

Table of Commissions and Fees for Corporate Banking Customers

Effective from 1 September 2026

BNP PARIBAS

Bank zmieniającego się świata

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for Corporate Banking Customers

General assumptions

1. **Whenever this Table of Commissions and Fees refers to:**
   - the "Bank", without any more specific description, it shall mean "BNP Paribas Bank Polska S.A.",
   - the "Credit Regulations", it shall mean the Credit and Collateral Regulations for Corporate Banking Customers and Small and Medium-sized Enterprises,
   - the "Terms and Conditions for Bank Accounts", it shall mean the Terms and Conditions.
2. **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 date.**
3. **All fees and commissions are net amounts and if VAT is charged on a particular service, the amount of the fee/commission shall be increased by the VAT due in accordance with applicable legislation.**

Specific rules regarding charging of selected commissions and fees

TITLE	Due date*
Opening an account – one-time fee	at the time when the account is opened or when the first payment is credited to the account
Account maintenance – monthly fee	26th day of the month for which the commission is collected, or the 5th or the 26th day of the month for the previous month – if the amount of the commission depends on the terms and conditions of the Account Agreement
Providing access to GOonline Biznes – monthly fee	10th day of the month – for the previous month
Providing SMS notifications in GOonline Biznes – monthly fee	10th day of the month
Providing a token – monthly fee	26th day of the month – for the previous month
Preparing and sending collective account statements – monthly fee	1st day of the month – for the previous month
Executing instructions based on MT101/pain.001 orders placed by the Account Holder in Connexis – monthly fee	10th day of the month
Processing MT940/camt.053 statements for the Account Holder using Connexis – monthly fee	10th day of the month
Providing access to Connexis – monthly fee	10th day of the month
Maintaining a high balance in EUR, CHF, DKK, SEK, USD, GBP, HUF, CZK, OK, PLN – monthly fee	10th day of the month – for the previous month
Maintaining a high balance at the end of a calendar year – annual fee	10 January – for the previous year

(*) If the commission charging day determined in the abovementioned table falls on a day other than a Business Day, commissions or fees due shall be charged on the Business Day following that day. Other commissions and fees ar collected at the moment of effecting an operation whichis subject to a commission or fee.

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1 | Service and maintenance of bank accounts

General fees and commissions			Commission/fee rate
1	Maintenance of a current account (monthly fee) The fee applies from the month following the opening of the account	any account in PLN or in a foreign currency	PLN 150
2	Maintenance of each auxiliary account (payroll, subsidy, foreign currency, special funds) – monthly fee		PLN 150
3	Automatic topping up a payroll account (monthly fee)		PLN 50
4	Opening of bank accounts		
	in the process of establishing a relationship for a non-resident		PLN 5,000
	in the process of establishing a relationship for a resident		PLN 0
	for companies/partnerships in formation (for the first account)		PLN 300
5	Maintenance of the first non-resident account (monthly fee)		PLN 400
6	Maintenance of a subsequent non-resident account (monthly fee)		PLN 200
7	Closing a single account (at the Customer's request)		PLN 100
8	Opening of subsequent bank accounts otherwise than through GOonline Biznes (the fee to be charged per application regardless of the number of accounts) Fee applies to accounts for which an opening application is available in GOonline Biznes		PLN 150
Trust accounts, escrow accounts, residential escrow accounts			
1	Maintenance of a custody (escrow) account		As per the agreement
2	Maintenance of a housing trust account		As per the agreement
3	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 per the agreement
Accounts for payment service providers			
1	Opening of the first bank account for a payment service bureau or a small payment institution		PLN 6,500
2	Opening of the first bank account for a payment institution, electronic money institution or their branches		PLN 12,000
3	Maintenance of a current account in PLN/foreign currency for a payment service bureau, a small payment institution (monthly fee)		PLN 1,200
4	Maintenance of a current account in PLN/foreign currency for a payment institution and electronic money institution or their branches (monthly fee)		PLN 2,200

Accounts to serve as the Member's Bank (BPCI / BPUI) (settlements with IRGIT)		
1	Opening the first bank account for the Member's Bank (BPCI or BPUI)	PLN 1,000
2	Maintaining a bank account for Member's Bank (BPCI or BPUI) (monthly fee)	PLN 1,000

Balance management services		Commission/fee rate
1	Balance concentration, including: cash pool account, balance order, consolidation of funds, balance management services, transfer of surpluses, replenishing deficiencies (end of day or intra-day) - monthly fee	PLN 500
2	Balance concentration - monthly fee per each account	PLN 50
3	Balance concentration - starting fee	PLN 500
4	Balance concentration - one-time fee in case of changes to services	PLN 300
5	Net Balance – monthly fee for a service	PLN 350
6	Net Balance - monthly fee per each account	PLN 50
7	Net Balances - starting fee	PLN 500
8	Net Balances - one-time fee in case of changes to the service	PLN 300

Bank statements					
Frequency of preparing and sending an account statement			once a month (monthly fee)	once a week (monthly fee)	every day (monthly fee)
1	Collective/single statement[1]	in paper form	PLN 250[2]	PLN 400	PLN 500
		electronically to an e-mail address	PLN 150[2]	PLN 200	PLN 300

[1] Single statement – applies to a fee per account.

[2] Commission is charged if the customer has access to online banking.

Additional fees			Commission/fee rate
1	EUR	Monthly fee for maintaining a high balance on accounts in EUR *Fee due and charged when the average monthly balance of all accounts and deposits in EUR in the month for which the fee is charged exceeds EUR 100,000. Fee charged on the total balance	1/12 of the absolute value of EURIBOR 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
2	CHF	Monthly fee for maintaining a high balance on accounts in CHF *Fee due and charged when the average monthly balance of all accounts and deposits in CHF in the month for which the fee is charged exceeds CHF 100,000. Fee charged on the total balance	1/12 of the absolute value of SARON 1M[3] Compound Rate + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
3	DKK	Monthly fee for maintaining a high balance on accounts in DKK *Fee due and charged when the average monthly balance of all accounts and deposits in DKK in the month for which the fee is charged exceeds DKK 250,000. Fee charged on the total balance	1/12 of the absolute value of CIBOR DKK 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
4	SEK	Monthly fee for maintaining a high balance on accounts in SEK *Fee due and charged when the average monthly balance of all accounts and deposits in SEK in the month for which the fee is charged exceeds SEK 250,000. Fee charged on the total balance	1/12 of the absolute value of STIBOR SEK 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
5	GBP	Monthly fee for maintaining a high balance on accounts in GBP *Fee due and charged when the average monthly balance of all accounts and deposits in GBP in the month for which the fee is charged exceeds GBP 100,000.	1/12 of the absolute value of Refinitiv Term Sonia 1M[3] + 0,01 p.p. on the average monthly

		Fee charged on the total balance	balance[2] of accounts and deposits[1]
6	USD	Monthly fee for maintaining a high balance on accounts in USD *Fee due and charged when the average monthly balance of all accounts and deposits in USD in the month for which the fee is charged exceeds USD 100,000. Fee charged on the total balance	1/12 of the absolute value of CME Term SOFR 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
7	HUF	Monthly fee for maintaining a high balance on accounts in HUF *Fee due and charged when the average monthly balance of all accounts and deposits in HUF in the month for which the fee is charged exceeds HUF 10 million. Fee charged on the total balance	1/12 of the absolute value of BUBOR HUF 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
8	CZK	Monthly fee for maintaining a high balance on accounts in CZK *Fee due and charged when the average monthly balance of all accounts and deposits in CZK in the month for which the fee is charged exceeds CZK 750,000. Fee charged on the total balance	1/12 of the absolute value of PRIBOR CZK 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
9	NOK	Monthly fee for maintaining a high balance on accounts in NOK *Fee 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 NOK 250,000. Fee charged on the total balance	1/12 of the absolute value of NIBOR NOK 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
10	JPY	Monthly fee for maintaining a high balance on accounts in JPY *Fee due and charged when the average monthly balance of all accounts and deposits in JPY in the month for which the fee is charged exceeds JPY 12 million. Fee charged on the total balance	1/12 of the absolute value of Revinitiv Term Tibor 1M[3] + 0.01 p.p. on the average monthly balance[2] of accounts and deposits[1]
11	Monthly fee, except for December of a given year, for maintaining a high balance in PLN accounts. Due and charged when the sum of all positive balances[4] in PLN accounts and deposits on the last business day of a month is higher than the average sum of daily positive balances[4] in PLN accounts and deposits in the period from the 1st to the 25th day of the calendar month for which the fee is charged. The fee is charged if the difference between the balance on the last day of the month and the average value of the sum of all positive balances in the period from the 1st to the 25th day exceeds PLN 5 million. The fee is charged on the total difference between these balances. The fee is not due for the month in which the first account was opened.		PLN 0
12	Annual fee (charged once a year) for maintaining a high balance in bank accounts, placement 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 on the total balance if the sum of positive balances[4] converted into PLN is higher than PLN 5 million.		PLN 0
13	An additional annual fee (due and charged once a year) for excess balance in bank accounts, placement accounts, term deposits. If the accounts or deposits are maintained in a currency other than PLN, the fee will be calculated using the NBP mid-rate for the relevant currency, applicable on the last business day of December. The fee is payable only if both of the following conditions are met: 1) the aggregate positive balance[4] as at the last day of December is at least 20% higher than the average aggregate daily positive balance [4] from 1 September to 30 December, 2) the aggregate positive balance across all accounts as at the last day of December exceeds PLN 5 million. The Bank will charge the additional fee on the excess amount by which the balance as at 31 December exceeds the average aggregate daily positive balance recorded between 1 September and 30 December* *the average refers to the period during which the Customer held the relevant account; if the Customer did not hold any accounts between 1 September and 30 December, the additional fee is 0.25% of the balance exceeding PLN 5 million. The fee is charged on 10 January of the following year, or on the next business day.		0.25%

