TARIFF OF BANK COMMISSIONS AND FEES AT PKO BANK POLSKI S.A. FOR CORPORATE BANKING CUSTOMERS

Effective from 1 October 2026

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GENERAL PROVISIONS

§ 1.

1. This Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Banking Customers, hereinafter referred to as the "Tariff", sets out the rates of banking fees and commissions charged by PKO Bank Polski S.A. to corporate banking customers, subject to section 2.
2. Fees and commissions charged by PKO Bank Polski S.A. to banks in foreign trade and domestic foreign exchange dealings are set out in the Tariff of Banking Fees and Commissions charged by PKO Bank Polski S.A. to banks in foreign trade and domestic foreign exchange dealings.
3. This Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Banking Customers supersedes the Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Customers. Whenever a reference to the Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Customers is made in the documents constituting the agreement or in other documents related to the products and services provided, the provisions, commissions and fees contained in the Tariff of bank commissions and fees at PKO Bank Polski S.A. for Corporate Banking Customers (Tariff) shall apply.
4. Part II of the Tariff applies to entities whose annual sales revenue for the most recently completed financial year is up to PLN 60 million. Such entities are referred to as Small Corporate Customers.
5. Small Corporate Customers are serviced by the Regional Corporate Centres of PKO Bank Polski S.A. designated by numbers 20 and 21, respectively, i.e.: 20. Regional Corporate Centre and 21st Regional Corporate Centre.
6. A change in the units servicing a Small Corporate Customer does not constitute a change to the Tariff. The Bank will inform Customers of a change in the servicing unit by means of a Notice.

§ 2.

1. Banking fees and commissions shall be paid by the party ordering a banking operation, i.e. the Customer issuing the instruction to PKO Bank Polski S.A. to perform a banking operation, either directly or by correspondence, in person or through authorised third parties (including through a provider of the Payment Initiation Service) with the exception of the banking operations referred to in section 2.
2. In the case of banking operations such as credit transfers in foreign exchange trading, hereinafter “foreign transfers”, guarantees, counter-guarantees, stand-by letters of credit, sureties, documentary collections, collections of bills of exchange and documentary letters of credit, commissions and fees are charged to the ordering party or the beneficiary, depending on the arrangements between those parties and banking practice.
3. The commission on cash payments credited to bank accounts maintained at PKO Bank Polski S.A. is charged to the payer or account holder pursuant to the bank account agreement.
4. The amounts of fees and commissions are rounded according to the generally applicable rules.
5. Commissions and fees for transactions carried out at agencies are charged at the rates applicable at branches, unless the Tariff provides otherwise.

§ 3.

1. Commissions and fees are determined and charged in PLN or in foreign currencies.
2. Unless the applicable Agreement or Regulations provide otherwise, where a commission or fee subject to sections 3-6 is due to PKO Bank Polski S.A.:
   1) in PLN but is paid in a foreign currency, the Bank applies the currency buying rate (the non-cash rate for non-cash payments or the cash rate for cash payments) applicable at PKO Bank Polski S.A. at the time of conversion under the current PKO Bank Polski S.A. Table of Exchange Rates to calculate the commission or fee payable,
   2) in a foreign currency but is paid in PLN, the Bank applies the currency selling rate (the non-cash rate for non-cash payments or the cash rate for cash payments) applicable at PKO Bank Polski S.A. at the time of conversion under the current PKO Bank Polski S.A. Table of Exchange Rates to calculate the commission or fee payable,
   3) in one foreign currency but is paid in another foreign currency, the Bank applies the relevant currency buying and selling rates (the non-cash rates for non-cash payments or the cash rates for cash payments) applicable at PKO Bank Polski S.A. at the time of conversion under the current PKO Bank Polski S.A. Table of Exchange Rates. In such cases, the buying rate applies to the currency in which the commission or fee is paid, and the selling rate applies to the currency in which it is payable to the Bank under the Tariff.
3. The threshold and the minimum and maximum commission amounts are converted into the transaction currency (where the currency in which the commission is denominated differs from the transaction currency) using the average NBP exchange rate published in the current PKO Bank Polski S.A. Table of Exchange Rates.
4. For bulk foreign transactions, the Bank uses the average NBP exchange rate published in the current PKO Bank Polski S.A. Table of Exchange Rates to calculate the commission charged to the Customer.
5. The commission or fee charged in PLN on documentary letters of credit, documentary collections, sureties and guarantees in foreign trade denominated in foreign currencies is calculated using the average NBP exchange rate published in the current PKO Bank Polski S.A. Table of Exchange Rates.
6. Rates other than those defined in sections 2 to 5 may apply when determining commissions and fees if other regulations so stipulate.

§ 4.

Non-standard services or services not listed in the Tariff may be subject to fees and commissions in amounts negotiated with the Customer.

§ 5.

Notwithstanding the commissions and fees listed in the Tariff, PKO Bank Polski S.A. is entitled to charge:

1) fees and commissions charged by domestic and foreign banks and by credit institutions acting as intermediaries in executing the order, in accordance with their applicable tariffs or separate agreements,
2) postal and courier fees.

§ 6.

1. Fees and commissions shall not be charged if:
   1) the amount of an incoming foreign transfer received by PKO Bank Polski S.A. is insufficient to cover the fees and commissions payable for processing the transfer if they are paid by the beneficiary,
   2) the amount of an outgoing foreign transfer returned by a domestic or foreign bank or credit institution is insufficient to cover the fee payable to PKO Bank Polski S.A. for processing the return.
2. An “x” in the Tables indicates that the activity or transaction is not available.

PART I. CURRENT SERVICE OF CORPORATE BANKING CUSTOMERS

Type of commission or fee			Basis for charging a commission or fee	Amount of commission or fee in PLN
1	2		3	4
SECTION I. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS				
1.	Opening of a current account for non-residents		one-off	2,500.00
2.	Maintenance of a current/auxiliary account		monthly fee, per account	150.00
3.	Maintenance of a VAT account		monthly fee, per account	0.00
4.	Trust or escrow account - ESCROW:			
	1)	preparation of a draft agreement	one-off	to be negotiated
	2)	opening of an account	one-off	to be negotiated
	3)	maintenance of an account	monthly fee, per account	to be negotiated
5.	Maintenance of a Segregated Funds Account		monthly fee, per account	to be negotiated
6.	Maintenance of a dynamic account		monthly fee, per account	200.00
7.	Consolidation of balances:			
	1)	service initiation	one-off	to be negotiated, min. 400.00
	2)	service provision	monthly fee	400.00 + 40.00 per account participating in the consolidation
8.	Deposit Identification:			
	1)	maintenance of a Main tender account	monthly fee, per account	200.00
	2)	withdrawal of funds from the Tender associated account	one-off, on an annual basis, on the balance of the associated account, for each day the funds are administered	1%
9.	Housing Trust Account:			
	1)	processing an application to open an account	one-off	to be negotiated
	2)	opening of an account	one-off	to be negotiated
	3)	maintenance of an account	monthly fee	to be negotiated
	4)	identification of a contribution to Individual Purchaser Accounts	on the amount deposited	to be negotiated

	5)	cash payments	on the amount of each deposit	to be negotiated
	6)	processing the account holder's instruction to withdraw funds from the account	on the amount withdrawn	to be negotiated
	7)	payment of funds from the account to the purchaser *Fee charged if the agreement with the Purchaser is cancelled or terminated.*	on the amount of each withdrawal	to be negotiated
	8)	Inspection of the project carried out prior to disbursement from the account	for each inspection	to be negotiated
	9)	registration of the agreement with the purchaser	one-off	100.00
	10)	submission by the Customer of hard-copy documents used in servicing the account	per document	300.00
SECTION II. CASH OPERATIONS				
10.	Cash deposit:			
	1)	in PLN:		
		a) at branches	on the amount of each deposit	1.2% min. 50.00
		b) at the agencies of PKO Bank Polski S.A.	on the amount of each deposit	0.8% min. 10.00
		c) containing more than 50 coins	additional fee, on the amount to be deposited in coins	5% min. 10.00
		d) at deposit machines: *Made with a debit card or prepaid debit card and carried out via BLIK* *The date on which the card deposit service at ATMs other than those of PKO Bank Polski S.A. and the deposit service carried out via BLIK become available will be announced in the Announcement.*		
		- of PKO Bank Polski S.A.	on the amount of each deposit	0.4% min. 10.00
		- other	on the amount of each deposit	0.5% min. 10.00
	2)	in convertible currencies:		
		a) in banknotes	on the amount of each deposit	1.2% min. 50.00
		b) in coins	equivalent of the amount deposited in coins	50%
11.	Sealed cash deposit:			
	1)	in PLN:		
		a) online with up to 1,000 coins	on the amount of each deposit	0.6% min. 30.00
		b) on the basis of a document or deposit order with up to 1,000 coins	on the amount of each deposit	0.75% min. 30.00
		c) containing more than 1,000 coins	on the amount deposited	5%
	2)	in convertible currencies:		
		a) in banknotes	on the amount of each deposit	0.8% min. 30.00
		b) in coins	equivalent of the amount deposited in coins	50%
12.	Document confirming a discrepancy in a sealed cash deposit		per document	50.00
13.	Sealed cash deposit not prepared in accordance with the terms and conditions of the agreement		additional fee, after the payment has been settled	50.00
14.	Tamper-proof envelopes:			

