

Table of Fees and Commissions for Business Entities

Raiffeisen Polbank

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GENERAL PRINCIPLES OF FEES AND COMMISSIONS COLLECTION

§ 1

1. This table concerns:

a) Residents being:

- natural persons conducting an economic activity,
- legal persons, excluding domestic banks,
- organizational units not having legal personality.

b) Non-residents, excluding natural persons and foreign banks who declared in the application to open an account the annual turnover of PLN 4.0m or more as well as its equivalent in a foreign currency according to the NBP average Exchange rate. In the event of client's annual turnover falling below PLN 4.0m (or its foreign currency equivalent according to the average exchange rate as published by NBP), on Bank's notice, the Client shall sign within 7 days an annex to the Account Agreement according to which these Table of Fees and Commissions shall be replaced by the Table used in the Bank for the particular level of client's turnover. Parties regard such failure to sign the annex by the Client as an important reason to give notice of termination of the Account Agreement.

b) other persons which contribute to the accounts held at the Bank for entities described in sub-paragraph a) and b)

§ 2

1. Bank can set up and issue separately other tables of fees and commissions for banking activities and services not included in this Table.

2. In individual cases Bank can:

set up and charge fees and commissions for banking activities not mentioned in this Table,

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.

3. Apart from the fees and commissions mentioned in Table, for activities commissioned to third parties in connection with execution of Customer's order Bank can charge:

fees and commissions charged by other banks ordering the execution of an order or intermediating in its execution,

telecommunication, post, courier fees and commissions, in the amount charged to Bank.

Debiting of Customer's account will take place after receiving the information on the amount of the costs incurred by Bank.

§ 3

Correctly calculated and charged fees and commissions are not subject to repayment.

§ 4

1. Customer ordering banking activities shall cover all fees and commissions, unless the parties have agreed otherwise or Customer instructed otherwise and Bank has approved that.

2. Fees and commissions not charged within the periods specified in the Table, can be collected at a later time.

§ 5

1. Customer is charged with fees and commissions on the following terms:

a) if the fees and commissions are charged from account in PLN:

- if fees and commissions denominated in PLN – the amount specified in Table,

- if fees and commissions denominated in foreign currencies – a PLN equivalent calculated on the basis of mean NBP Exchange rate, Publisher on the Bank's working day preceding the day the fee/commission is charged,

b) if the fees and commissions are charged from account in foreign currency:

- if fees and commissions denominated in foreign currencies – the amount specified in Table,

- if fees and commissions denominated in PLN – a foreign currency equivalent calculated on the basis of mean NBP Exchange rate, Publisher on the Bank's working day preceding the day the fee/commission is charged.

2. Fees and commissions related to maintaining account in foreign currency are charged by Bank in the account currency in amount equivalent to the fee in PLN, calculated on the basis of a mean NBP exchange rate, published on a Bank's working day preceding the day the fee/commission is charged, in debit of the foreign currency account the fee/commission relates to.

3. In case of fees and commissions for loans a bid or offer exchange rates – depending on the kind of transaction – are applied. The rates are specified in Bank's exchange rate table valid on the date commission/fee is charged.

§ 6

Bank informs Customers about changes in Terms and Conditions:

a) by displaying information about changes in Bank's outlets,

b) and, additionally – if agreement concluded with Customer stipulate so – in accordance with the manner and scope defined in these agreement,

c) other channels commonly accepted in Bank.

loans.

PART I – ACTIVITIES RELATED TO ACCOUNT MAINTENANCE

L.P.	TITLE OF FEE/COMMISSION	CHARGE MODE	FEES AND COMMISSIONS
1. ACCOUNT OPENING, MAINTENANCE, CLOSURE			
ACCOUNT OPENING			
1.	Current account	For each activity	PLN 0,00
2.	Supplementary account	For each activity	PLN 0,00
3.	Current/supplementary account for non-residents	For each activity	min. PLN 250,00 max. PLN 1000,00
4.	Current account	Monthly	PLN 100,00
5.	Supplementary account in PLN	Monthly	PLN 45,00
6.	Supplementary account in foreign currency	Monthly	PLN 30,00
7.	Current/ supplementary account for non-residents	Monthly	PLN 150,00
8.	Progressive account	Monthly	PLN 200,00
OTHER FEES			
1.	Transaction fee per each Dt / Ct entry ¹	For each activity	PLN 2,50
2.	Account closure	For each activity	PLN 50,00
2. SETTLEMENTS MADE BY MEANS OF ACCOUNT			
2.1. CASH OPERATIONS			
CASH DEPOSITS IN PLN AND FOREIGN CURRENCIES COLLECTED BY THE BANK			
1.	Cash deposit in opened form made for the account held with the Bank		
	a) deposit in PLN	For each activity	0,6% min. PLN 15,00 of deposited amount
	b) deposit in EUR, USD, CHF, GBP	For each activity	1,0% min. PLN 15,00 of deposited amount
	c) deposit in other currencies	For each activity	1,5% min. PLN 15,00 of deposited amount
2.	Cash deposit in opened form made by the third party for entity account held with the Bank ²		
	a) deposit in PLN	For each activity	0,7% min. PLN 20,00 of deposited amount
	b) deposit in EUR, USD, CHF, GBP	For each activity	1,0% min. PLN 20,00 of deposited amount
	c) deposit in other currencies	For each activity	1,5% min. PLN 20,00 of deposited amount
3.	Over-the-counter cash deposit in PLN made directly at a chosen organisational unit of Poczta Polska	For each activity	To be negotiated ³

