



Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

applies to Customers serviced within the Small and Medium Enterprises segment
effective as of 1 July 2025

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Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

- Whenever this Table of commissions and fees refers to:
 - “Bank”, this shall mean BNP Paribas Bank Polska SA;
 - “Regulations for lending activities”, this shall mean the Credit and Collateral Regulations for Corporate Banking Customers and Small and Medium-sized Enterprises
 - “Regulations for accounts”, this shall mean the Regulations regarding Accounts and provision of other Services for Corporate Customers and Customers from the Small and Medium-sized Enterprises Segment.
- 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.
- All fees and commissions are net amounts and if VAT is imposed on a given service, the amount of the fee/commission will be increased by the applicable VAT pursuant to the applicable legislation.

Part I. Commissions and fees for products offered

SECTION I. Commission and fee plans offered

CHAPTER I. Packages: non-negotiated offering

a) Packages: Classic, Comfort, Premium

| No. | Commission/fee title | Package type Classic ¹ | Package type Comfort ¹ | Package type Premium ¹ |
|-----|---|---|--|--|
| 1. | Per package (monthly fee) | PLN 24 | PLN 99 | PLN 200 |
| 2. | Maintenance of a current account in PLN (monthly fee) ² | PLN 0 when the sum of monthly receipts to all Customer's accounts at the Bank is no less than the equivalent of PLN 100,000; in other cases PLN 50 (per month) | PLN 0 when the sum of monthly receipts to all Customer's accounts at the Bank is no less than the equivalent of PLN 300,000; in other cases PLN 100 (per month) | PLN 0 when the sum of monthly receipts to all Customer's accounts at the Bank is no less than the equivalent of PLN 500,000; in other cases PLN 500 (per month) |
| 3. | Number of auxiliary accounts or foreign currency accounts in the package (account maintenance free of charge) | 1 | 2 | Unlimited |
| 4. | Maintenance of an auxiliary/foreign currency/special funds account (monthly fee for each additional account) | PLN 29 | PLN 20 | Free of charge |
| 5. | Maintenance of a payroll account (monthly fee for each account) | PLN 9 | PLN 9 | PLN 9 |
| 6. | Transfers executed via: GOonline Biznes/Remote Payment Initiation (MT101): | | | |
| | a) Domestic transfer from a PLN account (including an internal transfer in PLN) and | PLN 0 for the first 20 transfers in a month, then PLN 1 each ³ | PLN 0 for the first 100 transfers in a month, then PLN 0.8 each ³ | PLN 0 for the first 500 transfers in a month, then PLN 0.5 each ³ |
| | b) SEPA cross-border transfer | PLN 0 | PLN 0 | PLN 0 |
| | c) Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts | PLN 0 | PLN 0 | PLN 0 |
| | d) Internal transfer in a foreign currency (including an internal transfer in EUR) | PLN 1 | PLN 0.8 | PLN 0 |
| | e) PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (SHA or OUR charging option*) | Standard rate determined in Section II Chapter X | PLN 60 | PLN 50 |
| | <i>* if the OUR charging option is selected, an additional fee is due in accordance with Section II, Chapter X, item 9</i> | | | |
| 7. | Execution of incoming cross-border transfers or FX transfers coming from a domestic bank, into Customer's account maintained at the Bank (SHA, BEN charging option) <i>commission is debited to the Customer's account at the Bank</i> | Standard rate determined in Section II Chapter XI | PLN 0 | PLN 0 |

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| | | | | |
|-----------|---|---|---|--|
| 8. | GOnline Biznes subscription | | | |
| | a) number of Users free of charge | 2 | 3 | 4 |
| | b) unlimited number of Users | PLN 40 | PLN 50 | PLN 60 |
| 9. | Issuing and using a Business debit card ⁴ in EUR (monthly fee) | Standard rate determined in Section II Chapter XXII | Standard rate determined in Section II Chapter XXII | EUR 0 or 3 Free of charge when transaction value ⁵ min. EUR 100 |

¹the remaining fees and commissions, including for opening of accounts, are specified in Section II

²monthly fee charged and due within 7 days after the end of the calendar month to which the fee relates

³when the limit of free transfers is exceeded the fee for further transfers is charged on a daily basis as a total

⁴except for Multicurrency Business debit card for which the fees are presented in Section II, Chapter XXII

⁵applies to non-cash transactions made with the card and settled by the Bank in the previous calendar month

b) Packages: Turbo BOX, Profit BOX, FX BOX, Agro BOX

| No. | Commission/fee title | Package type Profit BOX ¹ | Package type FX BOX ¹ | Package type Turbo BOX ¹ (for entities with annual sales revenues up to PLN 10 million) | Package type Agro Box ¹ (for individual farmers) |
|-----|--|---|--|---|---|
| | | Commission / fee rate | | | |
| 1. | Maintenance of a current account in PLN (monthly fee) ² | PLN 0 or PLN 99 | PLN 0 or PLN 99 | PLN 0 or PLN 39 | PLN 0 or PLN 39 |
| | Free of charge when: | <i>the sum of monthly receipts to all Customer's accounts at the Bank is no less than the equivalent of PLN 350,000</i> | <i>the sum of monthly foreign exchange transactions is no less than the equivalent of PLN 50,000</i> | <i>the average monthly balance on current and auxiliary PLN accounts, with the exception of special accounts, is at least PLN 150,000</i> | <i>the average monthly balance on current and auxiliary PLN accounts, with the exception of special accounts, is at least PLN 100,000</i> |
| 2. | Number of auxiliary accounts or foreign currency accounts in the package (account maintenance free of charge) | 1 | 2 | - | - |
| 3. | Maintenance of an auxiliary/foreign currency/special funds account (monthly fee for each additional account) | PLN 19 | PLN 29 | PLN 29 | PLN 29 |
| 3. | Maintenance of a payroll account (monthly fee for each account) | PLN 9 | PLN 9 | PLN 9 | PLN 9 |
| 4. | Transfers executed via: GOnline Biznes/Remote Payment Initiation (MT101): | | | | |
| | a) Domestic transfer from a PLN account (including an internal transfer in PLN) and | PLN 0 for the first 50 transfers in a month, then PLN 0.99 each ³ | PLN 0.99 | PLN 0.99 | PLN 0.99 |
| | b) SEPA cross-border transfer | | | | |
| | c) Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| | d) Internal transfer in foreign currency (including an internal transfer in EUR) | PLN 0.99 | PLN 0.99 | PLN 0.99 | PLN 0.99 |
| | e) PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (SHA or OUR charging option*) | PLN 60 | PLN 50 | Standard rate determined in Section II Chapter X | Standard rate determined in Section II Chapter X |
| | <i>* if the OUR charging option is selected, an additional fee is due in accordance with Section II, Chapter X, item 9</i> | | | | |
| 5. | Execution of incoming cross-border transfers or FX transfers coming from a domestic bank, into Customer's account maintained at the Bank (SHA, BEN charging option) | Standard rate determined in Section II Chapter XI | PLN 0 | Standard rate determined in Section II Chapter XI | Standard rate determined in Section II Chapter XI |
| | <i>commission is debited to the Customer's account at the Bank</i> | | | | |
| 6. | Issuing and using a Business debit card ⁴ in PLN | PLN 0 or PLN 7 | PLN 0 or PLN 7 | PLN 0 or PLN 7 | PLN 0 or PLN 7 |

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| | | | | | |
|-----|---|--|---|---|---|
| | (monthly fee) | | | | |
| | Free of charge when: | <i>the transaction value⁵ is at least PLN 700</i> | | | |
| 7. | Issuing and using a Business debit card ⁴ in EUR (monthly fee) | Standard rate determined in Section II Chapter XXII | EUR 0 or EUR 3 <i>transaction value⁵ min. EUR 100</i> | Standard rate determined in Section II Chapter XXII | |
| | Free of charge when: | | | | |
| 8. | Cash withdrawal from ATMs in Bank Branches ⁴ | Standard rate determined in Section II Chapter XXII | | | Standard rate determined in Section II Chapter XXII |
| 9. | Cash withdrawals from Euronet and PlanetCash ATMs ⁴ | PLN 7 | PLN 7 | PLN 7 | PLN 7 |
| 10. | Cash deposits in cash deposit machines in Bank Branches ⁴ | 0.1%, min. PLN 7 | 0.1%, min. PLN 7 | 0.15%, min. PLN 7 | 0.1%, min. PLN 7 |
| 11. | GOnline Biznes subscription | | | | |
| | a) number of Users free of charge | 3 | 3 | 2 | 2 |
| | b) unlimited number of Users | PLN 50 | PLN 50 | PLN 40 | PLN 40 |

¹the remaining fees and commissions, including for opening of accounts, are specified in Section II

²monthly fee charged and due: – for PROFIT BOX and FX BOX within 7 days after the end of the calendar month to which the fee relates; – for Turbo BOX and Agro BOX on the 26th day of the month following the month to which the fee relates

³when the limit of free transfers is exceeded the fee for further transfers is charged on a daily basis as a total

⁴except for Multicurrency Business debit card for which the fees are presented in Section II, Chapter XXII

⁵ applies to non-cash transactions made with the card and settled by the Bank in the previous calendar month

CHAPTER II. Standard offer for SMEs ^{1,2}

negotiated offer

| No | Fee/commission title | Commission/fee rate |
|----|---|---------------------|
| 1. | Maintenance of a PLN current account (monthly fee) | PLN 150 |
| 2. | Maintenance of an auxiliary account (monthly fee) | PLN 70 |
| 3. | Maintenance of a payroll account (monthly fee) | PLN 49 |
| 4. | Maintenance of a foreign currency account (monthly fee) | PLN 70 |
| 5. | Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts executed via GOnline Biznes | PLN 0 |
| 6. | GOnline Biznes subscription – (monthly fee) | PLN 200 |

¹until 31.12.2022 provided as Multi BOX package

²the remaining fees and commissions, including for opening of accounts, are specified in Section II

SECTION II.

