



## **TERMS AND CONDITIONS FOR BANKS**

Valid as of 1<sup>st</sup> September, 2012

**General principles of fees and commissions collection:**

1. This Table concerns:
  - a) domestic banks;
  - b) foreign banks;
  - c) banks with LORO account;
  - d) banks not maintaining account with Raiffeisen Bank Polska S.A.
2. The charges mentioned in Table apply to normal business transactions.
3. With regard to special services we reserve the right to calculate additional charges and commissions.
4. Bank can set up and issue separately other tables of fees and commissions for banking activities and services not included in this Table.
5. In individual cases Bank can:
  - a) Set up and charge fees and commissions for banking activities not mentioned in this Table.
  - b) After a prior setting up in the agreement and/or other written arrangement with Customer Bank can charge fees and commissions:
    - Higher, than mentioned in Table – for standard activities or services executed in a special manner causing their increased complexity or labour consumption or of higher risk;
    - Lower, than mentioned in Table.
6. The Table is subject to withdrawal or amendment. Bank informs Customers about changes in Terms and Condition by SWIFT or registered letter sent to the last Client's address known to the Bank, with the exception of Banks not maintaining account with Raiffeisen Bank Polska S.A.
7. For activities commissioned by the Bank to third parties in connection with performing the client's order except for the fees and commissions specified in the attached Table, the Bank may collect:
  - a) fees and commissions collected by the banks intermediating in performing the order;
  - b) telecommunications, postage and messenger fees and commissions in the amount which has been incurred by the Bank.Debiting the Client's account shall occur upon receipt of information regarding these costs by the Bank.
8. Postage, fax, SWIFT, telephone charges, messenger fees, out of pocket expenses will be charged additionally
9. The ordering bank is charged with fees and commissions on the following terms:
  - if fees and commissions are denominated in the same currency as account – amount according to the Table;
  - if fees and commissions are denominated in currency other than account from which fees and commission will be charged – account will be debited by equivalent which is calculated on the basis of NBP exchange rate, published on the bank's working day preceding the day the fee/commission is charged

10. OUR/NSTP charges related to commercial payments sent by Raiffeisen Bank Polska S.A are settled according to the following rules:
- a) maximum rate of "OUR" charges paid by Raiffeisen Bank Polska S.A is EUR 50 or equivalent in other currencies. Requests for higher amounts will be paid at the maximum rate.
  - b) Raiffeisen Bank Polska S.A. accepts requests for charges payment:
    - o received via MT191 or monthly/quarterly statement via MT199 or email: charges@raiffeisen.pl;
    - o only from the receiver bank;
    - o containing the reference number of Raiffeisen Bank Polska S.A.;
    - o received up to 90 days since sending payment.Requests received via other message type (MT195, MT299, MT991, MT999) or not meeting the above conditions will be treated as null and void.
  - c) Raiffeisen Bank Polska S.A. pays the charges received in given month in the following month
11. OUR/NSTP charges of received commercial payments are settled according to the following rules:
- a) Raiffeisen Bank Polska S.A. sends a monthly statement of charges via MT199 till the 10<sup>th</sup> of each following month. The monthly statement does not include 3<sup>rd</sup> party OUR charges, which are requested via MT191.
  - b) At the request of a 3<sup>rd</sup> bank, Raiffeisen Bank Polska S.A. may:
    - o send request via MT191
    - o send request in USD (does not apply 3<sup>rd</sup> party OUR charges)
  - c) If the amount of individual charge requested by a 3<sup>rd</sup> bank is substantially higher, Raiffeisen Bank Poland S.A. may charge OUR or/and repair fee according to fee borne by Raiffeisen Bank Poland S.A on reciprocal basis.
  - d) If the request for OUR / NSTP charges has not been settled by 3<sup>rd</sup> bank, after sending two reminders, Raiffeisen Bank Poland S.A. may stop settling given bank charges or compensate the amount of outstanding charges from owing bank OUR/NSTP charges claims.
12. Fees and commission for handling letter of credit and stand-by letter of credit are charged according to the current Terms and Conditions for Economic Entities . Letters of credits are subject to Uniform Customs and Practice for Documentary Credits (latest version) issued by International Chamber of Commerce (ICC), Paris .
13. Collections are subject to the uniform Rules for Collection as laid down by International Chamber of Commerce, Paris
14. Rates for services which are not included in this schedule will be quoted at request
15. Different tariff rates may be applied on the principle of reciprocity and subject to agreement with a correspondent bank

