

Table of Fees and Commissions for Business Entities

BGŹ BNP Paribas S.A. (refers to services provided by Raiffeisen Polbank as part of business activity taken over by Bank BGŹ BNP Paribas S.A.)

Valid as of 2th November, 2018

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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 turn over 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 and VAT | 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 |
| 9. | VAT account | Monthly | PLN 0,00 |
| 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 ⁵⁸ | | |
| | 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, 58} | | |
| | 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) ⁵⁸ | | |
| | 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) ⁵⁸ | | |
| | 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 documnets 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 ⁵⁸ | | |
| | 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 BGZ BNP Paribas S.A. ^{6, 58} | For each activity | 0,6% min. PLN 15,00 of deposited amount |

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|---|--|-------------------|---|
| 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, 58} | 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. ⁵⁸ | 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 BGZ BNP Paribas S.A. | | | |
| 1. | Any transfer and transfer to the Social Insurance Institution, Tax Office, the Customs Chamber and transfer Split Payment | | |
| | 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 ⁵⁸ | 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 and transfer Split Payment | | |
| | 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 ⁵⁷ | | | |
| 3. | Internal transfer between the accounts held in PLN and internal transfer between VAT accounts in BGZ BNP Paribas 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 ⁵⁸ | 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 ⁵⁸ | 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 BGZ BNP Paribas S.A. ⁵⁷ : | | 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 BGZ BNP Paribas S.A. ⁵⁷ : | | 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 BGZ BNP Paribas S.A. delivered via R-Online Biznes, MultiCash. | For each activity | PLN 3,00 |
| 21. | Incoming direct debit, debit to Customer's account with BGZ BNP Paribas S.A. | For each activity | PLN 0,00 |
| 22. | Revocation of direct debit by a Customer holding an account with BGZ BNP Paribas S.A. | For each activity | PLN 3,00 |
| 23. | Acceptation of incoming revocation of direct debit, debited to Customer's account with BGZ BNP Paribas 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 ⁵⁸ , | 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 ⁵⁸ , | 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 ⁵⁸ , | 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 ⁵⁸ , | For each activity | |
| | • via encrypted fax, | For each activity | |

| | | | |
|--|--|-------------------|------------|
| 28. | Outgoing foreign payment in a foreign currency, in which Bank 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 BGZ BNP PARIBAS 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 BGZ BNP Paribas S.A. forms ⁵⁸) | 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 BGZ BNP Paribas S.A. ⁵⁷ | 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 BGZ BNP Paribas S.A.) ²⁴ | Monthly | PLN 50,00 |
| 5. REMAINING BANKING ACTIVITIES²⁵ | | | |
| 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 BGZ BNP Paribas 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 BGZ BNP Paribas 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 |
|----|---------------------------|---------|------------|

FEES FOR ACTIONS

| | | | |
|----|---|----------|-----------|
| 2. | System granting | One- off | PLN 0,00 |
| 3. | Modifications to the system or user privileges made via Electronic Modification Instructions | One- off | PLN 0,00 |
| 4. | Provision of account to user on the basis of instruction in paper form | One- off | PLN 10,00 |
| 5. | 4. Modifications to the system or user privileges on the basis of instructions in paper form (excluding item 4) | 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 |
| 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 BGZ BNP Paribas S.A. | One - off | EUR 100,00 per each guarantee |
| | b) issuing a guarantee according to the non-standard form accepted by BGZ BNP Paribas 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 |
| MasterCard Debit Multicurrency Business | | | | |
| 1. | Issuance fee | One - off | PLN 10,00 | |
| 2. | Yearly fee (charge after first year of usage) | Rocznie | PLN 0,00 | |
| | Monthly fee | Monthly | PLN 5,00 | |
| 3. | Fee for emergency Card and PIN delivery abroad. Fee for emergency cash withdrawal abroad | For each activity | 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 |
| | b) abroad | For each activity | 3,0 %, min. PLN 10,00 |
| 6 | Commission on cash withdrawal in Bank branches or at ATMs abroad | For each activity | - EUR : 3% min. 2 EUR - USD : 3% min. 3USD - CHF : 3% min. 3 CHF - GBP : 3% min. 2 GBP |
| 5. | Commission on cash withdrawal at Bank's or Euronet Network ATMs ^{49,50} | For each activity | PLN 0,00 |
| 6. | Non-cash transactions ⁵¹ | | PLN 0,00 |
| 8. | Cash deposit in Cash Deposit Machine (CDM) in Bank branches ⁵² | For each activity | 0,2%, min. PLN 4,00 |
| 9. | Cash deposit in an Euronet cash deposit machine ⁵² | For each activity | 0,5%, min. PLN 10,00 |