Commissions and fees applicable to all Customers (except fees specified in commission and fee plans/packages)

I. FEES RELATED TO ACCOUNT OPENING AND MAINTENANCE

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| 1. | Opening of bank accounts in the Customer relationship initiation process | |
| | a) for a resident | PLN 0 |
| | b) for a non-resident | PLN 1,000 |
| | <i>fee due only for opening of the first account</i> | |
| 2. | Opening of further bank accounts for a resident and non-resident | |
| | a) via an application in GOnline Biznes | PLN 0 |
| | b) otherwise than via an application in GOnline Biznes | PLN 150 |
| | <i>the fee applies to accounts for which an application to request the opening of an account is available at GOnline Biznes, the fee is due for each application regardless of the number of accounts</i> | |
| 3. | Opening a VAT account | PLN 0 |

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| | | |
|-----|--|--------------------------------|
| 5. | Maintenance of an Auxiliary Account (including a Special Funds account) in PLN or foreign currency, Foreign Currency Account (monthly fee) | PLN 70 |
| 6. | Maintenance of a Payroll Account (monthly fee) | PLN 49 |
| 7. | Maintenance of a Subsidy Account (monthly fee charged to the Current Account) | PLN 70 |
| 8. | Maintenance of a VAT Account | PLN 0 |
| 9. | Maintenance of a Trust Account, Escrow Account | as stipulated in the agreement |
| 10. | Maintenance of a Housing Trust Account | as stipulated in the agreement |
| 11. | Acknowledgement by the Bank of the assignment of rights related to a Purchaser's Individual Account in favour of a bank financing the Purchaser and issuance of a respective statement | as stipulated in the agreement |
| 12. | Closing of each account (at a Customer's request) | PLN 70 |

II. SERVICES MANAGING ACCOUNT BALANCES

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---------------------|
| 1. | Balance consolidation services, including: cash pool account, balance order, consolidation of funds, account balances management service, transfer of surpluses, replenishing deficiencies (end of day or intra-day) (monthly fee) | PLN 350 |
| | a) for each account in the structure covered by the service (monthly fee) | PLN 50 |
| | b) starting fee | PLN 300 |
| | c) one-off fee in case of service modifications | PLN 300 |
| 2. | Net Balance (monthly fee) | PLN 350 |
| | a) for each account in the structure covered by the service (monthly fee) | PLN 50 |
| | b) starting fee | PLN 300 |
| | c) one-off fee in case of service modifications | PLN 300 |

III. STATEMENTS

| No. | Fee/commission title | Commission/fee rate |
|-----|---|------------------------|
| 1. | Account statements available via the Internet Banking | PLN 0 |
| 2. | Collective/single statement ¹ in a paper form (monthly fee) | |
| | a) once a month | PLN 100/0 ² |
| | b) once a week | PLN 250 |
| | c) daily | PLN 300 |
| 3. | Collective/single statement ¹ delivered in electronic format to e-mail address (monthly fee) | |
| | a) once a month | PLN 50/0 ² |
| | b) once a week | PLN 100 |
| | c) daily | PLN 150 |

¹Single statement – applies to the fee for each account

²The fee is not due for 1 account statement per month, via the statement first delivery channel – applies to Customers with no access to electronic banking

IV. FEE FOR MAINTAINING A HIGH BALANCE

| No. | Fee/commission title | Fee rate |
|-----|--|--|
| 1. | Monthly fee for maintaining a high balance in EUR accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in EUR in the month for which the fee is charged exceeds the value of EUR 100,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of EURIBOR 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 2. | Monthly fee for maintaining a high balance in CHF accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in CHF in the month for which the fee is charged exceeds the value of CHF 100,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of SARON 1M ³ Compounded Rate +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 3. | Monthly fee for maintaining a high balance in DKK accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in DKK in the month for which the fee is charged exceeds the value of DKK 250,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of CIBOR DKK 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 4. | Monthly fee for maintaining a high balance in SEK accounts NOTE: due and charged when the average monthly balance ² on all accounts and deposits in SEK in the month for which the fee is charged exceeds the value of SEK 250,000.00. | 1/12 of the absolute rate of STIBOR SEK 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |

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| Fee charged against the total balance. | | |
|--|---|---|
| 5. | Monthly fee for maintaining a high balance in GBP accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in GBP in the month for which the fee is charged exceeds the value of GBP 100,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of Refinitiv Term Sonia 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 6. | Monthly fee for maintaining a high balance in USD accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in USD in the month for which the fee is charged exceeds the value of USD 100,000.00. Fee charged against the total balance. | 1/12 of the absolute CME TERM SOFR 1M ³ * +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 7. | Monthly fee for maintaining a high balance in HUF accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in HUF in the month for which the fee is charged exceeds the value of HUF 10,000,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of BUBOR HUF 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 8. | Monthly fee for maintaining a high balance on CZK accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in CZK in the month for which the fee is charged exceeds the value of CZK 750,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of PRIBOR CZK 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 9. | Monthly fee for maintaining a high balance in NOK accounts NOTE: Due and charged when the average monthly balance ² on all accounts and deposits in NOK in the month for which the fee is charged exceeds the value of NOK 250,000.00. Fee charged against the total balance. | 1/12 of the absolute rate of NIBOR NOK 1M ³ +0.01 p.p. of the average monthly balance ² in accounts and deposits ¹ |
| 10. | Monthly fee for maintaining a high balance in JPY accounts PLEASE NOTE: *Due and charged when the average monthly balance ² on all accounts and deposits in JPY in the month for which the fee is charged exceeds the value of JPY 12 million. Fee charged against the total balance. | 1/12 of the absolute rate of Revinitiv Term Tibor 1M ³ + 0.01 p.p. of the average monthly balance ² on accounts and deposits ¹ |
| 11. | Annual fee (charged once a year) for maintaining a high balance at the end of a calendar year in bank accounts, deposit accounts, term deposits, O/N Deposits. In the event that the accounts or deposits are maintained in a currency other than PLN, in order to calculate the amount of the fee due, NBP mid-rate for the given currency as at the day the fee is calculated will be applied. The fee is due and charged against total balance if the sum of total positive balances ⁴ converted into PLN exceeds PLN 5 million. Fee is charged on 10 January of the following year. | PLN 0 ⁵ |

NOTE:

¹ Commission/fee rates mentioned under items 1 through 10 apply if the given rate:

EURIBOR 1M, SARON 1M Compounded Rate, CIBOR DKK 1M, STIBOR SEK 1M, Refinitiv Term Sonia 1M, CME TERM SOFR 1M, BUBOR HUF 1M, PRIBOR CZK 1M, NIBOR NOK 1M, Revinitiv Term Tibor 1M is negative. Should the above-mentioned rates be equal or higher than 0, the fee rate amounts to 0.02% of the average monthly balance in the month when the fee is charged in all accounts and deposits in the given currency.

² For the purposes of calculating the average monthly balance, if the balance at the end of the day on a given account for a given day is less than 0, it is assumed the value of the balance = 0

³ The fee is charged at the rate applicable on the last business day of the month according to the calendar for the given currency (D-2)

⁴ balance at the end of the day

⁵ the rate applies to fees starting from the fee for 2022.

Fees listed in items 1-10 are collected on the 10th day of each month for the previous month.

V. SEALED-BAG CASH PAYMENTS AND WITHDRAWALS

made through accounts maintained at the Bank

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------------------|
| 1. | Payment in a sealed bag (closed payment) at a Bank Unit (cash desk, Deposit Drop Box) | |
| | a) in PLN | 0.7% of the amount, min. PLN 60 |
| | b) in EUR, USD, CHF, GBP ¹ | 0.8% of the amount, min. PLN 60 |
| | c) in other currencies ¹ | 2% of the amount, min. PLN 60 |
| 2. | Closed payment via Online Deposit Drop Box | |
| | a) in PLN | 0.5% of the amount, min. PLN 30 |
| | b) in EUR, USD, CHF, GBP ¹ | 0.7% of the amount, min. PLN 30 |
| | c) in other currencies ¹ | 1.8% of the amount, min. PLN 30 |
| 3. | Payment in a closed form via cash counting providers cooperating with the Bank | |
| | a) in PLN | 0.5% of the amount, min. PLN 30 |

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|----|---|------------------------------------|
| | b) in EUR, USD, CHF, GBP ¹ | 0.7% of the amount, min. PLN 30 |
| | c) in other currencies ¹ | 1.8% of the amount, min. PLN 30 |
| 4. | Payment in a sealed bag in PLN via a Polish Post Office outlet | 0.5% of the amount, min. PLN 30 |
| 5. | Withdrawal in a closed form at a Bank Unit | |
| | a) in PLN | 0.7% of the amount, min. PLN 60 |
| | b) in EUR, USD, CHF, GBP ¹ | 0.8% of the amount, min. PLN 60 |
| | c) in other currencies ¹ | 2% of the amount, min. PLN 60 |
| 6. | Withdrawal in a closed form via cash counting providers cooperating with the Bank | |
| | a) in PLN | 0.5% of the amount, min. PLN 30 |
| | b) in EUR, USD, CHF, GBP ¹ | 0.7% of the amount, min. PLN 30 |
| | c) in other currencies ¹ | 1.8% of the amount, min. PLN 30 |

¹ deposits and withdrawals in EUR, USD, CHF, GBP and other currencies are only available in banknotes

VI. ADDITIONAL FEES FOR SEALED-BAG CASH PAYMENTS AND WITHDRAWALS

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---|
| 1. | Payment in coins (only PLN) above 100 pcs. of coins, calculated on the value of payment in coins | 1.5% of the amount, min. PLN 60 |
| 2. | Unsorted payment (coins mixed with banknotes) | 1.5% of the amount, min. PLN 60 |
| 3. | Payment in a packaging not accepted by the Bank | PLN 50 for each event <i>applicable to items 3 to 8</i> |
| 4. | Depositing payments in the Online Deposit Drop Box against the instructions | |
| 5. | Issuance of a balance differences statement | |
| 6. | Lack of document confirming denominations structure of payment | |
| 7. | Lack of a Bank Proof of Payment (BPP/eBPP) | |
| 8. | Lack of or wrong number of the bank account on the BPP/eBPP | |
| 9. | Providing, at the Customer's request, additional documents for the Differences Report | PLN 100 |
| 10. | Issuance of a confirmed copy of a Bank Proof of Payment (BPP/eBPP) | set individually, min. PLN 50 per copy |
| 11. | Delivering a non-standard report or statement at Customer's request | set individually, min. PLN 100 per report |
| 12. | Issuance of a key/card to a Deposit Drop Box/Online Deposit Drop Box (for each key/card issued) | PLN 50 |
| 13. | Failure to return a key/card to a Deposit Drop Box/Online Deposit Drop Box (for each key/card issued) | PLN 50 |
| 14. | Payments in sealed bags via a Deposit Drop Box at a Bank Unit (monthly fee irrespective of the number of Deposit Drop Boxes in use) | PLN 200 |
| 15. | Payments in sealed bags via Online Deposit Drop Box (monthly fee for each used Online Deposit Drop Box) | PLN 200 |
| 16. | Exceeding the Daily Limit for Payments in Sealed Bags | PLN 200 for each event |
| 17. | Exceeding the Daily Limit for Payments in Sealed Bags to an Online Deposit Drop Box | PLN 200 for each event |
| 18. | Implementing an agreement on payments and/or withdrawals in sealed bags | set individually, min. PLN 150 |
| 19. | Modification of the parameters of the agreement on payments and/or withdrawals in sealed bags | set individually, min. PLN 70 |
| | a) adding/removing an account | |
| | b) adding/removing a Customer Unit | |
| | c) adding/removing the service of closed payments and/or withdrawals | |
| | d) adding/removing Cash in Transit | |
| | e) adding/removing Deposit Drop Box/Online Deposit Drop Box | |
| 20. | Submitting an instruction, otherwise than via a relevant application in GOonline Biznes, relating to: | PLN 150 for each instruction/document |
| | a) withdrawal in sealed bags at a cash counting provider or Bank Unit | |
| | b) cancellation of withdrawal in sealed bags at a cash counting provider | |
| | c) a list of persons/vehicles authorised to enter the premises of a cash counting provider or the Polish Post Office or Bank Branch, in order to transfer payments or receive cash withdrawals in sealed bags | |
| | d) ordering/cancelling Cash in Transit | |
| | e) any questions and explanations related to payments and withdrawals and cash-in-transit | |

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| 21. | Lack of QR code on the Bank Proof of Payment ¹ | PLN 10 |
| 22. | Failure to pick up a withdrawal in a closed form at a Bank Unit/a cash counting provider on the date indicated in the withdrawal instruction | 1.5% of uncollected payment amount, min. PLN 200 |
| 23. | Cash in Transit (service available only together with the service of payments in sealed bags and/or withdrawals in sealed bags) | set individually |

¹ The Bank will provide information on the date of introduction/validity of the fee

