BNP PARIBAS

Bank zmieniającego się świata

Table of Commissions and Fees
Bank accounts, Card and electronic access channels for retail customers

Applicable from 2026, November 17th

CHAPTER I. PRODUCTS IN THE OFFER

Chapter 1. Konto Osobiste, Konto Pomocnicze, Konto Karty Samodzielniaka

COMMISSION TITLE		Konto Osobiste						Konto Pomocnicze Wealth Management	Konto Karty Samodzielniaka [5]
		Tariff plan							
		Konto Flow	Konto Otwarte na Ciebie	Moje Konto Premium	Konto na Teraz	Konto Samodzielniaka [4]	Private Banking		
Account maintenance – Konto Osobiste, Konto Pomocnicze, Konto Karty Samodzielniaka									
1.	Maintenance of Konto Osobiste in PLN/Konto Pomocnicze/Konto Karty Samodzielniaka in PLN (monthly)	PLN 0	PLN 0	PLN 40 or PLN 0 [1]	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
2.	Pakiet Bankowość Prywatna (quarterly)	–	–	–	-	–	PLN 240 [2]	–	–
A domestic transfer order in PLN to a bank in Poland and to accounts in the Bank, a transfer of PLN to the Holder's own accounts. Currency transfer order to accounts at the Bank, including own accounts of the Holder and SEPA transfer									
3.	In the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
4.	In the branch/Telephone Centre	PLN 12	PLN 12	PLN 0	PLN 0	PLN 12	PLN 0	PLN 0	PLN 12
5.	Instant transfer (only domestic transfer in PLN in the Internet Banking or in the Mobile Application)	PLN 6	PLN 6	5 first transfers per month: PLN 0, each subsequent: PLN 6	3 first transfers per month: PLN 0, each subsequent: PLN 6	PLN 6	10 first transfers per month: PLN 0, each subsequent: PLN 6	PLN 6	PLN 6
Standing order, payment order									
6.	Placing a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
7.	Modification of a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
8.	Execution of a standing order/debiting the account with the amount of the payment order received	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
Cash operations in PLN and foreign currency at the Bank's branch									
9.	Cash deposit – first in the month	PLN 0	PLN 0	PLN 12 [3]	PLN 0	PLN 12 [3]	PLN 0	PLN 0	PLN 12 [3]
10.	Cash deposit – second and subsequent in the month	PLN 12 [3]	PLN 12 [3]	PLN 12 [3]	PLN 0	PLN 12 [3]	PLN 0	PLN 0	PLN 12 [3]
11.	Cash withdrawal – first in the month	PLN 0	PLN 0	PLN 12 [3]	PLN 0	PLN 12 [3]	PLN 0	PLN 0	PLN 12 [3]
12.	Cash withdrawal – second and subsequent in the month	PLN 12 [3]	PLN 12 [3]	PLN 12 [3]	PLN 0	PLN 12 [3]	PLN 0	PLN 0	PLN 12 [3]
BLIK transactions									
13.	Cash deposit in a cash deposit machine located in the Bank's branch office	PLN 0	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0	–
14.	Cash deposit at Planet Cash deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5	-	PLN 5	PLN 0	PLN 0	-
15.	Cash deposit at other deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5	-	PLN 5	PLN 0	PLN 0	-
16.	Cash withdrawal from an ATM located in the Bank's branch office	PLN 0	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0	–
17.	BLIK withdrawal from the Planet Cash ATM marked with the BLIK system mark	PLN 5	PLN 5	PLN 5	-	PLN 5	PLN 5	PLN 5	–
18.	BLIK withdrawal from other ATMs in Poland marked with the BLIK system mark	PLN 5	PLN 5	PLN 5	-	PLN 5	PLN 5	PLN 5	–
19.	Transfer to phone	PLN 0	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0	–
Other fees and commissions									

20.	Topping up account using a BLIK code	0,36% of the transaction value + PLN 0,5 From November 17, 2026 to December 31, 2027 commision is PLN 0	-	-	-	-	-	-	-

[1] **Moje Konto Premium**: PLN 0, if, in the calendar month preceding the fee collection:
1) the total amount of proceeds for that Konto Osobiste and Rachunek Walutowy maintained under the same Agreement amounted to at least **PLN 10,000** , whereas in the case of inflows in a foreign currency – converted into PLN at the average exchange rate of the national Bank of Poland applicable to that currency on the date of recording the inflow, excluding inflows from:
   a) other accounts of the same Holder or other accounts of retail Customers maintained with the Bank,
   b) credit accounts used for services of credits or loans granted by the Bank to the Holder,
   c) accounts maintained for the Holder in the GOoptima electronic banking.
   or
2) The Holder's savings balance was at least **PLN 100,000**.
   Savings balance – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
   a) at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
      – Rachunek Walutowy accounts,
      – Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
      – Lokata Terminowa deposits, including investment deposits,
   b) in units of open domestic and foreign investment funds, including systematic savings schemes, managed by investment fund companies with whom the Bank has a current distribution agreement, purchased by the Holder through the Bank,
   c) investment insurance with the Insurance Capital Fund,
   d) funds and securities on accounts of the Brokerage House of BNP Paribas Bank Polska S.A.,
   excluding funds located in the GOoptima electronic banking system or through the www.gooptima.pl website and products which the Holder uses at the Bank in connection with his/her business or professional activity.

[2] **Bankowość Prywatna**: the Pakiet Bankowość Prywatna fee applies to customers who have concluded the "Framework Private Banking Services Agreement". The fee for the Pakiet Bankowość Prywatna will be cancelled if the Customer uses investment advisory services within the Brokerage House of BNP Paribas Bank Polska S.A. or management of portfolios of financial instruments within the Brokerage House of BNP Paribas Bank Polska S.A.

[3] The fee shall not be charged if an ATM or a CDM is unavailable at the Bank's branch.

[4] Individual savings and settlement account with the Bank (Konto Osobiste), held in PLN, solely for the benefit of a person under the age of 18 and without full legal capacity, residing in the territory of the Republic of Poland, who is a tax resident and at the same time a Polish or Ukrainian citizen, or Swiss citizen, or a citizen of one of the EEA countries ("Minor").

[5] Individual savings and settlement account at the Bank, held in PLN, solely for the benefit of a person with full legal capacity, who is the statutory representative of the Minor for whom Karta Samodzielniaka is to be issued for this account. Konto Karty Samodzielniaka May only be maintained for the purpose of issuing Karta Samodzielniaka to a minor and settling transactions made with these cards.