[1]NOTE: Commission/fee rates mentioned in items 1-10 apply when the given EURIBOR 1M, SARON 1M Compound Rate, CIBOR DKK 1M, STIBOR SEK 1M, Refinitiv Term Sonia 1M, CME Term SOFR 1M, BUBOR HUF 1M, PRIBOR CZK 1M, NIBOR NOK 1M or Revinitiv Term Tibor 1M is negative value. Should the above-mentioned rates be equal or higher than 0, the fee rate amounts to 0.02% of the average monthly positive balances in the month when the fee is charged in all accounts and deposits in the given currency. The fees listed in items 1-10 are collected on the 10 day of each month for the previous month.

[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 that 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 (Day-2)

[4] End-of-day balance

2 | Payments

		Commission/fee rate			
		in the Bank's Branch	GOonline Biznes	Connexis and other electronic channels	Remote Payment Initiation (MT101/ pain.001)
Domestic transfer in PLN					
1	Domestic transfer from a PLN account	PLN 100	PLN 3.5		
2	Transfer into an own account in the Bank[1]		free of charge		
3	PLN internal transfer (into an account of another Customer in the Bank)		PLN 3.5		
4	PLN domestic transfer from an FC account		PLN 3.5		
5	Transfer from a current account into a progressive account	free of charge			N/A
6	Transfer from a progressive account into a current account	PLN 15			
7	SORBNET for amounts below PLN 1 million	PLN 60			
8	SORBNET for amounts greater than or equal to PLN 1 million	PLN 100	PLN 20		
9	Instant transfer	N/A	PLN 10	N/A	
10	Standing order creation	PLN 100	free of charge	N/A	
11	Execution of a single standing order	PLN 3			
12	Execution of a standing order via Sorbnet for amounts greater than or equal to PLN 1 million	PLN 15			

[1] Applies to transfers where the payer and payee are the same Customer and the accounts are at the Bank

Cross-border transfer in foreign currencies and PLN and domestic transfer in foreign currencies			
1	Cross-border transfer with a standard value date in PLN or FC, or a transfer in FC into an account in another Polish bank, excluding EUR transfer to the EEA (commission charged in case the SHA or OUR charging option is applied [SHAR or DEBT in ISO20022 format]). In the case of the OUR charging option (DEBT in ISO20022 format), an additional fee applies pursuant to item 9.	0.4% of the amount, min. PLN 100, max. PLN 300	0.3% of the amount, min. PLN 60, max. PLN 200
2	Expedited PLN or FC cross-border transfer, or a foreign currency transfer into an account in another Polish bank, excluding EUR transfer to the EEA (commission	0.65% of the amount, min. PLN 120,	0.55% of the amount, min. PLN 120, max. PLN 400

	charged in case the SHA or OUR charging option is applied [SHAR or DEBT in ISO20022 format]). In the case of the OUR charging option (DEBT in ISO20022 format), an additional fee shall be due pursuant to item 9.	max. PLN 400		
3	SEPA transfer	PLN 100	PLN 3.5	
4	Expedited SEPA transfer			
5	Instant SEPA transfer	N/A	PLN 10	N/A
6	Target transfer up to EUR 250,000	N/A	PLN 60	
7	Target transfer above EUR 250,000		PLN 20	
8	Cross-border PLN or FC 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 (CRED in ISO20022 format) (commission decreases the transfer amount – option not allowed for EEA transfers)	0.55% of the amount, min. PLN 150, max. PLN 500		
9	Additional fee for an outgoing transfer, if the costs of intermediary banks are covered by the payer – OUR charging option (DEBT in ISO20022 format) (payable by the payer)	0.15% of the amount, min. PLN 100, max. PLN 400		
10	FC transfer into an own account in the Bank[1]	PLN 100	free of charge	
11	Internal transfer (to the account of another Customer in the Bank)		PLN 3.5	
12	Additional fee for an outgoing transfer that does not meet the STP standard (for the definition of STP, see the Terms and Conditions for Bank Accounts)	PLN 150		
13	Execution of an instruction under an active Remote Payment Initiation service	N/A		PLN 5

[1] Applies to transfers where the payer and payee are the same Customer and the accounts are at the Bank

Execution of incoming transfers		Commission/fee rate
1	Execution of incoming cross-border transfer or FC transfer coming from a domestic bank into the Customer's account maintained in the Bank - SHA, BEN charging option [SHAR or DEBT in ISO20022 format], excluding EUR transfers to EEA (the commission is debited to the Customer's account with the Bank)	PLN 25
2	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank into the Customer's account maintained in the Bank - OUR charging option [SHAR or DEBT in ISO20022 format] (the commission is paid by the ordering bank/payer)	PLN 180

Additional fees		Domestic transfers in PLN or cross-border transfers in EUR	Other transfers
1	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems	PLN 20	PLN 100
2	Correction of data concerning an outgoing transfer at the payer's request after sending a payment message to settlement systems	50% of the transfer amount max. PLN 50	PLN 200 + actual costs of a third bank, if any
3	Cancellation of an outgoing transfer at the payer's request after sending a payment message to settlement systems 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	50% of the transfer amount max. PLN 50	PLN 200 + actual costs of a third bank, if any

	with those countries, in the case an incorrect bank account number is given by the payer and the Bank has not recovered the transfer amount		
4	Return of a previously executed outgoing transfer to 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 + actual costs of a third bank, if any
5	Explanation of details of outgoing or received payments, confirmation of debiting the payee's account and providing other explanations on payments at the Customer's request. The fee is charged if a contact with a third bank is required	50% of the transfer amount max. PLN 50	PLN 200 + actual costs of a third bank, if any

		Commission/fee rate
6	Confirmation of execution for a single transfer	
	a) in paper form	PLN 60
	b) electronically	PLN 20
	c) delivery of the confirmation by post (Fee charged in addition to the fee referred to in sec. a)	PLN 30/ postal operator's costs[2]
7	Individual setting of a Cut Off Time	PLN 150

Direct debit		Commission/fee rate
	Fees charged to the payee	GOonline Biznes
1	Initiation of a PLN direct debit	As per the agreement
2	Execution of a single PLN direct debit by debiting the payer's account maintained by another bank	PLN 3
3	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	PLN 3
4	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	PLN 3
5	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	PLN 3
6	Refusal to execute a direct debit by debiting the payer's account maintained by another bank	PLN 3
7	Refusal to execute a direct debit by debiting the payer's account maintained by the Bank	PLN 3
8	Refund of the direct debit funds executed	PLN 10
9	Forwarding a consent to the payer's bank for verification	PLN 20
	Fees charged to the payer	
1	Debiting the payer's account with the direct debit amount	PLN 2
2	Bank's refusal to carry out a direct debit due to insufficient funds in the payer's account	PLN 3
3	Cancellation of a single direct debit prior to its execution, at the payer's request	PLN 5
4	Refund of the Direct Debit executed, at the payer's request	PLN 5
5	Blocking of direct debit execution Note: The fee is charged for blocking each account	PLN 50

Payment identification (mass collect)		Commission/fee rate
1	Activation of the Payment Identification service	As per the agreement
2	Monthly fee for the service	As per the agreement

3	Transforming an incoming transfer (payment) into a virtual account	As per the agreement
4	Service parameters change	As per the agreement
5	Repeated delivery of result files (reports) in the electronic banking system at the Customer's request	As per the agreement
Mass domestic payments		Commission/fee rate
1	Initiation of the Mass Domestic Payments service	As per the agreement
2	Monthly fee for the service	As per the agreement
3	Payment processing	As per the agreement
4	Service parameters change	As per the agreement

[2] Courier deliveries will be subject to the fees set out in chapter 9. Other services and fees, Other fee.