VII. OPEN CASH PAYMENTS AND WITHDRAWALS made through accounts maintained at the Bank

| No. | Fee/commission title | Commission/fee rate |
|-----|--|--|
| | Open own deposit | |
| 1. | a) in PLN | 1% of the amount, min. PLN 60 |
| | b) in EUR, USD, CHF, GBP ¹ | 1.2 % of the amount min. 15 units of EUR/USD/CHF/GBP |
| | c) in other currencies ¹ | 2% of the amount min. 20 units of the currency |
| | Third-party open deposits made by third parties to accounts at the Bank <i>(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> | |
| 2. | a) in PLN | 1.5% of the amount, min. PLN 60 |
| | b) in EUR, USD, CHF, GBP ¹ | 1.5% of the amount min. 15 units of EUR/USD/CHF/GBP |
| | c) in other currencies ¹ | 2.0% of the amount, min. PLN 60 |
| 3. | Each payment in an open form in PLN made via a Polish Post Office branch | 0.7% of the amount, min. PLN 50 |
| | Open cash withdrawal | |
| 4. | a) in PLN | 1% of the amount, min. PLN 60 |
| | b) in EUR, USD, CHF, GBP ¹ | 1.2 % of the amount min. 15 units of EUR/USD/CHF/GBP |
| | c) in other currencies ¹ | 2 % of the amount min. 20 units of the currency |

¹ deposits and withdrawals in EUR, USD, CHF, GBP and other currencies are only available in banknotes

VIII. ADDITIONAL FEES FOR OPEN CASH PAYMENTS AND WITHDRAWALS

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---|
| 1. | Payment in coins (only PLN) over 100 pcs. <i>due and charged on the value of payment in coins</i> | 1.5% of the amount, min. PLN 60 |
| 2. | Unsorted payment (coins mixed with banknotes) | 1.5% of the amount, min. PLN 60 |
| 3. | Failure to execute or partial execution of advised cash withdrawal <i>due and charged on the uncollected amount</i> | 1.5% of the amount, min. PLN 200 |
| 4. | Withdrawal at a given unit of the Bank that requires advising, executed within less than a standard term provided that the funds are available in the Bank <i>due and charged on the withdrawal amount being a surplus above the amount that does not require to be advised</i> | 0.50% of the amount, min. PLN 60 |
| 5. | Advising an open withdrawal in a Bank Branch otherwise than via a relevant application in GOonline Biznes | PLN 150 per request |
| 6. | Delivering a non-standard report or statement | set individually min. PLN 100 per report |
| 7. | Open payment in PLN made via a Polish Post Office outlet – activation | set individually min. PLN 100 |
| 8. | Open payment in PLN made via a Polish Post Office outlet – with a change of service terms/parameters (such as adding/removing an account) | set individually min. PLN 50 |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

IX. DOMESTIC TRANSFERS IN PLN – OUTGOING

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| 1. | Domestic transfer in PLN from a PLN account executed via: | |
| | a) GOnline Biznes | PLN 3 |
| | b) Remote Payment Initiation (MT101) | PLN 3 |
| | c) Bank Branches | PLN 40 |
| 2. | PLN transfer into own account ¹ at the Bank, executed via: | |
| | a) GOnline Biznes | PLN 0 |
| | b) Remote Payment Initiation (MT101) | PLN 0 |
| | c) Bank Branches | PLN 40 |
| 3. | Internal PLN transfer (into an account of another Customer at the Bank) via: | |
| | a) GOnline Biznes | PLN 3 |
| | b) Remote Payment Initiation (MT101) | PLN 3 |
| | c) Bank Branches | PLN 40 |
| 4. | Domestic PLN transfer from a foreign currency account executed via: | |
| | a) GOnline Biznes | PLN 3 |
| | b) Remote Payment Initiation (MT101) | PLN 3 |
| | c) Bank Branches | PLN 40 |
| 5. | Transfer from a PLN account into the Social Insurance Institution (ZUS) and Tax Office (US) accounts via: | |
| | a) GOnline Biznes | PLN 3 |
| | b) Remote Payment Initiation (MT101) | PLN 3 |
| | c) Bank Branches | PLN 40 |
| 6. | SORBNET transfer of PLN 1 million or above executed via: | PLN 15 |
| | a) GOnline Biznes | PLN 15 |
| | b) Remote Payment Initiation (MT101) | PLN 15 |
| | c) Bank Branches | PLN 40 |
| 7. | SORBNET transfer of less than PLN 1 million executed via: | |
| | a) GOnline Biznes, | PLN 50 |
| | b) Remote Payment Initiation (MT101) | PLN 50 |
| | c) Bank Branches | PLN 60 |
| 8. | Instant transfer executed via GOnline Biznes | PLN 10 |

¹ applies to transfers where the payer and payee are the same Customer and the accounts are at the Bank

X. CROSS-BORDER/INTERNATIONAL TRANSFERS IN FOREIGN CURRENCIES AND PLN AND DOMESTIC TRANSFERS IN FOREIGN CURRENCIES – OUTGOING

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| 1. | SEPA transfer executed via: | |
| | a) GOnline Biznes, | PLN 3 |
| | b) Remote Payment Initiation (MT101) | PLN 3 |
| | c) Bank Branches | PLN 40 |
| 2. | Expedited SEPA transfer executed via: | |
| | a) GOnline Biznes, | PLN 3 |
| | b) Remote Payment Initiation (MT101) | PLN 3 |
| | c) Bank Branches | PLN 40 |
| 3. | Instant SEPA transfer executed via GOnline Biznes | PLN 10 |
| 4. | Internal ¹ transfer in foreign currency executed via: | |
| | a) GOnline Biznes, Remote Payment Initiation (MT101) | PLN 3 |
| | b) Bank Branches | PLN 40 |
| 5. | FX transfer into own account ² at the Bank, executed via: | |
| | a) GOnline Biznes, | PLN 0 |
| | b) Remote Payment Initiation (MT101) | PLN 0 |
| | c) Bank Branches | PLN 40 |
| 6. | Target transfer executed via GOnline Biznes, Remote Payment Initiation (MT101) | |
| | a) of less than EUR 250,000 | PLN 50 |
| | b) of EUR 250,000 or above | PLN 15 |
| 7. | PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: | |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|---|--|---|
| a) | GOnline Biznes, Remote Payment Initiation (MT101) | 0.30% of the amount, min. PLN 40, max. PLN 200 ² |
| <i>* in the case of the OUR charging option, an additional fee shall be due in accordance with item 9</i> | | |
| b) | Bank Branches | 0.40% of the amount, min. PLN 80, max. PLN 200 |
| <i>in the case of the OUR charging option, an additional fee shall be due in accordance with item 9</i> | | |
| 8. | Expedited PLN or FX cross-border transfer, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: | |
| a) | GOnline Biznes, Remote Payment Initiation (MT101) | 0.55% of the amount, min. PLN 100, max. PLN 400 |
| <i>* in the case of the OUR charging option, an additional fee shall be due in accordance with item 9</i> | | |
| b) | Bank Branches | 0.65% of the amount, min. PLN 120, max. PLN 400 |
| <i>* in the case of the OUR charging option, an additional fee shall be due in accordance with item 9</i> | | |
| 9. | Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer – OUR charging option (payable by the payer) | 0.15% of the amount, min. PLN 100, max. PLN 400 |
| 10. | Cross-border PLN or FX transfer, with a standard value date or expedited, if the costs of the Bank and intermediary banks are covered by the payee – BEN charging option (a commission decreases the transfer amount – option not allowed for EEA transfers) | 0.55% of the amount, min. PLN 150, max. PLN 500 |
| 11. | Additional fee for an outgoing transfer not meeting the STP standard <i>(For STP definition, see the Regulations for accounts)</i> | PLN 150 |

¹ applies to transfers where the payer and payee are the same Customer and the accounts are at the Bank

² in the package: Biznes Profit Premium – the commission is 0.35% on the amount, min. PLN 60, max. PLN 200; in the Agro Lider Prestiz Commission Plan – the commission is 0.275%, min. PLN 60, max. PLN 200

XI. INCOMING TRANSFERS

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---------------------|
| 1. | Execution of an incoming cross-border transfer or FX transfer coming from a domestic bank, into Customer's account maintained in the Bank – SHA, BEN charging option, excluding EUR transfers from EEA (a commission is charged to the Customer's account at the Bank) | PLN 25 |
| 2. | Execution of an incoming cross-border transfer into Customer's account maintained in the Bank – OUR charging option (the fee is paid by the ordering bank/payer) | PLN 180 |

XII. OTHER FEES RELATED TO TRANSFERS

| No. | Fee/commission title | Commission/fee rate | |
|-----|---|---|---|
| 1. | Confirmation of execution for a single transfer a) in Bank Branch b) electronically (e-mail) | PLN 40 PLN 20 | |
| 2. | Telephone notification of failure to execute a payment for reasons attributable to the Payer | PLN 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). | PLN 30 | |
| | | Domestic transfers in PLN or cross-border transfers in EUR | Cross-border transfers in foreign currencies or PLN and domestic transfers in foreign currencies |
| 4. | Correction of data or cancellation of an outgoing transfer order (if possible) at the request of the payer - after receipt of a telecommunication order by the Bank but before sending the order to another bank - after receipt of an order to make a transfer to the payee's account held with the Bank | PLN 20 | PLN 100 |
| 5. | Correction of data of an outgoing transfer at a payer's request after sending a payment message to settlement systems. | PLN 50, not more than 50% of the transfer amount | PLN 200, not more than 50% of the transfer amount + costs ¹ |
| 6. | Cancelling an outgoing transfer at a payer's request: - after sending an order by the Bank via telecommunications channels to another bank, - after execution of 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> | PLN 50, not more than 50% of the transfer amount | PLN 200, not more than 50% of the transfer amount + costs ¹ |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | | |
|----|--|--|--|
| 7. | 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). | PLN 5 | PLN 200, not more than 50% of the transfer amount + costs ¹ |
| 8. | Explanation of details of outgoing or received payments, confirmation of debiting the payee's account and providing other explanations on payments at a Customer's request. The fee is charged if a contact with the third bank is required. | PLN 50, not more than 50% of the transfer amount | PLN 200, not more than 50% of the transfer amount + costs ¹ |

¹ actual costs of a third bank, if any

NOTE: The commission for actions specified in sections 4 – 8 is not due or charged if an error on the side of the Bank has been identified

XIII. DIRECT DEBIT

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---------------------|
| 1. | Fees charged to the payee | |
| | a) Initiation of a PLN direct debit in the electronic banking system | Set individually |
| | b) Execution of a single PLN direct debit by debiting the payer's account at another bank | PLN 2 |
| | c) Execution of a PLN direct debit by debiting the payer's account at the Bank | PLN 1 |
| | d) Re-execution of a single direct debit by debiting the payer's account at another bank | PLN 2 |
| | e) Re-execution of a single direct debit by debiting the payer's account at the Bank | PLN 1 |
| | f) Refund of funds under a direct debit executed, at a payer's request | PLN 10 |
| | g) Forwarding a consent to the Payer's bank for verification | PLN 10 |
| | h) Refusal to execute a direct debit by debiting the payer's account at another bank | PLN 1 |
| | i) Refusal to execute a direct debit by debiting the payer's account at the Bank | PLN 1 |
| 2. | Fees charged to the payer | |
| | a) Debiting a payer's account with the direct debit amount | PLN 1.5 |
| | b) Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account | PLN 3 |
| | c) Cancellation of a single direct debit prior to its execution, at a payer's request | PLN 5 |
| | d) Refund of funds under the direct debit executed, at a payer's request | PLN 5 |
| | f) Blocking of direct debit execution | PLN 30 |