	1)	B4 format non-transparent	per pack of 100 pieces	64.33
	2)	B4 format transparent	per pack of 100 pieces	61.87
	3)	B5 format non-transparent	per pack of 100 pieces	43.05
	4)	B5 format transparent	per pack of 100 pieces	45.51
	5)	for coins of 4.5 kg	per pack of 100 pieces	83.64
	6)	for coins of 9.3 kg	per pack of 100 pieces	110.70
15.	Card or key to a night safe		per card or key	50.00
16.	Cash withdrawal:			
	1)	upon prior notification or in an amount that does not require notification	on the amount of each withdrawal	1.2% min. 50.00
	2)	without prior notification	additional fee, on the difference between the amount paid and the amount not requiring notification	0.5%
	3)	failure to collect a notified withdrawal	on the amount of each withdrawal reported	1% min. 100.00
	4)	carried out via BLIK at ATMs:		
		a) of PKO Bank Polski S.A.	on the amount of each withdrawal	0.00
		b) other	on the amount of each withdrawal	0.5% min. 10.00
17.	Sealed cash withdrawal:			
	1)	in banknotes	per withdrawal, including where the requested cash is not collected	0.5% min. 30.00
	2)	containing coins	per withdrawal, including where the requested cash is not collected	to be negotiated
18.	Cash-in-transit service		as quoted	to be negotiated
19.	Cash denomination exchange		on the amount exchanged	to be negotiated
20.	Operation of cash deposit machines located at the customer's premises		according to the Agreement	to be negotiated
SECTION III. DOMESTIC AND FOREIGN TRANSFERS				
21.	Domestic incoming transfer *The fee is charged in aggregate no later than the 10th day of the following month, at the rate applicable on the last calendar day of the month.*		for each transfer, when the number of transfers received by the customer in a given month exceeds 10,000	0.50
22.	Domestic transfer sent via electronic access channels: *Fees also apply to predefined transfer orders and domestic standing orders.*			
	1)	standard in PLN	for each transfer	3.50
	2)	in convertible currencies other than PLN between accounts held with PKO Bank Polski S.A.	for each transfer	10.00
	3)	between accounts of the same customer at PKO Bank Polski S.A. *Not applicable to domestic standing orders and collective transfers.*	for each transfer	0.00
	4)	SORBNET:		

	a)	in an amount greater than or equal to PLN 1 million	for each transfer	20.00
	b)	in an amount less than PLN 1 million	for each transfer	50.00
5)	Express Elixir		for each transfer	10.00
23.	Domestic transfer sent in a paper-based form		for each transfer	80.00
24.	Transfer to accounts held in foreign branches of PKO Bank Polski S.A.:			
1)	sent via electronic access channels:			
	a)	in PLN	for each transfer	3.50
	b)	in other convertible currencies	for each transfer	10.00
2)	sent in a paper-based form		for each transfer	80.00
25.	Additional activities related to a domestic transfer:			
1)	enquiries, additions, amendments		for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs
2)	tracing an incoming payment to the Customer		for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs
26.	Foreign transfer received when costs are borne by the beneficiary:			
1)	SEPA, SEPA Instant and EEA transfers in EUR		for each transfer	0.00
2)	other foreign transfers		for each transfer	20.00
27.	Additional services relating to an incoming foreign transfer: completion, changes, corrections, enquiries and tracing incoming funds due to the Customer		for each additional activity	80.00 + third-party bank costs
28.	Foreign transfer sent via electronic access channels: *Fees or commissions also apply to foreign standing orders.*			
1)	SEPA and SEPA Instant		for each transfer	3.50
2)	EEA in EUR:			
	a)	in an amount greater than or equal to EUR 250 thousand	for each transfer	20.00
	b)	in an amount less than EUR 250 thousand	for each transfer	50.00
3)	other foreign transfers, including SWIFT GPI		on the amount of each transfer	0.3% min. 40.00 max. 220.00
29.	Foreign transfer sent in a paper-based form:			
1)	SEPA and EEA in EUR		for each transfer	80.00
2)	other foreign transfers, including SWIFT GPI		on the amount of each transfer	0.3% min. 80.00 max. 220.00
30.	Additional charges for outgoing foreign transfers:			
1)	express or urgent transfer *A fee is charged for processing a transfer with an “Overnight” or “Tomnext” value date. Does not apply to SEPA, SEPA Instant or EEA foreign transfers in EUR.*		for each transfer	100.00

	2)	OUR charge option	per instruction	100.00
	3)	OUR charge option for transfers to Belarus and Russia	per instruction	250.00
	4)	SWIFT message *A fee is charged when transfers are processed via the SWIFT system.*	for each message	10.00
	5)	confirmation of the execution of the transfer in the form of a copy of the SWIFT message	for each confirmation	15.00
31.	Additional services relating to an outgoing foreign transfer:			
	1)	enquiries, additions, amendments	for each additional activity	80.00 + third-party bank costs
	2)	recall of an executed transfer	for each additional activity	80.00 + third-party bank costs
	3)	funds recovery *Applies to a foreign transfer sent with an incorrectly entered unique identifier.*	for each additional activity	80.00 + third-party bank costs
	4)	return of a completed transfer initiated by a third-party bank	for each additional activity	80.00 + third-party bank costs
	5)	"NON-STP" charge	for each payment instruction - where the information required for automated transfer processing is missing	80.00 + third-party bank costs
SECTION IV. CLEARING PRODUCTS				
32.	Mass withdrawals:			
	1)	processing a withdrawal instruction at a branch or agency of PKO Bank Polski S.A.	on the amount of each withdrawal	1.2% min. 50.00
	2)	processing a withdrawal instruction at a PKO Bank Polski S.A. ATM	on the amount of each withdrawal	0.3% min. 7.50
33.	Virtual Accounts (Identification of Bulk Payments):			
	1)	starting or changing the parameterisation of the service:		
		a) via iPKO biznes e-banking	one-off	0.00
		b) outside iPKO biznes e-banking	one-off	to be negotiated
	2)	service provision	monthly fee, per Customer ID	200.00
	3)	identification of payments	for each payment	0.50
34.	Direct debit:			
	1)	fees charged to the recipient:		
		a) activation or amendment of the terms of service	one-off, for each bank account designated for servicing Direct debits	1,000.00
		b) service provision *For agreements entered into before 1 October 2021, the fee is charged per agreement.*	monthly fee, for each bank account designated for servicing Direct debits	200.00
		c) distribution of a form with consent or withdrawal of consent to debit the account	per form	30.00
		d) direct debit order	per order	4.00
	2)	fees charged to the payer:		

		a)	processing a direct debit	per order	3.50
		b)	return of a direct debit	for each return	10.00
		c)	registration of consent to debit	for each consent	10.00
SECTION V. ELECTRONIC ACCESS CHANNELS					
35.	iPKO biznes e-banking:				
	1)	use of iPKO biznes		monthly fee, for each registered company	300.00
	2)	iPKO biznes user fee:			
		a)	up to five inclusive	monthly fee, per user	0.00
		b)	more than five	monthly fee, per user	20.00
	3)	mobile authorisation		per authorisation	0.00
	4)	hardware token		one-off, for each token	300.00
	5)	administration of authorisations by PKO Bank Polski S.A.:			
		a)	taking over the administration, including initial parameterisation	one-off	150.00
		b)	change of parameterisation	per order	150.00
36.	iPKO biznes Integra:				
	1)	integration with selected ERP software provided by partners:			
		a)	service initiation	one-off, for each registered company	500.00
		b)	service provision	monthly fee, from the moment the certificate is activated by the first user, for each registered company	100.00
	2)	integration using the application provided by PKO Bank Polski S.A.:			
		a)	service initiation	one-off, for each registered company	to be negotiated
		b)	service provision	monthly fee, from the moment the certificate is activated by the first user, for each registered company	to be negotiated
	3)	individual integration:			
		a)	service initiation	one-off, for each registered company	to be negotiated

		b) service provision	monthly fee, from the moment the certificate is activated by the first user, for each registered company	to be negotiated
	4)	one-time code card with digital public key certificate and reader	one-off	350.00
37.	EBICS:			
	1)	service initiation	one-off, for each registered company	to be negotiated
	2)	service provision	monthly fee, for each registered company	500.00
38.	SWIFT MT101/pain.001 – acceptance of payment instructions using the SWIFT electronic channel:			
	1)	service initiation	One-off, per account	1,000.00
	2)	service provision	monthly fee, per account	250.00
	3)	processing a payment instruction	for each transfer	same fee as for a transfer, depending on the submission channel and processing mode
39.	Transfer of surplus funds to accounts at other banks (Sweeping):			
	1)	activation or amendment of the terms of service	one-off, for each account from which funds are transferred to the Concentration Account (Sweep Account)	200.00
	2)	service provision	monthly fee, for each account from which funds are transferred to the Concentration Account (Sweep Account)	200.00
	3)	transfer within the service	for each transfer	as for a transfer, depending on the form and manner of transfer
40.	Data exchange using an SFTP server:			
	1)	service initiation	one-off	to be negotiated
	2)	service provision	monthly fee	200.00
SECTION VI. OTHER SERVICES AND ACTIVITIES				
41.	Bank statement:			
	1)	in a paper-based form:		
		a) first summary statement	for the first summary statement in a month	0.00
		b) additional statement	for each additional summary statement	50.00
	2)	in electronic form	for each statement	0.00
42.	On-demand or additional statement		for each statement	50.00

43.	Development and implementation of a customised report		as agreed	to be negotiated
44.	Electronic reports in formats other than those provided by PKO Bank Polski S.A. as standard.		monthly fee, for each type of message and account	200.00
45.	Reports delivered via SWIFT FileAct or Fin+ channels:			
	1)	service initiation	one-off, for each type of message	1,000.00
	2)	service provision	monthly fee, for each type of message and account	400.00
46.	Electronic reports generated on the basis of historical data predating the day on which the instruction is submitted		one-off, for each month, message type and account, in the case of prepaid debit cards for each month, for each agreement	200.00
47.	Demand for payment of an unauthorised debit balance		per demand	200.00
48.	Blocking a bank account *The fee is not charged for account blocks securing receivables of PKO Bank Polski S.A. Group companies, blocks resulting from enforcement attachments or blocks applied at the request of authorised bodies.*		for each instruction	2,500.00
49.	The draft agreement or the form containing the changes to the provisions requested by the customer		one-off	500.00
50.	Specimen signature card		for each replacement or additional card	50.00
51.	Year-end balance increase *1. The fee is charged on positive balances of current accounts, ancillary accounts, linked tender accounts, dynamic accounts, negotiated term deposit accounts, premium term deposit accounts, investment deposit accounts, dual currency investment deposit accounts with currency option investment.* *2. The fee is charged when the sum of positive balances as at 31 December is: 50% higher than the average value of the sum of positive balances in the period from 1 November to the penultimate day of the year and the excess exceeds PLN 5 million.* *3. Positive account balances in currencies other than PLN for the purpose of calculating the fee are converted into PLN using the average NBP exchange rate prevailing on the last business day of December.* *4. The fee is collected no later than 31 January of the following year.*		on the excess of the aggregate positive balance as at 31 December over the average value of the sum of positive balances, in the period from 1 November to the penultimate day of the year.	0.25%

PART II. CURRENT SERVICE OF CUSTOMERS WITH ANNUAL REVENUE OF UP TO 60 MILLION WHOSE ACCOUNTS ARE MAINTAINED AT UNITS SERVING SMALL CORPORATE CUSTOMERS

Type of commission or fee		Basis for charging a commission or fee	Amount of commission or fee in PLN	
1	2	3	4	5
SECTION I. PACKAGES			BIZNES LITE PACKAGE	BIZNES PRO PACKAGE
The fees and commissions, as well as the terms and scope of the services or products listed in Section I, are not negotiable. *Fees and commissions relating to services other than those indicated in Section I. shall be charged in accordance with the provisions of the remaining parts of the Tariff listed below.*				
1.	Holding the Package	monthly fee	0,00*/ 30.00	150.00