Chapter 2. Savings accounts

No	COMMISSION TITLE	Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe)	Autooszczędzanie	Konto Pełne Marzeń
1.	First in the month [1]: 1) domestic transfer order in PLN to the bank in Poland and to accounts in the Bank 2) a transfer order in PLN to the Holder's own accounts 3) cash withdrawal 4) SEPA transfer (only made using the Internet Banking or at a branch)	PLN 0	PLN 0 (only transfer to the Holder's own accounts)	0 PLN (only transfer to Holder's Linked Personal Account) [3]
2.	Subsequent one/s in the month:			
	1) a transfer order in PLN to the Holder's own accounts, executed by:			
	a) Bank branch	PLN 12	PLN 12	0 PLN (only transfer to Linked Personal Account) [3]
	B) Internet Banking/Telephone Centre	PLN 5	PLN 0	0 PLN (only transfer to Linked Personal Account) [3]
	2) domestic transfer order in PLN to a bank in Poland and to accounts in the Bank (this also applies to transfers to ZUS and US) and SEPA transfer, executed by:			
	a) Bank branch	PLN 12	–	-
	b) Internet Banking	PLN 12	–	-
	C) Telephone Centre (not applicable to SEPA transfer)	PLN 12	–	-
	3) cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	–	-

3.	Currency transfer order to accounts in the Bank, including own accounts of the Holder, carried out by:			
	a) Bank branch	PLN 12	–	-
	b) Internet Banking	PLN 5	–	-
4.	Cash deposit	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	–	-
5.	Modification of a standing order in the Internet Banking [2]	PLN 0	–	-
6.	Execution of a standing order/debiting the account with the amount of the payment order received [2]	PLN 0	–	-

[1] The Bank does not charge a fee for one - the first transaction in a calendar month carried out in the form of: 1) a domestic transfer order in PLN to a bank in Poland and to accounts in the Bank, or 2) a transfer order in PLN to the Holder's own accounts or 3) a cash withdrawal or 4) a SEPA transfer (performed exclusively via the Internet Banking System or at a branch) regardless of the execution channel (the Bank's branch, Internet Banking System or Call Centre). Each subsequent transaction carried out in the same month in one of the above-mentioned forms is treated as another transaction for which the Bank will charge a fee in accordance with the Tariff.

[2] For standing orders and payment orders established before 9.11.2019.

[3] This applies to transfer orders placed by the Customer via the Mobile Application under the GOdreams tab, with transfers ordered at a Bank branch or via the Call Centre permitted only in cases specified in the 'Regulations for Opening and Maintaining the Konto Pełne Marzeń Account and Providing the GOdreams Service at BNP Paribas Bank Polska S.A.

Chapter 3. Rachunek Walutowy accounts and Rachunek Portfelowy accounts

No	COMMISSION TITLE	Rachunek Walutowy	Rachunek Portfelowy
1.	Account maintenance (monthly)	PLN 0	PLN 0
2.	Domestic transfer order in PLN to the bank in Poland and to the accounts in the Bank, transfers in PLN to the Holder's own accounts and SEPA transfer Currency transfer order to accounts in the Bank, including own accounts of the Holder	In accordance with the Tariff Plan for Konto Osobiste PLN 12 in a branch / PLN 0 in the Internet Banking – if the Customer does not hold Konto Osobiste	PLN 0
3.	a) Cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other customers: first payment in the month: PLN 0, each subsequent: PLN 12	–
	b) Cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	–
4.	Currency transfer order in USD or EUR to mBank's accounts within the scope of the DPM service	–	PLN 0

Chapter 4. Debit cards for products offered – Konto Flow, Konto Otwarte na Ciebie, Moje Konto Premium, Bankowość Prywatna, Konto Pomocnicze Wealth Management, Bankowość Prywatna (Rachunek Walutowy w EUR), Rachunek Walutowy w EUR (fees apply to Cards issued in physical form and Mobile Cards)

No	TARIFF PLAN/ACCOUNT	Konto Flow		Konto Otwarte na Ciebie						Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR
Account debit card		Karta Flow	Karta Visa Filmowa, Karta Pupil	Karta Otwarta na Dzisiaj, Karta Visa Filmowa, Karta Tenisowa Visa (delisted as of 1.04.2026), Karta Pupil	Karta Otwarta na eŚwiat	Karta Otwarta na Świat	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa	Moja Karta Premium Mastercard	Karta Visa Filmowa, Karta tenisowa Visa, Karta Pupil	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)		
Use of a debit card – Holder																	
1.	Card issue and renewal after expiry																
1.1	with the standard image	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0	
1.2	with the image from the gallery [5), 15), 20)]	PLN 10	-	PLN 10	PLN 10	PLN 10	-	-	PLN 10	PLN 0	PLN 0	-	-	-	-	-	
2.	Debit card processing (monthly)	PLN 5 or PLN 0 [22)]	PLN 9 or PLN 0 [3)]	PLN 9 or PLN 0 [3)]	PLN 10	PLN 12	PLN 10 or PLN 0 [4)]	PLN 9	PLN 12	PLN 5	PLN 0	PLN 9 or PLN 0 [3)]	PLN 0	PLN 0	PLN 0	EUR 0	–

No	TARIFF PLAN/ACCOUNT	Konto Flow		Konto Otwarte na Ciebie						Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR
Account debit card		Karta Flow	Karta Visa Filmowa, Karta Pupil	Karta Otwarta na Dzisiaj, Karta Visa Filmowa, Karta Tenisowa Visa (delisted as of 1.04.2026), Karta Pupil	Karta Otwarta na eŚwiat	Karta Otwarta na Świat	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa	Moja Karta Premium Mastercard	Karta Visa Filmowa, Karta tenisowa Visa, Karta Pupil	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)		
3.	Debit card processing (yearly)	-	-	–	_	–	–	–	–	–	–	-	–	–	–	–	EUR 10
Use of debit card – Attorney																	
4.	Card issue and renewal after expiry																
4.1	with the standard image	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
4.2	Card issue and renewal after expiry with the image from the gallery [5), 15), 20)]	PLN 10	-	PLN 10	PLN 10	PLN 10	-	-	PLN 10	PLN 0	PLN 0	-	-	-	-	-	-
5.	Debit card processing (monthly)	PLN 5	PLN 9	PLN 9	PLN 10	PLN 12	PLN 10 or PLN 0 [4)]	PLN 9	PLN 12	PLN 5	PLN 0	PLN 9	PLN 0	PLN 0	PLN 0	EUR 0	–
6.	Debit card processing (yearly)	-	-	–	–	–	–	–	–	–	–	-	–	–	–	–	EUR 10
Cash withdrawal from ATMs																	
7.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
8.	Planet Cash in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 8	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
9.	Euronet in Poland	PLN 0	PLN 10 [5)]	PLN 10 [5)]	PLN 0	PLN 0	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 10 [5)]	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
10.	Other in Poland and abroad in EUR in EEA countries	PLN 0	PLN 10 [5)]	PLN 10 [5)]	PLN 0	PLN 0	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 10 [5)]	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
11.	BNP Group abroad	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
12.	Global Alliance abroad:	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
13.	Other abroad	PLN 0	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12	PLN 7	3% min. PLN 12	3% min. PLN 12	3%, min. PLN 12 [13)]	PLN 0	PLN 0	3% min. PLN 12	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
Cash withdrawal at the cash desk of another bank or cash withdrawal points at a payment terminal																	
13.1	in Poland and abroad in EUR in EEA countries	PLN 10 [5)]	PLN 10 [5)]	PLN 10 [5)]	PLN 0	PLN 0	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 10 [5)]	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
13.2	Other abroad	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12	PLN 7	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12 [13)]	PLN 0	PLN 0	3% min. PLN 12	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
Cash deposit in a CDM (the service is not available for mobile cards)																	
14.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	–	–
15.	Planet Cash in Poland	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0.	PLN 0	–	–
16.	Euronet in Poland	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	–	–