3 | Cards

		Commission/fee rate		
		Mastercard debit card[1]		
Card types - debit		Business (PLN)	Business (EUR)	Multicurrency Business (PLN)
1	Card issuance	PLN 25	EUR 10	PLN 30
2	Card usage (monthly fee)	PLN 7	EUR 3	PLN 7
3	Cash withdrawals from ATMs in Branches of the Bank	PLN 7	EUR 2	PLN 7
4	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount, min. PLN 7	3% of the amount, min. EUR 2	3% of the amount, min. PLN 7
5	Cash withdrawals at another bank's cash desk or from ATMs abroad from an auxiliary account in a foreign currency	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
6	Cash withdrawal under a cash back service	PLN 5	EUR 1	PLN 5
7	Deposit made in PLN with a MasterCard Business (PLN) or Multicurrency Business MasterCard (PLN) debit card in a cash deposit machine at the Bank's branch	0.4% of the amount, min. PLN 7	N/A	0.4% of the amount, min. PLN 7
8	Deposit made in EUR with a MasterCard Business (EUR) or Multicurrency Business MasterCard (PLN) debit card in a cash deposit machine at the Bank's branch	N/A	0.3 min. EUR 2*	0.3%, min. EUR 2*
9	Deposit made in PLN with a MasterCard Business (PLN) or Multicurrency Business MasterCard (PLN) debit card 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
10	Cashless transaction executed as a money transfer (in financial and non-financial institutions)[5]	7% of the amount		
11	Checking the balance in ATMs	PLN 1	EUR 1	PLN 1
12	Card delivery by courier in Poland	PLN 80	EUR 20	PLN 80
13	PIN delivery			
	GOonline Biznes/Call Centre	PLN 0	EUR 0	PLN 0
	by mail	PLN 50	EUR 15	PLN 50

	courier dispatch to the address specified by the Customer in Poland	PLN 80	EUR 20	PLN 80
14	Generating a new PIN			
	GOonline Biznes/Call Centre	PLN 0	EUR 0	PLN 0
	based on an instruction in paper form submitted to the Bank	PLN 50	EUR 15	PLN 50
15	Submission of an instruction in a form other than the corresponding request in GOonline Biznes, concerning: a) Issuance of a Mastercard Business (PLN), Mastercard Business (EUR) or Multicurrency Business Mastercard debit card to the Card User b) Change of Daily Limits and Monthly Limit c) Disabling or enabling contactless payments on the card d) Card activation, blocking, unblocking	PLN 150 for each instruction/document	EUR 35 for each instruction/document	PLN 150 for each instruction/document

*The fee will apply after the Bank's product/service is made available.

		Commission/fee rate			
		Charge			
		Mastercard[1]		Visa[1]	
Card types - charge		Silver (PLN)	Business World Elite (PLN)	Silver (PLN)	Platinum (PLN)
1	Card issuance	PLN 200	PLN 500	PLN 200	PLN 500
2	Card use in subsequent years				
3	Cash withdrawals from ATMs in Branches of the Bank	3% of the amount, min. PLN 7			
4	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount, min. PLN 7			
5	Cashless transactions	1.5% of the amount			
6	Cashless transaction executed as a money transfer (in financial and non-financial institutions)[5]	7% of the amount			
7	Checking the balance in ATMs	PLN 1			
8	Card delivery by courier in Poland	PLN 80			
9	PIN delivery				
	GOonline Biznes/Call Centre	PLN 0			
	by mail	PLN 50			
	courier dispatch to the address specified by the Customer in Poland	PLN 80			
10	Generating a new PIN				

	based on an instruction in paper form submitted to the Bank	PLN 50			
	via GOonline Biznes/Call Centre	PLN 0			
	Statement				
11	to be downloaded via GOonline Biznes	PLN 0			
	in paper form	PLN 200			
12	Access to an airport lounge (rate for a single visit per person)	N/A	PLN 160	N/A	
13	Fast track service	N/A	Fee for a single pass is determined and charged by the airport/service provider[4]	N/A	
14	"Bezpieczny Biznes" insurance package – monthly fee for the card whose User is insured	PLN 0	N/A	PLN 0	N/A
15	"Bezpieczny Biznes Plus" insurance package – monthly fee for the card whose User is insured	N/A	PLN 0	N/A	PLN 0
16	"Karta Business" insurance package[2] – monthly fee for the card whose User is insured	N/A		PLN 5.99	PLN 0
17	Submission of an instruction in a form other than the corresponding request in GOonline Biznes, concerning: a) Change of Daily Limits and Card Limit b) Disabling or enabling contactless payments on the card c) Card activation, blocking, unblocking	PLN 150 for each instruction/document			
18	Fee for documents issued by the Bank: statement duplicate, account history	PLN 200			

Services added to cards		Commission/fee rate
1	Smart Data OnLine – access to the service[3]	PLN 4,500
2	Smart Data OnLine – usage fee (monthly)	PLN 500
3	System support/consultation/training by a Bank employee at the Customer's request	min. PLN 500, max. PLN 2,000
4	Assigning 3D Secure PIN in GOonline Biznes	PLN 0

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

a) for Mastercard Business (PLN) and Mastercard Business (EUR) debit cards – the 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 – the currency of the account to which the card is issued, the commission for transaction currency conversion is added to the transaction value,

amounting to: 5% (for debit cards) or 6% (for charge 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 and charge cards) or in EUR (applies to Mastercard Business debit cards (EUR)) specified in the statement and is not recorded as a separate item.

[2] Insurance package offered by the Bank from 10/08/2020.

[3] The service is only available for Mastercard cards.

[4] Two fast track passages are free of charge per calendar year

[5] Merchant with Merchant Category Code (MCC): 4829, 6050 and 6051.

4 | Electronic services

	Electronic banking services	Commission/fee rate				
		GOonline Biznes	Connexis		Multi Bank Reporting (MT940/ camt.053)	Remote Payment Initiation (MT101/ pain.001)
1	Monthly fee The fee applies from the month following the opening of the account	PLN 300	PLN 300 accounts in the Bank	PLN 150 accounts in third banks	PLN 300	
2	Activation in relation to accounts in Poland	N/A	PLN 5,000		N/A	
	in relation to accounts abroad, per country		PLN 2,000			
3	Granting/ revoking /modifying User permissions in GOonline Biznes by the Bank at the Customer's request. The fee is due for the following activities and charged for each User specified in the request: - adding/removing a User, - granting new or modifying existing User permissions, - adding or modifying account permissions, - adding or modifying acceptance schemes [1]Note: no fee is charged if the operations are performed independently by the User Administrator in GOonline Biznes	PLN 100/PLN 0[1]	N/A			
4	Adding a new user by the Bank at the Customer's request in the process of applying for GOonline Biznes	PLN 0				
5	Granting permissions to the User Administrator with the concurrent addition of schemes for Company management/Contract signing by the Bank at the Customer's request	PLN 0				
6	Monthly fee for system Users	PLN 0				
	up to five Users inclusive					
	over five Users	PLN 50				
7	SMS codes for authorization of instructions – the fee is charged to a given entity using SMS authorizations by a minimum of one User when at least one SMS code is used (monthly fee) The fee is not charged if SMS codes are used to log into the system, change the authorization method and activate the mobile application	PLN 30	N/A			

8	SMS message	PLN 0.35 (per message)		
9	USB cryptographic device - issuance	PLN 200	N/A	
10	Starter package in paper form – issuance	PLN 30		
11	Starter package via SMS message or token – issuance	PLN 0		
12	Dispatch of a token or USB cryptographic carrier by mail	PLN 30		
13	Dispatch of a token or USB cryptographic carrier by courier	PLN 80		
14	Support/technical consultation/training by a Bank employee at the Customer's request	min. PLN 500 max. PLN 2,000		
15	Issuance of a token – password generator	N/A	PLN 60	N/A
16	Use of a token – additional monthly fee for each token issued	PLN 30	N/A	
17	Mobile authorization in the GOmobile Biznes application	PLN 0		