4.	Cash deposit in closed form (in Bank branches)		
	a) deposit in PLN	For each activity	0,4% min. PLN 15,00 of deposited amount
	b) deposit in EUR, USD, CHF, GBP	For each activity	0,8% min. PLN 15,00 of deposited amount
	c) deposit in other currencies	For each activity	1,3% min. PLN 15,00 of deposited amount
5.	Cash deposit in closed form PLUS (in night drop)		
	a) deposit in PLN	For each activity	0,4% min. PLN 15,00 of deposited amount
	b) deposit in EUR, USD, CHF, GBP	For each activity	0,8% min. PLN 15,00 of deposited amount
	c) deposit in other currencies	For each activity	1,3% min. PLN 15,00 of deposited amount
6.	Cash deposit in closed form delivered directly to external cash processing companies or to selected organizational units of the Polish Post	For each activity	To be negotiated
REMAINING COMMISSIONS RELATED TO CASH DEPOSITS			
7.	Additional cash deposit commission – for cash deposit made in PLN consisting of above PLN 200,00 in coins	For each activity	1% min. PLN 20,00 of coins amount above the amount of PLN 200,00
8.	Additional cash deposit commission – for cash deposit made in EUR consisting of coins ATTENTION: Bank does not accept coins in other foreign currencies	For each activity	60% min. PLN 20,00 of coins amount
9.	Additional cash deposit commission – for unsorted cash deposit ⁴	For each activity	1% min. PLN 20,00 of deposited amount
10.	Additional commission for:		
	a) cash deposit made in package not accepted by Bank, in particular in non-transparent secure envelope	For each activity	PLN 20,00 for each item event
	b) issuing of a discrepancy report referred to closed cash deposits		
	c) sending for Client's order the additional documents of discrepancy report along with attachments		
	d) lack of document confirming cash deposit structure		
	e) issuing of a document in case of lack of Banking Cash Deposit Form applied to closed cash deposit		
	f) lack or incorrect account number on Banking Cash Deposit Form		
11.	Night drop (monthly fee)	Monthly	PLN 200,00
12.	A one-time fee for the issuance of a key/card to night drop	For each activity	PLN 50,00 for each issued key/card
13.	Sending non-standard report or template	For each activity	Individually negotiated min. PLN 100,00
14.	One-off implementation fee on the activation of the Cash Service Agreement	For each activity	To be negotiated

15.	Providing secure transparent envelopes (service available only for Customers making their own cash deposits in a closed form provided by the Bank) ⁵		
	A5 (150x220mm+35mm)		
	a) Package of 20 pieces	For each activity	PLN 45,00
	b) Package of 50 pieces	For each activity	PLN 80,00
	c) Package of 100 pieces	For each activity	PLN 115,00
	d) Package of 500 pieces	For each activity	PLN 430,00
	e) Package of 1 000 pieces	For each activity	PLN 800,00
	B5 (190x260mm+35mm)		
	a) Package of 20 pieces	For each activity	PLN 50,00
	b) Package of 50 pieces	For each activity	PLN 85,00
	c) Package of 100 pieces	For each activity	PLN 120,00
	d) Package of 500 pieces	For each activity	PLN 460,00
	e) Package of 1 000 pieces	For each activity	PLN 865,00
	B4 (260x370mm+35mm)		
	a) Package of 20 pieces	For each activity	PLN 55,00
	b) Package of 50 pieces	For each activity	PLN 105,00
	c) Package of 100 pieces	For each activity	PLN 165,00
	d) Package of 500 pieces	For each activity	PLN 680,00
	e) Package of 1 000 pieces	For each activity	PLN 1 300,00
	C3 (330x470mm+35mm)		
	a) Package of 20 pieces	For each activity	PLN 65,00
	b) Package of 50 pieces	For each activity	PLN 135,00
	c) Package of 100 pieces	For each activity	PLN 230,00
	d) Package of 500 pieces	For each activity	PLN 955,00
	e) Package of 1 000 pieces	For each activity	PLN 1 880,00
CASH WITHDRAWALS IN PLN AND FOREIGN CURRENCIES COLLECTED BY THE BANK			
16.	Cash withdrawal made at the Bank's cash desk		
	a) deposit in PLN	For each activity	0,6% min. PLN 15,00 of deposited amount
	b) deposit in EUR, USD, CHF, GBP	For each activity	1,0% min. PLN 15,00 of deposited amount
	c) deposit in other currencies	For each activity	1,5% min. PLN 15,00 of deposited amount
17.	Cash withdrawal made on the basis of cheque issued by Raiffeisen Bank Polska S.A. ⁶		For each activity
			0,6% min. PLN 15,00 of deposited amount

18.	Cash withdrawal in closed form executed directly by external cash processing companies	For each activity	To be negotiated
REMAINING COMMISSIONS RELATED TO CASH WITHDRAWALS			
19.	Additional commission for cash withdrawals within each Bank Branch without required notification provided funds are available in the Bank ⁷	For each activity	0,35% min. PLN 20,00 (of the surplus of amount required notification)
20.	Non-performed or partially-performed notified cash withdrawals	For each activity	0,35 % min. PLN 20,00 of non-performed withdrawal value
REMAINING COMMISSIONS RELATED TO CASH OPERATIONS IN BANK			
21.	Cash exchange made in PLN provided funds availability and operational capacity ATTENTION: Bank does not make exchange in foreign currencies.	For each activity	2% min. PLN 20,00 of cash exchange amount
2.2 MONEY TRANSFERS			
OUTGOING DOMESTIC PAYMENTS IN PLN FOR CUSTOMERS HOLDING ACCOUNTS WITH RAIFFEISEN BANK POLSKA S.A.			
1.	Any transfer and transfer to the Social Insurance Institution, Tax Office and the Customs Chamber:		
	a) delivered via R-Online Biznes	For each activity	PLN 2,00
	b) delivered via MultiCash	For each activity	PLN 3,50
	c) delivered via R-Express		
	• in paper form	For each activity	PLN 25,00
	• via encrypted fax	For each activity	
	• via SWIFT based on the MT101 message	For each activity	
REMAINING COMMISSIONS RELATED TO DOMESTIC PAYMENT			
2.	Additional fee in the event of outgoing domestic payment in PLN executed via SORBNET:		
	a) 1.000.000 PLN and above	For each activity	PLN 10,00
	b) below 1.000.000 PLN	For each activity	PLN 30,00
INTERNAL (BOOK) TRANSFERS			
3.	Internal transfer between the accounts held in PLN in Raiffeisen Bank Polska S.A.:		
	a) delivered		
	• via R-Online Biznes, MultiCash,	For each activity	PLN 0,00
	• via SWIFT on the basis of MT101 message	For each activity	
	b) delivered:		
	• in paper form	For each activity	PLN 25,00
	• via encrypted fax	For each activity	
4.	Internal transfer between the accounts in different currencies and transfer in PLN to the account held in foreign currency:		
	• via R-Online Biznes, MultiCash,	For each activity	PLN 0,00
	b) dostarczony		
	• in paper form	For each activity	PLN 25,00
	• via encrypted fax	For each activity	
	• via SWIFT based on the MT101 message	For each activity	