No	TARIFF PLAN/ACCOUNT	Konto Flow		Konto Otwarte na Ciebie						Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR
Account debit card		Karta Flow	Karta Visa Filmowa, Karta Pupil	Karta Otwarta na Dzisiaj, Karta Visa Filmowa, Karta Tenisowa Visa (delisted as of 1.04.2026), Karta Pupil	Karta Otwarta na eŚwiat	Karta Otwarta na Świat	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa	Moja Karta Premium Mastercard	Karta Visa Filmowa, Karta tenisowa Visa, Karta Pupil	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)		
Other debit card operations																	
17.	Checking the balance at the ATM	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0	
18.	Pay by card and withdraw/Visa Cash Back	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 0	PLN 0	–	EUR 0	EUR 0	
Other fees and commissions																	
19.	Replacement or issuing a debit card in place of the one locked (for the same or a different type of debit card)																
19.1	with the standard image	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0		PLN 0	PLN 0	PLN 0	EUR 0	EUR 0	
19.2	with the image from the gallery [5), 15), 20)]	PLN 10	-	PLN 10	PLN 10	PLN 10	-	-	PLN 10	PLN 0	PLN 0	-	-	-	-	-	-
20.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	-	5,5% of the transaction value	5,5% of the transaction value	5,5% of the transaction value	–	5,5% of the transaction value	5,5% of the transaction value	5,5% of value transactions [13)]		–	5,5% of the transaction value	5,5% of value transactions [13)]	–	5,5% of the transaction value	–	–
21.	*Repealed*																
22.	Assignment of a PIN in the Electronic Access Channels	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0	
23.	Delivery of the PIN by post [15)]	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 0	PLN 0	PLN 0	EUR 0	EUR 4	
24.	Delivery of a debit card or a PIN by courier service [15)]	according to actual costs, min. PLN 35										PLN 0	PLN 0	PLN 0	EUR 0	according to actual costs, min. EUR 7	
25.	Paper PIN order [8) 15)]	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	EUR 0	EUR 2	
26.	Non-cash transaction related to a game of chance, including: in a casino, online casino, game room, bookmaker, totalizer or entity organizing a lottery – transactions at businesses with MCCs (Merchant Category Codes): 7511, 7801, 7802, 7995	4% of the transaction value															
27.	Non-cash transaction performed as a money transfer (in financial and non-financial institutions) – transactions at businesses with MCCs (Merchant Category Codes): 4829, 6050 and 6051	4% of the transaction value															
Insurance to cards																	

No	TARIFF PLAN/ACCOUNT	Konto Flow		Konto Otwarte na Ciebie					Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR
Account debit card		Karta Flow	Karta Visa Filmowa, Karta Pupil	Karta Otwarta na Dzisiaj, Karta Visa Filmowa, Karta Tenisowa Visa (delisted as of 1.04.2026), Karta Pupil	Karta Otwarta na eŚwiat	Karta Otwarta na Świat	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa		Moja Karta Premium Mastercard	Karta Visa Filmowa, Karta tenisowa Visa, Karta Pupil	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)	
28.	"CYBER Pomoc" Insurance [9]	–	–	–	PLN 0	–	–	–	–	–	–	–	–	–	–	–	–
29.	"Travel Cancellation" insurance [16]	–	–	–	–	PLN 0	–	–	–	–	PLN 0	–	–	–	–	–	–
30.	"Karta Bez Ryzyka" Insurance 10)	–	–	–	–	–	PLN 1.99	PLN 1.99	–	–	–	–	–	–	–	–	–
31.	"Twoja Karta bez Ryzyka" Insurance [11]	–	–	–	–	–	–	–	–	–	–	–	–	–	PLN 0	EUR 0	EUR 0
32.	"Bezpieczna Karta" Insurance [12]	–	–	–	–	–	PLN 6.50	PLN 6.50	–	–	–	–	–	–	–	–	EUR 1.5

[1] *Repealed.*

[2] *Repealed.*

[3] Debit card fee shall be PLN 0, if
a) at least 3 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection.
or
b) The Card User is under 26 years of age,
or
c) The Master Agreement for Bank Accounts, Card and Electronic Access Channels was concluded in the manner and on the terms and conditions set forth in the "Regulations for concluding the Agreement with the use of a Bank Starter and the "Bank Starter" bonus sales at BNP Paribas Bank Polska S.A.".

[4] The fee for a debit card shall be PLN 0, if at least 8 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection.

[5] The fee shall not be charged if the Card User is under 26 years of age.

[6] *Repealed.*

[7] *Repealed.*

[8] The fee shall not be charged if the regeneration of the PIN concerns an inactivated card.

[9] The terms and conditions of the "CYBER Pomoc" insurance shall specify: "Specific terms and conditions of CYBER Pomoc Group Insurance help for Customers of BNP Paribas Bank Polska S.A."

[10] The "Karta Bez Ryzyka" insurance delisted as of 1.12.2013, to which the "General terms and conditions of the "Twoja Karta Bez Ryzyka" Group Insurance for customers of BNP Paribas Bank Polska S.A." apply.

[11] The "Twoja Karta Bez Ryzyka" insurance delisted as of 9.11.2019, to which the "General terms and conditions of the "Twoja Karta Bez Ryzyka" Group Insurance for customers of BNP Paribas Bank Polska S.A." apply. Applicable only to cards issued under the Pakiet Bankowość Prywatna and the Pakiet Bankowość Prywatna Diamond – for cooperation agreements concluded since 1.10.2012 as part of the activity acquired by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number 14540.

[12] The "Bezpieczna Karta" insurance refers to insurance contracts concluded until 31.03.2015, to which the following apply: General terms and conditions of the "Bezpieczna Karta – Bank BNP Paribas" Group Insurance.

[13] The fee is not charged when the payment transaction is executed from an associated account held in the currency in which the transaction is executed.

[14] *Repealed.*

[15] The fee does not apply to a Mobile Card.

[16] Terms of the "Rezygnacja z Podróży" insurance are specified in the "Specific Terms and Conditions of the 'Rezygnacja z Podróży' Insurance for Customers of BNP Paribas Bank Polska S.A.".

[17] *Repealed.*

[18] *Repealed.*

[19] *Repealed.*

[20] The possibility of issuing and renewing a debit card with an image from the gallery does not apply to Karta Visa Filmowa, Karta tenisowa Visa, Karta Pupil.

[21] The fee also applies to changing the image from the gallery.

[22] Debit card fee shall be PLN 0, if:

a) Card was issued as Mobile Card

or

b) at least 5 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection.