Fees related to GOconnect Biznes (HOST-TO–HOST)/GOconnect Biznes Plus/GOfiles/ GOfiles Plus		Commission/fee rate
1	Monthly fee	As per the agreement
2	Starting fee	
3	Support/technical consultation/training by a Bank employee at the Customer's request	min. PLN 500 max. PLN 2,000

Fees related to global channels		Commission/fee rate
	Basic fees	
1	Starting fee (for a company from a group that signs a contract)	PLN 10,000
2	One-off fee in the case of expanding the service to include access for another company from the group	PLN 4,000
3	One-off fee in case of changes to the service	PLN 2,000
4	Monthly fee for each account covered by the service	PLN 200
	Additional fees	
5	Standard transaction confirmation – monthly fee for each account covered by the service	PLN 100
6	Premium transaction confirmation – monthly fee for each account covered by the service	PLN 200
7	Support/technical consultation/training by a Bank employee at the Customer's request	PLN 3,000

Fees related to GOwadia Plus		Commission/fee rate
1	Monthly fee	As per the agreement
2	Starting fee	
3	Support/technical consultation/training by a Bank employee at the Customer's request	min. PLN 500 max. PLN 2,000

5 | Cash services

I. Sealed-bag cash deposits and withdrawals

	Carried out through PLN accounts	Deposit/withdrawal currency	Commission/fee rate
1	Own sealed-bag deposit at a Bank Unit (cash desk, Deposit Drop Box)[1] a) banknote deposit (coins ≤ 10% of the deposit value) b) mixed deposit (coins > 10% of the deposit value) c) coin deposit (coins > 50% of the deposit value)	PLN	 0.7% of the amount, min. PLN 60 0.8% of the amount, min. PLN 80 3.0% of the amount, min.PLN100
2	Own sealed-bag deposit via the Online Deposit Drop Box[1] a) banknote deposit (coins ≤ 10% of the deposit value) b) mixed deposit (coins > 10% of the deposit value) c) coin deposit (coins > 50% of the deposit value)	PLN	 0.5% of the amount, min. PLN 30 0.6% of the amount, min. PLN 40 2.5% of the amount, min. PLN 50
3	Own sealed-bag deposit via cash processing facilities cooperating with the Bank[1] a) banknote deposit (coins ≤ 10% of the deposit value) b) mixed deposit (coins > 10% of the deposit value) c) coin deposit (coins > 50% of the deposit value)	PLN	 0.5% of the amount, min. PLN 30 0.6% of the amount, min. PLN 40 2.5% of the amount, min. PLN 50
4	Own sealed-bag deposit via a Polish Post Office branch *The Bank is also entitled to charge an additional fee on a deposit in coins specified in item 1 in Section: "Additional fees" below*	PLN	0.5% of the amount, min. PLN 30
5	Sealed-bag withdrawal at a Bank Unit	PLN	0.7% of the amount, min. PLN 60
6	Sealed-bag withdrawal via cash processing facilities cooperating with the Bank	PLN	0.6% of the amount, min. PLN 30

	Carried out through foreign currency accounts	Deposit/withdrawal currency[2]	Commission/fee rate
1	Own sealed-bag deposit in the account currency at a Bank Unit (cash desk, Deposit Drop Box)	EUR, USD, CHF, GBP	0.8% of the amount, min. PLN 60
		in other currencies	2% of the amount, min. PLN 60
2	Own sealed-bag deposit in the account currency via the Online Deposit Drop Box	EUR, USD, CHF, GBP	0.7% of the amount, min. PLN 30
		in other currencies	1.8% of the amount, min. PLN 30
3	Own sealed-bag deposit in the account currency via cash processing facilities cooperating with the Bank	EUR, USD, CHF, GBP	0.7% of the amount,min. PLN 30
		in other currencies	1.8% of the amount, min. PLN 30
4	Sealed-bag withdrawal in the account currency at a Bank Unit	EUR, USD, CHF, GBP	0.8% of the amount, min. PLN 60
		in other currencies*	2% of the amount,min. PLN 60
5	Sealed-bag withdrawal in the account currency via cash processing facilities cooperating with the Bank	EUR, USD, CHF, GBP*	0.7% of the amount, min. PLN 30
		in other currencies*	1.8% of the amount, min. PLN 30

	Additional fees	Commission/fee rate
1	Additional fee on coin deposits (PLN only) above 100 coins, charged on the value of a coin deposit	2.5% of the coin value, min. PLN 60
2	Additional fee on an unsegregated deposit (coins mixed with banknotes)	1.5% of the deposit amount, min. PLN 60
3	a) Making a deposit in a Packaging not accepted by the Bank b) Making a deposit in the Online Deposit Drop Box contrary to the instructions c) Issuance of a Statement of Differences d) No document confirming the breakdown of the deposit by currency amounts e) No Bank Proof of Deposit (BPP/eBPP) f) Missing or incorrect bank account number on the BPP/eBPP	PLN 50 per event
4	Issuance of a certified copy of a Bank Proof of Payment (BPP/eBPP)	to be determined on a case-by-case basis, min. PLN 50 per copy
5	Provision of additional documents for the Statement of Differences at the Customer's request	PLN 100
6	Exceeding the Daily Limit for Sealed-Bag Deposits	PLN 200 per event
7	Exceeding the Daily Limit for Sealed-Bag Deposits in the Online Deposit Drop Box	PLN 200 per event
8	Sealed-bag deposits via a Deposit Drop Box at a Bank Unit (regardless of the number of Deposit Drop Boxes in use)	PLN 200 monthly
9	Sealed-bag deposits via the Online Deposit Drop Box (for each Online Deposit Drop Box in use)	PLN 200 monthly
10	Issuance of a key/card to a Deposit Drop Box/Online Deposit Drop Box (for each key/card issued)	PLN 50
11	Failure to return a key/card to a Deposit Drop Box/Online Deposit Drop Box (for each key/card issued)	
12	Fee for carrying out an agreement on sealed-bag deposits or withdrawals	to be determined on a case-by-case basis, min. PLN 150
13	Modification of the parameters of the agreement on sealed-bag deposits or withdrawals, including: a) addition/removal of an account, b) addition/removal of the Customer's unit, c) addition/removal of a sealed-bag deposit or withdrawal service, d) addition/removal of a cash-in-transit service, e) addition/removal of a Deposit Drop Box/Online Deposit Drop Box	to be determined on a case-by-case basis, min. PLN 70
14	Submission of an instruction in a form other than the corresponding request in GOonline Biznes, concerning: a) a sealed-bag withdrawal at a cash processing facility or a Bank Unit b) cancellation of a sealed-bag withdrawal instruction at a cash processing facility, c) a list of persons/vehicles authorized to enter the premises of a cash processing facility or a Polish Post Office branch or a Bank Unit to hand over sealed-bag deposits or collect sealed-bag withdrawals, d) ordering or cancellation of a cash-in-transit service, e) any questions and explanations related to payments and withdrawals and cash-in-transit	PLN 150 foreach instruction/document
15	Lack of QR code on the Bank Proof of Payment[3]	PLN 5.00 per each document
16	Delivering a non-standard report or statement	to be determined on a case-by-case basis, min. PLN 200 per report
17	Fee for failure to collect a sealed-bag withdrawal at a Bank Unit/cash processing facility at the date specified in the withdrawal instruction	1.5% of uncollected amount, min. PLN 200
18	Commitment fee[4]	PLN 29 per month

19	Cash escort (service available only together with the service of sealed-bag deposits or withdrawals)	to be determined on a case-by-case basis