NOTE: Fee is charged for blocking each account

XIV. MASS PAYMENTS (Payment identification (Mass Collect), Domestic Mass Payments)

| No. | Fee/commission title | Commission/fee rate |
|-----|---|----------------------|
| 1. | Payment identification (Mass Collect) | |
| | a) Activation of the Payment Identification service | As per the agreement |
| | b) Monthly service fee | As per the agreement |
| | c) Processing an incoming transfer (payment) into a virtual account | As per the agreement |
| | d) Service parameters change | As per the agreement |
| | e) Repeated delivery of result files (reports) in the electronic banking system at a Customer's request | As per the agreement |
| 2. | Domestic Mass Payments | |
| | a) Activation of Domestic Mass Payments | As per the agreement |
| | b) Monthly service fee | As per the agreement |
| | c) Execution of payment | As per the agreement |
| | d) Service parameters change | As per the agreement |

XV. STANDING ORDERS

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| | Setting up a standing order | |
| 1. | a) in GOonline Biznes | PLN 0 |
| | b) in Bank Branch | PLN 50 |
| 2. | Executing payments under a standing order established between any accounts at the Bank | PLN 0 |
| 3. | Executing payments under a standing order into accounts held with another domestic bank, if it is made via the Bank Branch or GOonline Biznes | PLN 3 |
| 4. | Executing a standing order of PLN 1 million or above via Sorbnet | PLN 15 |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

XVI. OTHER COMMISSIONS AND FEES

| No. | Fee/commission title | Commission/fee rate |
|-----|---|--|
| 1. | Using individually agreed pricing terms for products and services covered by the bank account agreement. (monthly fee) <i>Free of charge: if the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is no less than PLN 150,000; the receipts do not include own receipts from other Customer's accounts</i> 1) the fee is not charged to Customers who are subject to separate, individually agreed conditions regarding receipts 2) monthly fee, charged up to 10 days after the end of the calendar month to which the fee relates | PLN 0 or PLN 150 |
| 2. | Change in price terms agreed individually at the customer's request (one-time fee, for each request for change) | PLN 200 |
| 3. | Standard bank reference <i>Standard bank reference includes information on the current account (account no., opening date, balance, turnover for the last 6 months as well as information whether the Customer has a credit limit in the account, whether the account is under execution seizure and whether the Customer pays dues towards the Bank on time)</i> | PLN 200 |
| 4. | Non-standard bank reference (including additional information on credit products/facilities) <i>Non-standard bank reference includes information on other accounts indicated by the Customer and detailed information on credit products/facilities or other information at a Customer's request</i> | PLN 400 |
| 5. | Audit opinion | PLN 500 |
| | a) on a standard Bank form | |
| | b) If the scope of information goes beyond the standard Bank form | set individually min. PLN 800 ¹ |
| 6. | A certificate (attesting to accounts maintained, account balance, turnover on accounts, closed accounts, other certificates pertaining to bank accounts) | PLN 150 |
| 7. | Account history, including credit accounts, movements, balances | PLN 30 |
| | a) In paper version for the current year, per A4 page (basic rate) | PLN 100 |
| | b) In electronic version for the current year, per calendar month (basic rate) | PLN 100 |
| | c) In GOnline Biznes, downloaded by the Customer | PLN 0 |
| | <i>Note: For each previous year, the fee specified in point a) or b) shall be increased by 50% of the basic rate.</i> | |
| | <i>The fee is not due 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> | |
| 8. | Making a photocopy/duplicate of a document at a Customer's request (fee for each document) | PLN 50 |
| 9. | Certificate of creditworthiness for the Customer | PLN 200 |
| | a) when examination is not necessary | PLN 200 |
| | b) when examination is necessary | set individually min. PLN 1000 ¹ |
| 10. | Drawing up a statement at the Customer's request (fee for each calendar month) <i>Note: For each previous year the fee is raised by 50% of the base rate</i> | 50 PLN |
| 11. | Other non-standard documents (copies, statements, confirmations, accounting documents, etc.) not provided for in this Table of commissions and fees | set individually, min. PLN 150 ¹ |
| 12. | Submitting a power of attorney to the Bank/its amendment/cancellation (on the ACC or other document approved by the Bank) | PLN 20 |
| 13. | Introducing changes relating to the maintained account (frequency of generating account statements (fee is not due and charged if paper/e-mail statements are changed to electronic banking distribution channel), account parameters, statement, passwords (does not apply to electronic banking password), etc.) | PLN 50 |
| 14. | Confirmation of compliance of signatures affixed on behalf of the Customer | PLN 30 |
| 15. | Accepting for execution of a bailiff/claim securing seizure | PLN 200 |
| | Execução of a bailiff seizure | PLN 30 |
| 16. | 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 times a month at most | PLN 5 |
| 17. | A written reminder (sent once a month at most) 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 failure to fulfil other contractual terms, or conditional termination of the agreement. <i>Note: this fee is due from an account holder/borrower</i> | PLN 50 |
| 18. | Accepting and executing an instruction to block funds on the Customer's accounts (including term deposits) in respect of: | |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|---|--|
| | a) Securing agreements concluded by account holders with the Bank | Free of charge |
| | b) Securing agreements concluded by account holders with other entities on a standard Bank form | 0.1% of the blocked amount, min. PLN 500 |
| | c) Securing agreements concluded by account holders with other entities when out of scope of the standard Bank form | 0.5% of the blocked amount, min. PLN 1,000 |
| 19. | Change of the package/commission and fee plan | PLN 150 |
| | <i>Note: The fee due for changing a package/commission and fee plan with a higher fee rate for the maintenance of a PLN current account into a package/commission and fee plan with a lower fee rate for the maintenance of a PLN current account</i> | |
| 20. | Preparing an annex (at a Customer's request) to the existing product agreement | PLN 200 |
| 21. | Accepting a power of attorney for third parties to administer funds in the account | PLN 300 |
| 22. | Recording a pledge over/assignment of receivables from a Customer's account as security for third-party claims | PLN 150 |
| 23. | Additional fee for submitting an application/instruction for opinions and certificates, in a form other than an application in GOnline Biznes | PLN 50 |
| 24. | Changes to the service provided at the Customer's request (e.g. change of account owner, change of account type) | min. PLN 500 |
| 25. | Other non-standard activities not provided for in the Table of commissions and fees | set individually |

¹If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started.

XVII. HANDLING DOMESTIC CHEQUES

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---------------------|
| 1. | Confirmation of a settlement or cash cheque (per each cheque) | PLN 100 |
| 2. | Collection of a settlement or cash cheque (the fee is charged for acceptance of a cheque for collection) | PLN 100 |
| 3. | Issuing a cheque book to a holder of an account with the Bank (cheques in domestic transactions; 1 – 50 cheque blanks) | PLN 100 |
| 4. | Accepting a notification regarding loss of cheques and cheque blanks | PLN 200 |
| 5. | Cancelling a stop payment on a cash or settlement cheque | PLN 200 |
| 6. | Withdrawal at the Bank's cash desk on the basis of the Bank's cash cheque | 1% min. PLN 60 |

XVIII. FEES RELATED TO GOnline Biznes

| No. | Fee/commission title | Commission/fee rate |
|-----|--|-----------------------------|
| 1. | GOnline Biznes subscription (monthly fee) | PLN 200 |
| 2. | Notification via SMS | PLN 0.35/item |
| 3. | SMS codes for authorization of instructions – the fee is due from a given entity using SMS authorization by at least one user using at least one SMS code. (monthly fee) <i>The fee is not due for SMS Codes used to log into the system, change of the authorization method and activation of the mobile application.</i> | PLN 30 |
| 4. | Using a token – additional monthly fee for each token issued | PLN 30 |
| 5. | Mobile authorization in the GOMobile Biznes application | PLN 0 |
| 6. | USB cryptographic device – issuance | PLN 200 |
| 7. | Starter package in paper form (issuing) | PLN 30 |
| 8. | Starter package by SMS message or token – issuance | PLN 0 |
| 9. | Sending the starter package in paper form, as a token, USB cryptographic carrier by mail. | PLN 30 |
| 10. | Sending the starter package in paper form, as a token, USB cryptographic carrier by courier delivery. | PLN 80 |
| 11. | Support/technical consultations/training at a Customer's request, provided by a Bank employee Also applies to visits of the Bank's Cash Management specialist at a Customer's request at their place of business in Poland | min. PLN 300, max PLN 1,000 |
| 12. | Granting rights/modifying the scope of user rights in GOnline Biznes, carried out by the Bank, based on the Customer's request. The fee is due for the following activities and calculated per each user specified in the request: - adding a new user, - granting new or changing the scope of user rights, - adding or changing account authorizations, - adding or modification of acceptance schemes. <i>*Note: the fee is not due if the activities are performed independently by the User Administrator in the GOnline Biznes system.</i> | PLN 100/PLN 0* |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|---|-------|
| 13. | Adding a new user when applying by the Customer for the GOonline Biznes system, carried out by the Bank, based on the Customer's request. | PLN 0 |
| 14. | Granting authorizations to the User Administrator with concurrent inclusion of schemes for Managing a company/Signing contracts, carried out by the Bank based on the Customer's application. | PLN 0 |

XIX. FEES RELATED TO GOconnect Biznes (HOST-TO-HOST)/GOconnect Biznes PLUS/GOfiles

| No. | Fee/commission title | Commission/ fee rate |
|-----|---|-----------------------------|
| 1. | Monthly fee | As per the agreement |
| 2. | Starting fee | As per the agreement |
| 3. | Support/technical consultations/training at a Customer's request Provided by a Bank employee Also applies to visits of the Bank's Cash Management specialist at a Customer's request at their place of business in Poland | min. PLN 300, max PLN 1,000 |

XX. FEES FOR MULTI BANK REPORTING (MBR) and REMOTE PAYMENT INITIATION (RPI)

| No. | Fee/commission title | Commission/ fee rate |
|-----|---|----------------------|
| 1. | Monthly subscription fee for Multi Bank Reporting (MBR) | PLN 300 |
| 2. | Monthly subscription fee for Remote Payment Initiation (RPI) | PLN 300 |
| 3. | Fee charged each time an instruction is carried out under an active RPI service | PLN 5 |

XXI. FEES RELATED TO GOWADIA PLUS

| No. | Fee/commission title | Commission/fee rate |
|-----|--|--------------------------------|
| 1. | Monthly fee | As per the agreement |
| 2. | Starting fee | As per the agreement |
| 3. | Support/technical consultations/training at a Customer's request provided by a Bank employee | min. PLN 500 max. PLN 2,000 |