OUTGOING PAYMENTS MANAGEMENT – MASSPAYMENT			
5.	Service activation		
	a) MassPayment Standard	For each activity	PLN 50,00
	b) MassPayment VIP	For each activity	PLN 100,00
6.	Monthly standing charges – basic		
	a) MassPayment Standard	Monthly	PLN 50,00
	b) MassPayment VIP		PLN 100,00
7.	Monthly standing charges – increased by:		
	a) Additional access to transaction reports with a secure SSH File Transfer Protocol	The amount added to monthly standing charges	PLN 100,00
	b) Additional verification of beneficiaries' accounts by the Bank		PLN 50,00
	c) Automatic repetition of the execution of payment files in case of insufficient funds in the account		PLN 50,00
	d) Change to MassPayment service parameters	Additional charge increasing basic monthly standing charges	PLN 50,00
8.	Transaction fees:		
	a) MassPayment Standard		
	• for an external transfer ,	Monthly	PLN 1,00
	• Internal transfers between accounts held in PLN at Raiffeisen Bank Polska S.A.:		PLN 0,00
	• transfer to the Social Insurance Institution (ZUS), Tax Office and Customs Chamber,	Monthly	PLN 0,50
	• transfer returned,		PLN 1,00
	b) MassPayment VIP		
	• for an external transfer ,	Monthly	PLN 1,50
	• Internal transfers between accounts held in PLN at Raiffeisen Bank Polska S.A.:		PLN 0,00
	• transfer to the Social Insurance Institution (ZUS), Tax Office and Customs Chamber,		PLN 0,50
	• transfer returned,		PLN 1,00
INCOMING PAYMENTS MANAGEMENT – MASSCOLLECT			
12.	Service activation	For each activity	PLN 100,00
13.	Monthly standing charges	Monthly	PLN 200,00
	Monthly standing charges – increased by:		
	a) Additional access to transaction reports with a secure SSH File Transfer Protocol	Additional charge increasing basic monthly standing charges	PLN 300,00
	b) Automatic return of transfers to virtual accounts		PLN 500,00
	c) Change to MassCollect service parameters	Additional charge increasing basic monthly standing charges	PLN 50,00
	d) At the Customer's request, making archival MassCollect transaction reports available	Additional charge increasing basic monthly standing charges (for each file)	PLN 10,00

	e) Verification of the correctness of created virtual accounts in accordance with the standard	Additional charge increasing basic monthly standing charges (for each file)	PLN 1,00
14.	Fee for a transfer incoming to a virtual account	Monthly	PLN 0,50
DIRECT DEBITS			
20.	Outgoing direct debit in PLN – for Customers holding accounts with Raiffeisen Bank Polska S.A. delivered via R-Online Biznes, MultiCash.	For each activity	PLN 3,00
21.	Incoming direct debit, debit to Customer's account with Raiffeisen Bank Polska S.A.	For each activity	PLN 0,00
22.	Revocation of direct debit by a Customer holding an account with Raiffeisen Bank Polska S.A.	For each activity	PLN 3,00
23.	Acceptation of incoming revocation of direct debit, debited to Customer's account with Raiffeisen Bank Polska S.A.	For each activity	PLN 0,00
FOREIGN TRANSFERS			
24.	SEPA payment (Payment with D+1 value date within the Single Euro Payments Area in EUR with SHA cost option – orderer's bank costs shall be borne by ordered, whereas counterparty's bank costs by counterparty) ⁸ :		
	a) up to EUR 50,000 (inclusive) via:		
	• R-Online Biznes,	For each activity	PLN 5,00 plus PLN 10,00 (additional fee)
	• MultiCash,	For each activity	
	• SWIFT on the basis of MT101 message,	For each activity	
	b) above EUR 50,000 delivered via:		
	• R-Online Biznes,	For each activity	PLN 25,00 plus PLN 10,00 (additional fee)
	• MultiCash	For each activity	
	• SWIFT on the basis of MT101 message,	For each activity	
	c) irrespective of the transfer amount when ordered:		
	• on paper,	For each activity	0.25% of the transfer amount, min. PLN 20.00 max. PLN 200.00 plus PLN 40.00 (additional fee)
	• via keyed fax,	For each activity	
25.	SEPA EXPRESS payment (Payment with D+1 value date within the Single Euro Payments Area in EUR with SHA cost option – orderer's bank costs shall be borne by ordered, whereas counterparty's bank costs by counterparty) ⁸ :		
	a) up to EUR 50,000 (inclusive) via:		
	• R-Online Biznes,	For each activity	PLN 5.00 plus PLN 10.00 (additional fee)
	• MultiCash,	For each activity	
	• SWIFT on the basis of MT101 message,	For each activity	

	b) above EUR 50,000 delivered via:		
	• R-Online Biznes,	For each activity	PLN 25.00 plus PLN 10.00 (additional fee)
	• MultiCash,	For each activity	
	• SWIFT na podstawie komunikatu MT101,	For each activity	
26.	Foreign payment – foreign payment and payment in foreign currency within the country – other than SEPA payment ⁹ :		
	a) With SHA cost option (orderer's bank costs shall be borne by ordered, whereas counterparty's bank costs by counterparty) delivered via:		
	• R-Online Biznes,	For each activity	0,25% of payment amount min. PLN 20.00 max. PLN 200.00
	• MultiCash,	For each activity	
	• SWIFT on the basis of MT101 message,	For each activity	
	b) with OUR cost option (all costs shall be borne by orderer) delivered via:		
	• R-Online Biznes,	For each activity	0,25% of payment amount min. PLN 20,00 max. PLN 200,00 plus PLN 65,00 (additional fee)
	• MultiCash,	For each activity	
	• SWIFT on the basis of MT101 message,	For each activity	
	c) with SHA cost option delivered:		
	• in paper form,	For each activity	0,25% of payment amount min. PLN 20,00 max. PLN 200,00 plus PLN 40,00 (additional fee)
	• via encrypted fax,	For each activity	
	d) with OUR cost option (all costs shall be borne by orderer) delivered:		
	• in paper form,	For each activity	0,25% of payment amount min. PLN 20,00 max. PLN 200,00 plus PLN 40,00 (additional fee)
	• via encrypted fax,	For each activity	
	e) with BEN cost option (all costs shall be borne by counterparty) delivered via:		
	• R-Online Biznes,	For each activity	All fees are charged from payment amount
	• MultiCash,	For each activity	
	• SWIFT on the basis of MT101 message,	For each activity	
	• in paper form,	For each activity	
	• via encrypted fax,	For each activity	
27.	Outgoing foreign payment in EUR to a Bank member of the Raiffeisen Group (does not apply to a SEPA foreign currency transfer and a foreign currency transfer with the TARGET option)	For each activity	Fee discounted by 20% to the fee for outgoing foreign payment beside Raiffeisen Group
28.	Outgoing foreign payment in a foreign currency, in which Raiffeisen Bank Polska S.A. does not publish exchange rates on the website www.raiffeisenpolbank.com ¹⁰	For each activity	PLN 200,00