II. Open cash deposits and withdrawal[5, 6]

Carried out through PLN accounts		Deposit/withdrawal currency[2]	Commission/fee rate
1	Open deposit which is an own deposit	PLN	1.2% of the amount, min. PLN 60
2	Open deposit made by third parties	PLN	1.5% of the amount, min. PLN 60
3	Open deposit subject to conversion to PLN	EUR, USD, CHF, GBP	1.5% of the amount, min. PLN 60
		other currencies	2% of the amount,min. PLN 60
4	Each PLN open deposit made via a Polish Post Office branch	PLN	0.7% of the amount, min. PLN 50
5	Open withdrawal	PLN	1.2% of the amount, min. PLN 60
6	Open withdrawal with conversion	EUR, USD, CHF, GBP	1.5% of the amount, min. PLN 60
		other currencies	2% of the amount, min. PLN 60
Carried out through foreign currency accounts		**Deposit/withdrawal currency[2]**	**Commission/fee rate**
1	Open deposit in the account currency, which is an own deposit	EUR, USD, CHF, GBP	1.5% of the amount, min. 15 units of the deposit account currency
		in other currencies	2% of the amount, min. 20 units of the deposit account currency
2	Open deposit in the account currency made by third parties	EUR, USD, CHF, GBP	1.5% of the amount, min. PLN 60
		in other currencies	2% of the amount, min. PLN 60
3	Open deposit with conversion	EUR, USD, CHF, GBP	1.5% of the amount, min. PLN 60
		in other currencies	2% of the amount, min. PLN 60
4	Open withdrawal in the account currency	EUR, USD, CHF, GBP	1.5% of the amount, min. 15 units of the withdrawal account currency
		in other currencies	2% of the amount, min. 20 units of the withdrawal account currency
5	Open withdrawal with conversion	EUR, USD, CHF, GBP	1.5% of the amount, min. PLN 60
		in other currencies*	2% of the amount, min. PLN 60

Additional fees		Commission/fee rate
1	Additional fee on coin deposits (PLN only) above 100 coins, charged on the value of a coin deposit	2.5% of the amount, min. PLN 60
2	Additional fee on an unsegregated deposit (coins mixed with banknotes)	1.5% of the amount, min. PLN 60
3	Delivering a non-standard report or statement	to be determined on a case-by-case basis, min. PLN 200 per report
4	Fee for failure to execute or partial execution of an advised cash withdrawal	1.5% of the amount,

	Charged on uncollected amount	min. PLN 200
5	Additional fee for a withdrawal at a Bank Unit that requires advising, executed within a period shorter than the standard one, provided that funds are available at the Bank *Charged on the amount of the withdrawal that is in excess of the amount that does not need to be advised*	0.5% of the amount, min. PLN 60
6	Advising an open withdrawal at a Bank Unit in a form other than the corresponding request in GOonline Biznes	PLN 150 for each advice
7	Open deposit in PLN via a Polish Post Office branch – initiation of the service	to be determined on a case-by-case basis, min. PLN 100
8	Open deposit in PLN via a Polish Post Office branch – upon change of the terms/parameters of the service (such as adding/removing an account)**	to be determined on a case-by-case basis, min. PLN 50

[1] The rates will be differentiated depending on the deposit type as of 01/11/2026 for new agreements or for renewed individual pricing terms. Until then, the Bank applies the same rate as for banknote deposits or a rate determined on a case-by-case basis.

[2] Deposits and withdrawals in EUR, USD, CHF, GBP and other currencies are only available in banknotes.

[3] Applies to sealed-bag deposits via cash processing facilities and the online deposit drop box. The Bank will start charging and collecting the fee as of 1 January 2027.

[4] Fee charged on agreements under which no sealed-bag deposit or withdrawal was recorded within the last 12 consecutive months. The Bank will start charging the fee as of 1 January 2027.

[5] Own deposit - cash deposit to the account, made for and on behalf of the account holder, if the account holder is indicated in the instruction as the ordering party and payee, or the payment instruction has been signed by the account holder or persons authorised by the account holder to place instructions on his/her behalf or if the payer declares to be a person employed by the account holder.

[6] External/third-party deposit - any cash deposit other than the own deposit.

6 | Documentary letters of credit and collections

	The Bank's Documentary Letter of Credit (L/C) (import and domestic)		Commission/fee rate
1	Commission for providing/renewing/increasing an L/C facility *(for the current period of availability of the revolving line or for the term of the non-revolving line)*		1%, min. PLN 550
2	Fee for change of terms of an L/C facility other than those indicated in item 1 (for each annex to the agreement)		PLN 350
3	Issuance of an L/C pre-advice		
4	Fee for an L/C draft	on the basis of an L/C opening order	PLN 250
		on the basis of an incomplete L/C opening order or trade documents	PLN 450
5	Fee for opening an L/C:	in advance for the entire term	0.3% of the L/C maximum amount, min. PLN 350 for each three-month term started
6	Opening a standby L/C	in advance for the entire term	0.15% monthly, min. PLN 150 monthly
7	Fee for change of L/C terms	each change	PLN 250
		additionally if the change concerns an increase of the L/C amount or extension of the L/C term	the same as the opening fee
Note: Presentation of documents above the paid-up three-month L/C term or exceeding the L/C balance is considered a change of the L/C terms.			
8	Fee for L/C execution	including payment/examination of documents, the settlement costs (for each set of documents)	0.2% of the amount due to be paid, min. PLN 350
9	Fee for submitting an order outside of the GOonline Biznes system		PLN 400
10	Fee when the documents presented are not compliant with the L/C terms (charged to the L/C beneficiary)		USD 150/EUR 130/PLN 600
11	Commission for deferred payment (for each month of deferral indicated in the L/C or part thereof)		0.1% monthly on each deferred payment, min. PLN 250 (the minimum applies to each 1-month period of deferral or part thereof)
12	Fee for cancellation of an order (prior to its execution by the Bank)		PLN 350
	Fee for cancellation of or failure to use an L/C		
	Fee for change of terms of L/C collateral		
13	Fee for consulting, at the Customer's request, the provisions of commercial contracts, transaction/financing structures/collateral		to be negotiated, min. PLN 1,500
14	Fee for assignment of rights to the receipt of goods or bank endorsement on documents		PLN 250
15	Fee for issuance of documents presented under an L/C	in domestic transactions	PLN 50
		in cross-border transactions	PLN 300

16	Administrative commission (as defined in the Credit Regulations) Not applicable to credits 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.		0.075% quarterly
17	L/C payment discount		the base rate plus margin to be determined on a case-by-case basis
Third-party documentary L/C (export and domestic)			**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		the rate to be determined on a case-by-case basis depending on the risk of the country and the opening bank
5	Commission for transfer of an L/C into a secondary beneficiary		0.3% of the maximum amount of the transferred L/C, min. PLN 650
6	Commission for execution of an L/C (including payment or document analysis)		0.2% of the amount due to be paid, min. PLN 350
7	Fee for advice of a change	each change	PLN 350
		additionally if the change concerns an increase of the amount or extension of the term of a confirmed L/C	the rate to be determined on a case-by-case basis depending on the risk of the country and the opening bank
8	Commission/fee for payment deferral	confirmed L/C	the rate to be determined on a case-by-case basis
		unconfirmed L/C (for each month of deferral, or part thereof, indicated in the L/C for each set of documents)	PLN 250
9	Fee when the documents presented are not compliant with the L/C terms		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 failure to use an L/C (write-off)		
13	Fee for transfer of the obtained receivables to another bank		
14	Fee for advice of an L/C to another bank		PLN 550
15	Fee for an instruction to transfer the incoming receivables under an L/C in favour of another entity		
16	Fee for consulting, at the Customer's request, the provisions of commercial contracts, transaction/financing structures/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	in domestic transactions	PLN 50
		in cross-border transactions	PLN 300
19	Additional fee for complaints, explanations, reminders		PLN 250

20	L/C receivable discount		the base rate plus margin to be determined on a case-by-case basis
Incoming documentary and clean collection (import and domestic)			**Commission/fee rate**
1	Commission for issuance of documents for a payment or draft acceptance or issuance of financial documents (including issuance of financial documents at a later date)		0.2% of the collection amount, min. PLN 350
2	Fee for change of terms of collection, complaints, explanations, reminders		PLN 250
3	Fee for protest of bills of exchange		as per actual costs incurred + PLN 500
4	Fee for execution of an import documentary collection order, related claim activities and other actions		fees as for a cross-border transfer
5	Fee for sending unaccepted documents back (fee charged to the sender)		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	in domestic transactions	PLN 50
		in cross-border transactions	PLN 300
8	Fee for issuing documents at the Bank's office (additionally, irrespective of other fees)		PLN 500
Outgoing documentary and clean collection (export and domestic)			**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 terms of collection, complaints, explanations, reminders		PLN 250
3	Fee for assignment of rights to the receipt of goods or bank endorsement on documents		
4	Fee for collection-related incoming payment		PLN 100
5	Fee for issuance of the collection documents to the Payer's bank	in domestic transactions	PLN 50
		in cross-border transactions	PLN 300
6	Fee for accepting orders/documents at the Bank's office (additionally, irrespective of other fees)		PLN 500