	*For the first 24 months from the date of conclusion of the current/auxiliary account agreement, the package fee is PLN 0.00. This does not apply where an instruction to change the package is submitted.					
2.	Maintenance of a current account in PLN:					
	1)	if inflows to the account in a calendar month amount to min. PLN 350 thousand		monthly fee	0.00	x
	2)	if inflows to the account in a calendar month do not exceed PLN 350 thousand		monthly fee	100.00	x
	3)	if inflows to the account in a calendar month amount to min. PLN 1 million		monthly fee	x	0.00
	4)	if inflows to the account in a calendar month do not exceed PLN 1 million		monthly fee	x	100.00
	1. The current account fee will not be charged in the calendar month in which the account is opened. In the month in which the account is closed, the maintenance fee will be billed in proportion to the number of days the account is held, counting up to the date of closure. *2. Credits to the account do not include transfers of the Customer's own funds made under concluded agreements, transfers of the Customer's own funds from deposit products held with our Bank, including interest settlements, or other credits unrelated to business activity, including transaction reversals, adjustments and refunds.*					
3.	Maintenance of an auxiliary account:					
	1)	number of free accounts		under the Fee for holding the Package	one	two
	2)	additional account		monthly fee, per account	50.00	30.00
4.	Domestic transfer sent via electronic access channels: *Fees also apply to predefined transfer orders and domestic standing orders.*					
	1)	standard:				
		a) internal in PLN and in convertible currencies other than PLN:				
		-	number of free transfers from the current account *The number of free transfers includes transfers to accounts held at PKO Bank Polski S.A.'s foreign branches.* *Not applicable to domestic standing orders and collective transfers.*	under the Fee for holding the Package	five	twenty
		-	additional transfer	for each transfer	1.50	0.50
		-	between accounts of the same customer at PKO Bank Polski S.A. *Not applicable to domestic standing orders and collective transfers.*	for each transfer	0.00	0.00
		b) external in PLN:				
		-	number of free transfers from the current account *The number of free transfers includes transfers to ZUS and the tax office, as well as SEPA transfers.* *Not applicable to domestic and foreign standing orders and collective transfers.*	under the Fee for holding the Package	ten	thirty
		-	additional transfer	for each transfer	1.50	1.00
		-	transfer to ZUS or US (Tax office)	for each transfer	0.00	0.00
5.	Foreign transfer sent via electronic access channels: *Fees or commissions also apply to foreign standing orders.*					
	1)	SEPA and SEPA Instant		for each transfer	1.50	1.00
	2)	other foreign transfers, except EEA in EUR and SWIFT GPI		for each transfer	0.15% min. 25.00 max. 130.00	50.00
6.	iPKO biznes e-banking:					
	1)	use of iPKO biznes		monthly fee, for each registered company	0.00	0.00

	2)	iPKO biznes user fee:				
		a)	number of free users	under the Fee for holding the Package	three	five
		b)	additional user	monthly fee, per user	15.00	
7.	Number of PKO Visa Business Debit multi-currency cards or PKO Visa Business multi-currency cards exempt from the card usage fee *The fee exemption does not apply to cards issued before the effective date of this Tariff or to renewals of such cards.*			under the Fee for holding the Package	one	three
8.	Using additional PKO Visa Business multi-currency cards			annually, charged in advance, for each card	40.00	40.00
9.	Using additional PKO Visa Business Debit multi-currency cards			annually, charged in advance, for each card	50.00	50.00
SECTION II. LIQUIDITY MANAGEMENT ACCOUNTS AND PRODUCTS						
10.	Opening of a current account for non-residents			one-off	700.00	
11.	Maintenance of a current/auxiliary account			monthly fee, per account	100.00	
12.	Maintenance of a VAT account			monthly fee, per account	0.00	
13.	Trust or escrow account - ESCROW:					
	1)	preparation of a draft agreement		one-off	1,000.00	
	2)	opening of an account		one-off	2,000.00	
	3)	maintenance of an account		monthly fee, per account	300.00	
14.	Maintenance of a Segregated Funds Account			monthly fee, per account	500.00	
15.	Maintenance of a dynamic account			monthly fee, per account	100.00	
16.	Consolidation of balances:					
	1)	service initiation		one-off	400.00	
	2)	service provision		monthly fee	100.00 + 10.00 for each account participating in the consolidation	
17.	Deposit Identification:					
	1)	maintenance of a Main tender account		monthly fee, per account	200.00	
	2)	withdrawal of funds from the Tender associated account		one-off, on an annual basis, on the balance of the associated account, for each day the funds are administered	1%	

SECTION III. CASH OPERATIONS					
18.	Cash deposit:				
	1)	in PLN:			
		a)	at branches	on the amount of each deposit	1.2% min. 50.00
		b)	at the agencies of PKO Bank Polski S.A.	on the amount of each deposit	0.8% min. 10.00
		c)	containing more than 50 coins	additional fee, on the amount of each deposit made in coins	5% min. 10.00
		d)	at deposit machines: *Made with a debit card or prepaid debit card and carried out via BLIK.* *The date on which the card deposit service at ATMs other than those of PKO Bank Polski S.A. and the deposit service carried out via BLIK become available will be announced in the Announcement.*		
			- of PKO Bank Polski S.A.	on the amount of each deposit	0.4% min. 10.00
			- other	on the amount of each deposit	0.5% min. 10.00
	2)	in convertible currencies:			
		a)	in banknotes	on the amount of each deposit	1.2% min. 50.00
		b)	in coins	equivalent to the amount of deposits in coins	50%
19.	Sealed cash deposit:				
	1)	in PLN:			
		a)	online with up to 1,000 coins	on the amount of each deposit	0.6% min. 30.00
		b)	on the basis of a document or deposit order with up to 1,000 coins	on the amount of each deposit	0.75% min. 30.00
		c)	containing more than 1,000 coins	on the amount deposited	5%
	2)	in convertible currencies:			
		a)	in banknotes	on the amount of each deposit	0.8% min. 30.00
		b)	in coins	equivalent to the amount of deposits in coins	50%
20.	Document confirming a discrepancy in a sealed cash deposit			per document	50.00
21.	Sealed cash deposit not prepared in accordance with the terms and conditions of the agreement			additional fee, after the payment has been settled	50.00
22.	Tamper-proof envelopes:				
	1)	B4 format non-transparent		per pack of 100 pieces	64.33
	2)	B4 format transparent		per pack of 100 pieces	61.87
	3)	B5 format non-transparent		per pack of 100 pieces	43.05
	4)	B5 format transparent		per pack of 100 pieces	45.51
	5)	for coins of 4.5 kg		per pack of 100 pieces	83.64

	6)	for coins of 9.3 kg	per pack of 100 pieces	110.70
23.	Card or key to a night safe		per card or key	50.00
24.	Cash withdrawal:			
	1)	upon prior notification or in an amount that does not require notification	on the amount of each withdrawal	1.2% min. 50.00
	2)	without prior notification	additional fee, on the difference between the amount paid and the amount not requiring notification	0.5%
	3)	failure to collect a notified withdrawal	on the amount of each withdrawal reported	1% min. 100.00
	4)	carried out via BLIK at ATMs:		
		a) of PKO Bank Polski S.A.	on the amount of each withdrawal	0.00
		b) other	on the amount of each withdrawal	0.5% min. 10.00
25.	Sealed cash withdrawal:			
	1)	in banknotes	per withdrawal, including where the requested cash is not collected	0.5% min. 30.00
	2)	containing coins	per withdrawal, including where the requested cash is not collected	1% min. 60.00
26.	Cash-in-transit service		as quoted	transport costs
27.	Cash denomination exchange		on the amount exchanged	0.5% min. 30.00
SECTION IV. DOMESTIC AND FOREIGN TRANSFERS				
28.	Domestic incoming transfer *The fee is charged in aggregate no later than the 10th day of the following month, at the rate applicable on the last calendar day of the month.*		for each transfer, when the number of transfers received by the customer in a given month exceeds 10,000	0.50
29.	Domestic transfer sent via electronic access channels: *Fees also apply to predefined transfer orders and domestic standing orders.*			
	1)	standard in PLN	for each transfer	3.00
	2)	in convertible currencies other than PLN between accounts held with PKO Bank Polski S.A.	for each transfer	3.00
	3)	between accounts of the same customer at PKO Bank Polski S.A. *Not applicable to domestic standing orders and collective transfers.*	for each transfer	0.00
	4)	SORBNET:		
		a) in an amount greater than or equal to PLN 1 million	for each transfer	20.00
		b) in an amount less than PLN 1 million	for each transfer	50.00
	5)	Express Elixir	for each transfer	10.00
30.	Domestic transfer sent in a paper-based form		for each transfer	80.00

31.	Transfer to accounts held in foreign branches of PKO Bank Polski S.A.:				
	1)	sent via electronic access channels:			
		a) in PLN		for each transfer	3.00
		b) in other convertible currencies		for each transfer	10.00
	2)	sent in a paper-based form		for each transfer	80.00
32.	Additional activities related to a domestic transfer:				
	1)	enquiries, additions, amendments		for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs
	2)	tracing an incoming payment to the Customer		for each additional activity, also applies to transfers to foreign branches of PKO Bank Polski S.A.	80.00 + third-party bank costs
33.	Foreign transfer received when costs are borne by the beneficiary:				
	1)	SEPA, SEPA Instant and EEA transfers in EUR		for each transfer	0.00
	2)	other foreign transfers		for each transfer	20.00
34.	Additional services relating to an incoming foreign transfer: completion, changes, corrections, enquiries and tracing incoming funds due to the Customer			for each additional activity	80.00 + third-party bank costs
35.	Foreign transfer sent via electronic access channels: *Fees or commissions also apply to foreign standing orders.*				
	1)	SEPA and SEPA Instant		for each transfer	3.00
	2)	EEA in EUR:			
		a) in an amount greater than or equal to EUR 250 thousand		for each transfer	20.00
		b) in an amount less than EUR 250 thousand		for each transfer	50.00
	3)	other foreign transfers, including SWIFT GPI		on the amount of each transfer	0.3% min. 40.00 max. 220.00
36.	Foreign transfer sent in a paper-based form:				
	1)	SEPA and EEA in EUR		for each transfer	80.00
	2)	other foreign transfers, including SWIFT GPI		on the amount of each transfer	0.3% min. 80.00 max. 220.00
37.	Additional charges for outgoing foreign transfers:				
	1)	express or urgent transfer *A fee is charged for processing a transfer with an “Overnight” or “Tomnext” value date. Does not apply to SEPA, SEPA Instant or EEA foreign transfers in EUR.*		for each transfer	100.00
	2)	OUR charge option		per instruction	100.00
	3)	OUR charge option for transfers to Belarus and Russia		per instruction	250.00
	4)	SWIFT message *A fee is charged when transfers are processed via the SWIFT system.*		for each message	10.00
	5)	confirmation of the execution of the transfer in the form of a copy of the SWIFT message		for each confirmation	15.00