OTHER COMMISSIONS RELATED TO CURRENCY TRANSFERS			
29.	Additional fee for execution of foreign transfer and transfer in foreign currency to other domestic bank with cost option "OUR" - all costs are covered by ordering party (not applicable for SEPA transfer and currency transfer with TARGET option).	For each activity	PLN 65,00
30.	Express payment ¹¹ – additional fee:		
	a) payments to 50.000 PLN	For each activity	PLN 30,00
	b) payments from 50.000,01 PLN to 200.000 PLN	For each activity	PLN 50,00
	c) payments from 200.000,01 PLN to 500.000 PLN	For each activity	PLN 75,00
	d) payments over 500.000 PLN	For each activity	PLN 100,00
31.	Fast payment ¹² – additional fee:		
	a) payments to 50.000 PLN	For each activity	PLN 15,00
	b) payments from 50.000,01 PLN to 200.000 PLN	For each activity	PLN 25,00
	c) payments from 200.000,01 PLN to 500.000 PLN	For each activity	PLN 35,00
	d) payments over 500.000 PLN	For each activity	PLN 50,00
32.	TARGET payment ¹³ – additional fee:	For each activity	PLN 50,00
33.	Stop Payment – additional fee for sending the SWIFT with request for cancel the payment (does not apply to a SEPA foreign currency transfer)	For each activity	PLN 120,00
34.	Fee for cancellation of foreign payment order (before sending), (does not apply to a SEPA foreign currency transfer)	For each activity	PLN 10,00
35.	Fee for cancellation of payment by the Bank due to its incompleteness (insufficient balance available at the time of booking or insufficient data)	For each activity	PLN 10,00
36.	Additional fee for explanatory proceedings:		
	• correction/complement of data on instruction ¹⁴	For each activity	PLN 30,00
	• complement of funds for payment by Customer, after Bank's notification (does not apply to a SEPA foreign currency transfer)	For each activity	PLN 30,00
37.	Additional fee NON-STP for:		
	• lack of beneficiary Bank Identification Code BIC ¹⁵ or providing information on both BIC Code as well as beneficiary Bank name or other details	For each activity	EUR 10,00
	• incorrect beneficiary account number IBAN ¹⁶ in case of foreign payments sent to those countries which introduced the IBAN standard and outgoing domestic payments in foreign currency	For each activity	EUR 10,00
38.	Non-standard instruction referring to booking of foreign payments in foreign currency and in PLN and payments in foreign currency from other domestic bank	For each activity	PLN 25,00
39.	Additional fee for execution of incoming or outgoing foreign payment and domestic payment in foreign currency after cut-off time (does not apply to a SEPA foreign currency transfer) ¹⁷	For each activity	PLN 50,00

40.	Fee for cancelling a SEPA foreign currency transfer - in accordance with the rules stipulated for a SEPA transfer, a recipient's bank, upon receiving an order to cancel a SEPA transfer order, should consider such a received cancel order within 10 business days and perform a return transaction or send a negative answer. The return transaction may be diminished by costs incurred by the recipient's bank.	For each activity	PLN 10,00
RECOGNITION CREDITED ON CUSTOMER ACCOUNT IN RAIFFEISEN BANK POLSKA S.A.			
41.	Incoming domestic payment		PLN 0,00
42.	Incoming foreign payment and payment in foreign currency from other domestic bank (except fee for non-standard instruction referring to booking of foreign payment/payments in foreign currency from other domestic bank and except fee for execution of incoming foreign payment/payments in foreign currency from other domestic bank after cut-off time)		PLN 0,00
2.3 STANDING ORDERS			
SETTING UP/MODIFICATION/CANCELLATION OF STANDING ORDER			
1.	Via R-Online Biznes ¹⁸	For each activity	PLN 0,00
2.	In Bank outlets premises (in the paper form on Raiffeisen Bank Polska S.A. forms)	For each activity	PLN 8,00
STANDING ORDER EXECUTION			
1.	Domestic payment in PLN ¹⁹	For each activity	PLN 1,50
2.	Direct debit in PLN	For each activity	PLN 1,50
3.	Internal transfer between accounts of the same Client held with Raiffeisen Bank Polska S.A.	For each activity	PLN 0,00
2.4 CHEQUES			
Commissions related to cheques			
1.	Cheque book issuing (25 cheques)	For each activity	PLN 50,00
2.	Cheque confirmation	For each activity	PLN 30,00
3.	Issuing a banker's cheque in foreign currency	For each activity	0,5 % min. PLN 100,00 max. PLN 300,00
4.	Fee for sending issued cheque to address indicated by Customer	For each activity	PLN 100,00 + cost of courier delivery
5.	Collection of cheque:		
	• issued in foreign currency, issued in PLN in the event of sending the cheque abroad, issued by foreign bank in PLN, paid in domestic bank	For each activity	0,5% min. PLN 100,00 max. PLN 200,00 + cost charged by other banks + cost of courier delivery
2.5 CASH MANAGEMENT VIA SWIFT			
CASH MANAGEMENT VIA SWIFT			
1.	Activation fee for foreign account management via MT101/MT940 messages – one-time fee	For each activity	PLN 500,00
2.	Monthly fee for sending account statements via SWIFT (MT940) ²⁰	Monthly	PLN 150,00 monthly per account
3.	Other SWIFT messages sent/received via SWIFT network ²¹	Monthly	Individually negotiated, rate determined by the message type and generating frequency, min. PLN 200,00 monthly