7 | Bank guarantees

Third-party guarantees		Commission/fee rate
1	Advising fee for a guarantee/change	PLN 400
2	Fee for the Bank's opinion on the text of a guarantee	PLN 350
3	Fee for confirmation of authenticity of a guarantee	PLN 300
4	Fee for handling claims	PLN 550
5	Fee for handling instructions related to a guarantee other than those indicated in items 1-4	PLN 350
Own guarantees and counter guarantees		**Commission/fee rate**
Note: Potential changes to the rate indicated in item 4 apply: - to new guarantees (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, - to changes to existing guarantees (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/renewing/upgrading a guarantee facility *(for the current period of availability of the revolving line or for the term of the non-revolving line)*	1%, min. PLN 550
2	Fee for change of terms of a guarantee facility other than those indicated in item 1 (for each annex to the agreement)	PLN 350
3	Handling fee for 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 each amendment to a guarantee (irrespective of commission under item 4)	PLN 200
6	Claim handling fee (not charged in the case of a guarantee payment)	PLN 500
7	Fee for a guarantee payment	PLN 1,000
8	Fee for confirmation of assignment under a guarantee	PLN 500
9	Fee for issuing a guarantee on the Bank's template form	PLN 100
10	Fee for issuing a guarantee using the Customer's form approved by the Bank	PLN 200
11	Fee for a guarantee draft	
12	Fee for cancellation of an order to issue a guarantee, or of an annex to a guarantee	
13	Fee for an order outside GOonline Biznes	PLN 300

14	Fee for consulting, at the Customer's request, the provisions of commercial contracts, transaction/financing structures/collateral	to be negotiated, min. PLN 1,500
15	Administrative commission (as defined in the Credit Regulations) Not applicable to credits 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.	0.075% quarterly

8 | Credits

	Credit commissions and fees **(Not applicable to credits granted to individual farmers, as referred to in item 3 below)**	Commission/fee rate
1	Commission for origination of a credit/loan, extending the term of availability of a credit/loan, increasing the amount of a credit/loan, extending the repayment of a credit/loan	min. 1.8% of the loan/credit amount/ increase/extension in the case of increase/extension alone, not less than PLN 2,000 eWniosek: min. 1.5% of the loan/credit amount/increase/extension in the case of increase/extension alone, not less than PLN 1,500
2	Commitment fee (calculated on an undrawn credit/loan amount) Note: not applicable to a crop purchase loan (revolving)	min. 50% of the margin forming part of the credit/loan interest rate
3	Non-revolving credit prepayment commission Note: not applicable to a crop purchase loan, a VAT financing loan to be repaid from a VAT refund by the Tax Office, a financing agreement Note: the commission is not charged if early repayment of a loan/its part is financed by EU funds or the loan is repaid from a financed contract	min. 2% of the credit facility amount being repaid, not less than PLN 1,500
4	Commission for change of the provisions of an agreement (other than that specified in item 1), including for closing a revolving credit facility at the Customer's request Note: not applicable to a crop purchase loan	min. 0.1% of the credit facility amount, not less than PLN 1,000
5	Administrative commission (as defined in the Credit Regulations)	0.075% quarterly
6	Preferential loan origination commission – for loans granted from 1 June 2017 Note: if the credit origination commission is less than 2%, the Bank may charge fees/commissions for changes to credit terms or for loan service operations, as determined on a case-by-case basis, the sum of fees/commissions during the credit term may not exceed 2% of the credit amount.	max. 2% of the granted loan amount
7	Change of legal types of credit/loan collateral at the Customer's request	to be determined on a case-by-case basis, min. PLN 1,000[1]
8	Other commissions and fees described in the loan documentation	to be determined on a case-by-case basis

[1] If 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 the due commission shall be agreed with the Customer before the operation is started

	Other banking operations related to the handling of credits and loans, including those related to securing loan transactions (this applies also to preferential loans granted until 31 December 2014) (not applicable to credits granted to individual farmers, as referred to in item 3 below)	Commission/fee rate
1	Issuance of a certificate stating the debt amount on account of a credit facility/loan	to be determined on a case-by-case basis[1] min. PLN 300
2	Issuance of a credit facility/loan repayment certificate	to be determined on a case-by-case basis[1] min. PLN 100
3	Issuance of a commitment letter to release collateral provided that the credit facility/loan is repaid	to be determined on a case-by-case basis[1] min. PLN 300
4	Change of a repayment schedule not related to the financing term change	to be determined on a case-by-case basis[1] min. PLN 100
5	Visit to the Customer's registered office or place of business as part of Customer or credit/loan collateral monitoring; also in the case of delay of credit/loan repayment (for a debt overdue by more than 30 days)	PLN 250
6	Commission for issuing a loan/credit facility commitment letter (the fee reduces the loan/credit origination fee)	min. 0.5% of the committed amount not less than PLN 1,500
7	Commission for issuing a conditional loan/credit facility commitment letter	to be determined on a case-by-case basis[1] min. PLN 200
8	Preparing a credit account statement	PLN 0 – electronically via GOonline Biznes PLN 25 – in paper form
9	Preparation and sending to the Customer of information on arrears in payment of amounts due with a simultaneous call for payment – for each call sent no more often than every 14 calendar days	to be determined on a case-by-case basis[1] min. PLN 200
10	Fee for establishment of collateral by the Bank on behalf of the Customer and related activities	to be determined on a case-by-case basis[1] min. PLN 200
11	Fee for issuing, at the Customer's request, a copy of documents and agreements concluded between the Customer and the Bank	to be determined on a case-by-case basis[1] min. PLN 100
12	Fee for giving consent/conditional consent to a no-charge release of real estate from a mortgage	to be determined on a case-by-case basis[1] min. PLN 50
13	Fee for untimely delivery by the Customer of documents required to assess the Customer's financial and economic standing – payable monthly until the obligation is fulfilled	PLN 500
14	Fee for delivery of documents required to assess the Customer's financial and economic standing by means other than electronic banking	PLN 200
15	Fee for sending a reminder 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 Credit Regulations, in the Agreement or the Bank's demand Note: the first reminder about the need to perform the obligation is free of charge	PLN 200 PLN 500 per each subsequent reminder
16	Other certificates	to be determined on a case-by-case basis min. PLN 500

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

	Commissions and fees for credits granted to natural persons running a farm, including in the form of a civil law partnership (referred to as "individual farmers") based on agreements concluded from 8 January 2024, subject to the Consumer Credit Act of 12 May 2011.	Commission/fee rate
1	Credit/loan origination fee	min. 1.8% of the credit/loan amount eWniosek: min. 1.5% of the credit/loan amount
2	Commission for extending the term of availability of a credit/loan, increasing the amount of a credit/loan, extending the repayment of a credit/loan	min. 1.8% of the credit/loan increase/extension amount in the case of increase/extension alone, not less than PLN 2,000 eWniosek: min. 1.5% of the credit/loan increase, in the case of increase/extension alone, not less than PLN 1,500
3	Commitment fee (calculated on an undrawn credit/loan amount)	2%
4	Non-revolving credit prepayment commission[1] Note: not applicable to a crop purchase loan, a VAT financing loan to be repaid from a VAT refund by the Tax Office, a financing agreement Note: the commission is not charged if early repayment of a loan/its part is financed by EU funds or the loan is repaid from a financed contract	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 max. 1% of the repaid part of the loan, if the period between the date of loan repayment and loan repayment exceeds one year
5	Preferential loan origination commission Note: if the preferential loan origination commission 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 loan servicing activities; the sum of fees and commissions in the financing term cannot exceed 2% of the amount of the loan granted	max. 2% of the granted loan amount
6	Fee for a change of credit/loan legal collateral types at the Customer's request	to be determined on a case-by-case basis[2] min. PLN 1,000
7	Fee for issuing a certificate confirming the outstanding amount at the Customer's request	to be determined on a case-by-case basis[2] min. PLN 300
8	Fee for issuing a full credit/loan repayment certificate at the Customer's request	to be determined on a case-by-case basis[2] min. PLN 100
9	Fee for issuing a commitment letter to release collateral provided that the credit/loan has been repaid	to be determined on a case-by-case basis[2] min. PLN 300
10	Fee for a change of the repayment schedule not related to the financing term change	to be determined on a case-by-case basis[2] min. PLN 100
11	Fee for a visit to the Customer's registered office or place of business, applied in the case of a past due credit/loan repayment (for a debt overdue by more than 30 days)	PLN 250
12	Commission for issuing a credit/loan commitment letter (the fee reduces the loan/credit origination fee)	min. 0.5% of the committed amount not less than PLN 1,500
13	Commission for issuing a conditional credit/loan commitment letter	to be determined on a case-by-case basis[2] min. PLN 200
14	Fee for preparing a credit account statement at the Customer's request	PLN 0 – electronically via GOonline Biznes PLN 25 – in paper form
15	Fee for preparing and sending to the Customer information on arrears in the repayment of the amounts due	to be determined on a case-by-case basis[2] min. PLN 200