XXII. FEES APPLICABLE TO CARD MAINTENANCE

a) DEBIT CARDS

| Fee/commission title | | Commission/fee rate | | |
|----------------------|--|--|--|--|
| Card types | | Mastercard ¹ Business (PLN) | Mastercard ¹ Business (EUR) | Mastercard ¹ Multiwalutowa Business |
| 1. | Card issue ⁶ | PLN 25 | EUR 10 | PLN 30 |
| 2. | Card use (monthly fee) | PLN 0/7 ² | EUR 3 | PLN 7 |
| 3. | Non-cash transactions | PLN 0 | EUR 0 | PLN 0 |
| | Cash withdrawals: | | | |
| | a) from ATMs in Bank Branches | PLN 7 | EUR 2 | PLN 7 |
| 4. | b) from Euronet/Planet Cash ATMs | 0.5% of the amount, min. PLN 7 | 3% of the amount, min. EUR 2 | 3% of the amount, min. PLN 7 |
| | c) from other ATMs in Poland ⁵ | 3% of the amount, min. PLN 7 | 3% of the amount, min. EUR 2 | 3% of the amount, min. PLN 7 |
| | d) from ATMs abroad | 3.5% of the amount, min. PLN 7 | 3.5% of the amount, min. EUR 2 | 3.5% of the amount, min. PLN 7 |
| | e) at another bank's cash desk or from an ATM abroad from an auxiliary account in a foreign currency | n/a | n/a | EUR: 3% of the amount, min. EUR 2 USD: 3% of the amount, min. USD 3 CHF: 3% of the amount, min. CHF 3 GBP: 3% of the amount, min. GBP 2 |
| | f) in a retail outlet (Cash back) | PLN 5 | EUR 1 | PLN 5 |
| | Cash deposit | | | |
| 5. | a) made in PLN in cash deposit machines in Bank Branches | 0.3% of the amount, min. PLN 7 | n/a | 0.3% of the amount, min. PLN 7 |
| | b) made in EUR in cash deposit machines in Bank Branches | n/a | 0.3% of the amount, min. EUR 2 | 0.3% of the amount, min. EUR 2 |
| | c) made in PLN at a Euronet/PlanetCash network cash deposit machine | 0.5% of the amount, min. PLN 10 | n/a | 0.5% of the amount, min. PLN 10 |

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| | | | | |
|-----|--|---------------------------------------|--------------------------------------|---------------------------------------|
| 6. | Card delivery by courier service in Poland | PLN 80 | EUR 17 | PLN 80 |
| 7. | Checking the balance in ATMs | PLN 1 | EUR 1 | PLN 1 |
| 8. | PIN delivery | | | |
| | a) by mail | PLN 30 | EUR 7 | PLN 30 |
| | b) courier dispatch to the address specified by the Customer in Poland | PLN 80 | EUR 17 | PLN 80 |
| 9. | c) GOonline Biznes/IVR | PLN 0 | EUR 0 | PLN 0 |
| | Generating a new PIN | | | |
| | a) based on paper instruction submitted to the Bank | PLN 50 | EUR 10 | PLN 50 |
| 10. | b) via GOonline Biznes /IVR | PLN 0 | PLN 0 | PLN 0 |
| | Submitting an instruction, otherwise than via a relevant application in GOonline Biznes, relating to: | | | |
| | a) issuing a Mastercard Business (PLN), Mastercard Business (EUR) or Mastercard Multiwalutowa Business debit card to a Card User | PLN 150 for each instruction/document | EUR 35 for each instruction/document | PLN 150 for each instruction/document |
| | b) changing Daily Limits and the Monthly Limit | | | |
| | c) disabling or enabling contactless payments with the card | | | |
| | d) activating, blocking, unblocking the card | | | |

b) CHARGE AND CREDIT CARDS

| Fee/commission title | | Commission/fee rate | | | | Credit Cards |
|----------------------|--|--|---|--|-------------------|----------------------------------|
| | | Charge cards | | | | |
| | | Mastercard ¹ | | Visa ¹ | | |
| Card types | | Business Silver | Business World Elite | Business Silver | Business Platinum | Mastercard ¹ Business |
| 1. | Card issue ⁶ | PLN 200 | PLN 500 | PLN 200 | PLN 500 | PLN 150 ³ |
| 2. | First year of use (annual fee) | PLN 0 | PLN 0 | PLN 0 | PLN 0 | PLN 0 |
| 3. | Annual fee for card use in subsequent years | PLN 200 | PLN 500 | PLN 200 | PLN 500 | PLN 0 ⁴ /150 |
| 4. | Non-cash transactions | 1.5% of the amount | | 1.5% of the amount | | PLN 0 |
| 5. | PIN delivery | | | | | |
| | a) via GOonline Biznes/IVR | PLN 0 | | PLN 0 | | PLN 0 |
| | b) by mail | PLN 30 | | PLN 30 | | PLN 30 |
| 6. | c) courier dispatch to the address specified by the Customer in Poland | PLN 80 | | PLN 80 | | PLN 80 |
| | Generating a new PIN | | | | | |
| | a) based on paper instruction submitted to the Bank | PLN 50 | | PLN 50 | | PLN 50 |
| 7. | b) via GOonline Biznes/IVR | PLN 0 | | PLN 0 | | PLN 0 |
| | Cash withdrawals | | | | | |
| | a) from ATMs in Bank Branches | 3% of the amount, min. PLN 7 | | 3% of the amount, min. PLN 7 | | 3% of the amount, min. PLN 7 |
| | b) from other ATMs in Poland | 3% of the amount, min. PLN 7 | | 3% of the amount, min. PLN 7 | | 3% of the amount, min. PLN 7 |
| 8. | c) from ATMs abroad | 3.5% of the amount, min. PLN 7 | | 3.5% of the amount, min. PLN 7 | | 3.5% of the amount, min. 7PLN |
| | d) from BNP Paribas Group ATMs | 3% of the amount, min. PLN 7 | | 3% of the amount, min. PLN 7 | | 3% of the amount, min. PLN 7 |
| 9. | Overdrawing the global limit (the fee is charged on the transaction settlement date) | PLN 100 (only when the limit is exceeded by more than 5%) | | PLN 100 (only when the limit is exceeded by more than 5%) | | PLN 40 |
| 10. | Checking the balance in ATMs | PLN 1 | | PLN 1 | | PLN 1 |
| 11. | Card delivery by courier service in Poland | PLN 80 | | | | |
| 12. | Statement | | | | | |
| | a) in GOonline Biznes | PLN 0 | | PLN 0 | | PLN 0 |
| 13. | b) in a paper form | PLN 200 | | PLN 200 | | PLN 200 |
| | Access to an airport lounge (rate for a single visit by one person) | n/a | PLN 160 | n/a | | n/a |
| 14. | Use of fast track | n/a | fee for a single pass determined and charged by the | n/a | | n/a |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | | airport/service provider ⁸ | | | | |
|-----|---|---------------------------------------|---------------------------------------|---------|-------|-----|-----|
| 14. | Insurance package „Bezpieczny Biznes” – monthly fee for the card whose user is insured | 0 | n/a | PLN 0 | n/a | n/a | n/a |
| 15. | Insurance package „Bezpieczny Biznes Plus” – monthly fee for the card whose user is insured | n/a | PLN 0 | n/a | PLN 0 | n/a | n/a |
| 16. | Insurance package “Karta Business Bez Ryzyka” ⁷ (monthly fee for a card whose User is insured) | n/a | PLN 5.99 | PLN 0 | n/a | n/a | n/a |
| 17. | Submitting an instruction, otherwise than via a relevant application in GOonline Biznes, relating to: a) changing Daily Limits and the Card Limit b) disabling or enabling contactless payments with the card c) activating, blocking, unblocking the card | PLN 150 for each instruction/document | | | | | |
| 18. | Documents issued by the Bank at a Customer’s request: statement duplicate, account history | PLN 200 | PLN 200 | PLN 200 | | | |

¹ For non-cash and cash transactions made in a currency other than:

- a) for Mastercard Business (PLN) debit card and Mastercard Business (EUR) – currency of the account to which the card is issued,
- b) for a multi-currency card – the currency of the main account to which the card is issued, or the currency of the additional account to which the multi-currency card is linked,
- c) for charge cards and credit card – the currency of the account to which the card is issued,

commission for transaction currency conversion is added to the transaction value, amounting to 5% (for debit cards) or 6% (for charge and credit cards) of the transaction value. The commission is included in the transaction amount in PLN (applies to Mastercard Business debit cards (PLN), multi-currency cards, charge and credit cards) or in EUR (applies to Mastercard Business debit cards (EUR)), which is presented on the statement, instead of being recorded as a separate item.

² Fee due only if the value of the card non-cash transactions settled by the Bank in the previous calendar month is less than PLN 700.

³ Fee due if the value of the card non-cash transactions in the first two full settlement cycles is less than PLN 1,500.

⁴ If the total value of non-cash transactions made with card and settled within 12 months from the last fee payment date amounts to min. PLN 20,000.

⁵ Applies also to cash withdrawals in EUR at ATMs in the EEA.

⁶ Also applies to card replacement at a Customer’s request, the fee is not due if the Card is replaced for reasons beyond the Customer’s control.

⁷ Insurance package offered by the Bank from 10/08/2020.

⁸ Two passes within the fast track service are free of charge in a calendar year.

c) CARD ADD-ON SERVICES

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---------------------|
| 1. | Smart Data OnLine – activation | PLN 4,500 |
| 2. | Smart Data OnLine – monthly use fee | PLN 500 |
| 3. | Assigning 3D Secure PIN in GOonline Biznes | PLN 0 |

XXIII. Axepta BNP Paribas PAYMENT GATEWAY¹

| No. | Fee/commission title | Commission/ fee rate |
|-----|---|-------------------------------|
| 1. | Service activation | PLN/EUR 0 |
| 2. | Payment fee | set individually ¹ |
| 3. | Payment refund | PLN/EUR 0 |
| 4. | Payment of funds to a Merchant’s bank account at the Bank | PLN/EUR 0 |

¹for agreements concluded before 31/05/2024 the rate is 0.98% of the payment amount.

XXIV. BANK’S DOCUMENTARY LETTER OF CREDIT (IMPORT AND DOMESTIC L/C)

| No. | Fee/commission title | Commission/ fee rate |
|-----|---|----------------------|
| 1. | Commission for 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. PLN 550 |
| 2. | Fee for change of terms and conditions of L/Cs line other than indicated in item 1 (per each annex) | PLN 350 |
| 3. | Fee for an L/C pre-advice | PLN 350 |
| 4. | Fee for an L/C draft (for each draft): | |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|---|--|
| | a) On the basis of an L/C opening order | PLN 250 |
| | b) On the basis of an incomplete L/C opening order or trade documents (contract, pro-forma invoice, etc.) | PLN 450 |
| 5. | Commission for L/C opening (in advance for entire validity term) | 0.3% of the L/C maximum amount, min. PLN 350 for each three-month period of its validity started |
| 5.1 | Commission for a standby L/C opening (in advance for entire validity term) | 0.15% monthly, min. PLN 150 monthly |
| 6. | Fee for amendment 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> | |
| | a) Each | PLN 250 |
| | b) Additionally, for a change regarding an L/C amount increase or validity period extension | Fee as for the opening |
| 7. | Commission for execution of an L/C (including payment/documents analysis) (for each set of documents) | 0.2% of the amount due to be paid; min. PLN 350 |
| 8. | Fee for submitting an order outside of the GOonline Biznes system | PLN 400 |
| 9. | Fee for presentation which is not compliant with the L/C terms and conditions (charged to the L/C beneficiary) | USD 150/EUR130/PLN 600 |
| 10. | Deferred payment (for each started month of deferral indicated in the L/C) | 0.1% monthly on each deferred payment, min. PLN 250 (minimum applies to every 1-month deferral period commenced) |
| 11. | Fee for cancellation of an order (prior to its execution by the Bank) | |
| | Fee for cancellation or failure to use an L/C | PLN 350 |
| | Fee for amendment of L/C collateral terms and conditions | |
| 12. | Handling fee as defined in the Regulations for lending activities – 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% |
| | Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of the demerger of the entity with KRS number: 14540. | |
| | Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011. | |
| 13. | Handling fee – as defined in the Regulations for lending activities (for agreements concluded after 30 September 2018, and for agreements concluded until that date which provide for this quarterly fee) | 0.095% quarterly |
| | Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011. | |
| 14. | Fee for consultation, at a Customer's request, of provisions in commercial agreements, structures of transactions/financing/collateral | to be negotiated, min. PLN 1.500 |
| 15. | Fee for assignment of rights to the receipt of goods or bank endorsement on documents | PLN 250 |
| 16. | Fee for issuance of documents presented under an L/C | PLN 50 in domestic transactions PLN 300 in cross-border transactions |
| 17. | Payment discount under an L/C | Base rate plus margin set individually |