3. CASH MANAGEMENT SERVICES			
ACCOUNT MAINTENANCE			
1.	Account Balance Management (at the end of day or during day) ²²	Monthly	PLN 100.00 per month for two accounts + PLN 10.00 for each subsequent account
2.	Net Account Balance	Monthly	PLN 100.00 per month for two accounts + PLN 10.00 for each subsequent account
3.	Fee for launching Account Balance Management service	One - off	PLN 50,00
4.	Fee for launching Net Account Balance service	One - off	PLN 100,00
4. ACCOUNT MAINTENANCE SERVICES			
ACCOUNT MAINTENANCE SERVICES			
1.	Amendment to account data (name, address, frequency for account statements, distribution of account statements, Specimen Signature Sheet, passwords, shareholders etc.)	For each activity	PLN 20,00
2.	Postage fee for sending an account statement	Monthly	PLN 8,00 (per statement)
3.	Fee for collecting account statement in Bank's outlets	Monthly	PLN 10,00 (per statement)
4.	Fee for collecting account statement via R-Online Biznes banking system		PLN 0,00
5.	Test key granted to send tested messages via fax	For each activity	PLN 150,00
6.	Issuing certification allowing Customer to Take foreign currency abroad	For each activity	PLN 30,00
7.	Confirmation of account balance:		
	• for one account	For each activity	PLN 50,00
	• for more than one account	For each activity	PLN 100,00
8.	Preparation of a copy of turnover on one bank account:		
	• in the current year	For each activity	PLN 10,00 per page
	• in the previous years	For each activity	PLN 10,00 per page + PLN 50,00 per each year started
9.	Making out a copy of transactions history on one bank account:		
	• in the current year	For each activity	PLN 50 + PLN 2,00 per page
	• in the previous years	For each activity	PLN 100,00 per each year started + PLN 2,00 per page
10.	Blocking funds on Customer's account (on Customer's request)	For each activity	PLN 150,00
11.	Fee for service of a seizure of a bank account (regardless of its effect) ²³	For each activity	PLN 100,00
12.	Opening Overnight Deposit		PLN 0,00
13.	Monthly fee on automated Overnight Deposit Service (monthly fee debited from the current account kept with Raiffeisen Bank Polska S.A.) ²⁴	Monthly	PLN 50,00

5. REMAINING BANKING ACTIVITIES ²⁵			
ACCOUNT MAINTENANCE SERVICES			
1.	Confirmation of the document photocopy:		
	a) bank statement	For each activity	PLN 20,00
	b) others	For each activity	PLN 20,00
2.	Fee for faxing a copy of statement or of the transaction confirmation or other document:		
	a) within Poland	For each activity	PLN 10,00
	b) within Europe	For each activity	PLN 30,00
	c) to other countries	For each activity	PLN 50,00
	Plus additional fee to fees specified in points a), b), c)		PLN 5,00 per each page sent
3.	Fee for sending documents by courier:		
	a) within the country	For each activity	PLN 50,00
	b) abroad	For each activity	PLN 200,00
4.	Confirmation of transfer execution	For each activity	PLN 15,00
5.	Issuing opinion on Customer's request:		
	a) standard (issued on Bank's form)	For each activity	PLN 100,00
	b) non-standard ²⁶	For each activity	PLN 250,00
6.	Preparation and delivery of information about turnover and balances on Customers' accounts as well as current balance sheet and off-balance sheet items provided to Customers' auditor	For each activity	PLN 300,00
7.	Issuing certificates about account holding	For each activity	PLN 20,00
8.	Issuing other certificates in writing not mentioned in the Table		PLN 50,00
9.	Issuing and sending a reminder or payment call	For each activity	PLN 20,00
10.	Confirming authenticity of Customer's signatures	For each activity	PLN 30,00
11.	Confirmation of a document on Customer's request	For each activity	PLN 10,00
12.	Customer's claims ²⁷ :		
	a) submitted up to 6 months after Raiffeisen Bank Polska S.A. received transaction instruction or performed an activity	For each activity	PLN 60,00 + cost charged by other banks
	b) submitted later than 6 months after Raiffeisen Bank Polska S.A. received transaction instruction or performed an activity	For each activity	PLN 90,00 + cost charged by other banks
13.	Standard Audit File-Tax (SAF-T_BS - JPK_WB)		
	a) Activation of the possibility to download bank statements in the Standard Audit File-Tax format	For each activity	PLN 200,00
	b) Monthly standing charges ²⁸	Monthly	PLN 200,00
	c) Making a bank statement available in the Standard Audit File-Tax format (SAF-T_BS - JPK_WB) - PLN	For each activity	PLN 200.00 for each JPK_WB file
14.	Assigning a CreditorID number through the Bank	One - off	PLN 300,00

15.	Fee for keeping High Volume Balance* in accounts in EUR. *The fee is charged in case the average monthly balance of all accounts in EUR exceeds EUR 250,000.	Monthly	1/12 of the absolute value of EURIBOR 1M on average monthly account balance
16.	Fee for keeping High Volume Balance* in accounts in CHF. *The fee is charged in case the average monthly balance of all accounts in CHF exceeds CHF 250,000.	Monthly	1/12 of the absolute value of LIBOR CHF 1M on average monthly account balance
17.	Fee for keeping High Volume Balance* in accounts in DKK. *The fee is charged in case the average monthly balance of all accounts in DKK exceeds DKK 2 million.	Monthly	1/12 of the absolute value of CIBOR 1M on average monthly account balance
18.	Fee for keeping High Volume Balance* in accounts in SEK. *The fee is charged in case the average monthly balance of all accounts in SEK exceeds SEK 2 million.	Monthly	1/12 of the absolute value of STIBOR 1M on average monthly account balance

PART II - ELECTRONIC BANKING

1. ELECTRONIC BANKING

MONTHLY FEE

1.	Monthly fee ²⁹	Monthly	PLN 100,00
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FEES FOR ACTIONS

2.	System granting	One- off	PLN 0,00
3.	Granting of System to the new user based on instruction in paper form	One- off	PLN 30,00
4.	Provision of account to user on the basis of instruction in paper form	One- off	PLN 10,00
5.	Generating and shipping of the next Starting Package ³⁰	One- off	PLN 30,00
6.	Blocking the access to the system on instruction of Client	One- off	PLN 30,00

FEES FOR HARDWARE/MATERIALS

7.	USB token (including making a new token available as a result of loss, damage or locking of the existing token)	One- off	PLN 100,00
8.	Electronic signature card (including making it as a result of loss, damage or locking of the existing card)	One- off	PLN 70,00
9.	Electronic signature card reader	One- off	PLN 50,00

REMAINING FEES

10.	Fee for not returning cryptographic hardware on Bank request (per unit)	One- off	PLN 200,00
11.	Fee for foreign shipping of Starting Package or other materials mentioned in point "Fees for hardware/materials" by courier services	One- off	PLN 500,00
12.	Issuance of a certificate confirming permissions of R-Online Biznes users	One- off	PLN 150,00