	with a simultaneous call for payment – for each call sent no more often than every 14 calendar days	
16	Fee for issuing, at the Customer's request, a copy of documents and agreements concluded between the Customer and the Bank	to be determined on a case-by-case basis[2] min. PLN 100
17	Fee for giving consent/conditional consent at the Customer's request to a no-charge release of real estate from a mortgage	to be determined on a case-by-case basis[2] min. PLN 50
18	Fee for untimely delivery by the Customer of documents required to assess the Customer's financial and economic standing – payable monthly until the obligation is fulfilled	PLN 500
19	Fee for sending a reminder 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 Credit Regulations, in the Agreement or the Bank's demand Note: the first reminder about the need to perform the obligation is free of charge	PLN 200 PLN 500 per each subsequent reminder
20	Other certificates issued at the Customer's request	to be determined on a case-by-case basis min. PLN 500

[1] The amount of the commission cannot exceed:

a) the amount of interest which the Customer would be obliged to pay during the period between early Credit 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 Credit prepayment if one or more of the following circumstances occur:

a) the repayment does not fall within a period for which the Credit interest rate is fixed,

b) the Credit 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 credit repayment year,

c) the Credit is prepaid due to termination of the Agreement by the Customer with observance of the notice period, on the date on which the entire Credit amount is due,

d) in the case of agreements where the repayment was made in accordance with the insurance contract concluded to secure Credit repayment.

[2] If 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 the due commission shall be agreed with the Customer before the operation is started

9| Other services and fees

Axepta BNP Paribas payment gateway		Commission/fee rate
1	Service activation	PLN/EUR 0
2	Payment fee	to be determined on a case-by-case basis
3	Payment refund	PLN/EUR 0
4	Payment of funds to a Merchant's bank account at the Bank	PLN/EUR 0
International Desk		**Commission/fee rate**
1	One-time fee	PLN 2,000
2	Monthly fee	PLN 200
Cash Pooling		**Commission/fee rate**
1	Starting fee	As per the agreement
2	Monthly fee	
3	Monthly fee charged for each account	
4	One-time fee in case of changes in the service	
5	Monthly fee for interest settlements based on reports	
6	Monthly variable commission (applicable to selected product types)	
Handling domestic cheques		**Commission/fee rate**
1	For confirmation of a settlement or cash cheque (per cheque)	PLN 100
2	For collection of a settlement or cash cheque (the fee is charged for acceptance of a cheque for collection)	
3	For acceptance of a notification regarding loss of cheques and cheque blanks and stopping cheques at the Bank's Branches	PLN 200
4	For issuing a cheque book (cheques in domestic transactions; 50 cheque blanks)	PLN 300
5	Withdrawal at the Bank's cash desk on the basis of the Bank's cash cheque	1%, min. PLN 60

	Financial institutions: additional fees for the Bank's function as Payment Agent		Commission/fee rate
1	Fee for making available the function of Payment Agent.		PLN 3,000 one-time
2	Fee for the Bank holding a function of Payment Agent. Fee charged for a (sub)fund		PLN 2,000 monthly
3	Fee for an account maintained in connection with the Bank's Payment Agent function		PLN 500 monthly
	Other fees		**Commission/fee rate**
1	Using individually agreed pricing terms for any products and services (monthly fee). No fee is charged if the equivalent of the total monthly receipts across all of the Customer's accounts at the Bank is at least PLN 2 million. The receipts do not include own transfers from the Customer's other accounts, including own transfers from other banks. a. the fee does not apply to Customers who are subject to separate, individually agreed terms of receipts, b. the fee is not due for a period of 6 months from the date of opening the first account, c. a monthly fee charged within 10 days after the end of the calendar month to which the fee applies, d. in the case of group companies, the fee is not charged if the equivalent of the total monthly receipts across all accounts of at least one of the group's companies is at least PLN 2 million. If none of the companies meets this condition, the fee will be due from the company whose pricing terms are individually agreed and whose balance is the highest as of the last working day of the month (end-of-day balance)		PLN 0 or PLN 200
2	Change in pricing terms agreed individually at the Customer's request (one-time fee, for each change request)		PLN 150
3	Additional fee for maintaining an account with an individually negotiated interest rate (payable monthly per each account)[1]		PLN 200
4	Standard bank reference A standard bank reference comprises information on the current account (account number, opening date, balance, turnover for the last 6 months as well as whether the Customer has a credit limit in the account, whether the account is subject to foreclosure, whether the Customer pays their obligations to the Bank on time)		PLN 200
5	Non-standard bank reference A non-standard bank reference comprises additional information on other accounts indicated by the Customer and detailed information on credit/limits or other information as requested by the Customer.		min. PLN 400
6	Issuance of a certificate of the Customer's creditworthiness	when an assessment is not required	PLN 200
		when an assessment is required	to be determined on a case-by-case basis[2] min. PLN 1,000
7	Bank reference for auditors		
	on the Bank's standard form: for the current or previous year for a period extending more than 2 years back		PLN 650 PLN 800
	if the scope of information goes beyond the standard Bank's form: for the current or previous year for a period extending more than 2 years back		to be determined on a case-by-case basis min. PLN 800 min. PLN 1,000
8	A standard certificate (concerning accounts maintained, account balance[3], turnover on accounts, closed accounts, assignment accounts)		PLN 150
9	Non-standard bank certificate (regarding banking products, including credit products)		PLN 350
10		in paper version for the current year per A4 page (basic rate)	PLN 150

	Records of accounts, including credit accounts, turnover, balances The fee is not charged if a copy is prepared on instructions from the court or public prosecutor's office for the purposes of criminal, fiscal criminal cases, cases for alimony or for a pension of an alimony nature.	for each previous year, the fee is increased by 50% of the basic rate	
		in electronic version to the e-mail address for each calendar month of the current year (basic rate) for each previous year, the fee for each calendar month is increased by 50% of the basic rate	PLN 100
		by the Customer on their own in GOonline Biznes	PLN 0
11	Making a photocopy/duplicate of a document at the Customer's request (fee for each document), including confirmation of data conformity for auditors and other financial institutions		PLN 75
12	Drawing up a statement at the Customer's request (fee for each calendar month) *for each previous year, the fee is raised by 50% of the base rate*		PLN 50
13	Preparation of other non-standard documents (copies, statements, confirmations, etc.) not provided for in this Table of Commissions and Fees		min. PLN 300
14	Submitting a power of attorney to the Bank/its amendment/cancellation (on the ACC or other document approved by the Bank) - for each power of attorney		PLN 50
15	Making changes to the account (frequency of statement generation (no fee is due and charged for change from a paper/email statement to e-banking), account parameters, statement, password (not applicable to e-banking passwords, etc.))		PLN 50
16	Confirmation of compliance of signatures affixed on behalf of the Customer		PLN 30
17	Accepting a bailiff/claim securing seizure for execution		PLN 200
18	Execution of a bailiff seizure		PLN 30
19	Accepting and executing instructions for blocking funds deposited on accounts to secure agreements concluded by the Customer		
	with the Bank		PLN 0
	with other entities on the Bank's standard form		0.1% of the blocked amount, min. PLN 2,000
	with other entities when the scope is broader than the Bank's standard form		0.5% of the blocked amount, min. PLN 4,000
20	Accepting a power of attorney for third parties to administer funds in the account		PLN 500
21	Preparing an annex (at the Customer's request) to the existing product agreement		PLN 200
22	Certificate concerning e-banking users (not systemic)		PLN 300
23	Additional fee for submitting an application/instruction for opinions and certificates in a form other than an application in GOonline Biznes (not applicable to standard and non-standard opinions for auditors if the request is submitted by an auditor)		PLN 100
24	Recording a pledge over/assignment of receivables from the Customer's account as security for third-party claims		PLN 200
25	Domestic courier mail under a special Customer instruction		PLN 80
26	International courier delivery		PLN 500
27	Changes to the service provided at the Customer's request (e.g. change of account owner, change of account type)		min. PLN 500
28	Other non-standard activities not provided for in the Table of Commissions and Fees		to be determined on a case-by-case basis

[1] It concerns the change of account character from non-interest-bearing to interest-bearing from 1.09.2026 r.
[2] If 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 the due commission shall be agreed with the Customer before the operation is started.
[3] This also applies to balances on term deposit accounts (the scope should be specified by the Customer).