## 1. CURRENT ACCOUNTS

	Operations	Fees and Commission
<b>1.1.</b>	Account opening	free of charge
<b>1.2.</b>	Account maintenance	PLN 200,00 <sup>1</sup>
<b>1.3.</b>	Statements sent via SWIFT MT 950	PLN 20,00 <sup>1</sup>
<b>1.4.</b>	Entry fee	PLN 4,00 <sup>2</sup>
<b>1.5.</b>	Account closure	PLN 500,00
<b>1.6.</b>	Audit confirmation	PLN 500,00

<sup>1</sup>) Monthly fee

<sup>2</sup>) Cumulated fee is calculated and charged on the last working day of month, for which fee is charged

## 2. LORO ACCOUNT PAYMENTS (MT103 & MT20X)

	Operations	Fees and Commission
<b>2.1.</b>	Bank to bank transfer (MT20X)	free of charge
<b>2.2.</b>	Commercial payment in favour of account held with Raiffeisen Bank Polska SA.:	
	- with SHA,BEN charging option	free of charge
	- with OUR charging option debiting PLN loro account	free of charge
	- with OUR charging option (other than debiting PLN loro account)	EUR 15,00
<b>2.3.</b>	Commercial payment in PLN debiting PLN LORO account PLN in favour of account with other domestic bank (regardless of charging option)	PLN 12,00
	Additional fee for payment in PLN sent via SORBNET (Polish RTGS) to other domestic bank (above 1 MIO PLN)	PLN 10,00
<b>2.4.</b>	Commercial payment in favour of customer of bank holding LORO account with Raiffeisen Bank Polska SA.:	
	- with SHA charging option	free of charge
	- with BEN charging option	acc. to 2.5.
	- with OUR charging option	acc. to 2.5.
<b>2.5.</b>	Commercial payment in favour of account with other bank (3 <sup>rd</sup> party payment, different than described in point. 2.3 and 2.4)	
	- with SHA,BEN charging option up to EUR 5000,00	PLN 25,00
	- with SHA,BEN charging option from EUR 5000,01 up to EUR 20000,00	PLN 50,00
	- with SHA,BEN charging option from EUR 20000,01	PLN 100,00
	- with OUR charging option up to EUR 10000,00	EUR 20,00
	- with OUR charging option from EUR 10000,01	EUR 40,00
<b>2.6.</b>	Repair fee for Non STP payment. Our STP rules information provided by e-mail charges@raiffeisen.pl	EUR 10,00

### 3. MT103 PAYMENT RECEIVED FROM THIRD BANKS

	Operations	Fees and Commission
3.1.	Commercial payment in favour of account held with Raiffeisen Bank Polska SA.:	
	- with SHA,BEN charging option	free of charge
	- with OUR charging option	EUR 15,00
3.2.	Commercial payment in favour of customer of bank holding LORO account with Raiffeisen Bank Polska SA.:	
	- with SHA charging option	free of charge
	- with OUR charging option up to EUR 10000,00	EUR 25,00
	- with OUR charging option from EUR 10000,01	EUR 50,00
	- with BEN charging option	Acc. to 3.3
	<i>Note! With option SHA/OUR only payment crediting loro account are processed !</i>	
3.3.	Commercial payment in favour of account with other bank:	
	- with BEN charging option up to EUR 5000,00	PLN 50,00
	- with BEN charging option from EUR 5000,01 up to EUR 20000,00	PLN 100,00
	- with BEN charging option from EUR 20000,01	PLN 200,00
3.4.	Repair fee for Non STP payment. Our STP rules information provided by e-mail charges@raiffeisen.pl	EUR 10,00