2. MULTICASH ELECTRONIC BANKING SYSTEM

MONTHLY FEE

1.	Monthly fee ^{31,32}	Monthly	PLN 300,00
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FEES FOR ACTIONS

2.	Software installation:		
	a) stand-alone installation	One- off	PLN 300,00

	b) network installation:	One- off	PLN 300,00
	• maximum 3 workstations	One- off	PLN 300,00
	• for each additional workstation	One- off	PLN 50,00
3.	Installation modification on Customer's request	One- off	PLN 200,00
4.	Training of Customer's employees:		
	a) two first training sessions for users in Customer's seat (max. 6 hours)		PLN 0,00
	b) additional training – on Customer's request	One- off	PLN 220,00 per every 3 hours
5.	Generating of the next BPD file	One- off	PLN 50,00
6.	Generating of the next Customer's identification password (HIK)	One- off	PLN 50,00
7.	Granting of next MultiCash authorizations for the account ³³	One- off	PLN 50,00
8.	System maintenance services:		
	a) in the events directly connected with improper MultiCash system usage or others not resulting from Bank's fault	One- off	PLN 500,00
	b) in the remaining cases		PLN 0,00
9.	Fee for the readiness of the Bank to perform an installation / intervention / training which has not been performed due to Customer's reasons (the agreed time and/or other conditions described in installation requirements have not been kept)	One- off	PLN 300,00
10.	Reconstruction of electronic statements in MultiCash system	One- off	PLN 5,00 per page
FEES FOR HARDWARE/MATERIALS			
11.	USB token ³⁴	One- off	PLN 100,00
12.	Electronic signature card ³⁴	One- off	PLN 50,00
13.	Electronic signature card reader ³⁴	One- off	PLN 150,00
14.	Duplicate of electronic signature card ³⁴	One- off	PLN 50,00
15.	Fee for not returning cryptographic hardware on Bank request (per unit)	One- off	PLN 200,00
3. ELECTRONIC ACCESS CHANNELS			
ELECTRONIC ACCESS CHANNELS			
1.	Fee for service activation:		
	a) Automatic Service (IVR)		PLN 0,00
	b) Call Center		PLN 0,00
2.	Monthly fee for using Call Center		PLN 0,00
PART III – GUARANTEES			
1. GUARANTEES ISSUED			
GUARANTEES ISSUED			
1.	Guarantee issuance	Quarterly	Negotiable, percentage of the guarantee amount ³⁵ min. EUR 50,00 quarterly
2.	Handling fee for issuing a guarantee:		
	a) issuing a guarantee according to the standard form of Raiffeisen Bank Polska S.A.	One - off	EUR 100,00 per each guarantee
	b) issuing a guarantee according to the non-standard form accepted by Raiffeisen Bank Polska S.A.	One - off	EUR 300,00 per each guarantee
Notice: one-off commission collected on the day of issuing			

3.	Amendment to a guarantee issued by Bank:		
	a) increase the amount and/or extension of validity	One - off	Accordingly to guarantee issued
	b) handling fee for issuing an annex	One - off	EUR 60,00
4.	Handling fee for demand for payment under guarantee issued, collected for each submitted demand	One - off	EUR 100,00
5.	Payment under guarantees issued by Bank	One - off	0,25% of the payment min. EUR 50,00 max. EUR 500,00
6.	Acceptance of assignment of rights under guarantee	One - off	EUR 100,00
7.	Processing application for issuance of a guarantee submitted in a paper form	One - off	EUR 50,00
8.	Cancellation of application for issuance of a guarantee	One - off	EUR 50,00
9.	Additional activities upon Client request, e.g. scan/fax of documents, reports	One - off	EUR 20,00
2. TRADE GUARANTEES – GFORCE			
TRADE GUARANTEES – GFORCE			
1.	Trade guarantee issuance	One - off	Negotiable, percentage of the guarantee amount ³⁵ min. EUR 50,00 quarterly
2.	Early payment under trade guarantee Notice: fee is born by the beneficiary of a trade guarantee, in case of early payment for invoice secured by the trade guarantee	One - off	0,2% of the trade guarantee amount, weekly
3.	Handling fee for demand for payment under trade guarantee issued, submitted after the invoice due date, collected for each submitted demand	One - off	EUR 100,00
4.	Payment under trade guarantee issued by Bank (in case of demand for payment submitted in paper form, after invoice due date)	One - off	0,25% of the paid amount min. EUR 50,00 max. EUR 500,00
3. GUARANTEES RECEIVED/FOREIGN			
GUARANTEES RECEIVED/FOREIGN			
1.	Advising of the other bank's guarantee/amendment to such guarantee/demand for payment/other correspondence related to the other bank's guarantee	One - off	EUR 100,00
2.	Consulting wording of the other bank's guarantee	One - off	EUR 100,00
3.	Consulting the demand for payment under other bank's guarantee	One - off	EUR 200,00
PART IV – DOCUMENTARY COLLECTIONS			
1. IMPORT DOCUMENTARY COLLECTION			
IMPORT DOCUMENTARY COLLECTION			
1.	Delivery of documents against payment or acceptance of draft	For each activity	0,3% min. EUR 90,00
2.	Collection of clean bills and drafts	For each activity	0,2% min. EUR 70,00
3.	Partly payment	For each activity	EUR 20,00
4.	Amendment to collection instructions	For each activity	EUR 40,00
5.	Delivery of documents free of payment, return of documents	For each activity	EUR 50,00
6.	Assignment of the documents in case of consigned to the Bank	For each activity	EUR 50,00
7.	Presentation of documents for collection in Bank branches	For each activity	EUR 0,00
8.	Presentation of documents for collection in Bank head office	For each activity	EUR 50,00 ³⁶

9.	Payment outside of collection	For each activity	EUR 20,00
10.	Payment outside due date	For each activity	EUR 20,00 each time
11.	Following on protest instruction	For each activity	EUR 50,00
12.	Collection service outside the R-Online Biznes system (for each collection)	For each activity	EUR 50,00
13.	Fee for protest of a bill of exchange	For each activity	According to notarial fee plus translation cost
14.	Additional activities upon Client request, e.g. scan/fax of documents, additional SWIFT, reports	For each activity	EUR 20,00

2. EXPORT DOCUMENTARY COLLECTION

EXPORT DOCUMENTARY COLLECTION

1.	Sending the commercial documents for collection	For each activity	0,3% min. EUR 90,00
2.	Sending the bill of exchange for collection	For each activity	0,2% min. EUR 70,00
3.	Amendment to collection instructions	For each activity	EUR 40,00
4.	Presentation of documents with collection instruction in Bank branches	For each activity	EUR 50,00
5.	Presentation of documents with collection instruction in Bank head office	For each activity	EUR 0,00
6.	Return of documents uncollected by the drawee (Charges of foreign banks might be included)	For each activity	EUR 50,00
7.	Collection service outside the R-Online Biznes system (for each collection)	For each activity	EUR 50,00
8.	Additional activities upon Client request, e.g. scan/fax of documents, additional SWIFT, reports	For each activity	EUR 20,00