Debit cards for products offered – Konto Samodzielniaka and Konto Karty Samodzielniaka

No	TARIFF PLAN/ACCOUNT	Konto Samodzielniaka	Konto Karty Samodzielniaka
Account debit card		**Karta do Dorosłości**	**Karta Samodzielniaka**
1.	Card issue and renewal after expiry		
1.1	with the standard image	PLN 0	
1.2	with the image from the gallery	PLN 0	
2.	Debit card processing (monthly)	PLN 0	
3.	Debit card processing (yearly)	–	
Cash withdrawal from ATMs			
4.	Located in the Bank's branch office	PLN 0	
5.	Planet Cash in Poland	PLN 0	
6.	Euronet in Poland	PLN 0	
7.	Other in Poland and abroad in EUR in EEA countries	PLN 0	
8.	BNP Group abroad	PLN 0	
9.	Global Alliance abroad:	PLN 0	
10.	Other abroad	PLN 10	
Cash deposit in a CDM			
11.	Located in the Bank's branch office	PLN 0	
12.	Planet Cash in Poland – if the Bank provides such a service	0.5%, min. PLN 10	
13.	Euronet in Poland – if the Bank provides such a service	0.5%, min. PLN 10	
Other debit card operations			
14.	Checking the balance at the ATM	PLN 0	
15.	Pay by card and withdraw	PLN 1	
Other fees and commissions			
16.	Issuing or replacement a debit card to replace the one cancelled	PLN 0	
17.	Assignment of a PIN in the Electronic Access Channels	PLN 0	
18.	Delivery of a debit card by courier service	according to actual costs, min. PLN 35	
19	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	5,5% of the transaction value	

Debit card for products offered – Konto na Teraz (fees apply to Cards issued in physical form and Mobile Cards)

No	TARIFF PLAN/ACCOUNT	Konto na Teraz
Account debit card		**Karta Otwarta na Dzisiaj**
Use of a debit card – Holder		
1.	Card issue and renewal after expiry	PLN 0
2.	Debit card processing (monthly)	PLN 0
3.	Debit card processing (yearly)	–

No	TARIFF PLAN/ACCOUNT	Konto na Teraz
Account debit card		**Karta Otwarta na Dzisiaj**
Use of debit card – Attorney		
4.	Card issue and renewal after expiry	PLN 0
5.	Debit card processing (monthly)	PLN 0
6.	Debit card processing (yearly)	–
Cash withdrawal from ATMs		
7.	Located in the Bank's branch office	PLN 0
8.	Planet Cash in Poland	PLN 0
9.	Euronet in Poland	PLN 0
10.	Other in Poland	PLN 0
Cash deposit in a CDM (the service is not available for mobile cards)		
11.	Located in the Bank's branch office	PLN 0
12.	Planet Cash in Poland	PLN 0
13.	Euronet in Poland	PLN 0
Other debit card operations		
14.	Checking the balance at the ATM	PLN 0
15.	Pay by card and withdraw	PLN 0
Other fees and commissions		
16.	Issuing a debit card in place of the one locked at the Customer's request (application)	PLN 0
17.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	PLN 0
18.	Assignment of a PIN in the Electronic Access Channels	PLN 0
19.	Delivery of the PIN by post	PLN 0
20.	Delivery of a debit card or a PIN by courier service	PLN 0
21.	Regeneration of PIN by the Bank	PLN 0

PART II. OTHER ACTIVITIES RELATED TO THE HANDLING OF PERSONAL ACCOUNTS, SAVINGS ACCOUNTS, CURRENCY ACCOUNTS AND PORTFOLIO ACCOUNTS (APPLICABLE TO ALL PRODUCTS AND TARIFF PLANS – OFFERED AND HANDLED)

Account servicing activities ordered in the Internet Banking System, in writing, orally, by e-mail, by telephone or fax, if the Agreement allows for such a form of (if the Bank maintains Konto Osobiste for the Holder (s) – fees from all accounts of the Holder (s) are collected in accordance with the Tariff Plan specified below and chosen by the Holder (s))		
1.	Amendment of the Tariff Plan	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 35 – other Customers

2.	Conversion of an individual account into a shared account, a shared account into an individual account, adding or removing a joint account holder (not available if any of the Customers has a credit product, credit card, IKE account or a bailiff attachment blockade)	*The fee for changing the Tariff Plan carried out via the Internet Banking System is PLN 0*
3.	Instruction in the event of death – acceptance, change	
4.	Notification about a refusal to execute an order, provided by phone	
5.	Restatement of transactions (statement) from the account (copy sent or made available electronically), statement of account history. The price concerns up to 20 pages of the document, above which it is determined on a case-by-case basis	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 18 – other Customers
6.	Copy of the transfer order confirmation(s). The price concerns up to 20 pages of the document, above which it is determined on a case-by-case basis	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 20 – Konto Komfortowe, PLN 30 – other Customers
7.	Standing order – submission	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond, Konto Komfortowe, PLN 25 – other customers
8.	Standing order – modification	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond, Konto Komfortowe, Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe) [1], Escalation [1], Konto z zyskiem [1], PLN 25 – other Customers
9.	Payment order – accepting an instruction to block debiting the account due to payment order	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond, Konto Komfortowe, PLN 25 – other customers
10.	Drawing up, at the request of the Customer, a certificate or letter related to the processing of the products covered by the Master Agreement (from each document)	PLN 0 – Konto na Teraz, PLN 50 – other customers Drawing up a certificate of balance on the account via GOonline: PLN 0 - Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other Customers Drawing up a bank account certificate via GOonline: PLN 0 - Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other Customers
11.	Introduction of changes in cash settlements on the Holder's account (s) in connection with bankruptcy proceedings against the Holder	PLN 0 – Konto na Teraz, PLN 50 – other customers
12.	Drawing up copies, confirmations, accounting documents, photocopies of documents, duplicates of documents other than transaction summaries (statements), transaction history and transaction confirmation (from each document)	PLN 0 – Konto na Ciebie, PLN 30 – Konto Komfortowe, PLN 50 – other Customers
Currency transfer order		
13.	A foreign exchange transfer order to selected BNP Paribas Group banks using the **SHA** * cost option in the Internet Banking (does not apply to SEPA transfer) ** The list of these banks is made available by the Bank on the Bank's website: https://www.bnpparibas.pl/repozytorium/umowy-i-regulaminy/produkty-banku-bnp-paribas-sa*	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, Plan Aktywny, Konto Premium, Moje Konto Premium, PLN 5 – Konto Maksymalne, Konto Flow, Konto Otwarte na Ciebie, Konto Komfortowe, Konto Samodzielniaka, Konto Karty Samodzielniaka, PLN 10 – Konto Optymalne, Konto Dobrze Dobrane, Pakiet M, Pakiet L, PLN 30 – other customers
14.	A SEPA Urgent transfer in the Internet Banking (the total cost of service provision; the cost of service provision consists of a fee for the execution of the aforesaid payment transaction and the Customer choosing the urgent procedure for its execution)	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, Plan Aktywny, Konto Premium, Moje Konto Premium PLN 10 – Konto Maksymalne, Konto Flow, Konto Otwarte na Ciebie, Konto Komfortowe, Konto Samodzielniaka, Konto Karty Samodzielniaka, PLN 15 – Konto Optymalne, Konto Dobrze Dobrane, Pakiet M, Pakiet L, PLN 35 – other customers
15.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder and SEPA transfer) from bank accounts of any kind in the case of using the **SHA** cost option in the Internet Banking	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 35 – Konto Komfortowe, 0.20% of the order amount, min. PLN 30, max. PLN 200 – other customers
16.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder) from bank accounts of any kind in the case of using the **OUR** cost option in the Internet Banking *The OUR cost option is not available for foreign exchange transfers to countries of the European Economic Area and Switzerland.*	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 35 – Konto Komfortowe, 0.20% of the order amount, min. PLN 30, max. PLN 200 – other customers
17.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder and SEPA transfer) from bank accounts of any kind in the case of using the **SHA** cost option in the branch, the Private Line and the Telephone Centre	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.35% of the order amount, min. PLN 60, max. PLN 200 – other customers
18.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder) from bank accounts of any kind in the case of using the **OUR** cost option in the branch, the Private Line and the Telephone Centre *The OUR cost option is not available for foreign exchange transfers to countries of the European Economic Area and Switzerland.*	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.35% of the order amount, min. PLN 60, max. PLN 200 – other customers
19.	Additional activities if the foreign exchange transfer does not meet the STP standard [2] (does not apply to a SEPA transfer)	PLN 150
20.	Fees collected after receiving a telecommunications order by the Bank and before sending it to another bank or before crediting the beneficiary's account maintained at the Bank: a) correcting the data of an outgoing foreign exchange transfer at the request of the payer, if possible b) cancellation of an outgoing foreign exchange transfer at the request of the payer, if possible	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other customers in the case of a SEPA transfer, PLN 50 – in other cases

