EUR) | 0.6%, min. 3 units of paid-in currency |
| 2. | Cash payments in sealed bags in PLN | 0.3%, min. 9 |
| 3. | Cash payments in sealed bags in convertible currencies | 0.4%, min. 8 |
| 4. | Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for the cash payment | |
| | open payment | 0.5%, min. 4 |
| | payment in a sealed bag | set individually |
| 4. | Issuance of a balance differences statement | 10 |
| 5. | For each case when the Daily Limit set for Payments in Sealed Bags is exceeded | 200 |
| Cash withdrawals (commission rates are computed on the withdrawal amount) | | |
| 1. | Open and sealed-bag withdrawals in PLN | 0.5 %, min. 10 |
| 2. | Cash withdrawals in sealed bags in convertible currencies (USD, GBP, CHF, EUR) | 0.5 %, min. 10 |
| 3. | Open cash withdrawals in convertible currencies (USD, GBP, CHF, EUR) | 0.5%, min. 3 units of withdrawn currency |
| 4. | Failure to advise of a withdrawal in the amount required to be advised of | 60 |
| 5. | Failure to collect a pre-advised payment at an agreed date Note: the commission is charged on the withdrawal amount advised of and uncollected | 0.2 % |
| Other services | | |
| 1. | Cash amounts escort | set individually |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|----|---|------|
| 2. | Cash payment in ADMs in Branches of Bank BGŻ BNP Paribas S.A. | 0.1% |
|----|---|------|

2. Commissions and fees for bank transfers

| Item | Commission / fee title | Commission / fee rate |
|--|--|------------------------------|
| Domestic transfers: | | |
| 1 | Made through the Call Centre | 5 |
| 2. | Made via BiznesPI@net into an own account (excluding RBPL Account) | free of charge |
| Cross-border transfers in foreign currencies: | | |
| 3. | PLN or FC cross-border transfer with a standard value date, or an FC transfer into an account in another Polish bank, ordered via electronic channels (fee charged in the case of applying SHA or OUR charging option) | 0.275%, min. 60, max. 200 |
| 4. | Expedited PLN or FC cross-border transfer, or an FC transfer into an account in another Polish bank, ordered via electronic channels | 0.55%, min. 120, max. 400 |

3. Bank statements

| Item | Commission / fee title | Commission / fee rate |
|------|---|-----------------------|
| 1. | Bank statements | |
| | a) provided electronically | free of charge |
| | b) sent in paper form to a customer by mail | 10 |
| | c) collected in the Bank's Branch (current, historical) | 25 |

4. Deposit products

| Item | Commission / fee title | Commission / fee rate |
|--------------------------|--|---|
| Term deposits | | |
| 1. | Account opening and maintenance | free of charge |
| 2. | Transfer of funds or interest from a PLN deposit to an account in another bank | 5 |
| 3. | Transfer of funds or interest from a foreign currency deposit to an account in another bank | Fees as for FC transfers (international and domestic) |
| 4. | Providing written information about the account balance | 25 |
| O/N deposit | | |
| 1. | Account maintenance (monthly fee) | 25 |
| 2. | Amendment to the agreement terms and conditions | 30 |
| Placement Account | | |
| 1. | Account opening and maintenance | free of charge |
| 2. | Transfer of receivables from the account Note: Fee charged in the case of assignment in favour of another natural or legal person | 33 |
| 3. | Cash payment into an account | free of charge |
| 4. | Transfer execution | 25 / 10 |
| | Note 1: Fee of PLN 10 is applied only for a placement account maintained for a customer being a natural person running a production activity in agriculture Note 2: Fee for an own transfer from the placement account is PLN 3 | |

Other commissions and fees are specified in Part I, Section II.