10 | Supported products*

Products withdrawn from sale – refers to the Large Enterprise Segment Customers who signed a comprehensive agreement with the Bank for maintenance of bank accounts, use of electronic banking systems and providing other bank services, from 15 April 2013 until 10 November 2016, and Customers served by branches of Bank BGŻ S.A. before the merger date.

			Commission/fee rate
1	Service and maintenance of bank accounts	Maintenance of an auxiliary account in PLN or convertible currencies and of a subsidy account in PLN (monthly fee)	PLN 100
2	Non-cash transactions - carrying out explanatory/complaint procedures when the reason for the complaint is not attributable to the Bank	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems – Domestic transfers in PLN – GOonline Biznes	PLN 20
3	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in an electronic form	PLN 0
4	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in a written form	
5	Non-cash transactions - Standing orders	Execution of a standing order into an account in the Bank	
6	Non-cash transactions - Standing orders	Execution of a standing order into an account in another bank	PLN 4
7	Cash transactions - Cash deposits (commission rates are charged on the deposit amount)	Deposit in coins of more than 100 coins, charged on the value of the deposit in coins, charged together with the commission on an open cash deposit	0.5%, min. PLN 4
8	Cash transactions - Cash deposits (commission rates are charged on the deposit amount)	Deposit in coins of more than 100 coins, charged on the value of the deposit in coins, charged together with the commission for a sealed-bag cash deposit	to be determined on a case-by-case basis
9	Cash transactions - Cash deposits (commission rates are charged on the deposit amount)	For each case when the Daily Limit set for Sealed-Bag Payments is exceeded	PLN 200
10	Cash transactions - Cash withdrawals (commission rates are charged on the withdrawal amount)	Failure to notify of a withdrawal in the amount requiring an advice	PLN 60
11	Cash transactions - Other services	Cash-in-transit service	to be determined on a case-by-case basis
12	Deposit products - Term deposits	Account opening and maintenance	PLN 0
13	Deposit products - Term deposits	Transfer of funds or interest from a PLN deposit to an account in another bank	PLN 10
14	Deposit products - Term deposits	Transfer of funds or interest from a foreign currency deposit to an account in another bank	the same as for a cross-border transfer in foreign currencies and PLN and a domestic transfer in foreign currencies

15	Deposit products - Term deposits	Providing written information about the account balance	PLN 50
16	Other actions in domestic transactions	Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	0.5% of the amount, min. PLN 12
17	Other actions in domestic transactions	For the issuance of a key to the door to the Bank's night drop box, in the case of losing the previous one or failure to return it upon request of the Bank	PLN 300
18	Other actions in domestic transactions	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 80
19	Acceptance of valuables or documents for safekeeping at the request of the Bank's Customer	Accepting valuables or documents for safekeeping at the request of the Bank's Customer (monthly fee) Note 1: The fee is charged for each valuable or document accepted for safekeeping Note 2: The fee can be waived	PLN 100
20	e-Biznes Lider Prestiż commission plan	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the online banking system (issuance and use of up to three tokens) Issuance and use of one debit card under a PLN bank account	PLN 45
21	e-Biznes Lider Prestiż commission plan	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	
22	e-Biznes Lider Prestiż commission plan	Domestic transfer via GOonline Biznes	PLN 0.9
23	e-Biznes Lider Prestiż commission plan	PLN and foreign currency transfer in electronic form into own account in the Bank	PLN 0
24	e-Biznes Lider Prestiż commission plan	Domestic transfer in PLN made in the Bank's Branch	PLN 50
25	e-Biznes Lider Prestiż commission plan	Open cash payments in PLN (the commission rate is calculated on the payment amount)	0.5%, min. PLN 10
26	e-Biznes Lider Prestiż commission plan	Open cash withdrawal (the commission rate is calculated on the withdrawal amount)	
27	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the online banking system (issuance and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 45
28	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 35
29	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Domestic transfer via GOonline Biznes	PLN 3
30	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	PLN and foreign currency transfer in electronic form into own account in the Bank	PLN 0
31	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank/into an account held in another bank)	PLN 7
32	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Open cash payment in PLN	PLN 0

33	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Open cash withdrawal in PLN	PLN 0
34	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Withdrawals from ATMs in Poland	
35	Agro Lider Prestiż commission plan – the package only for persons engaged in agricultural production activity	Checking the account balance in ATMs in Poland	
36	Placement accounts: Agro Eskalacja and Biznes Eskalacja		
	Account maintenance		PLN 200
	Transfer of receivables from the account (fee charged in the case of assignment in favour of another natural or legal person)		PLN 33
	Cash payment into an account		0.5%, min. PLN 5
	Execution of each transfer from the Agro Eskalacja placement account		PLN 10
	Execution of each transfer from the Biznes Eskalacja placement account		PLN 25

* For actions not listed in this Chapter, commissions and fees are charged in amounts determined in other Sections

Supported products			Commission/fee rate
1	Service and maintenance of bank accounts	Maintenance of a current progressive account/progressive account/placement account	PLN 350
2	Deposit products	O/N deposit - Account maintenance (monthly fee charged for each account)	PLN 200

		Commission/fee rate
		Charge
CARD TYPES		Mastercard[1] Executive (PLN)
1	First year of card use	PLN 0
2	Card use in subsequent years	PLN 500
3	Cash withdrawals from ATMs in Branches of the Bank	3% of the amount, min. PLN 7
4	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount, min. PLN 7
5	Cashless transactions	1.5% of the amount
6	Cashless transaction executed as a money transfer (in financial and non-financial institutions)	7% of the amount
7	Checking the balance in ATMs	PLN 1
8	Card delivery by courier in Poland	PLN 80
9	PIN delivery	
	GOonline Biznes/Call Centre	PLN 0
	by mail	PLN 50

	courier dispatch to the address specified by the Customer in Poland	PLN 80
10	Generating a new PIN	
	based on a paper instruction submitted to the Bank	PLN 50
	via GOonline Biznes/Call Centre	PLN 0
11	Statement	
	to be downloaded via GOonline Biznes	PLN 0
	in paper form:	PLN 200
12	Access to an airport lounge (rate for a single visit per person)	PLN 160
13	Fast track service	Fee for a single pass determined and charged by the airport/service provider[2]
14	"Bezpieczny Biznes" insurance package – monthly fee for the card whose User is insured	N/A
15	"Bezpieczny Biznes Plus" insurance package – monthly fee for the card whose User is insured	PLN 0
16	Submission of an instruction in a form other than the corresponding request in GOonline Biznes, concerning: a. change of Daily Limits and Card Limit, b. disabling or enabling contactless payments on the card, c. card activation, blocking, unblocking	PLN 150 for each instruction/document
17	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 card account to which the card is issued, the 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 shown in the statement and is not recorded as a separate item.

[2] Two fast track passages are free of charge per calendar year

[3] Merchant with Merchant Category Code (MCC): 4829, 6050 and 6051.

For actions not listed in this Chapter, commissions and fees are charged in amounts determined in other Chapters.

Customer Service for bank Customers

If you have any questions, please contact us or your Relationship Manager directly

Customer Service or Customer Service

- Corporates: +48 22 548 29 30*, cob@bnpparibas.pl
- Large Corporates and International Customers: +48 22 130 06 00*, cob@bnpparibas.pl

Contact hours 8 am - 5 pm on business days.

*Call cost according to the operator's rate.

Online

www.bnpparibas.pl

Card blocking system

+48 828 828 828

The Contact Centre is open 24/7.

Registered office of the Bank

BNP Paribas Bank Polska S.A., ul. Kasprzaka 2, 01-211 Warsaw

SWIFT: PPABPLPKXXX

BNP Paribas Bank Polska Spółka Akcyjna, with its seat in Warsaw, at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) maintained by the District Court for the capital city of Warsaw in Warsaw, XIII Commercial Division of the National Court Register, under KRS number: 0000011571 and VAT PL: 5261008546 (NIP), holding paid-up share capital of PLN 147,949,302.

BNP PARIBAS

Bank zmieniającego się świata