38.	Additional services relating to an outgoing foreign transfer:				
	1)	enquiries, additions, amendments		for each additional activity	80.00 + third-party bank costs
	2)	recall of an executed transfer		for each additional activity	80.00 + third-party bank costs
	3)	funds recovery *Applies to a foreign transfer sent with an incorrectly entered unique identifier.*		for each additional activity	80.00 + third-party bank costs
	4)	return of a completed transfer initiated by a third-party bank		for each additional activity	80.00 + third-party bank costs
	5)	"NON-STP" charge		for each payment instruction - where the information required for automated transfer processing is missing	80.00 + third-party bank costs
SECTION V. CLEARING PRODUCTS					
39.	Mass withdrawals:				
	1)	processing a withdrawal instruction at a branch or agency of PKO Bank Polski S.A.		on the amount of each withdrawal	1.2% min. 50.00
	2)	processing a withdrawal instruction at a PKO Bank Polski S.A. ATM		on the amount of each withdrawal	0.3% min. 7.50
40.	Virtual Accounts (Identification of Bulk Payments):				
	1)	starting or changing the parameterisation of the service:			
		a)	via iPKO biznes e-banking	one-off	0.00
		b)	outside iPKO biznes e-banking	one-off	300.00
	2)	service provision		monthly fee, per Customer ID	200.00
	3)	identification of payments		for each payment	0.50
41.	Direct debit:				
	1)	fees charged to the recipient:			
		a)	activation or amendment of the terms of service	one-off, for each bank account designated for direct debit processing	500.00
		b)	service provision	monthly fee, for each bank account designated for direct debit processing	100.00
		c)	distribution of a form with consent or withdrawal of consent to debit the account	per form	15.00
		d)	direct debit order	per order	4.00
	2)	fees charged to the payer:			
		a)	processing a direct debit	per order	3.00
		b)	return of a direct debit	for each return	10.00
		c)	registration of consent to debit	for each consent	10.00

SECTION VI. ELECTRONIC ACCESS CHANNELS				
42.	iPKO biznes e-banking:			
	1)	use of iPKO biznes	monthly fee, for each registered company	180.00
	2)	iPKO biznes user fee:		
		a) up to five inclusive	monthly fee, per user	0.00
		b) more than five	monthly fee, per user	15.00
	3)	mobile authorisation	per authorisation	0.00
	4)	hardware token	one-off, for each token	300.00
	5)	administration of authorisations by PKO Bank Polski S.A.		
		a) taking over the administration, including initial parameterisation	one-off	150.00
		b) change of parameterisation	per order	150.00
43.	iPKO biznes Integra:			
	1)	integration with selected ERP software provided by partners:		
		a) service initiation	one-off, for each registered company	500.00
		b) service provision	monthly fee, from the moment the certificate is activated by the first user, for each registered company	100.00
	2)	integration using the application provided by PKO Bank Polski S.A.:		
		a) service initiation	one-off, for each registered company	1,000.00
		b) service provision	monthly fee, from the moment the certificate is activated by the first user, for each registered company	150.00
	3)	one-time code card with digital public key certificate and reader	one-off	350.00
44.	SWIFT MT101/pain.001 – acceptance of payment instructions using the SWIFT electronic channel:			
	1)	service initiation	one-off, per account	1,000.00
	2)	service provision	monthly fee, per account	250.00

	3)	processing a payment instruction	for each transfer	same fee as for a transfer, depending on the submission channel and processing mode
SECTION VII. OTHER SERVICES AND ACTIVITIES				
45.	Bank statement:			
	1)	in a paper-based form:		
		a) first summary statement	for the first summary statement in a month	0.00
		b) additional statement	for each additional summary statement	25.00
	2)	in electronic form	for each statement	0.00
46.	On-demand or additional statement		for each statement	50.00
47.	Electronic reports in formats other than those provided by PKO Bank Polski S.A. as standard.		monthly fee, for each type of message and account	200.00
48.	Reports delivered via SWIFT FileAct or Fin+ channels:			
	1)	service initiation	one-off, for each type of message	1,000.00
	2)	service provision	monthly fee, for each type of message and account	400.00
49.	Electronic reports generated on the basis of historical data predating the day on which the instruction is submitted		one-off, for each month, message type and account, in the case of prepaid debit cards for each month, for each agreement	200.00
50.	Demand for payment of an unauthorised debit balance		per demand	100.00
51.	Blocking a bank account *The fee is not charged for account blocks securing receivables of PKO Bank Polski S.A. Group companies, blocks resulting from enforcement attachments or blocks applied at the request of authorised bodies.*		for each instruction	2,000.00
52.	Specimen signature card		for each replacement or additional card	30.00
53. .	Year-end balance increase *1. The fee is charged on positive balances of current accounts, ancillary accounts, linked tender accounts, dynamic accounts, negotiated term deposit accounts, premium term deposit accounts, investment deposit accounts, dual currency investment deposit accounts with currency option investment.* *2. The fee is charged when the sum of positive balances as at 31 December is: 50% higher than the average value of the sum of positive balances in the period from 1 November to the penultimate day of the year and the excess exceeds PLN 5 million.* *3. Positive account balances in currencies other than PLN for the purpose of calculating the fee are converted into PLN using the average NBP exchange rate prevailing on the last business day of December.* *4. The fee is collected no later than 31 January of the following year*		on the excess of the aggregate positive balance as at 31 December over the average aggregate positive balance in the period from 1 November to the penultimate day of the year	0.25%

PART III. BANK CARDS

<table>
<tr><td colspan="4">SECTION I. DEBIT CARDS</td><td>Multicurrency PKO Visa Business Debit[1]</td><td>Multicurrency PKO Visa Business[1, 2]</td><td>Multicurrency PKO Visa Business in EUR[3]</td></tr>
<tr><td colspan="3">Type of commission or fee</td><td>Basis for charging a commission or fee</td><td>Amount of commission or fee in PLN</td><td>Amount of commission or fee in PLN</td><td>Amount of commission or fee in EUR</td></tr>
<tr><td>1</td><td colspan="2">2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr>
<tr><td>1.</td><td colspan="2">Use of the card</td><td>annually, charged in advance, for each card</td><td>50.00</td><td>40.00</td><td>20.00</td></tr>
<tr><td>2.</td><td colspan="2">Express mode
Card released within three business days.</td><td>for each card</td><td colspan="2">50.00</td><td>12.00</td></tr>
<tr><td rowspan="3">3.</td><td colspan="6">PIN code:</td></tr>
<tr><td>1)</td><td>setting a PIN via the PKO Bank Polski S.A. helpline or the iPKO biznes mobile app</td><td>per PIN assignment</td><td colspan="3">0.00</td></tr>
<tr><td>2)</td><td>sent by post
The fee also applies to a duplicate PIN.</td><td>for each consignment</td><td colspan="2">20.00</td><td>4.00</td></tr>
<tr><td>4.</td><td colspan="2">Insurance package</td><td>-</td><td colspan="3">0.00</td></tr>
<tr><td>5.</td><td colspan="2">Summary of card transactions
Sent via iPKO biznes e-banking or to the e-mail address indicated by the customer.</td><td>monthly fee, for each statement</td><td colspan="3">0.00</td></tr>
<tr><td rowspan="4">6.</td><td colspan="6">Cash withdrawal:</td></tr>
<tr><td>1)</td><td>at ATMs of PKO Bank Polski S.A.</td><td>on the amount of each withdrawal</td><td>3% min. 5.00</td><td colspan="2">0.00</td></tr>
<tr><td>2)</td><td>domestically (except for PKO Bank Polski S.A. ATMs) and abroad</td><td>on the amount of each withdrawal</td><td colspan="2">3% min. 5.00</td><td>3% min. 1.50</td></tr>
<tr><td>3)</td><td>accompanying a non-cash transaction (Cashback)</td><td>for each withdrawal</td><td colspan="2">0.00</td><td>1.00</td></tr>
<tr><td>7.</td><td colspan="2">Transactions debited from a linked account</td><td>on the transaction amount</td><td colspan="3">2%</td></tr>
</table>

<table>
<tr><td colspan="4">SECTION II. CHARGE CARDS - MASTERCARD CORPORATE</td><td>PKO Mastercard Corporate</td><td>PKO Mastercard Corporate Executive</td></tr>
<tr><td colspan="3">Type of commission or fee</td><td>Basis for charging a commission or fee</td><td>Amount of commission or fee in PLN</td><td>Amount of commission or fee in PLN</td></tr>
<tr><td>8.</td><td colspan="2">Use of the card</td><td>annually, charged in arrears, for each card</td><td>200.00</td><td>350.00</td></tr>
<tr><td>9.</td><td colspan="2">Express mode
Card released within three business days.</td><td>for each card</td><td colspan="2">50.00</td></tr>
<tr><td rowspan="3">10.</td><td colspan="5">PIN code:</td></tr>
<tr><td>1)</td><td>PIN set via the PKO Bank Polski S.A. helpline or the iPKO biznes mobile application</td><td>per PIN assignment</td><td colspan="2">0.00</td></tr>
<tr><td>2)</td><td>sent by post
The fee also applies to a duplicate PIN.</td><td>for each consignment</td><td colspan="2">20.00</td></tr>
<tr><td>11.</td><td colspan="2">Insurance package</td><td>-</td><td colspan="2">0.00</td></tr>
<tr><td>12.</td><td colspan="2">Priority Pass Programme
Optional package.
The price list and entrance rules for the lounge are available in the Announcement.</td><td>annually</td><td>80.00</td><td>0.00</td></tr>
</table>