21.	Fees collected after sending a telecommunications order by the Bank to another bank or after crediting the beneficiary's account maintained at the Bank: a) correcting the data of an outgoing foreign exchange transfer at the request of the payer – applicable to all foreign exchange transfers b) recovery of funds in the event of a request for recovery by the payer in connection with the provision of an incorrect unique identifier – applies to PSD currency transfers c) cancellation or refund of an outgoing foreign exchange transfer for reasons beyond the control of BNP Paribas Bank Polska S.A. – applies to all foreign currency transfers d) clarification, at the Customer's request, of the details of the outgoing or received currency transfer, confirmation of crediting the recipient's account, clarification accrued costs and providing other explanations – applies to all foreign currency transfers	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other customers in the case of a SEPA transfer, PLN 100, max. 50% of the order amount + costs of third-party banks, if any – in other cases
22.	Additional fee for a currency transfer from a bank account of any type if the costs of intermediary banks are covered by the payer – cost option: **OUR**. The fee is charged to the payer.	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.15% of the order amount, min. PLN 100, max. PLN 400 – other customers
23.	Currency transfer made from bank accounts of any kind if the costs of BNP Paribas Bank Polska S.A. and the costs of intermediary banks are covered by the recipient – cost option: BEN. The fee is charged to the recipient.	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.55% of the order amount, min. PLN 150, max. PLN 500 – other customers

24.	Accelerated currency transfer from bank accounts of every type (in the case of the BEN cost option, the amount of the commission shall be charged to the recipient). Does not apply to a SEPA transfer.	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.55% of the order amount, min. PLN 150, max. PLN 500 – other customers
24.1	Target transfer, executed in the Internet Banking	up to EUR 250,000 – PLN 40, above EUR 250,000 – PLN 15
Other fees		
25.	SMS Notification *The fee shall not apply to the transfer of authorisation codes and reminders about reassignment of a Card with a dual-currency functionality by means of SMS messages*	PLN 0 – Bankowość Prywatna, PLN 0.20 – other Customers Konto na Teraz - service not available
26.	GOalert Service – SMS notification Package [3]	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 5 – other Customers Konto na Teraz - service not available
27.	Transaction summary (statement) in paper form next to the electronic one	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 6 – other Customers
28.	Return of a domestic transfer order in PLN sent by the ELIXIR system for reasons beyond the control of BNP Paribas Bank Polska S.A., e.g. incorrect account number, transfer to a closed account, other reasons	PLN 0 – Konto na Teraz, PLN 5 – other customers
29.	Fees for domestic transfer order in PLN: a) cancellation of the transfer, if possible b) recovery in the event of a request for recovery by the payer following an incorrect unique identifier c) request for return of the transfer made in accordance with the payer's instruction, if a correct unique identifier is provided d) clarification of payment details, confirmation of crediting the recipient's account, correction and provision of other explanations regarding the transfer	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other customers
30.	Domestic transfer order in PLN to a bank in Poland made via the SORBNET2 system in the amount of less than PLN 1,000,000	PLN 0 – Konto na Teraz, Bankowość Prywatna Diamond, PLN 10 – Bankowość Prywatna, PLN 25 – other Customers
31.	Domestic transfer order in PLN to a bank in Poland made via the SORBNET2 system in the amount equal to or greater than PLN 1,000,000 *The fee shall not be charged in the case of payment of an order to purchase participation units of investment funds placed in GOonline Internet Banking, and the order is executed via the SORBNET2 system.*	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Premium, PLN 15 – other Customers
32.	Disbursement above the amount specified in the message without prior notification (advising) Failure to collect the ordered (advised) withdrawal amount / part of the amount – fees shall be charged on the entire amount, advice shall be given in writing or by telephone, the fee shall not be charged if the funds originate from Lokata Terminowa on the business day following the end of the investment period, the fee shall be charged in the case of loan disbursement.	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, 1% – other Customers
33.	Incoming transfer (PSD Transfer and Cross-Border Transfer) order for social (pension) benefits – not more than 50% of the transfer amount	PLN 0 – Konto na Teraz, 1.50% min. PLN 50, max. PLN 300 – other customers
33.1	Tax re-settlement of social (pension) benefits (item 33, at the Customer's request, for reasons independent of the Bank)	PLN 50
34.	Accepting, executing, changing the instructions concerning the blocking of funds on Lokata Terminowa/payment account in order to secure agreements concluded by the holders. Does not apply to agreements to which BNP Paribas Bank Polska S.A. is a party	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 50 – other Customers
35.	Pakiet Optymalnych Korzyści [4]	PLN 0

[1] For standing orders established before 9.11.2019

[2] A NON-STP transfer is a currency transfer in whose contents any of the following deficiencies or errors are identified:

a) incorrect SWIFT code (BIC) of the recipients' bank,
b) the account number provided is not compliant with the IBAN standard – for payments to the countries where the standard is required,
c) incorrect format of the order (i.e. data provided in incorrect fields).

3) The service is provided on the terms and conditions set forth in the "Regulations of the "GOalert – SMS Notification Package" Service at BNP Paribas Bank Polska S.A." (including continuation of the SMS Alerts Service offered on the terms and conditions set forth in the "Regulations of the "SMS – Alerts" Service at BNP Paribas Bank Polska S.A.").