PART V – LETTERS OF CREDIT

1. IMPORT L/C AND STAND-BY L/C

IMPORT L/C AND STAND-BY L/C

1.	Draft of the import Letter of Credit	One - off	EUR 60,00
2.	Opening of an import L/C	Quarterly	Negotiable, percentage of the amount of the L/C ³⁷ min. EUR 150,00
3.	Amendment of conditions:		
	a) increase of L/C and/or extension over the period already charged	One - off	Accordingly to opening of an import L/C, min. EUR 150,00
	b) other conditions	One - off	EUR 40,00
4.	Checking of the documents	For each activity	0,2% ³⁸ min. EUR 150,00
5.	Commission for deferred payments	For each activity	Accordingly to opening the import L/C commission, for each started month ³⁹ min. EUR 50,00
6.	Discrepancy fee NOTICE: Fee is settled from L/C beneficiary	For each activity	EUR 100,00
7.	Nullification or cancellation of L/C	One - off	EUR 30,00
8.	Processing application for opening an import L/C placed in paper form	One - off	EUR 50,00 ⁴⁰
9.	Issuing an assignment in case of the merchandise addressed to Bank	For each activity	EUR 50,00
10.	Additional activities upon Client request, e.g. scan/fax of documents, additional SWIFT, reports	For each activity	EUR 20,00

2. EXPORT L/C			
EXPORT L/C			
1.	Pre-advising commission	One - off	EUR 40,00
2.	Advising of documentary credits without adding our confirmation	One - off	0,1 % min. EUR 75,00, max. EUR 200,00
3.	Confirmation of the export Letter of Credit	One - off	Percentage of the L/C amount ⁴¹ , depending on the opening bank, min. EUR 150,00
4.	Commission for deferred payments:		
	a) confirmed L/C	For each activity	Accordingly to confirmation commission ⁴² , min. EUR 50,00
	b) non confirmed L/C	For each activity	EUR 40,00
5.	Amendments of conditions:		
	a) increase of L/C amount and/or extension over the period already charged (applies to confirmed L/C)	One - off	Accordingly to confirmation commission ⁴³ , min. EUR 150,00
	b) other conditions	For each activity	EUR 40,00
6.	Preliminary checking of documents under export L/C	For each activity	Negotiable depending on L/C conditions ⁴⁴
7.	Each checking of documents after correction	For each activity	EUR 50,00
8.	Payment under export confirmed L/C	For each activity	0,25% min. EUR 150,00
9.	Checking/negotiation of original documents under export L/C (fee related with the amount of documents/payments)	For each activity	0,25%, min. EUR 150
10.	Discrepancy fee (on beneficiary's account)	For each activity	EUR 75,00
11.	Dispatch of documents without checking	One - off	EUR 50,00
12.	Transferring of the L/C	One - off	Negotiable depending on L/C conditions
13.	Nullification or cancellation of credit	One - off	EUR 30,00
14.	Assignment of proceeds under L/C	One - off	EUR 70,00
15.	Additional activities upon Client request, e.g. scan/fax of documents, additional SWIFT, reports	For each activity	EUR 20,00
PART VI – LOANS			
1. LOANS			
1.	Preliminary commission ⁴⁵	One - off	max. 4 % min. PLN 2.000,00
2.	Commission for the earlier repayment of the amount of the early repayment	For each activity	min. 0,5 %
3.	Commitment fee ⁴⁶	Monthly	min. 50% margin
4.	Commission for amendments to terms and conditions in the loan agreement ⁴⁷	For each activity	max. 2% min. PLN 500,00
5.	Commission for issuing a pre-approved loan note ⁴⁸	For each activity	min. 0,5 %, not less than PLN 1 500,00

6.	Management fee	Kwartalnie	0.0615% of the principal as at the end of the quarter for which the fee is paid
7.	Issuing certificate confirming loan repayment, lack of indebtedness or amount of credit or other indebtedness:		
	a) in the current year	For each activity	PLN 60,00
	b) in the previous years	For each activity	PLN 80,00
8.	Issuing certificate confirming the history of loan granted:		
	a) in the current year	For each activity	PLN 80,00
	b) in the previous years	For each activity	PLN 100,00
9.	Other certificates	For each activity	PLN 80,00

PART VII – DEBIT CARDS

1. DEBIT CARDS

			Visa Business	MasterCard Business Debit for EUR account
1.	Issuance fee	One - off	PLN 39,00	EUR 15,00
2.	Yearly fee (charge after first year of usage)	Rocznie	PLN 39,00	EUR 15,00
3.	Fee for emergency Card and PIN delivery abroad. Fee for emergency cash withdrawal abroad	For each activity	PLN 400,00	PLN 400,00
4.	Commission on cash withdrawal in Bank branches or at ATMs ^{49,50} :			
	a) domestic	For each activity	1,5 %, min. PLN 5,00	3,0%, min. EUR 2,00
	b) abroad	For each activity	3,0 %, min. PLN 10,00	3,0%, min. EUR 2,00
5.	Commission on cash withdrawal at Bank's or Euronet Network ATMs ^{49,50}	For each activity	PLN 0,00	3,0%, min. EUR 2,00
6.	Non-cash transactions ⁵¹		PLN 0,00	PLN 0,00
7.	Insurance cover within insurance package "No Risk Business Card" – monthly fee per card which holder is covered by insurance	Monthly	PLN 5,99	Not available
8.	Cash deposit in Cash Deposit Machine (CDM) in Bank branches ⁵²	For each activity	0,2%, min. PLN 4,00	Not available
9.	Cash deposit in an Euronet cash deposit machine ⁵²	For each activity	0,5%, min. PLN 10,00	Not available

PART VIII – FINANCIAL INSTITUTIONS⁵³

1. ADDITIONAL FEES FOR THE BANK ACTING AS A PAYMENT AGENT

1.	Fee for the activation of Payment Agent functions	One - off	PLN 3000,00
2.	Fee for the performance of Payment Agent functions by the Bank. Fee chargeable per (sub)fund	Monthly	PLN 2000,00
3.	Fee for an account kept in connection with the Bank performing Payment Agent functions	Monthly	PLN 500,00