### 4. INVESTIGATIONS/INQUIRIES

	Operations	Fees and Commission (per item)
4.1.	Stop payment, recall of orders	PLN 200,00/ EUR 50,00 + cost of other banks
4.2.	Inquiries concerning payments, amendment of payment detail	
	- up to 6 months after booking	PLN 100,00/ EUR 25,00 + cost of other banks
	- more than 6 months after booking	PLN 200,00/ EUR 50,00 + cost of other banks
4.3.	Value date adjustment	PLN 400,00/ EUR 100,00 + interests

## 5. CASH OPERATIONS

	Operations	Fees and Commission
<b>Cash deposits In PLN and foreign currencies collected by the Bank:</b>		
<b>5.1.</b>	Cash deposit In opened form made for the account held with the Bank	0,6 % min. PLN 10,00
<b>Remaining commission related to Cash deposits:</b>		
<b>5.2.</b>	Additional cash deposit commission – for cash deposit made In PLN consisting of above 200,00 PLN in coins	1% min 15,00 PLN of coins amount above the amount of 200,00 PLN
<b>5.3.</b>	Additional cash deposit commission – for cash deposit made in EUR consisting of coins	60 % min 15,00 PLN of coins amount
Attention: Bank does not accept coins in other foreign currencies		
<b>Cash withdrawals in PLN and foreign currencies collected by the Bank:</b>		
<b>5.4.</b>	Cash withdrawals made at the Bank`s Cash desk	0,35%min PLN 10,00
<b>Remaining commission related to cash withdrawals:</b>		
<b>5.5.</b>	Additional commission for cash withdrawals within each Bank Branch without required notification provided funds are available In the Bank	0,25% min. PLN 10,00 (of the surplus of amount required notification)
<b>5.6.</b>	Non-performed or partial-performed notified cash withdrawals	0,25 % min. PLN 10,00 of non-performed withdrawal value

The Bank`s customers are obliged to notify Cash deposits and withdrawals as follows:

- over PLN 20.000 and 5000 in case of EUR, USD – 1 Bank`s working day before the operation until 12:00 a.m.
- over PLN 50.000 and 10.000 in case of EUR, USD as well as each amount of other foreign currencies collected by the Bank – 2 Bank`s working day before the operation until 12:00 a.m.

## 6. DOCUMENTARY COLLECTION<sup>3</sup>

	Operations	Fees and Commission
<b>6.1.</b>	Return of the documents presented under collection	EUR 100,00 + cost of courier
<b>6.2.</b>	Protest of bill of exchange (additionally to the cost of notary and translation)	EUR 200,00 + external costs

<sup>3)</sup> Other fees according to actual Terms and Conditions for Economic Entities

## 7. GUARANTEES

### a) Guarantees Issued

	<b>Operations</b>	<b>Fees and Commission</b>
<b>7.1.</b>	Guarantee issue	negotiable commission rate calculated on the guarantee amount <sup>7</sup> , min. EUR 50, quarterly
<b>7.2.</b>	Handling fee for guarantee issue: a) issuing a guarantee according to the standard form of Raiffeisen Bank Polska S.A b) issuing a guarantee in a non standard form accepted by Raiffeisen Bank Polska S.A  Notice: one-off commission collected on the day of issuing	EUR 100,00 per each guarantee EUR 300,00 per each guarantee
<b>7.3.</b>	Amendment to a guarantee issued by Bank: a) increase the amount and/or extension of validity b) handling fee for issuing an annex	accordingly to guarantee issue EUR 60,00
<b>7.4.</b>	Payment in settlement under a guarantee issued by Bank	0,25% of the payment, min. EUR 50,00, max. EUR 500,00
<b>7.5.</b>	Confirmation of the guarantee assignment	EUR 100,00
<b>7.6.</b>	Cancellation of the order to issue a guarantee	EUR 50,00
<b>7.7.</b>	Additional activities upon clients request, e.g.: scan/fax of documents, reports.	EUR 20,00

### b) Guarantees received

No.	<b>Operations</b>	<b>Fees and Commission</b>
<b>7.8</b>	Advising of : the guarantee/ amendment to the guarantee/ other correspondence related to foreign guarantee	EUR 100,00
<b>7.9</b>	Giving the opinion to the wording of the guarantee	EUR 100,00
<b>7.10</b>	Giving the opinion to the request for payment to other bank guarantee	EUR 200,00