4) Pakiet Optymalnych Korzyści – automatic internal transfer orders between Rachunek Oszczędnościowy and Konto Osobiste. Service delisted as of 9.11.2019

PART III. PRODUCTS IN SUPPORT

Chapter 1a. Konto Osobiste in support – offered until 7 April 2019

COMMISSION TITLE		Tariff plan		
		Konto Optymalne	Konto Maksymalne	Konto Premium
Account maintenance – Konto Osobiste				
1.	Maintenance of Konto Osobiste in PLN (monthly)	PLN 0	PLN 0	PLN 29 or PLN 0 [1)]
A domestic transfer order in PLN to a bank in Poland and to accounts in the Bank, a transfer of PLN to the Holder's own accounts. Currency transfer order to accounts at the Bank, including own accounts of the Holder and SEPA transfer				
2.	In the Internet Banking	PLN 0	PLN 0	PLN 0
3.	In the branch/Telephone Centre	PLN 12	PLN 12	PLN 12
4.	Instant transfer (only domestic transfer in PLN in the Internet Banking or the Mobile Application)	PLN 6	PLN 6	PLN 6
Standing order, payment order				
5.	Placing a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0
6.	Modification of a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0
7.	Execution of a standing order/debiting the account with the amount of the payment order received	PLN 0	PLN 0	PLN 0
Cash operations in PLN and foreign currency at the Bank's branch				
8.	Cash deposit – first in the month	PLN 12 [2)]	PLN 12 [2)]	PLN 12 [2)]
9.	Cash deposit – second and subsequent in the month	PLN 12 [2)]	PLN 12 [2)]	PLN 12 [2)]
10.	Cash withdrawal – first in the month	PLN 12 [2)]	PLN 12 [2)]	PLN 12 [2)]
11.	Cash withdrawal – second and subsequent in the month	PLN 12 [2)]	PLN 12 [2)]	PLN 12 [2)]
BLIK transactions				
12.	Cash deposit in a cash deposit machine located in the Bank's branch office	PLN 0	PLN 0	PLN 0
13.	Cash deposit at Planet Cash deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5
14.	Cash deposit at other deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5
15.	Cash withdrawal from an ATM located in the Bank's branch office	PLN 0	PLN 0	PLN 0
16.	BLIK withdrawal from the Planet Cash ATM marked with the BLIK system mark	PLN 5	PLN 5	PLN 5
17.	BLIK withdrawal from other ATMs in Poland marked with the BLIK system mark	PLN 5	PLN 5	PLN 5
18.	Transfer to phone	PLN 0	PLN 0	PLN 0
Other fees and commissions				
19.	Topping up account using a BLIK code	-	-	-

1) **Konto Premium**: PLN 0, if in the calendar month preceding the fee collection:
1. the total amount of proceeds for that Konto Osobiste and Rachunek Walutowy maintained under the same Agreement amounted to at least **PLN 10,000** , whereas in the case of inflows in a foreign currency – converted into PLN at the average exchange rate of the national Bank of Poland applicable to that currency on the date of recording the inflow, excluding inflows from:
a) other accounts of the same Holder or other accounts of retail Customers maintained with the Bank,
b) credit accounts used for services of credits or loans granted by the Bank to the Holder,
c) accounts maintained for the Holder in the GOoptima electronic banking.

or

2. The Holder's savings balance was at least **PLN 100,000**.
   Savings balance – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
   a) at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
      – Rachunek Walutowy accounts,
      – Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
      – Lokata Terminowa deposits, including investment deposits,
   b) in units of foreign and domestic open-end investment funds including the plans of systematic saving, managed by investment fund companies with which the Bank has a current distribution agreement acquired by the Holder through the Bank,
   c) investment insurance with insurance capital fund,
   d) funds and securities held in the accounts of the Brokerage House of BNP Paribas Bank Polska S.A.
   excluding funds placed in the GOoptima electronic banking system or via www.gooptima.pl and products used by the Holder in the Bank in connection with their business or professional activity

   or

3. if the Holder has also concluded the Framework Private Banking Services Agreement.

[2] The fee shall not be charged if an ATM or a CDM is unavailable at the Bank's branch.

Chapter 1b. Konto Osobiste in support - remaining

	COMMISSION TITLE	Tariff plan						
		Plan Aktywny	Konto Dobrze Dobrane	Pakiet S	Pakiet M	Pakiet L	Konto Komfortowe	Bankowość Prywatna Diamond
1.	Maintenance of Konto Osobiste in PLN (monthly)	PLN 29 or PLN 0 [1]	PLN 15 or PLN 0 [2]	PLN 15 or PLN 0 [3]	PLN 15 or PLN 0 [4]	PLN 29	PLN 20 or PLN 0 [6]	–
2.	Pakiet Bankowość Prywatna Diamond (monthly)	–	–	–	–	–	–	PLN 100 or PLN 0 [7]
Transfer order in PLN to the Holder's own accounts, currency transfer to the Holder's own accounts								
3.	In branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
4.	At the Call Centre	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
5.	In the Internet Banking / Bankofon	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
Domestic transfer order in PLN to a bank in Poland and to accounts in the Bank. Currency transfer order to accounts at the Bank other than the Holder's own accounts and SEPA transfer								
6.	In branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
7.	At the Call Centre	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
8.	*Repealed*	–	–	–	–	–	–	–
9.	In the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
10.	Instant transfer (only domestic transfer in PLN in the Internet Banking or the Mobile Application)	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	10 first transfers per month: PLN 0 each subsequent: PLN 6
Standing order, payment order								
11.	Placing a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
12.	Modification of a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
13.	Execution of a standing order/debiting the account with the amount of the payment order received	PLN 0	PLN 0	PLN 0 / PLN 0.5	PLN 0 / PLN 0.5	PLN 0	PLN 0	PLN 0
Cash operations in PLN and foreign currency at the Bank's branch								
14.	Cash deposit	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 0
15.	Cash withdrawal	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 12 [9]	PLN 0
Insurance								
16.	Concierge Insurance [8]	–	–	–	–	–	–	PLN 0

17.	Assistance Insurance / Assistance Diamond Insurance [9]	–	–	–	–	–	–	PLN 0
BLIK transactions								
18.	Cash deposit in a cash deposit machine located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
19.	Cash deposit at Planet Cash deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0
20.	Cash deposit at other deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0
21..	Cash withdrawal from an ATM located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
22..	BLIK withdrawal from the Planet Cash ATM marked with the BLIK system mark	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
23.	BLIK withdrawal from other ATMs in Poland marked with the BLIK system mark	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
24.	Transfer to phone	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
Other fees and commissions								
25.	Topping up account using a BLIK code	-	-	-	-	-	-	-

[1] **Plan Aktywny**: PLN 0 provided that:
1. maintain the average balance of this personal account*) in the amount of at least **PLN 10,000** in the calendar month preceding the fee collection
and
2. make, from that Konto Osobiste, at least one transfer order (excluding a standing order) or open Lokata Terminowa from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, in the month preceding the fee collection (this condition shall apply from 1 February 2019).