FOOTNOTES

1. Cumulated fee is calculated and charged on the last working day of a month, for which fee is charged.
2. The commission is charged to the person making cash deposit (third party), unless the account holder has agreed to pay the commission. The Bank is entitled to charge the payer for other fees and charges associated with cash deposits listed in the Table, if there is reason to fetch them.
3. The Bank will inform separately about the date when the service is made available
4. Requirements related to cash deposits sorting and organizing are available in the instruction of preparing closed cash deposit available on the Bank's website and/or at the Bank's cash desks.
5. All prices are gross and include the cost of shipping by courier.
6. Commission is paid from the account of which cash withdrawal is made.
7. Information on the amount and terms of cash withdrawals requiring notification are defined in "The Rules of execution of business entities' orders in Raiffeisen Bank Polska S.A", or any other that will replace it. The Table is available in Bank's branches and on the website.
8. SEPA foreign payment – wire payment in EUR to the member states of the European Union, Liechtenstein, Iceland, Norway and Switzerland, as well as Monaco, San Marino and the Overseas collectivity of Saint Pierre and Miquelon within the Single Euro Payment Area:
 - recipient's account number in the IBAN standard,
 - correct BIC code of the bank of the recipient (without additional data on the bank of the payment recipient),
 - costs of SHA payment – the RBPL fees shall be paid by the transferring party, the foreign bank fees shall be paid by the recipient,
 - standard, one day value date.
9. The fee is paid in the case of carrying out of payments in the currencies Raiffeisen Bank Polska S.A. publishes exchange rate of at the www.raiffeisenpolbank.com website.
10. The Bank may carry out payments in the currencies the exchange rates of which are not published on the www.raiffeisenpolbank.com website. Such payment may be ordered in the Bank division after consulting with the Business Service Zone.
11. Foreign payment with D+0 value date. Commission is collected for payments delivered via R-Online Biznes system or in case of payment execution concluded on the basis of F/X Transaction Agreement. Product available also via MultiCash/R-Express systems or for orders delivered in paper form on the basis of terms individually negotiated with Bank.
12. Foreign payment with D+1 value date. Commission is collected for payments delivered via Raiffeisen on-line system or in case of payment execution concluded on the basis of F/X Transaction Agreement. Product available also via MultiCash/R-Express systems or for orders delivered in paper form on the basis of terms individually negotiated with Bank.
13. TARGET2 (Trans-European Automated Real-Time Gross Settlement Express Transfer System) is a pan-European system of interbank settlements in Euro. TARGET payment can be made via R-Online Biznes banking system in express mode (zero value date) under the following conditions:
 - payment currency is Euro,
 - TARGET type of payment selected from list,
 - SHA cost option (RBPL cost – orderer, foreign bank cost – counterparty),
 - the counterparty's bank must be a member of TARGET2 system,
 - payment ordered before cut-off time.
14. On the basis of explanatory proceedings Customer cannot change the name and the account number of the beneficiary and also the amount and currency of payment.
15. BIC – Bank Identification Code. Eight or eleven digit bank identifier used to mark the bank in foreign trade. Codes are assigned and published by the SWIFT organization, every bank involved in international trade has the code. The Bank does not charge a fee for lack of BIC code in the case of payment in USD to the United States and in RUB to the Russian Federation.
16. IBAN – International Bank Account Number, consisting of a two-letter country code and up to 32 alphanumeric characters.
17. Detailed hours of delivering orders to the Bank are regulated in "The Rules of execution of business entities' orders in Raiffeisen Bank Polska S.A." which are available in Bank outlets premises and on the website www.raiffeisenpolbank.com.
18. After such service is introduced and in accordance with the principles determined by the Bank, about which the Bank will inform in a commonly accepted manner.
19. In the event of execution of payment made via SORBNET Bank will charge additional fee according to the Table.
20. Fee is charged on the last working day of month for each account from which SWIFT statements are sent.
21. Fee is valid after such service is introduced by the Bank.
22. Fee is charged for each account included in the service, on the last working day of a month for which the fee is charged.
23. Service of a seizure is understood as activities related to account blocking, correspondence with enforcement authority, eventual funds transfer, up to unlocking the account due to full repayment of seizure or receiving notice of revocation of seizure. It is one-time fee, charged at the end of seizure. For payments on account of the enforcement authority, the fee is according to transfers ordered at the Bank branches. The fee may be charged since receiving of the notice of seizure from enforcement authority.

24. The fee charged for the automatic opening of minimum 1 overnight deposits in the month.
25. Fees and commissions named in point 5 "Remaining banking activities" also concern the activities mentioned in the remaining parts of the Table.
26. Including opinions about the creditworthiness.
27. The fee is charged only in the event of rejected claims after the claim consideration process has been accomplished.
28. Fee is not charged in case the Bank makes at least one bank statement available in the Standard Audit File-Tax format (SAF-T_BS - JPK_WB).
29. The fee is charged on the last working day of the month it relates.
30. In the event of sending the Starting Package by courier additional cost of courier delivery is borne by Customer.
31. The fee is charged on the last working day of the month it relates.
32. For Customers having two or more branches the fee is individually negotiated.
33. The fee is charged for every account applied for, after the first installation of the system.
34. After such service is introduced and in accordance with the principles determined by the Bank, about which the Bank will inform in a commonly accepted manner.
35. The commission is settled for each started 3-month period, counting from the date of issue.
36. The commission does not apply to the Clients of Bank's head office.
37. The commission is settled for each started 3-month period.
38. The commission is settled for the amount of the documents/amount of L/C payments.
39. The commission accordingly to opening of an import L/C commission, calculated monthly and settled for each started month.
40. The commission does not apply to stand-by L/C.
41. The commission is settled for each started 3-month period.
42. The commission accordingly to opening of L/C commission, calculated monthly and settled for each started month.
43. The commission accordingly to confirmation commission, settled for each started quarter of L/C confirmation.
44. The commission is settled for each checking of the full set of documents.
45. Commission is charged once in advance, calculated on the amount of credit granted.
46. Calculated on the non-utilized amount of loan for each day of non-utilization beginning from the day making the loan available to the Customer till the end of loan utilization period.
47. Calculated on the granted loan amount or amount of non-repaid loan on the change day.
48. Calculated on the pre-approved loan amount.
49. Total daily value of all cash transactions carried out using one card amounts to PLN 20.000.
50. Total daily number of cash transactions carried out using one card amounts to 10.
51. Total daily value of all non-cash transactions carried out using one card amounts to PLN 20.000.