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

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---|
| 1. | Fee for advice of an L/C to the beneficiary | PLN 350 |
| 2. | Fee for an L/C pre-advice | PLN 300 |
| 3. | Fee for an L/C draft/amendments to the L/C / an L/C transfer/ a transfer of L/C amendment (for each draft) | PLN 450 |
| 4. | Fee for LC confirmation | rate established individually depending on the risk of the country and the opening bank |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|--|---|
| 5. | Commission for transfer of the L/C into a secondary beneficiary | 0.3% of the maximum amount of the transferred L/C, min. PLN 600 |
| 6. | Commission for execution of an L/C (including payment/documents analysis) (for each set of documents) | 0.2% of the amount due to be paid; min. PLN 350 |
| 7. | Fee for advice of a change | |
| | a) Each | PLN 350 |
| | b) 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 |
| 8. | Commission for payment deferral: | |
| | a) Confirmed L/C | Rate established individually |
| | b) Unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents) | PLN 250 |
| 9. | Fee for presentation of documents which are not compliant with the L/C terms and conditions (for each set of documents) | PLN 350 |
| 10. | Fee for preliminary check of a presentation under an L/C (each time for a set of documents, charged to the beneficiary of the L/C) | PLN 450 |
| 11. | Fee for cancellation of an L/C | PLN 350 |
| 12. | Fee for not using an LC (write-off) | PLN 350 |
| 13. | Fee for advice of an L/C to another bank | PLN 550 |
| 14. | Fee for transfer of the obtained receivables to another bank | PLN 350 |
| 15. | Fee for instruction to transfer the incoming receivables under the L/C in favour of another entity | PLN 550 |
| 16. | Fee for consultation, at a Customer's request, of provisions in commercial agreements, structures of transactions/financing/collateral | to be negotiated, min. PLN 1.500 |
| 17. | Fee for assignment of rights to the receipt of goods or bank endorsement on documents | PLN 250 |
| 18. | Fee for issuance of documents presented under an L/C | PLN 50 in domestic transactions PLN 300 in cross-border transactions |
| 19. | Additional fee for complaints, explanations, reminders | PLN 250 |
| 20. | Discount of receivables under an L/C | Base rate plus margin set individually |

XXVI. INCOMING DOCUMENTARY AND CLEAN COLLECTION (IMPORT AND DOMESTIC COLLECTION)

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---|
| 1. | Commission for acceptance of documents for collection against a payment or bill acceptance | 0.2% of the collection amount, min. PLN 350 |
| 2. | Fee for change of the collection conditions, complaints, explanations and reminders | PLN 150 |
| 3. | Fee for protest of bills of exchange | At the actual costs incurred + PLN 500 |
| 4. | Fee for execution of an import documentary collection payment order and any actions related to complaints and other | fee as for a cross-border transfer |
| 5. | Fee for sending unaccepted documents back (fee charged to the principal) | USD 150 |
| 6. | Fee for assignment of rights to the receipt of goods or bank endorsement on documents | PLN 250 |
| 7. | Fee for issuance of the collection documents to the Payer | PLN 50 in domestic transactions PLN 300 in cross-border transactions |
| 8. | Fee for issuing documents at the Bank's outlet (additionally, irrespective of other fees) | PLN 500 |

XXVII. OUTGOING DOCUMENTARY AND CLEAN COLLECTION (EXPORT AND DOMESTIC COLLECTION)

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---|
| 1. | Fee for acceptance of an instruction and documents | 0.2% of the collection amount, min. PLN 350 |
| 2. | Fee for change of the collection conditions, complaints, explanations and reminders | PLN 250 |
| 3. | Fee for assignment of rights to the receipt of goods or bank endorsement on documents | PLN 250 |
| 4. | Fee for collection-related incoming payment | PLN 100 |
| 5. | Fee for issuance of the collection documents to the Payer's bank | PLN 50 in domestic transactions PLN 300 in cross-border transactions |
| 6. | Fee for accepting orders/documents at the Bank's outlet (additionally, irrespective of other fees) | 500 PLN |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

XXVIII. Own guarantees and counter guarantees

| No. | Fee/commission title | Commission/fee rate |
|--|--|--|
| Note: Potential changes to the rate indicated in item 4 apply: | | |
| - for <u>new guarantees</u> (i.e. guarantees issued after the conclusion date of the annex amending the agreement on granting the guarantee limit under which they are issued) – from the guarantee issue date; | | |
| - for <u>amendments to existing guarantees</u> (i.e. guarantees issued before the conclusion date of the annex amending the agreement on granting the guarantee limit under which they are issued) – from the issue date of the annex to the existing guarantee amending the agreement on granting the guarantee limit | | |
| 1. | Commission for providing available/renewal/increase of a guarantee line (for the current term of providing a revolving line available or for the validity period of the non-revolving line) | 1%, min. PLN 550 |
| 2. | Fee for change of terms and conditions of a guarantee line other than indicated in item 1 (per each annex) | PLN 350 |
| 3. | Handling fee for the issuance of a guarantee/annex | PLN 50 (in Poland) PLN 200 (abroad) |
| 4. | Commission on the guarantee (issuance/increase/extension) (Charged monthly in advance, from the issuance date until the expiry date) | 0.15% monthly, min. PLN 100 |
| 5. | Fee for change of terms and conditions of a guarantee other than indicated in item 4 (per each annex) irrespective of commission under item 4) | PLN 200 |
| 6. | Handling fee of a claim (the fee is not charged in the case of payment under the guarantee) | PLN 500 |
| 7. | Fee for withdrawal under a guarantee | PLN 1,000 |
| 8. | Fee for confirmation of assignment under guarantee | PLN 500 |
| 9. | Fee for issuing a guarantee on the Bank's template form | PLN 100 |
| 10. | Fee for issuing a guarantee according to the Customer's model accepted by the Bank | |
| 11. | Fee for a guarantee draft | PLN 200 |
| 12. | Fee for cancellation of an order to issue a guarantee, or of an annex to a guarantee | |
| 13. | Fee for an order outside of the GOnline Biznes system | PLN 300 |
| 14. | Fee for consultation, at a Customer's request, of provisions in commercial agreements, structures of transactions/financing/collateral | to be negotiated, min. PLN 1,500 |
| 15. | Handling fee as defined in the Regulations for lending activities – 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 guarantee expiry date (for agreements concluded until 30 September 2018, subject to item 16) Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of the demerger of the entity with KRS number: 14540. | 0.3% |
| 16. | Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011 . Handling fee – as defined in the Regulations for lending activities (for agreements concluded after 30 September 2018, and for agreements concluded until that date which provide for this quarterly fee). Not applicable to credit facilities granted based on agreements concluded from 8 January 2024 with natural persons running a farm, including in the form of a civil law partnership, subject to the Consumer Credit Act of 12 May 2011 . | 0.095% quarterly |

XXIX. (Third party) GUARANTEES RECEIVED

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---------------------|
| 1. | Advising fee for a guarantee/annex | PLN 400 |
| 2. | Fee for the Bank's opinion on the text of the guarantee | PLN 350 |
| 3. | Fee for confirmation of authenticity of the guarantee | PLN 300 |
| 4. | Fee for handling claims | PLN 550 |
| 5. | Fee for handling instructions related to a guarantee other than indicated in items 1-4 | PLN 350 |

XXX. FOREIGN EXCHANGE TRANSACTIONS

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| 1. | A fixed fee charged if the Customer fails to satisfy the terms of an FX transaction agreement | PLN 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 |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

SECTION III. Credit products

CHAPTER I. COMMISSIONS AND FEES FOR CREDIT PRODUCTS:

(not applicable to credit facilities granted to Farmers-natural persons, as referred to in Chapter III)

| No. | Fee/commission title | Commission/fee rate |
|-----|---|--|
| 1. | Fee for loan/credit facility origination, tenor renewal/extension, loan/credit facility increase, postponement of loan/credit facility repayment | 2.0% of the loan/credit facility/increase/postponement amount for an increase only min. PLN 2,000 |
| | Standby commission/fee (calculated on an unused loan/credit facility amount) | |
| 2. | <i>Note: does not apply to: Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate, financing agreement, revolving crop purchase loan (skupowy)</i> Prepayment fee for a non-revolving loan | 2% |
| 3. | <i>Note: does not apply to crop purchase loan (skupowy), VAT loan where the loan is to be repaid from a VAT refund by a Tax Office, financing agreement.</i> <i>Note: the fee is not charged if the prepayment of a loan/credit facility or its part is made with an EU subsidy or from a financed contract</i> | 2.5% of the amount repaid min. PLN 1,000 |
| 4. | Commission for an amendment of the terms of an agreement other than in item 1, including for closing, at a Customer's request, of a revolving credit facility <i>Note: does not apply to crop purchase loan (skupowy)</i> | 0.1% of the loan/credit facility amount min.1000 PLN |
| 5. | Service fee – 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 <i>Note: applies only to Agro Ekspres overdraft facility and Agro Ekspres overdraft facility with maximum base interest rate</i> | 1% |
| 6. | Handling fee – as defined in the Regulations for lending activities (for agreements concluded until 30 September 2018, subject to item 7) <i>Note: Does not relate to products and services within the activity taken over by BNP Paribas Bank Polska S.A. as a result of the demerger of the entity with KRS number: 14540.</i> <i>Note: does not apply to: Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate, preferential loan, financing agreement</i> | 0.3% of the amount of the credit facility utilized per outstanding balance as at the end of each calendar year |
| 7. | Handling fee – as defined in the Regulations for lending activities (for agreements concluded after 30 September 2018, and for agreements concluded until that date which provide for this quarterly fee) <i>Note: does not apply to: Agro Ekspres overdraft facility, Agro Ekspres overdraft facility with maximum base interest rate, preferential loan, financing agreement</i> | 0.095% quarterly |
| 8. | Commission/fee for tranche disbursement/handling <i>Note: not collected in the event of loans made available on one-time basis</i> <i>Note: does not apply to working capital facilities for Farmers</i> Origination fee for a preferential loan originated on or after 1 June 2017 | 0.1% of the tranche min. PLN 500 |
| 9. | <i>Note: if the origination fee is less than 2%, the Bank may charge individually agreed fees/commissions for changes to lending conditions or credit servicing activities, the sum of fees/commissions in the lending period must not exceed 2% of the lending amount.</i> | max. 2% of the lending amount |
| 10. | Change of loan/credit facility legal collateral types at a Customer's request | PLN 1,000 |
| 11. | Other commissions and fees described in the loan documentation | Set individually |