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 BGŻ BNP Paribas 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 BGŻ BNP Paribas 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 BGŻ BNP Paribas S.A." which are available in Bank outlets premises and on the website www.raiffeisenpolbank.com.
18. If a domestic transfer in PLN is executed through the SORBNET system, the Bank shall charge an additional fee in accordance with the Table below.
19. The standing order can be established only for a domestic transfer of any kind (it is not possible to execute a Split Payment transfer).
- 20.. 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.
- 22.. In the event of execution of payment made via SORBNET Bank will charge additional fee according to the Table.
23. Fee is charged on the last working day of month for each account from which SWIFT statements are sent.
24. Fee is valid after such service is introduced by the Bank.

25. Fee is charged for each account included in the service, on the last working day of a month for which the fee is charged.
26. 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.
27. The fee charged for the automatic opening of minimum 1 overnight deposits in the month.
28. Fees and commissions named in point 5 "Remaining banking activities" also concern the activities mentioned in the remaining parts of the Table.
29. Including opinions about the creditworthiness.
30. The fee is charged only in the event of rejected claims after the claim consideration process has been accomplished.
31. 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).
32. The fee is charged on the last working day of the month it relates.
33. In the event of sending the Starting Package by courier additional cost of courier delivery is borne by Customer.
34. The fee is charged on the last working day of the month it relates.
35. For Customers having two or more branches the fee is individually negotiated.
36. The fee is charged for every account applied for, after the first installation of the system.
37. 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.
38. The commission is settled for each started 3-month period, counting from the date of issue.
39. The commission does not apply to the Clients of Bank's head office.
40. The commission is settled for each started 3-month period.
41. The commission is settled for the amount of the documents/amount of L/C payments.
42. The commission accordingly to opening of an import L/C commission, calculated monthly and settled for each started month.
43. The commission does not apply to stand-by L/C.
44. The commission is settled for each started 3-month period.
45. The commission accordingly to opening of L/C commission, calculated monthly and settled for each started month.
46. The commission accordingly to confirmation commission, settled for each started quarter of L/C confirmation.
47. The commission is settled for each checking of the full set of documents.
48. Commission is charged once in advance, calculated on the amount of credit granted.
49. 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.
50. Calculated on the granted loan amount or amount of non-repaid loan on the change day.
51. Calculated on the pre-approved loan amount.
52. Total daily value of all cash transactions carried out using one card amounts to PLN 20.000.
53. Total daily number of cash transactions carried out using one card amounts to 10.
54. Total daily value of all non-cash transactions carried out using one card amounts to PLN 20.000.
55. Cash deposits in CDMs can be made only in banknotes and in PLN.
56. Financial institutions within the meaning of Art. 4.1.7 of the Banking Law of 29.08.1997 (Journal of Laws No. 2002.72.665., as amended).
57. Internal transfer - transfer executed between accounts at Raiffeisen Polbank, i.e. accounts with the settlement number beginning with 175 or 234. The settlement number identifying the branch or bank holding a bank account in the Bank Account Number standard is a number from three to ten, in the IBAN Number it is a number from 5 to 12 NRB: CC 234A AAAA BBBB BBBB BBBB BBBB, CC 175A AAAA BBBB BBBB BBBB BBBB, IBAN: PLCC 234A AAAA BBBB BBBB BBBB BBBB, PLCC 175A AAAA BBBB BBBB BBBB BBBB where PL is the country code, CC is the checksum (2 digits), AAAAAAAA is a settlement number of a bank organizational unit (8 digits) BBBB BBBB BBBB BBBB account number is a number of a customer's account with the bank (16 digits).
58. The service is available at branches of the Bank marked with the Raiffeisen Polbank logo and other indicated branches of the Bank. The full list of outlets providing the service is available at www.raiffeisenpolbank.com