SECTION II. Other bank services

ROZDZIAŁ I. Safekeeping of valuables or documents

| | | |
|----|--|----|
| 1. | Accepting valuables or documents for safekeeping upon a customer's order | 15 |
| 2. | Safekeeping of valuables or documents upon a customer's order - Daily | 1 |
| 3. | Safekeeping of valuables or documents upon a customer's order - Monthly | 25 |

ROZDZIAŁ II. Safe deposit box rental

| | | |
|----|--|----|
| 1. | with dimensions (cm) up to 13×24×36 - Daily (up to 7 days inclusive) | 2 |
| 2. | with dimensions (in cm) of at least: 13×24×36 - Daily (up to 7 days inclusive) | 30 |

Table of Commissions and Fees charged by Bank BGŻ BNP Paribas S.A. to Small and Medium Enterprises

| | | |
|----|---|----|
| 3. | with dimensions up to 13×24×36 - Monthly (8 days and more) | 2 |
| 4. | with dimensions (in cm) of at least: 13×24×36 - Monthly (8 days and more) | 30 |

CHAPTER III. Other actions in domestic transactions

| Item | Type of operation / service | Commission / fee rate |
|------|---|---|
| 1. | Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form | 0.5% of the amount, min. 12 |
| 2. | Administration of cheques accepted for "collection" by a Branch of the Bank Note: the fee is charged to the cheque presenter, for acceptance of a cheque for collection | 20 for each cheque |
| 3. | Cheque confirmation | 10 |
| 4. | Accepting the report and setting a stop regarding a loss of cash cheques, settlement cheques, cheque forms | 25 |
| 5. | Issuance of cheque forms | 2 for each form |
| 6. | For the issuance of the first key to the door of the Bank's night drop box | free of charge |
| 7. | For the issuance of another key to the door of the Bank's night drop box | 20 |
| 8. | For issuing a key to the door to the Bank's night drop box, in the case of losing the previous one or failure to return it upon request of the Bank | 300 |
| 9. | For the issuance of a key to the door of the night drop box of an external sorting room | 80 |
| 10. | Issue of a certificate / opinion / preparation of a turnover statement at a customer's request Note: No fee is charged for the issuance of a certificate regarding a bank account number to be submitted to a Tax Office or Agency of Agriculture Restructuring and Modernisation (ARiMR) or National Centre for Supporting Agriculture | set individually min. 100 |
| 11. | Accepting and amending a branch power of attorney | 10 for each power of attorney (person) and each amendment |
| 12. | Preparation and sending information to the customer regarding the default in payment of amounts due, i.e.: principal and interest - excluding credit, commissions and fees and other costs, with a simultaneous call for payment Note: the fee is charged to the customer, for each request sent | 50 |
| 13. | Package change Note: the fee charged for changing a package with a higher fee rate for the maintenance of a PLN current account into a package with a lower fee rate for the maintenance of a PLN current account | 150 |

Flat postal fees in domestic and cross-border transactions

| Item | Country of the addressee | Commission / fee rate |
|------|--|-----------------------|
| 1. | Domestic courier mail under a special Customer instruction | 50 |
| 2. | International courier mail | 300 |

Services performed in the form of SWIFT messages

| Item | Type of operation / service | Commission / fee rate |
|------|---|-----------------------|
| 1. | For other SWIFT messages | 10 |
| 2. | Additional fee for an urgent SWIFT message | 10 |
| 3. | Monthly fee for Remote Payment Initiation (making orders in the form of SWIFT MT101 messages with an instruction to debit an account maintained by the Bank) Note: For making the payment under the service, fees are charged pursuant to the Table of Commissions and Fees, respectively for the execution of a domestic transfer ordered via an electronic channel and the execution of an international money order, or to a domestic bank ordered via an electronic channel | 200 |
| 4. | Fee for sending a single payment order in the form of MT101 message with an instruction to debit an account maintained in another bank (active Remote Payment Initiation service) | 10 |
| 5. | Monthly fee for sending MT940 statement from one account with sending to the specified SWIFT address (Multi Bank Reporting) Note: for sending MT940 statements to a subsequent SWIFT address, a separate fee of PLN 200 is charged | 200 |