13.	Summary of card transactions: *Sent via iPKO biznes e-banking or to the e-mail address indicated by the customer.*					
	1)	in pdf or txt format	monthly fee, for each statement	0.00		
	2)	in MT940 format	monthly fee, for each statement	200.00		
14.	Electronic report on the Cardholder's card transactions *In pdf format sent to the e-mail address indicated by the customer.*		monthly fee, for each report	200.00		
15.	Application for a global limit change		for each application	200.00		
16.	Cash withdrawal domestically and abroad		on the amount of each withdrawal	3.5% min. 5.00		
17.	Settlement of domestic and foreign non-cash transactions		on the transaction amount	1.5%		
SECTION III. CREDIT CARDS				PKO Visa Business Credit Srebrna[1]	PKO Visa Business Credit Złota[1]	PKO Visa Business Credit Premium
Type of commission or fee			Basis for charging a commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in PLN	Amount of commission or fee in PLN
18.	Use of the card *The fee for cards issued until 31 December 2022 is charged in arrears.*		annually, charged in advance for each card	100.00	150.00	1,000.00
19.	Express mode *Card released within three business days.*		for each card	50.00		0.00
20.	PIN code:					
	1)	PIN set via the PKO Bank Polski S.A. helpline or the iPKO biznes mobile application	per PIN assignment	0.00		
	2)	sent by post *The fee also applies to a duplicate PIN.*	for each consignment	20.00		0.00
21.	Insurance package		-	0.00		
22.	Priority Pass Programme *Optional package.* *The price list and entrance rules for the lounge are available in the Announcement.*		annually	x	80.00	0.00
23.	Summary of card transactions: *Sent via iPKO biznes e-banking or to the e-mail address indicated by the customer.*					
	1)	in pdf or txt format	monthly fee, for each statement	0.00		
	2)	in MT940 format	monthly fee, for each statement	200.00		0.00
24.	Electronic report on the Cardholder's card transactions *In pdf format sent to the e-mail address indicated by the customer.*		monthly fee, for each report	200.00		0.00
25.	Application for a global limit change		for each application	200.00		0.00
26.	Cash withdrawal domestically and abroad		on the amount of each withdrawal	4% min. 10.00		
27.	Settlement of domestic and foreign non-cash transactions		on the transaction amount	0.00		

28.	Handling overdue repayments		one-off, additional fee,	200.00	0.00

SECTION IV. PREPAID DEBIT CARDS				Prepaid debit card[4]	Prepaid debit card to an account in EUR[5]
Type of commission or fee			Basis for charging a commission or fee	Amount of commission or fee in PLN	Amount of commission or fee in EUR
29.	Commissions and fees charged to the account holder:				
	1)	use of the card	annually, charged in advance, for each card	20.00[6]	5.00
	2)	issuing a card after its cancellation	for each card	10.00	2.50
	3)	express mode *Card released within three business days.*	for each application	50.00	12.00
	4)	PIN code for personalised cards:			
		a) PIN set via the PKO Bank Polski S.A. helpline or the iPKO biznes mobile application	per PIN assignment	0.00	x
		b) sent by post *The fee also applies to a duplicate PIN.*	for each consignment	20.00	x
	5)	cards with a personalised image	one-off, for each agreement	to be negotiated	x
	6)	Summary of card transactions: *Sent via iPKO biznes e-banking or to the e-mail address indicated by the customer.*			
		a) in pdf or txt format	monthly fee, in PLN, for each agreement	0.00	
		b) in MT940 format	monthly fee, in PLN, for each agreement	200.00	
	7)	for the shipment of the card to the card user address	for each shipment	10.00	x
	8)	topping up the card	for each top-up	1.50	0.50
	9)	instruction to return funds from a prepaid card *Submitted outside of iPKO biznes e-banking.*	for each instruction	as for a domestic transfer sent in a paper-based form	
	10)	change of account number for target transfers from a prepaid card	for each instruction	50.00	12.00
30.	Fees and commissions charged to the card account or the card's memorandum account:				
	1)	cash withdrawal:			
		a) at ATMs of PKO Bank Polski S.A.	for each withdrawal	0.00	
		b) domestically (except for PKO Bank Polski S.A. ATMs) and abroad	on the amount of each withdrawal	3% min. 8.00	3% min. 2.00
		c) accompanying a non-cash transaction (Cashback)	for each withdrawal	1.00	0.50
	2)	domestic and foreign cashless transactions	on the transaction amount	0.00	
	3)	list of the last 5 card transactions or balance enquiry at a PKO Bank Polski S.A. ATM	for each activity	0.00	

	4)	list of the last 5 card transactions at a PKO Bank Polski S.A. branch	for each statement	5.00	1.50

[1] In the case of a transaction made in a currency other than PLN, an additional currency conversion fee of 3.5% of the transaction value is charged, unless the transaction is made in the currency of the account associated with the debit card. The commission also applies to the transaction amount in the case of return of goods paid for with the card.
[2] Until 31 March 2019, the card was issued under the name PKO Visa Business Electron.
[3] In the case of a debit card transaction made in a currency other than EUR, an additional currency conversion fee of 2% of its value is charged, unless the transaction is made in the currency of the account associated with the debit card. The commission also applies to the transaction amount in the case of return of goods paid for with the card.
[4] In the case of a transaction made in a currency other than PLN, an additional currency conversion fee of 3.5% of its value is charged. The commission also applies to the transaction amount in the case of return of goods paid for with the card.
[5] In the case of a transaction made in a currency other than EUR, an additional currency conversion fee of 2% of its value is charged. The commission also applies to the transaction amount in the case of return of goods paid for with the card.
[6] The prepaid debit card is also available in a personalised image version, for which the usage fee is determined by the agreement with the customer.

PART IV. BUSINESS FINANCING

Type of commission or fee			Amount of commission or fee in PLN	
1	2		3	4
SECTION I. LOANS/GENERAL-PURPOSE LOANS AND MULTI-PURPOSE CREDIT LINE			For customers holding a product from Part II	For other customers
1.	Arrangement fee for activities related to a review of documents for granting or modifying the terms and conditions of a loan/general-purpose loan[4]/credit line[1]/loan commitment		x	0.2% min. 2,000.00
	Note: 1. The fee is charged on a one-off basis, in advance in respect of the requested amount of the loan/general-purpose loan/credit line[1] and is non-refundable. 2. The fee is not charged on loans as part of a credit line, on a conditional loan commitment letter, on a loan/general-purpose loan within the validity period of the loan/general-purpose loan commitment letter and is not charged to Customers whom PKO Bank Polski S.A. has made an offer of financing. 3. With regard to changes in the terms and conditions of a credit agreement/loan agreement/credit line[1]/loan commitment, the commission applies to cases such as: extension of the credit period, increase in the amount or change in the currency of the credit agreement/credit line[1]/loan commitment.			
2.	Granting or extension:			
	1)	revolving loan[2] – charged either on a one-off or an annual basis	2% p.a.[5] min. 2,000.00	
	2)	non-revolving loan[3] – charged on a one-off basis	2% min. 2,000.00	
	3)	general-purpose loan[4] – charged on a one-off basis	x	2% min. 2,000.00
	Note: 1. The fee is charged on the date the loan is granted or renewed, in relation to the amount of the loan and where a non-revolving loan/general-purpose loan is renewed – in relation to the outstanding amount and the remaining available amount of the loan/general-purpose loan. 2. The fee does not apply to a credit line[1] and loans within the credit line[1]. 3. The fee is not charged if the credit agreement is concluded within the validity period of the loan commitment.			
3.	Issuing a loan commitment		0.2% min. 2,000.00	
4.	Credit line disbursement[1] – per loan disbursement instruction		2% p.a.[5]	
	Note: No commission is charged for the execution of individual payment documents attached to the loan disbursement instruction.			
5.	Receivables acquired by assignment – on the amount of the receivable:			
	1)	of which the state budget is the debtor	x	1%
	2)	other	x	2%
	Note: The rate is stated as a net amount, to which PKO Bank Polski S.A. will add VAT.			
6.	Commitment fee – on the unused amount of the loan or loan tranche:			
	1)	revolving loan[2]	0.2% (per month)	0.3% (per month)

	2)	non-revolving loan[3], subject to subsections 3 and 4	0.006% (per day)	0.008% (per day)
	3)	investor loan	x	to be negotiated (daily)
	4)	loan[4]	x	0.008% (per day)
	Note: 1. The fee is charged on the committed but unused amount of the loan/loan tranche/general-purpose loan, including the committed but unused amount of a loan granted under a credit line[1]. 2. The fee is not charged on a loan granted under a credit line with a shared limit, including to a group of customers. 3. The fee on unused revolving credit is calculated on a daily basis and is charged once a month, on the interest payment date. 4. The fee on an unused non-revolving loan or general-purpose loan is calculated daily from the day after the loan is made available and is charged at the end of the utilisation period for the loan amount/general-purpose loan amount/loan tranche. 5. No fee shall be charged on a loan or general-purpose loan to which subsidies from the state budget or other institutions are applied.			
7.	Commitment fee – on unused amount of credit line[1]		0.2% per month	0.3% per month
	1. Commissions are charged on the unused amount of the credit line (this does not apply to amounts made available, outstanding amounts and unused amounts of loans granted under the credit line, on which commissions are charged in accordance with item No. 6). 2. In the case of a credit line with a shared limit, the commission is charged on the unused amount of the credit line with a shared limit, including the amounts of revolving loans made available and unused under the credit line with a shared limit, while the commission on unused amounts of non-revolving loans will be charged in accordance with item No. 6. 3. The fee is calculated on a daily basis and is collected once a month, on the day corresponding to the date on which the credit line agreement was concluded. 4. The fee applies to agreements concluded or extended from 1 September 2025.			
8.	Activities related to credit/loan administration[4]/credit line[1]		0.1% p.a.[5] min. 200.00 (per month)	0.3% p.a.[5] min. 500.00 (per month)
	Note: 1. The fee for administering a revolving credit facility is charged on the amount provided for in the loan agreement or under the credit line[1]. In the case of a non-revolving loan or general-purpose loan, the fee is charged on the contract amount in the first year of financing (12 months from the conclusion of the contract) and in subsequent years on the outstanding amount at the end of the previous year of financing. 2. The commission for administering the credit/loan/credit line[1] is charged on the last business day of the month, with the first commission being charged on the last business day of the month in which the credit agreement was concluded, and the last commission being charged on the last business day of the full month in which the credit agreement is valid. 3. No fee shall be charged for the administration of a loan granted under the credit line[1]. 4. The fee applies to agreements concluded from 1 October 2009, excluding investor loans, for which the rate applies to agreements concluded from 1 January 2014.			
9.	Amendment, at the Client's request, of the terms and conditions of the credit agreement/loan agreement[4]/credit line[1] with respect to:			
	1)	Increases – on the amount of the increase:		
		a) revolving loan[2]	2% p.a.[5] min. 2,000.00	
		b) non-revolving loan[3]	2% min. 2,000.00	
		c) loan[4]	2% min. 2,000.00	
	2)	repayment schedule/change of currency/change of reference rate/index or Bank margin, on the amount of the loan/credit line to which the change relates	2% min. 2,000.00	
	3)	other contractual terms and conditions than those set out in subsections 1) to 2)	2,000.00	
		Note: 1. The loan increase fee does not apply to a credit line[1] and a loan granted under the credit line[1]. 2. The increase fee is charged for the period from the increase date until the next anniversary of the fee for granting or renewing the loan, or until the end of the financing period. 3. The fee is not charged where, at the Customer's request, the terms and conditions of the loan or general-purpose loan agreement are amended and the loan or general-purpose loan agreement is extended at the same time (in such an event, the commission specified under “Granting or extension” applies). 4. In the case of foreign currency loans repaid in PLN under the loan agreement, no fee is charged for allowing loan repayment in the currency in which the loan is granted.		
10.	Amount prepaid		2%	