[2] **Konto Dobrze Dobrane**: PLN 0, if:
1. The holder is under 26 years of age,
or
2. in the calendar month preceding the fee collection:
   a) this Konto Osobiste has registered at least one inflow of at least**PLN 1,000**, excluding inflows from:
      - other accounts of the same Holder held at the Bank, including from Lokata Terminowa deposits,
      - credit accounts used for services of credits or loans granted by the Bank to the Holder,
      - accounts maintained for the Holder in the GOoptima electronic banking.
      - cash payments.

   and:
   b) at least one transfer order (excluding a standing order) has been made from that Konto Osobiste or Lokata Terminowa has been opened from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, (this condition shall apply from 1 February 2019).

[3] **Pakiet S**: PLN 0 provided that:
1. maintain the average balance of this personal account*) in the amount of at least **PLN 3,000** in the calendar month preceding the fee collection
and
2. make, from that Konto Osobiste, at least one transfer order (excluding a standing order) or open Lokata Terminowa from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, in the month preceding the fee collection (this condition shall apply from 1 February 2019).

[4] **Pakiet M**: PLN 0 provided that:
1. maintain the average balance of this personal account*) in the amount of at least **PLN 7,000** in the calendar month preceding the fee collection
and
2. make, from that Konto Osobiste, at least one transfer order (excluding a standing order) or open Lokata Terminowa from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, in the month preceding the fee collection (this condition shall apply from 1 February 2019).

[5] *Repealed.*

[6] **Konto Komfortowe**: PLN 0, if in the calendar month preceding the fee collection:
1. the total amount of inflows to this Konto Komfortowe and Rachunek Walutowy in the Bank maintained under the same Agreement was at least **PLN 4,000** , whereas in the case of inflows in a foreign currency – converted into PLN at the average exchange rate of the national Bank of Poland applicable to that currency on the date of recording the inflow, excluding inflows from:
   a) other accounts of the same Holder or other accounts of retail Customers maintained with the Bank,
   b) credit accounts used for services of credits or loans granted by the Bank to the Holder,
   c) accounts maintained for the Holder in the GOoptima electronic banking.
   or
2. The Holder's savings balance was at least **PLN 75,000**.
   Savings balance – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
   a) at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
      - Rachunek Walutowy accounts,
      - Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
      - Lokata Terminowa deposits, including investment deposits,
   b) in units of domestic and foreign open-end investment funds including the plans of systematic saving, managed by investment fund companies with which the Bank has a current distribution agreement acquired by the Holder through the Bank,
   c) Investment insurance with the insurance capital fund,
   d) funds and securities held in the accounts of the Brokerage House of BNP Paribas Bank Polska S.A.;

excluding funds placed in the GOoptima electronic banking system or via the www.gooptima.pl website and products used by the Holder in the Bank in connection with their business or professional activity.

7) **Pakiet Bankowość Prywatna Diamond**: PLN 0, if in the calendar month preceding the fee collection the Holder's Savings Balance amounted to min. PLN 1,000,000.
Savings balance – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
a) at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
- Rachunek Walutowy accounts,
- Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
- Lokata Terminowa deposits, including investment deposits,

b) in units of domestic and foreign open-end investment funds including the plans of systematic saving, and closed-end investment funds managed by investment fund companies with which the Bank has a current distribution agreement acquired by the Holder through the Bank,

c) Investment insurance with the insurance capital fund,

d) funds and securities held in the accounts of the Brokerage House of BNP Paribas Bank Polska S.A.
excluding funds placed in the GOoptima electronic banking system or via the www.gooptima.pl website and products used by the Holder in the Bank in connection with their business or professional activity.

8) Concierge, Assistance and Assistance Diamond Insurance delisted as of 9.11.2019, to which the "General terms and conditions of the "BNP Paribas Wealth Management Assistance&Concierge" Group Insurance for Bankowość Prywatna customers of BNP Paribas Bank Polska S.A." apply. The insurance cover applies to customers who joined the aforesaid insurance before 9.11.2019.

9) The fee shall not be charged if an ATM or a CDM is unavailable at the Bank's branch.

*) The average balance is the sum of Konto Osobiste balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day divided by the number of calendar days in that month.

Chapter 2. Rachunek Oszczędnościowy accounts in support

No	COMMISSION TITLE	Rachunek Oszczędnościowy Sejf	Konto WIĘCEJ oszczędnościowe, Konto BARDZO oszczędnościowe, Konto oszczędnościowe	Euro Sejf	Escalation, Konto z zyskiem	Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond
1.	Account maintenance (monthly)	–	PLN 0 – Bankowość Prywatna PLN 1– other Customers	PLN 0	PLN 0	PLN 0
2.	First in the month [1]: 1) domestic transfer order in PLN to the bank in Poland and to accounts in the Bank 2) a transfer order in PLN to the holder's own accounts 3) cash withdrawal 4) SEPA Transfer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
3.	Subsequent one/s in the month:					
	1) a transfer order in PLN to the Holder's own accounts, executed by:					
	a) Bank branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
	B) Internet Banking/Telephone Centre	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0
	2) a domestic transfer order in PLN to a bank in Poland and to accounts in the Bank (this also applies to transfers to ZUS and US), executed by:					
	a) Bank branch	PLN 12	PLN 12	–	PLN 12	PLN 0
	b) Internet Banking	PLN 12	PLN 12	–	PLN 12	PLN 0
	c) Call Centre	PLN 12	PLN 12	–	PLN 12	PLN 0
	3) SEPA Transfer	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
	4) cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	PLN 0
4.	Currency transfer order to accounts at the Bank, including own accounts of the Holder, held by:					
	a) Bank branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
	b) Internet Banking	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0
5.	Cash deposit	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	PLN 0
Standing order, payment order						

6.	Placing a standing order in the Internet Banking	–	–	–	–	PLN 0
7.	Modification of a standing order in the Internet Banking	–	–	–	PLN 0 [2)]	PLN 0
8.	Execution of a standing order/debiting the account with the amount of the payment order received	–	–	–	PLN 0 [2)]	PLN 0

[1)] The Bank does not charge a fee for one - the first transaction in a calendar month carried out in the form of: 1) a domestic transfer order in PLN to a bank in Poland and to accounts in the Bank, or 2) a transfer order in PLN to the Holder's own accounts or 3) a cash withdrawal or 4) a SEPA transfer (performed exclusively via the Internet Banking System or at a branch) regardless of the execution channel (the Bank's branch, Internet Banking System or Call Centre). Each subsequent transaction carried out in the same month in one of the above-mentioned forms is treated as another transaction for which the Bank will charge a fee in accordance with the Tariff.

[2)] For standing orders and payment orders established before 9.11.2019.