<sup>7</sup> The commission is settled for each started 3-months period, counting from the date of the issue

**Account services:**

1. At the beginning of each month in addition to your MT950 we will send you an e-mail with the information concerning the monthly settlement of your account, to customers who will declare that will.
2. Minimum balance not required.
3. Interest rates:

Currency	Interest rate (in % p.a)	
	Credit	Debit
PLN, USD, EUR, CHF, GBP, SEK, CAD, JPY, DKK, NOK, CZK, HUF, AUD, LTL, RUB	0,00	4 x NBP lombard rate
BGN, HKD, HRK, MXN, NZD, RON, TRY, SGD, ZAR	0,00	overdraft unacceptable

4. Cash service:

Currency	
PLN, USD, EUR, CHF, GBP, SEK, CAD, JPY, DKK, NOK, CZK, HUF	provide cash handling
AUD, LTL, RUB, BGN, HKD, HRK, MXN, NZD, RON, TRY, SGD, ZAR	does not provide cash handling

5. Cut –off time: Times relate to our execution of the payment instructions. They do not take account of the cut-off times for any necessary processing by the receiving bank, if applicable. Payment received after cut-off-time are treated like received at the following business day.
6. Execution of all payment orders (both bank to bank transfers and customer transfers) is subject to the sufficient funds on the account before cut-off time.



### The rules of orders execution submitted via SWIFT messages in Raiffeisen Bank Polska S.A.

#### 1. Transaction – Cut off time

Transaction types	<b>Cut off hours for orders acceptance</b> (admitted by Bank as accepted for realization on the same working day <sup>1</sup> )	
	Booking and executing in the same working day – <b>time guaranteed</b>	Booking and executing in the next working

##### a) Debit account

<b>MT103</b> (All currencies)	till 13.00 <sup>CET</sup>	till 14.00 <sup>CET</sup>
<b>MT20X</b> – in PLN up to 1mln	till 11.00 <sup>6 CET</sup>	till 12.00 <sup>6 CET</sup>
<b>MT20X</b> – in PLN above 1mln	till 13.00 <sup>CET</sup>	till 14.00 <sup>CET</sup>
<b>MT20X</b> – in EUR	till 13.00 <sup>CET</sup>	till 14.00 <sup>CET</sup>
<b>MT20X</b> – other currencies than PLN and EUR	till 16.00 <sup>CET</sup> two working days before value date	

##### b) Credit account

<b>MT103</b> (All currencies)	till 15.00 <sup>CET</sup>	till 16.00 <sup>CET</sup>
<b>MT20X</b> (All currencies)	till 15.00 <sup>CET</sup>	till 16.00 <sup>CET</sup>

#### 2. Transaction - Notice to receive

Type of orders	<b>Cut off hours for orders acceptance</b>	
	<b>Account held in PLN</b>	<b>Account held in other currencies</b>
<b>MT210</b>	till 13.00 <sup>CET</sup>	till 13.00 <sup>CET</sup> one working day before

<sup>5</sup> Orders received by the Bank after the aforementioned cut-off hours are treated as accepted on the Bank's next working day. For orders which do not qualify for realization, the day of acceptance for realization is the day when all conditions from which the realization of the order is dependent are met.

<sup>6</sup> From 24<sup>th</sup> October 2012 the Bank applies cut off time as for MT20X messages above 1 mln PLN  
CET – Central European Time

**3. Value Date**

**Note:** The Bank do not booking transaction with back value date.

Transaction types	Value Date		
	Account held in PLN	Account held in EUR	Account held in other currencies
<b>a) Debit account</b>			
<b>MT103</b> without conversion to other polish bank	Value Date+0	Value Date +1	Value Date +2
<b>MT103</b> without conversion to other foreign bank	Value Date +1	Value Date +1	Value Date +2
<b>MT103</b> with conversion	Value Date +2	Value Date +2	Value Date +2
<b>MT20X</b>	Value Date+0	Value Date+0	Value date indicated, provided that the MT20X received two working days earlier
<b>b) Credit account</b>			
<b>MT103</b>	Value Date+0	Value Date+0	Value Date+0
<b>MT20X</b>	Value Date+0	Value Date+0	Value Date+0