		Note: 1. The fee is charged on the amount of the loan or any part thereof repaid early: 2. The fee is charged on the amount of a loan granted under a credit line[1] that is repaid before the due date. 3. No fee is charged if the Customer terminates the credit agreement/credit line[1]/general-purpose loan agreement with the agreed notice period. 4. The fee does not apply to an investor loan. 5. No fee is charged on loans or general-purpose loans to which subsidies from the state budget or other institutions are applied, on bridging loans to finance projects supported by EU funding, or on the portion of a loan or general-purpose loan repaid with EU funds or with a bonus from the Thermo-modernisation and Renovation Fund.
11.	Other activities related to the handling of a loan/general-purpose loan[4]/credit line[1]:	
	1) sending a reminder letter	100.00
	2) failure to deliver required documents within the relevant deadline	500.00
	3) PKO Bank Polski S.A. performing an inspection of real estate intended to secure the loan/general-purpose loan[4]/credit line[1] and not constituting the subject of the financing (for each property)	750.00
	4) other activities carried out by PKO Bank Polski S.A.	to be negotiated
	5) applies to the NOWY DOM investor loan:	
	a) an inspection by PKO Bank Polski S.A. at the construction site before disbursement of a loan tranche or, during the financing period, payment of funds from the segregated receipts account maintained by the Bank for servicing the financed residential project	500.00
	b) issuance by the Bank of individual undertakings or consents to establish separate title to individual units, free of encumbrances, in a multi-unit building developed as part of a residential project financed by the Bank on mortgaged property securing repayment of the loan, or to release individual properties created by subdivision of the mortgaged property on which single-family homes have been built as part of that project	50.00
12.	The agent's commission (applies to syndicated loans organised by PKO Bank Polski S.A.) charged to the Customer	to be negotiated
SECTION II. BILLS OF EXCHANGE		
13.	Discounting a bill of exchange under a framework bill discounting agreement (on the face value of the bill)	0.5% min. 400.00
14.	Discounting a bill of exchange (on the face value of the bill)	from 1% to 2% min. 400.00
15.	Presentation of a bill of exchange for payment	50.00
.16.	Protesting a bill of exchange	300.00 + notary fees
17.	Sending a notice of non-payment of a discounted bill of exchange or a notice of termination of the framework agreement to discount bills of exchange	100.00

[1] credit line means a multi-purpose credit line, a multi-purpose credit line with a shared limit, a multi-purpose credit line with a shared limit for a Customer group.
[2] Revolving credit means an overdraft facility, an overdraft facility for a local authority, a multi-currency overdraft facility, a revolving working capital facility.
[3] A non-revolving loan means non-revolving working capital loan, investment loan, investor loan, loan for a local authority (LGU).
[4] A loan means a loan to a local authority (LGU).
[5] p.a. means on an annual basis.

PART IV. TRADE FINANCE PRODUCTS

Type of commission or fee		Amount of commission or fee in PLN
1	2	3
SECTION I. ACTIVITIES COMMON TO TRADE FINANCE PRODUCTS		

1.	Processing or cancelling an application to: – issue a guarantee or counter-guarantee, – open a stand-by letter of credit, – issue a commitment to provide a guarantee, – open a documentary letter of credit, – issue a surety in foreign trade, – issue a commitment to provide a surety in foreign trade, – issue a bill of exchange guarantee in foreign trade, – amend the terms and conditions of a guarantee, counter-guarantee, stand-by letter of credit, documentary letter of credit, surety in foreign trade or commitment to provide a guarantee (regardless of the number of amendments made under a single application)	200.00
	Note: The fee is charged in advance and is non-refundable.	
2.	Processing in express mode an application to open, issue or amend an import letter of credit, guarantee, import stand-by letter of credit, counter-guarantee, surety or aval in foreign trade, or a commitment to provide a guarantee or surety in foreign trade	300.00
	Note: Preparing a draft or issuing a guarantee/opening a letter of credit within the same day on which the application was submitted, provided that a correct and complete application (with complete documentation) with the express mode instruction is received on a business day by 10:00 a.m. Applications submitted after 10:00 will be processed by 14:00 on the following business day. In exceptional cases, the Bank reserves the right to refuse to execute the instruction in this manner and will immediately notify the Customer.	
3.	Preparation fee for activities relating to the conclusion of a framework agreement for the discounting of bills of exchange, issuing guarantees or sureties, or opening letters of credit (from the limit amount)	0.2% min. 150.00
	Note: The fee is charged in advance and is non-refundable.	
4.	Arrangement fee for increasing the limit under the framework agreement referred to in point 3 (on the amount of the increase) or extending the term of that agreement (on the limit amount)	0.2% min. 150.00
	Note: 1. The fee is charged in advance and is non-refundable. 2. Where a request to increase the limit under a framework agreement and an instruction to extend that agreement are processed simultaneously, a single fee of 0.2%, subject to a minimum of 150.00, is charged on the amount of the framework agreement after the increase.	
5.	Sending a reminder or additional correspondence to another bank or party involved in the transaction (does not apply to payment reminders in collection)	50.00
6.	Sending a SWIFT message	20.00
7.	Sending by registered post	10.00
8.	Other activities not covered by the Tariff	min. 50.00
SECTION II. GUARANTEES, COUNTER-GUARANTEES, STAND-BY LETTERS OF CREDIT AND SURETIES IN FOREIGN TRADE, AND AVALS IN FOREIGN TRADE (INCLUDING THOSE ISSUED UNDER A MULTI-PURPOSE CREDIT LINE) ISSUED BY PKO BANK POLSKI S.A.		
9.	Activities: – issuing a guarantee, counter-guarantee, surety or aval in foreign trade, stand-by letter of credit, or commitment to provide a guarantee or surety in foreign trade (for each commenced three-month period of validity of PKO Bank Polski S.A.'s commitment) Note: The commission is charged on the amount of the commitment throughout its entire validity period, i.e. from the issue date until the final expiry date – increasing the amount of a guarantee, counter-guarantee, surety in foreign trade, stand-by letter of credit, or commitment to provide a guarantee or surety in foreign trade (on the amount of the increase)	from 0.5% to 2% min. 300.00
10.	Issuing a duplicate guarantee, surety or commitment	500.00

11.	Amendment to the terms of a guarantee, counter-guarantee, surety, stand-by letter of credit or commitment letter (other than an increase in the amount)	300.00
	Note: If several changes are introduced at the same time, one commission is charged.	
12.	Payment under a guarantee, counter-guarantee, stand-by letter of credit, surety or aval (on the amount claimed)	0.25% min. 500.00
13.	Claims handling – if no payment is made under a guarantee	300.00
14.	Issuance of a guarantee, counter-guarantee, commitment, surety or stand-by letter of credit using a template other than the standard PKO Bank Polski S.A. template	300.00
15.	Providing an opinion, at the Customer's request, on a non-standard template of a guarantee, counter-guarantee, stand-by letter of credit or surety	300.00
16.	Agreeing, on behalf of the Customer, the terms and conditions of a guarantee or counter-guarantee with a third-party bank	300.00
17.	Confirmation or rejection of the assignment of rights under a guarantee or surety	300.00
18.	Confirmation of the authenticity of signatures or due authorisation on a guarantee or surety	100.00
	Note: A single commission is charged for simultaneous confirmation of the authenticity and legitimacy of signatures.	
* Fees and commissions for activities not listed in Section II related to the handling of a stand-by letter of credit shall be determined in accordance with the relevant provisions of Section IV.		
SECTION III. GUARANTEES, THIRD-PARTY STAND-BY LETTERS OF CREDIT (ISSUED BY OTHER BANKS)*		
19.	Advising of an issued or amended guarantee or stand-by letter of credit	500.00
20.	Confirmation of a stand-by letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each commenced three-month period of validity of that commitment)	to be negotiated, min. 0.2%, min. 400.00
21.	Providing an opinion on the wording of a guarantee or stand-by letter of credit	500.00
22.	Providing an opinion on the content of a request for payment under a guarantee or stand-by letter of credit	500.00
23.	Acting as an intermediary in a demand for payment under a guarantee or stand-by letter of credit	500.00
24.	Verification of the authenticity of a guarantee or stand-by letter of credit issued in hard copy	300.00
* Fees and commissions for activities not listed in Section III related to the handling of a stand-by letter of credit shall be determined in accordance with the relevant provisions of Section V.		
SECTION IV. HANDLING OF IMPORT LETTERS OF CREDIT (OPENED BY PKO BANK POLSKI S.A.)		
25.	Commission for: – the Bank's exposure under an open letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each three-month period or part thereof throughout the commitment period, i.e. from the opening date until the final expiry date), – increase in the letter of credit amount (on the amount of the increase), – payment under the letter of credit (on the amount paid).	0.25% min. 300.00
	Note: The commission for the Bank's exposure under an open letter of credit or an increase in the amount of a letter of credit is charged on the amount of the letter of credit or the amount of the increase, plus a tolerance percentage (if any). If the validity period of a letter of credit is extended, the commission is charged in three-month periods from the opening date until the final expiry date.	
26.	Amendment to the terms and conditions of a letter of credit (other than an increase in the amount)	200.00
27.	Discounting receivables under an import documentary letter of credit Note: Discount interest is added to the discount commission.	to be negotiated