Chapter 3. Debit cards for Products in support (fees apply to Cards issued in physical form and Mobile Cards)

No	TARIFF PLAN	Konto Optymalne	Konto Maksymalne	Plan Aktywny	Konto Dobrze Dobrane, Pakiet S, Pakiet M	Pakiet L	Plan Aktywny, Pakiet S, Pakiet M, Pakiet L	Bankowość Prywatna Diamond				Bankowość Prywatna Diamond (Rachunek Walutowy EUR)	Konto Komfortowe		Konto Premium
	Account debit card	MasterCard Card					Karta Mastercard Multiwalutowa		Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	Mastercard Card (delisted as of 9.11.2019)		Mastercard Card	Karta Mastercard Multiwalutowa	
1.	Card issue and renewal after expiry	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0
2.	Debit card processing (monthly)	PLN 9 or PLN 0 [11)]	PLN 15 or PLN 0 [3)]	PLN 9	PLN 14 or PLN 7 [4), 5)]	PLN 9	PLN 12	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 9	PLN 12	PLN 7
Use of debit card – Attorney															
3.	Card issue and renewal after expiry	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0
4.	Debit card processing (monthly)	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 12	PLN 12	PLN 7
Cash withdrawal from ATMs															
5.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 0	PLN 0	PLN 0
6.	Planet Cash in Poland	PLN 0	PLN 0 – first two withdrawals in the month, PLN 10 – third and subsequent withdrawals in a month	PLN 0	PLN 0 – first two withdrawals in the month, PLN 10 – third and subsequent withdrawals in a month	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 8	PLN 0	PLN 0
7.	Euronet in Poland	PLN 10		PLN 0		PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 0	PLN 0	PLN 0
8.	Other in Poland and abroad in EUR in EEA countries	PLN 10		PLN 0		PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 10	PLN 0	PLN 0
9.	BNP Group abroad	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0
10.	Global Alliance abroad:	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0
11.	Other abroad	3% min. PLN 12	3% min. PLN 12	PLN 0	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12 [10)]	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	3% min. PLN 12	3% min. PLN 12 [10)]	PLN 0
Cash withdrawal at the cash desk of another bank or cash withdrawal points at a payment terminal															
11.1	in Poland and abroad in EUR in EEA countries	PLN 10	PLN 10	PLN 0	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 10	PLN 0	PLN 0
11.2	other abroad	3% min. PLN 12	3% min. PLN 12	PLN 0	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12 [10)]	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	3% min. PLN 12	3% min. PLN 12 [10)]	PLN 0

No	TARIFF PLAN	Konto Optymalne	Konto Maksymalne	Plan Aktywny	Konto Dobrze Dobrane, Pakiet S, Pakiet M	Pakiet L	Plan Aktywny, Pakiet S, Pakiet M, Pakiet L	Bankowość Prywatna Diamond			Bankowość Prywatna Diamond (Rachunek Walutowy EUR)	Konto Komfortowe		Konto Premium
	Account debit card	MasterCard Card					Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	Mastercard Card (delisted as of 9.11.2019)		Mastercard Card	Karta Mastercard Multiwalutowa	
Cash deposit in a CDM (the service is not available for mobile cards)														
12.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	–	PLN 0	PLN 0	PLN 0
13.	Planet Cash in Poland	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	–	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10
14.	Euronet in Poland	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	–	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10
Other debit card operations														
15.	Checking the balance at the ATM	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 2	PLN 2	PLN 2
16.	Pay by card and withdraw	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 0	PLN 0	–	PLN 0	EUR 0	PLN 1	PLN 1	PLN 1
Other fees and commissions														
17.	Issuing a debit card to replace the one cancelled	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0
18.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	5,5% of the transaction value	5,5% of the transaction value	5,5% of the transaction value	5,5% of the transaction value	5,5% of the transaction value	5,5% of value transactions [10]	5,5% of value transactions [10]	–	5,5% of the transaction value	5,5% of the transaction value	–	5,5% of the transaction value	5,5% of value transactions [10]	5,5% of value transactions [10]
19.	Assignment of a PIN in Electronic Access Channels	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0
20.	Delivery of the PIN by post 12)	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 0	PLN 0	PLN 0	EUR 0	PLN 15	PLN 15	PLN 15
21.	Delivery of a debit card, a PIN by courier service [12]	according to actual costs, min. PLN 35													
22.	Paper PIN order [7) 12)]	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 10	PLN 10	PLN 10
23.	Non-cash transaction related to a game of chance, including: in a casino, online casino, game room, bookmaker, totalizer or entity organizing a lottery – transactions at businesses with MCCs (Merchant Category Codes): 7511, 7801, 7802, 7995	4% of the transaction value													
24.	Non-cash transaction performed as a money transfer (in financial and non-financial institutions) – transactions at businesses with MCCs (Merchant Category Codes): 4829, 6050 and 6051	4% of the transaction value													
Insurance to cards														
25.	"Karta Bez Ryzyka" Insurance [8)]	–	–	–	–	–	-	–	–	–	–	–	PLN 1.99	–	–
26.	"Bezpieczna Karta" Insurance [9)]	–	–	–	–	–	-	–	–	–	–	–	PLN 6.50	–	–

[1)] *Reoeaked.*

[2)] A card whose validity expires in December 2019 or later shall be renewed for a MasterCard Karta Multiwalutowa. If the card is cancelled (after 9.11.2019), the Bank shall issue a Mastercard Multicurrency Card instead of the cancelled card.

[3)] **Konto Maksymalne**: debit card fee shall be PLN 0, if:

a) Cardholder under 26 years of age
or
b) the value of non-cash transactions made with a debit card to which the fee applies will amount to at least **PLN 300** in the calendar month preceding the fee collection Return transactions reduce the value of debit card transactions that count towards waiving of fees.

4) **Konto Dobrze Dobrane**: The fee for a debit card shall be PLN 7, if:
a) Cardholder under 26 years of age
or
b) the value of non-cash transactions made with a debit card to which the fee applies will amount to at least **PLN 300** in the calendar month preceding the fee collection Return transactions reduce the value of debit card transactions that count towards waiving of fees.

5) **Pakiet S, Pakiet M**: The fee for a debit card shall be PLN 7, if:
the value of non-cash transactions made with a debit card to which the fee applies will amount to at least **PLN 300** in the calendar month preceding the fee collection Return transactions reduce the value of debit card transactions that count towards waiving of fees.

6) *Reoeaked*.

7) The fee shall not be charged if the regeneration of the PIN concerns an inactivated card.

8) The "Karta Bez Ryzyka" insurance delisted as of 1.12.2013, to which the "General terms and conditions of the "Twoja Karta Bez Ryzyka" Group Insurance for customers of BNP Paribas Bank Polska S.A." apply.

9) The "Bezpieczna Karta" insurance refers to insurance contracts concluded until 31.03.2015, to which the following apply: General terms and conditions of the "Bezpieczna Karta – Bank BNP Paribas" Group Insurance.

10) The fee shall not be charged when the payment transaction is executed from an associated account held in the currency in which the transaction is executed.

11) The fee for a debit card shall be PLN 0, if at least 3 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection.

12) The fee does not apply to a Mobile Card.