CHAPTER II. OTHER LOAN/CREDIT FACILITY SERVICING COMMISSIONS AND FEES:(also applies to preferential loans originated on or before 31 December 2014)

(not applicable to credit facilities granted to Farmers-natural persons, as referred to in Chapter III)

| No. | Fee/commission title | Commission/fee rate |
|-----|--|---|
| 1. | Issuing a commitment letter to release collateral provided that the loan/credit facility has been repaid | set individually min. PLN 300 ¹ |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|---|---|
| 2. | Issuance of a certificate confirming the outstanding amount of loan/credit facility or a full loan/credit facility repayment certificate | set individually min. PLN 100 ¹ |
| 3. | Preparing, at a Customer's request, bank certificates, other than debt repayment certificates, opinions and other documents related to the service of credit products | set individually min. PLN 500 – standard procedure min. PLN 1,000 – expedited procedure (3 business days starting from the day following the day when the Customer files an application) ¹ |
| 4. | A visit at the Customer's headquarters or place of business in the framework of Customer monitoring or loan/credit facility collateral monitoring activities, also in the case of overdue loan/credit facility repayments (for debt more than 30 days overdue) | PLN 250 |
| 5. | Fee for credit application processing (deducted from the origination fee) | set individually min. PLN 1.000 ¹ |
| 6. | Issuance of a loan/credit facility commitment letter (the commitment letter fee is deducted from the origination fee) | set individually min. PLN 1000 ¹ |
| 7. | Issuance of a conditional loan/credit facility commitment letter | set individually min. PLN 200 ¹ |
| 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 for lending activities, Agreement or in the Bank's demand – paid monthly until the obligation has been fulfilled | PLN 300 |
| 9. | Fee for delivery of documents required for assessment of the Borrower's financial and economic standing other than by electronic banking, | PLN 200 |
| 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 collateral has been established or supplemented, or documents which maintain the collateral enforceability (validity) within the time limit specified in the Regulations for lending activities, in the Agreement or the Bank's demand <i>Note: the first reminder about the need to perform the obligation is free of charge.</i> | PLN 200 PLN 500 per each subsequent reminder |
| 11. | Fee for establishment of collateral by the Bank on behalf of the Customer and related activities | set individually min. PLN 200 ¹ |
| 12. | Preparing and sending to the borrower information regarding default in payment of amounts due with simultaneous request for payment – for each request sent not more often than once every 14 calendar days | PLN 100 |
| 13. | Fee for issuance, at a Customer's request, of a copy of documents and agreements concluded between the Customer and the Bank | set individually min. PLN 100 ¹ |
| 14. | 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. <i>Note: the fee is due from and charged to Customers who, on the last day of the first month of a given calendar quarter, have 1 loan agreement with the bank as a minimum</i> | PLN 200 |
| 15. | 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. PLN 200 ¹ |

¹If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started.

CHAPTER III. COMMISSIONS AND FEES FOR CREDIT FACILITIES GRANTED TO NATURAL PERSONS RUNNING A FARM, INCLUDING IN THE FORM OF A CIVIL LAW PARTNERSHIP (referred to as "Farmer-natural person"), BASED ON AGREEMENTS CONCLUDED FROM 8 JANUARY 2024, SUBJECT TO THE CONSUMER CREDIT ACT OF 12 MAY 2011.

| | | |
|----|---|---|
| 1. | Credit facility/loan origination fee | 2.0% of the credit facility/loan amount min. PLN 2,000 |
| 2. | Commission for renewing/extending the term of credit facility/loan availability, increasing the credit facility/loan amount, extending credit facility/loan repayment | 2.0% of the credit facility/loan increase/extension for an increase only min. PLN 2,000 |
| 3. | Commitment fee (calculated on an unused credit facility/loan amount) | 2% |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|---|---|
| 4. | <p>Prepayment fee for a non-revolving loan¹</p> <p><i>Note: not applicable to a VAT financing loan where the loan is to be repaid from a VAT refund by a Tax Office</i></p> <p><i>Note: the fee is not charged if the prepayment of a loan/credit facility or its part is made with an EU subsidy or from a financed contract</i></p> | <p>Max 0.5% of the repaid part of the loan, if the period between the date of loan repayment and loan repayment does not exceed one year</p> <p>Max 1% of the repaid part of the loan, if the period between the date of loan repayment and loan repayment exceeds one year</p> |
| 5. | <p>Fee for tranche disbursement/handling</p> <p><i>Note: not collected in the event of loans made available on a one-time basis</i></p> <p><i>Note: not applicable to working capital facilities</i></p> | <p>PLN 500</p> |
| 6. | <p>Commission for granting a preferential loan,</p> <p><i>Note: if the origination fee for granting a preferential loan specified in the agreement concluded from 1 June 2017 is less than 2%, the bank may charge individually agreed fees and commissions for changes to lending conditions or credit servicing activities; the sum of fees and commissions in the financing term cannot exceed 2% of the amount of the credit facility/loan granted</i></p> | <p>max. 2% of amount of the loan granted</p> |
| 7. | <p>Fee for a change of credit facility/loan legal collateral types at a Customer's request</p> | <p>PLN 1,000</p> |
| 8. | <p>Fee for issuing a commitment letter to release collateral provided that the credit facility/loan has been repaid</p> | <p>to be determined on a case-by-case basis min. PLN 300²</p> |
| 9. | <p>Fee for issuing, at a Customer's request, a certificate confirming the outstanding amount of credit facility/loan or a full credit facility/loan repayment certificate</p> | <p>to be determined on a case-by-case basis min. PLN 100²</p> |
| 10. | <p>Fee for preparing, at a Customer's request, bank certificates, other than debt repayment certificates, opinions and other documents related to the service of credit products</p> | <p>to be determined on a case-by-case basis min. PLN 500 – standard procedure min. PLN 1,000 – expedited procedure (3 business days starting from the day following the day when the Customer files an application)²</p> |
| 11. | <p>A fee for a visit at the Customer's registered office or place of operation, applied in the case of a past due credit facility/loan repayment (for a debt outstanding for over 30 days)</p> | <p>PLN 250</p> |
| 12. | <p>Fee for credit application processing (deducted from the origination fee)</p> | <p>to be determined on a case-by-case basis min. PLN 1,000²</p> |
| 13. | <p>Fee for issuing a credit facility/loan commitment letter (the commitment letter fee is deducted from the origination fee)</p> | <p>to be determined on a case-by-case basis min. PLN 1,000²</p> |
| 14. | <p>Fee for issuing a conditional credit facility/loan commitment letter</p> | <p>to be determined on a case-by-case basis min. PLN 200²</p> |
| 15. | <p>Fee for the Borrower's failure to provide documents needed for assessment of the Customer's financial and economic situation within the time frame set in the Agreement - paid monthly until the obligation has been fulfilled</p> | <p>PLN 300</p> |
| 16. | <p>Fee for sending a reminder notifying about the Customer's failure to perform an obligation to establish collateral/deliver documents which confirm that the collateral has been established or supplemented, or documents which maintain the collateral enforceability (validity) within the time limit specified in the General Terms and Conditions of the Agreement or the Agreement</p> <p><i>Note: the first reminder about the need to perform the obligation is free of charge.</i></p> | <p>PLN 200 PLN 500 per each subsequent reminder</p> |
| 17. | <p>Fee for preparing and sending to the Customer information on arrears in the repayment of the amounts due with a simultaneous call for payment – for each call sent not more often than once every 14 calendar days</p> | <p>PLN 100</p> |
| 18. | <p>Fee for issuing, at a Customer's request, a copy of documents and agreements concluded between the Customer and the Bank</p> | <p>to be determined on a case-by-case basis min. PLN 100²</p> |
| 19. | <p>Fee for the 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</p> | <p>to be determined on a case-by-case basis min. PLN 200²</p> |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

¹The amount of the fee cannot exceed:

- a) the amount of interest which the Customer would be obliged to pay during the period between early Loan repayment and the last day of the financing term (the interest rate applicable on the date of actual repayment shall be used to calculate the amount of interest referred to above); and
- b) direct costs of the Bank related to the repayment

The Bank shall not charge a fee for Loan prepayment if one or more of the following circumstances occur:

- a) the repayment does not fall within a period for which the Loan interest rate is fixed;
- b) the Loan amount repaid during 12 (twelve) subsequent months is lower than or equal to three times the average remuneration in the enterprise sector, as published by the President of the Central Statistical Office in "Monitor Polski", the Official Journal of the Republic of Poland, from December preceding the loan repayment year;
- c) the Loan is prepaid due to termination of the Agreement by the Customer with observance of the notice period, on the date on which the entire Loan amount is due,
- d) in the case of agreements where the repayment was made in accordance with the insurance contract concluded to secure Loan repayment.

²If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started

Part II. Fees and commissions regarding products supported

SECTION I. Packages and other products supported

CHAPTER I. The Biznes Profit Premium MSP Package¹

| No. | Fee/commission title | Commission/fee rate |
|-----|---|----------------------|
| 1. | Maintenance of a PLN current account (monthly fee) | PLN 100 ² |
| 2. | Maintenance of an auxiliary account (monthly fee) | PLN 35 ² |
| 3. | Maintenance of one foreign currency account | PLN 0 |
| 4. | Maintenance of further foreign currency accounts (monthly fee) | PLN 35 ² |
| 5. | Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts via GOonline Biznes | PLN 0 |
| 6. | Domestic transfer from a PLN account (including an internal transfer from a PLN account) executed via GOonline Biznes, Remote Payment Initiation (MT101) | PLN 1 |
| 7. | Cross-border SEPA transfer executed via GOonline Biznes, Remote Payment Initiation (MT101) | PLN 1 |
| 8. | Internal FX transfer executed via GOonline Biznes Remote Payment Initiation (MT101) | PLN 1 |
| 9. | Issuing and using a Business debit card in PLN (monthly fee) ³ <i>Free of charge: if the value of the card non-cash transactions settled by the Bank in the previous calendar month is at least PLN 700</i> | PLN 0 or PLN 7 |
| 10. | Cash withdrawals from Euronet ATMs ³ | PLN 7 |
| 11. | GOonline Biznes subscription (up to 3 Users) | PLN 0 |
| 12. | GOonline Biznes subscription – (an unlimited number of Users) (monthly fee) | PLN 50 |

¹other commissions and fees are specified in Part I, Section II

²or set individually

³except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXII.