	Note: The commission is charged when the discounted amount is paid and is calculated in the currency of the letter of credit.	
28.	Cancellation of a letter of credit or removal of the unutilised balance from the Bank's records	150.00
29.	Returning documents presented under a letter of credit and rejected by PKO Bank Polski S.A.	150.00
30.	Deferred payment (for each month or part thereof from the date the documents are sent to the Customer, on the amount payable under the letter of credit or stated in the documents presented for payment)	0.15% min. 200.00
31.	Endorsement or assignment of transport or insurance documents issued to PKO Bank Polski S.A.	200.00
32.	Providing, at the Customer's request, a draft letter of credit or draft amendment to a letter of credit	200.00
33.	Removal from the records of the unutilised balance of a letter of credit (above tolerance)	200.00
SECTION V. HANDLING OF EXPORT LETTERS OF CREDIT (OPENED BY OTHER BANKS)		
34.	Advising of an export letter of credit or amendment	300.00
35.	Confirmation of a letter of credit (on the amount of PKO Bank Polski S.A.'s commitment, for each three-month period or part thereof throughout the commitment period, i.e. from confirmation by PKO Bank Polski S.A. until expiry)	to be negotiated, min. 0.2%, min. 400.00
	Note: The letter of credit confirmation commission is charged on the amount of the letter of credit plus a tolerance percentage (if any).	
36.	Increase in the amount of a letter of credit confirmed by PKO Bank Polski S.A. (on the amount of the increase plus any applicable tolerance)	to be negotiated, min. 0.2%, min. 400.00
37.	Payment under a letter of credit (on the amount transferred or stated in the documents)	0.2% min. 300.00
	Note: No commission is charged for payment under a letter of credit when receivables under a documentary letter of credit are discounted.	
38.	Transfer of proceeds under a letter of credit to the beneficiary's account at another bank (fee charged in addition to the commission for payment under the letter of credit)	100.00
39.	Taking up documents that do not comply with the terms and conditions of a letter of credit	200.00
40.	Forwarding a letter of credit to another bank for handling	500.00
41.	Verification of documents presented under a letter of credit available at another bank	300.00
42.	Transfer of a letter of credit to a second beneficiary (at the request of the first beneficiary; on the amount of the letter of credit)	0.3% min. 400.00
43.	Cancellation of a letter of credit or removal of the unutilised balance (above tolerance) from the Bank's records	150.00
44.	Preliminary verification of documents presented under a letter of credit (for each document)	50.00
45.	Deferred payment (on the amount payable under the letter of credit):	
	1) confirmed by PKO Bank Polski S.A. or available at PKO Bank Polski S.A. by negotiation or acceptance (for each commenced month from the date of presentation of documents to PKO Bank Polski S.A.)	0.15% min. 150.00
	2) not confirmed by PKO Bank Polski S.A. (for the whole deferral period)	250.00
	Note: The deferred payment commission is not charged when receivables under a documentary letter of credit are discounted.	
46.	Removal from the records of the unutilised balance of a confirmed letter of credit (above tolerance)	100.00
47.	Processing a request to discount receivables under a documentary letter of credit	200.00

	Note: The fee is charged in advance and is non-refundable.		
48.	Discounting receivables under a documentary letter of credit (on the amount discounted)		from 0.5% to 1.5%, min. 400.00
	Note: Discount interest is added to the discount commission.		
49.	Providing, at the Customer's request, an opinion on the terms and conditions of an export letter of credit or its draft		300.00
	Note: A commission is charged for each opinion.		
SECTION VI. HANDLING OF IMPORT DOCUMENTARY COLLECTION RECEIVED BY PKO BANK POLSKI S.A.			
50.	Release of collection documents against payment (on the collection amount)		0.2% min. 200.00 max. 500.00
51.	Release of collection documents against acceptance or issuance of a bill of exchange (on the collection amount or partial payment amount)		0.2% min. 250.00 max. 600.00
52.	Advising of a collection or amendment		150.00
53.	Endorsement or assignment of transport or insurance documents issued to PKO Bank Polski S.A.		200.00
54.	Re-advising of a collection		50.00
55.	Other activities under documentary collection:		
	1)	release of documents free of payment (franco) (on the collection amount)	0.2% min. 200.00 max. 500.00
	2)	returning uncollected documents	200.00 + postal charges
	3)	forwarding a documentary collection to another bank for handling	200.00 + postal charges
	4)	sending a payment reminder (for each reminder)	100.00
	5)	payment with the current value date	100.00
	6)	processing a partial payment (from the second payment onwards)	50.00
56.	Protesting a bill of exchange		300.00 + notary and postal charges
	Note: The commission is charged to the legal holder of the bill of exchange.		
SECTION VII. HANDLING OF EXPORT DOCUMENTARY COLLECTION SENT BY PKO BANK POLSKI S.A.			
57.	Acceptance and dispatch of a documentary collection instruction or bill collection order (on the collection amount)		0.2%, min. 200.00 max. 500.00 + postal charges
58.	Other activities under documentary collection:		
	1)	amendment of collection instructions	100.00
	2)	returning documents not collected by the presenting or collecting bank	200.00 + postal charges
	3)	preparation of a procuration endorsement by PKO Bank Polski S.A.	100.00
	4)	sending a payment reminder (for each reminder)	100.00
	5)	payment under export collections (in the case of partial payments – for each payment processed)	100.00

PART VI. PROVISION OF CUSTODY SERVICES[1]

Type of commission or fee			Basis for charging a commission or fee	Amount of commission or fee in PLN
1	2		3	4
SECTION I. SECURITIES ACCOUNTS				
1.	Administration of an account for recording or safekeeping financial instruments, hereinafter the “Account” (monthly)		per Account	100.00
2.	Safekeeping of Treasury bills, NBP bills and debt financial instruments registered with KDPW S.A. – excluding debt financial instruments issued by entities of the PKO Bank Polski S.A. Group		on the value as at the last day of the month	0.02% p.a.[2]
3.	Safekeeping of equity financial instruments registered with KDPW S.A.		on the value as at the last day of the month	0.05% p.a.[2]
4.	Safekeeping of debt financial instruments issued before 1 July 2019, recorded in the register maintained by PKO Bank Polski S.A., and debt financial instruments issued by entities of the PKO Bank Polski S.A. Group		on the value as at the last day of the month	0.01% p.a.[2]
5.	Safekeeping of other financial instruments		on the value as at the last day of the month	to be negotiated
6.	Clearing and operational activities in the domestic market (fees calculated and charged monthly for each operation performed or settlement):			
	1)	execution of a settlement instruction for a transaction concluded outside organised trading with an entity other than PKO Bank Polski S.A.	per transaction	50.00
	2)	execution of a settlement instruction for a transaction concluded in organised trading through an investment firm other than the Brokerage Office of PKO Bank Polski S.A.	per transaction	30.00
	3)	execution of a settlement instruction for a transaction concluded outside organised trading or in organised trading with PKO Bank Polski S.A., including the Brokerage Office of PKO Bank Polski S.A.	per transaction	free of charge
	4)	receipt into or delivery from custody of a financial instrument in physical form	per instrument	100.00
	5)	transfer of a financial instrument to another Account held by PKO Bank Polski S.A.	per ISIN code	20.00
	6)	transfer of a financial instrument to an account held by an entity other than PKO Bank Polski S.A.	per ISIN code	500.00
	7)	blocking of financial instruments as collateral for receivables due to PKO Bank Polski S.A.	per instrument	100.00
	8)	blocking of financial instruments as collateral for receivables due to entities other than PKO Bank Polski S.A.	per instrument	500.00
	9)	issuance of a deposit certificate or a certificate of entitlement to attend a general meeting	per document	100.00
7.	Administration of financial instruments on foreign markets:			
	1)	safekeeping of financial instruments	on the value as at the last day of the month	0.05% p.a.[2]
	2)	execution of a settlement instruction for a transaction concluded with PKO Bank Polski S.A.	per transaction	100.00
	3)	execution of a settlement instruction for a transaction concluded with an entity other than PKO Bank Polski S.A.	per transaction	125.00
8.	Acting as depositary for investment and pension funds		per fund	to be negotiated
9.	Issuing an Account statement or another hard-copy document confirming the Account balance		per document	100.00

10.	Issuing an opinion or providing information to the Customer's auditors regarding the Account, or handling and delivering, on behalf and at the request of the Customer, a document relating to the acceptance of an offer on the public market (primary market, tender or exchange offer, or share buyback offer)	per document	500.00
11.	Sending an Account history for a period before the current month (per month), a confirmation of settlement of a transaction in financial instruments, or a hard copy of a document	per document	100.00
12.	Other activities additionally agreed with the Customer – in hard copy (additional fee)	per agreed activity	to be negotiated 500.00
13.	Reimbursement of costs arising from depository fees charged by depository institutions in connection with the safekeeping of assets, transaction fees charged by depository institutions and investment firms, fees related to document translation, fees related to representing the Customer at a general meeting, and other costs related to the execution of the Customer's instructions	re-invoicing of costs	at the actual cost incurred
SECTION II. OMNIBUS ACCOUNTS			
14.	Administration of an omnibus account, safekeeping of financial instruments in the omnibus account, and operational and clearing activities related to the omnibus account	per account	to be negotiated
15.	Reimbursement of costs incurred by PKO Bank Polski S.A. in connection with performance of the agreement	re-invoicing of costs	at the actual cost incurred
SECTION III. CASH ACCOUNTS[3]			
16.	Maintenance of a cash account (non-savings bank account), use of the iPKO biznes electronic banking system, and other services provided	per account	to be negotiated

[1] Net commission and fee rates may be increased by the applicable tax rate under tax law.
[2] The fee is calculated and charged monthly on the market value of equity financial instruments and the nominal value of debt financial instruments deposited at the end of the last day of a given month in each of the Accounts maintained for the Customer.
[3] Cash accounts – current/auxiliary accounts for financial institutions and strategic corporate Customers for whom PKO Bank Polski S.A. provides custody services.

PART VII. OTHER ACTIVITIES AND SERVICES

Type of commission or fee			Basis for charging a commission or fee	Amount of commission or fee in PLN
1	2		3	4
1.	Certificates, opinions, information and other documents drawn up on the Bank's template: *If an archive document (based on information older than one year), a non-standard document or a particularly labour-intensive document is provided, the fees are increased by 100%.*			
	1)	certificate	per certificate	100.00
	2)	bank opinion	for each opinion	200.00
	3)	information for the audit firm	for each item of information	500.00
	4)	account history in an agreed form *Not applicable to electronic reports.*	for each month of history	30.00
	5)	a document confirming the balance, confirming an operation, or a copy of a bank document	per document	10.00
2.	Activities performed at PKO BP S.A. branches in connection with BM PKO BP S.A. transactions involving securities, derivative rights, participation units and investment funds:			
	1)	cash deposits made to BM PKO BP S.A. accounts	for each deposit	0.00
	2)	transfers from accounts held with PKO BP S.A. to accounts held with BM PKO BP S.A.	for each transfer	0.00
	3)	cash withdrawals from BM PKO BP S.A. accounts	for each withdrawal	0.00
3.	Issue of municipal bonds – for arranging the issuance programme		according to the Agreement	min. 5,000.00

4.	Issuance of corporate securities:				
	1)	arranging or increasing the value of an issuance programme		according to the Agreement	from 0.1% of the value of the issuance programme or increase
	2)	servicing the issuance programme		annually, according to the Agreement	min. 4,000.00
	3)	organising the issue of a series of bonds		according to the Agreement	to be negotiated
	4)	amending, at the Customer's request, the terms and conditions of the issuance programme with respect to:			
		a)	extending the duration of the programme	according to the Agreement	from 0.1% of the value of the issuance programme
		b)	other programme terms and conditions	according to the Agreement	to be negotiated
5.	A problem receivable managed by the Restructuring and Debt Collection Centre or the Corporate Receivables Department within the Risk Management Division:				
	1)	drafting and sending a payment demand/reminder letter to debtors		per reminder	30.00
	2)	amendment of the repayment terms of a problem receivable (as defined in the Bank's internal rules on managing problem receivables), by an amendment to the existing agreement or a restructuring agreement – on the amount covered by that amendment or agreement		for each amendment	0% - 2%
	3)	other activities carried out by the Restructuring and Recovery Centre		for each activity	0.00
6.	Provision of information constituting bank secrecy to persons, authorities and institutions authorised under the Banking Act, insofar as they do not benefit from the exemption set out in that Act. Note: 1. The fee includes value added tax. 2. The fee may be waived for banks on a reciprocal basis.			per disclosure	25.00
7.	Provision of aggregate information from the Central Information on Bank Accounts to the persons referred to in Article 92ba of the Banking Law of 29 August 1997 and to the authorities and institutions referred to in Article 105b of the Banking Law of 29 August 1997 Note: The fee includes value added tax.			per disclosure	25.00
8.	Cash transactions unrelated to servicing bank accounts held with PKO Bank Polski S.A.			specified in another tariff	in accordance with the relevant part of the Tariff of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals
9.	Storage of third-party deposits and rental of safe-deposit boxes and cassettes			specified in another tariff	in accordance with the relevant part of the Tariff of Bank Commissions and Fees at PKO Bank Polski S.A. for Individuals
10.	Submission of an application available in the Applications module in iPKO biznes, including an application to open or close an auxiliary account, in a manner other than through that module *Not applicable to:* *1. applications related to: ordering tamper-proof envelopes sent to the Internet mailbox specified in the agreement, issuing a PKO Visa Business Credit Premium card, and business financing,* *2. instructions submitted to the Corporate Customer Service Centre,* *3. adding or removing an iPKO biznes user with administrator privileges; the exclusion applies until the application covers privileges for the user designated by the Customer as the Administrator,* *4. designation of iPKO biznes users made during the initial system configuration.*			for each application	300.00
11.	Qlips (charged to the Creditor – a Customer of PKO Bank Polski S.A.):				
	1)	service initiation		one-off	800.00

	2)	service provision	monthly fee, for each bank account indicated for crediting	200.00
	3)	request for payment	for each request	0.30
12.	Processing an enforcement attachment against an account or a document having the force of an enforcement title *The fee also covers the provision of information in response to all additional enquiries made by the enforcement authority after the account has been attached as part of the same enforcement proceedings.*		for each amount enforced from each account subject to attachment under a single notice	200.00

PART VIII. PRODUCTS AND SERVICES UNDER ADMINISTRATION

SECTION I. PRODUCTS AND SERVICES

Type of commission or fee			Basis for charging a commission or fee	Amount of commission or fee in PLN
1	2		3	4
1.	Domestic urgent transfer:			
	1)	in a paper-based form	for each transfer	80.00
	2)	in electronic access channels	for each transfer	5.00
2.	Transmission of information on account balance changes to the Internet mailbox *Applicable to agreements concluded before 15 September 2008.*		monthly fee	12.00
3.	Transmission of SMS messages, informing about the account balance within the banking service "SMS Information" *Applicable to agreements concluded before 1 August 2018.*		monthly fee	7.50
4.				
	Use of the MULTICASH electronic banking system linked to a single account *Applicable to agreements concluded before 24 March 2009.*		monthly fee	500.00
5.	Use of iPKO electronic banking *Applicable to agreements concluded before 15 July 2009.*		monthly fee	100.00
6.	Mastercard Business Card Adm. *Fees apply to cards issued before 28 February 2015.*			
	1)	use of the card	annually, charged in arrears, for each card	100.00
	2)	application for a global limit change	for each application	50.00
	3)	cash withdrawal domestically and abroad	on the amount of each withdrawal	3% min. 7.00
	4)	handling overdue repayments	one-off, additional fee,	50.00
7.	DEBIT CARD - Visa Business Adm. *Fees apply to cards issued before 28 February 2015. Until 31 March 2019, the card was issued under the name Visa Business Electron Adm. In the case of an operation made in a currency other than PLN, an additional currency conversion fee of 3.5% of the operation value is charged. The commission also applies to the transaction amount in the case of return of goods paid for with the card.*			

	1)	use of the card	monthly fee, charged in arrears, for each card	2.00	
	2)	cash withdrawal in Poland (except for ATMs of PKO Bank Polski S.A.) and abroad	on the amount of each withdrawal	3% min. 5.00	
8.	DEBIT CARD – PKO Visa Business Municipium *Until 31 March 2019, the card was issued under the name PKO Visa Business Electron Municipium. In the case of an operation made in a currency other than PLN, an additional currency conversion fee of 3.5% of the operation value is charged. The commission also applies to the transaction amount in the case of return of goods paid for with the card.*				
	1)	use of the card	annually, charged in advance, for each card	0.00	
	2)	express card *Issued within three business days.*	for each card	50.00	
	3)	PIN code sent by post *The fee also applies to a duplicate PIN.*	per PIN assignment	20.00	
	4)	Insurance package	-	0.00	
	5)	summary of card transactions *Sent via iPKO biznes e-banking.*	for each statement	0.00	
	6)	cash withdrawal in Poland (except for ATMs of PKO Bank Polski S.A.) and abroad	on the amount of each withdrawal	3% min. 5.00	
9.	CHARGE CARD – PKO Mastercard Corporate Municipium				
	1)	use of the card	annually, charged in arrears, for each card	100.00	
	2)	express card *Issued within three business days.*	for each card	50.00	
	3)	PIN code sent by post *The fee also applies to a duplicate PIN.*	per PIN assignment	20.00	
	4)	Priority Pass Programme *Optional package.* *The price list and entrance rules for the lounge are available in the Announcement.*	annually	80.00	
	5)	summary of card transactions *In MT940 format sent via iPKO biznes e-banking.*	monthly fee, for each statement	200.00	
	6)	electronic report on the Cardholder's card transactions *In pdf format sent to the e-mail address indicated by the customer.*	monthly fee, for each report	200.00	
	7)	application for a global limit change	for each application	200.00	
	8)	cash withdrawal domestically and abroad	on the amount of each withdrawal	4% min. 5.00	
	9)	settlement of foreign non-cash transactions	on the transaction amount	1%	
10.	CHARGE CARDS – MASTERCARD BUSINESS			PKO Mastercard Business Srebrna/Silver	PKO Mastercard Business Złota/Gold
	1)	use of the card	annually, charged in advance, for each card	200.00	300.00
	2)	express card *Issued within three business days.*	for each card	50.00	

	3)	PIN code sent by post *The fee also applies to a duplicate PIN.*	per PIN assignment	20.00	
	4)	Priority Pass Programme *Optional package.* *The price list and entrance rules for the lounge are available in the Announcement.*	annually	x	0.00
	5)	summary of card transactions *In MT940 format sent via iPKO biznes e-banking.*	monthly fee, for each statement	200.00	
	6)	electronic report on the Cardholder's card transactions *In pdf format sent to the e-mail addresses indicated by the customer.*	monthly fee, for each report	200.00	
	7)	cash withdrawal domestically and abroad	on the amount of each withdrawal	3% min. 5.00	
	8)	Settlement of domestic and foreign non-cash transactions	on the transaction amount	1.5%	
11.		Maintenance of an automatic deposit account *Applies to instructions and agreements entered into before 1 July 2020.*	monthly fee	120.00	
12.		Cheque form	for each form	5.00	

SECTION II. PRODUCT AND PRICE PACKAGES

Type of commission or fee				OPTIMUM Corporation Package[1]			
				Balanced	Balanced with OZ option	Dynamic	Dynamic with OZ option
				Amount of commission or fee in PLN	Amount of commission or fee in PLN	Amount of commission or fee in PLN	Amount of commission or fee in PLN
1	2			3	4	5	6
1.	Subscription fee for use of the package (monthly)			128.00[2] 178.00[3]	208.00[2] 258.00[3]	248.00[2] 358.00[3]	408.00[2] 518.00[3]
2.	Maintenance of an automatic deposit account			0.00			
3.	Maintenance of a non-savings bank account (monthly)			up to 2 pcs. 0.00	- up to 2 zloty-denominated accounts 0.00 - up to 2 foreign-currency accounts 0.00	up to 3 pcs. 0.00	- up to 3 zloty-denominated accounts 0.00 - up to 3 foreign-currency accounts 0.00
4.	Processing a domestic or SEPA transfer, including a predefined transfer, submitted via iPKO biznes e-banking:						
	1)	to accounts held with PKO Bank Polski S.A.		0.50		0.20	
		Note: No fee is charged for a transfer carried out between accounts of the same Customer, unless it is a collective transfer.					
	2)	to accounts held with other banks:					
		a)	to ZUS and the Tax Office	0.00			
		b)	other (non-urgent)	1.50		1.00	
5.	Processing a standing order submitted via iPKO biznes e-banking to an account held with PKO Bank Polski S.A.			0.00			

6.	iPKO biznes e-banking:					
	1)	use of electronic banking for up to 5 defined users (per month per company registered in the system)	30.00		0.00	
	2)	cards module, Liquidity management module, Reports module	0.00			
7.	Use of the PKO Visa Business card (annually, charged in advance) Note: 1. The fee exemption does not apply to existing cards. 2. Until 31 March 2019, the card was issued under the name PKO Visa Business Electron.		0.00 up to 3 cards		0.00 up to 7 cards	
8.	Use of the PKO Mastercard Business card (annually, charged in advance):					
	1)	Złota/Gold	150.00		90.00	
	2)	Srebrna/Silver	50.00		30.00	
9.	Use of the PKO Mastercard Corporate card (annually, charged in arrears) Note: The fee reduction does not apply to existing cards.		150.00		90.00	
10.	Consideration of an application for the granting or extension of an overdraft facility		0.00%			
11.	Foreign transfer received by PKO Bank Polski S.A.		in accordance with the provisions of Part I.			0.00
12.	Foreign transfer or standing order[4] sent by PKO Bank Polski S.A. other than SEPA, EEA in EUR and SWIFT GPI		in accordance with the provisions of Part I.	0.17% of the operation amount, not less than 15.00 and not more than 120.00	in accordance with the provisions of Part I.	0.15% of the operation amount, not less than 15.00 and not more than 120.00
13.	Other services		In accordance with the provisions of the other parts of the Tariff, excluding Part II.			

[1] Fees apply to agreements concluded before 1 August 2018.
[2] The fee applies to agreements concluded up to 31 August 2011.
[3] The fee applies to agreements concluded from 1 September 2011.
[4] A foreign standing order may be executed only via iPKO biznes e-banking.