CHAPTER II. Agro Lider Prestiz commission plan¹ package only for persons engaged in production activity in agriculture

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---|
| 1. | a) Maintenance of one current account in PLN b) Issuance and use of one debit card under a PLN bank account (total monthly fee) ² | PLN 39 |
| 2. | Maintenance of each auxiliary account in PLN or convertible currencies/foreign currency account (monthly fee) | PLN 19 |
| 3. | Domestic transfer made via the GOonline Biznes system | PLN 1.5 |
| 4. | PLN and FX transfer in an electronic form into an own account | PLN 0 |
| 5. | SEPA Transfer executed via GOonline Biznes, Remote Payment Initiation (MT101) | PLN 1.5 |
| 5. | PLN cash deposits in cash deposit machines in Bank Branches ² | 0.1%, min. PLN 7 |
| 6. | Cash withdrawals from ATMs in Bank Branches ² | Standard rate determined in Section II Chapter XXII |
| 7. | Cash withdrawals from Euronet and PlanetCash ATMs ² | PLN 7 |
| 8. | GOonline Biznes subscription (up to 2 Users) | PLN 0 |
| 9. | GOonline Biznes subscription – (an unlimited number of Users) (monthly fee) | PLN 40 |

¹other commissions and fees are specified in Part I, Section II

²except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXII

CHAPTER III. Payment Package¹

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| 1. | Maintenance of a current account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) <i>Free of charge: If the equivalent of the sum of monthly receipts to all Customer's accounts at the Bank is PLN 250,000 or above</i> | PLN 0 or PLN 250 |
| 2. | Maintenance of each auxiliary account in PLN or convertible currencies and foreign currency account | PLN 0 |
| 3. | Domestic transfer from a PLN account (including an internal transfer) executed via GOonline Biznes | PLN 0.99 |
| 4. | Transfer from a PLN account into the Social Insurance Institution (ZUS) and Tax Office (US) accounts via GOonline Biznes | PLN 0 |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

| | | |
|-----|---|------------------|
| 5. | SEPA Transfer executed via GOnline Biznes, Remote Payment Initiation (MT101) | PLN 0.99 |
| 6. | PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOnline Biznes, Remote Payment Initiation (MT101) | PLN 70 |
| 7. | <i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 9</i> Expedited PLN or FX cross-border transfer, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOnline Biznes, Remote Payment Initiation (MT101) | PLN 120 |
| 8. | <i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 9</i> Domestic and cross-border incoming transfers into the Customer's account at the Bank Fee for using a Business debit card in PLN (monthly) ² | PLN 0 |
| 9. | Free of charge: if the sum of non-cash transactions made with the card and settled by the Bank in the previous calendar month is at least PLN 700. | PLN 0 or PLN 7 |
| 10. | Cash deposits in cash deposit machines in Bank Branches ² | 0.1%, min. PLN 7 |
| 11. | GOnline Biznes subscription (up to 3 Users) | PLN 0 |
| 12. | GOnline Biznes subscription – (an unlimited number of Users) (monthly fee) | PLN 50 |
| 13. | Monthly subscription fee for the Internet Transaction Platform | PLN 0 |

¹ Other commissions and fees are specified in Part I, Section II

² except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXII

CHAPTER IV. Currency Package¹

| No. | Fee/commission title | Commission/fee rate |
|-----|---|---------------------|
| 1. | Maintenance of a current account (monthly fee, charged up to 7 days after the end of the calendar month to which the fee relates) <i>Free of charge: if the equivalent of the sum of monthly foreign exchange transactions is no less than PLN 50,000</i> | PLN 0 or PLN 250 |
| 2. | Maintenance of each auxiliary account in PLN or convertible currencies and foreign currency account | PLN 0 |
| 3. | Domestic transfer from a PLN account (including an internal transfer) executed via GOnline Biznes | PLN 0.99 |
| 4. | SEPA transfer executed via: GOnline Biznes, Remote Payment Initiation (MT101) | PLN 0.99 |
| 5. | PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOnline Biznes, Remote Payment Initiation (MT101) | PLN 65 |
| 6. | <i>* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 9</i> Domestic and cross-border incoming transfers into an account at the Bank Fee for using a Business debit card in PLN (monthly fee) ² | PLN 0 |
| 7. | Free of charge: if the sum of non-cash transactions made with the card and settled by the Bank in the previous calendar month is at least PLN 700. | PLN 0 or PLN 7 |
| 8. | Cash deposits in cash deposit machines in Bank Branches ² | 0.1% min. PLN 7 |
| 9. | GOnline Biznes subscription (up to 3 Users) | PLN 0 |
| 10. | GOnline Biznes subscription – (an unlimited number of Users) (monthly fee) | PLN 50 |
| 11. | Monthly subscription fee for the Internet Transaction Platform | PLN 0 |

¹ Other commissions and fees are specified in Part I, Section II

² except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXII

CHAPTER V. Open BOX Package¹

| No. | Fee/commission title | Commission/fee rate |
|-----|---|------------------------------------|
| 1. | Maintenance of a PLN current account (monthly fee) | PLN 59 |
| 2. | Maintenance of an auxiliary/foreign currency account (monthly fee) | PLN 29 |
| 3. | Maintenance of a payroll account (monthly fee) | PLN 9 PLN |
| 4. | Domestic transfer from a PLN account (including an internal transfer) executed via GOnline Biznes | PLN 0.99 |
| 5. | Transfer from a PLN account into Social Insurance Institution (ZUS) and Tax Office accounts via GOnline Biznes | PLN 0 |
| 6. | SEPA transfer executed via: GOnline Biznes, Remote Payment Initiation (MT101) | PLN 0.99 |
| 7. | PLN or FX cross-border transfer with a standard value date, or an FX transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option*) executed via: GOnline Biznes, Remote Payment Initiation (MT101) | 0.25% min. PLN 40, maximum PLN 200 |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

* in the case of the OUR charging option, an additional fee shall be collected in accordance with Section II, Chapter X, item 9

| | | |
|-----|--|------------------|
| 8. | Issuing and using a debit Business card ² in PLN (monthly fee) | PLN 0 or PLN 7 |
| | <i>Free of charge: if the value of the card non-cash transactions settled by the Bank in the previous calendar month is at least PLN 700</i> | |
| 9. | G0online Biznes subscription (up to 3 system Users) | PLN 0 |
| 10. | G0online Biznes subscription – (an unlimited number of Users) (monthly fee) | PLN 50 |
| 11. | PLN cash deposits in cash deposit machines in Bank Branches ² | 0.1%, min. PLN 7 |
| 12. | Cash withdrawals from Euronet and PlanetCash ATMs ² | PLN 7 |

¹Other commissions and fees are specified in Part I, Section II

²except for Multicurrency Business debit card for which the fees are stipulated in Part I, Section II, Chapter XXII

CHAPTER VI. PROGRESSIVE CURRENT ACCOUNT

(until 09/11/2019 the account is made available under the name “progressive account” as part of the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540)

| No. | Fee/commission title | Commission/fee rate |
|-----|--|------------------------|
| 1. | Maintenance of a progressive current account | PLN 200 ^{1 2} |

¹Other fees and commissions are specified in Part I and Part II, Chapter III and IV.

²Fee for maintaining this account equals the fee for maintaining a current account within the package used by a Customer.

CHAPTER VII. FEES RELATED TO MAINTENANCE OF PLACEMENT ACCOUNTS AND OVERNIGHT DEPOSIT ACCOUNTS

| No. | Fee/commission title | Commission/fee rate |
|-----|--|-----------------------|
| 1. | Maintenance of a placement account (Biznes Eskalacja/Agro Eskalacja) | PLN 150 |
| 2. | Maintenance of a progressive account | PLN 150 |
| 3. | Maintenance of an overnight deposit account (monthly fee) | PLN 150 |
| 4. | Change of conditions of an overnight deposit agreement | PLN 30 |
| 5. | Transfer from the Biznes Eskalacja placement account | PLN 25/3 ¹ |
| 6. | Transfer from the Agro Eskalacja placement account | PLN 10/3 ¹ |
| 7. | Transfer from a current account into a placement/progressive account | PLN 0 |
| 8. | Transfer from a progressive account into a current account | PLN 3 ¹ |

¹ Fee for an own transfer

CHAPTER VIII. Flat postal fees in domestic and cross-border transactions

| No. | Country of the addressee | Commission/fee rate |
|-----|--|---------------------|
| 1. | Domestic courier mail under a special Customer instruction | PLN 80 |
| 2. | International courier delivery | PLN 350 |

CHAPTER IX. Services performed in the form of SWIFT messages

| No. | Type of operation/service | Commission/fee rate |
|-----|--|---------------------|
| 1. | For other SWIFT messages | PLN 10 |
| 2. | Additional fee for an urgent SWIFT message | PLN 10 |
| | Monthly subscription fee for Remote Payment Initiation (making orders in the form of SWIFT MT101 messages with an instruction to debit an account at the Bank) | PLN 200 |
| 3. | 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 | |
| 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) | PLN 10 |
| 5. | Monthly subscription fee for sending MT940 statement from one account along with a transfer to a specified SWIFT address (Multi Bank Reporting) | PLN 200 |
| | Note: for sending MT940 statements to a subsequent SWIFT address, a separate fee of PLN 200 is charged | |

Table of commissions and fees at BNP Paribas Bank Polska S.A. for Small and Medium Enterprises

CHAPTER X. CARDS

| Card types | Charge cards | | |
|------------|---|--|----------|
| | Mastercard ¹ | Visa ¹ | |
| | Business Executive (PLN) | Business Gold (PLN) | |
| | Commission/fee rate | | |
| 1. | First year of use (annual fee) | PLN 0 | PLN 0 |
| 2. | Card use in subsequent years | PLN 500 | PLN 300 |
| 3. | Non-cash transactions | 1.5% | |
| 4. | Cash withdrawals: | | |
| | a) from ATMs in Bank Branches | 3% of the amount, min. PLN 7 | |
| | b) from other ATMs in Poland ² | 3% of the amount, min. PLN 7 | |
| | c) from ATMs abroad | 3.5% of the amount, min. PLN 7 | |
| | d) from BNP Paribas Group ATMs | 3% of the amount, min. PLN 7 | |
| 5. | PIN delivery: | | |
| | a) via GOonline Biznes/IVR | PLN 0 | |
| | b) by mail | PLN 50 | |
| | c) courier dispatch to the address specified by the Customer in Poland | PLN 80 | |
| | Generating a new PIN | | |
| 6. | a) based on paper instruction submitted to the Bank | PLN 50 | |
| | b) via GOonline Biznes/IVR | PLN 0 | |
| 7. | Overdrawing the global limit (the fee is charged on the transaction settlement date) | PLN 100 (only when the limit is exceeded by more than 5%) | |
| | Checking the balance in ATMs | PLN 1 | |
| 8. | Statement | | |
| | in GOonline Biznes | PLN 0 | |
| | in paper form | PLN 200 | |
| 9. | Access to an airport lounge (rate for a single visit by one person) | PLN 160 | n/a |
| 10. | Use of fast track | Fee for a single pass is determined and charged by the airport/service provider ⁴ | |
| 11. | Insurance package "Bezpieczny Biznes" – monthly fee for the card whose User is insured | n/a | PLN 0 |
| 12. | Insurance package "Bezpieczny Biznes Plus" – monthly fee for the card whose User is insured | PLN 0 | n/a |
| 13. | Insurance package "Karta Business Bez Rzyzka" ³ – monthly fee for a card whose User is insured | n/a | PLN 5.99 |
| 14. | Submitting an instruction, otherwise than via a relevant application in GOonline Biznes, relating to: a) Changing Daily Limits and the Card Limit b) Disabling or enabling contactless payments with the card c) Activating, blocking, unblocking the card | PLN 150 for each instruction/document | |
| 15. | Fee for documents issued by the Bank: statement duplicate, account history | PLN 200 | |

¹ For non-cash and cash transactions made in a currency other than the currency of the account to which the card is issued, commission for transaction currency conversion is added to the transaction value, amounting to 6% of the transaction value. The commission is included in the transaction amount in PLN, which is presented on the statement, instead of being recorded as a separate item.

² Applies also to cash withdrawals in EUR at ATMs in the EEA.

³ Insurance package offered from 10/08/2020.

⁴ Two passes within the fast track service are free of charge in a calendar year.

Commissions and fees for the operations not listed in this Chapter shall be charged in the amounts specified in Part I Section II.