Millennium bank

Bank Millennium SA ul. Żaryna 2 A 02-598 Warszawa

How to contact us:

firma@bankmillennium.pl TeleMillennium: 801 31 31 31 www.bankmillennium.pl

PRICE LIST for customers of Corporate Banking

also constituting the document referred-to in valid agreements as "Price list for clients from the mid-corporate segment" or "Price list for clients from the big-corporate segment" or "Price list for clients from the strategic-corporate segment"

In force as of November 17th 2014

TABLE OF CONTENTS

GENERAL PRINCIPLES FOR COLLECTING BANKING FEES AND COMMISSIONS	3
BANK ACCOUNTS	3
LOANS	6
GUARANTEES AND SURETIES	8
DOCUMENTARY LETTERS OF CREDIT (L/C)	9
COLLECTIONS	10
BANK CARDS	10
FACTORING SERVICES	13
CUSTODIAL SERVICES	13
VARIOUS ORDERS	14
POSTAL AND TELECOMUNICATIONS FEE	15
INTEREST RATES	17
INFORMATION ABOUT DEPOSIT'S GUARANTEE SYSTEM	

PART I

GENERAL PRINCIPLES FOR COLLECTING BANKING FEES AND COMMISSIONS

- Price list for customers of Corporate Banking, hereinafter referred to as "Price list" lays down the principles of provision of services in favour of Clients applied by Bank Millennium S.A., fees and commissions, collected for performance of the stipulated banking activities and interest rate for banking products covered by the Price list.
- 2. The expressions used in this Price List shall have the following meanings:
 - a) Bank Bank Millennium Spółka Akcyjna,

3.

- b) Client entity, resident or non-resident, being a party to a Bank Agreement concluded with the Bank or party applying for concluding a Bank Agreement, i.e.: legal persons, organisational units not possessed of legal personality, provided they possess legal capacity and ability to contract obligations or natural persons running a business for their own account, including persons running farms,
- c) Outlet an outlet of the Bank providing customer service,
 d) Current account Client's bank account kept at the Bank,
- e) Person ordering the transaction Client, who holds current account, or who does not have account, but use the Bank's services.
- All and any bank fees and commissions shall be paid by the person ordering the bank transaction, unless the agreement or the order specify otherwise.
- 4. Fees and commissions charged on cash transactions should be collected upon performance of the transaction.
- 5. Fees and commissions charged against the current account shall be payable with the funds from the account, which the transaction concerns, unless the agreement concluded with the Bank or the Client order specify otherwise.
- 6. If there are no funds on the account (when the fees and commissions are collected from the current account) the Bank reserves the right to debit the account with the fees and commissions due to the Bank in an amount exceeding the funds available on the account.
- 7. The fees and commissions specified in the Price List shall be accrued and collected on the day of order submission or execution of the transaction, on a monthly basis or in other periods agreed with the Client. The fees and commissions concerning Custodial Services shell be collected up to 10th every month or in other periods agreed with the Client.
- 8. The fees for maintenance of a current account in foreign currency are collected from the zloty current account, which was the earliest to be opened at the Bank, or from another current account provided by the Client.
- 9. Fees and commissions are collected in zloty, subject to item 11.
- 10. In calculating the amount of due fee or commission, an amount below half grosz shall be rounded-down to a full grosz, while an amount equal to or higher than half a grosz shall be rounded-up to a full grosz.
- 11. The Bank shall collect fees and commissions in foreign exchange:
 - a) Due on FX loans granted when the current account kept in the currency of the loan is specified in the loan agreement for servicing payments of Bank's loan receivables, including fees and commissions; if the fee or commission is expressed in the Price list as an amount and in złoty, then for collection purposes it is subject to conversion into the loan's currency,
 - b) Due on other FX bank operations provided it is stipulated in the Price list or agreement concluded with the Client.
- 12. To determine due amount of fee or commission, the Bank shall perform conversions at the rate as per the FX Table in force in the Bank as of the day of collection from the current account and this in case of:
 - a) Fees or commissions established in zloty and collected in foreign currency the Bank shall convert at the average Bank rate,
 - b) Fees and commissions set in foreign exchange and collected in zloty the Bank shall convert at the average Bank rate, provided no other rate was stipulated in the definition of fee, commission or in the Client's agreement.
- For conversions referred to in item 12 an individual rate may be applied, as agreed with the Client, in accordance with the FX table in force at the Bank.
 The fees and commissions charged by the Bank are not refundable. The Bank shall refund a fee, commission or its part in case of relevant unjustified collection or incorrect accrual.
- 15. In justified individual cases the Bank may agree with the Client a different amount/rate of fee and commission than the one indicated in the Price List.
- 16. Fees and commissions for non-standard operations that are not stipulated in the Price List shall be accrued at the Bank's discretion.
- 17. The Bank shall inform Clients about changes of the Price List by displaying information in the Bank's premises and in keeping with the provisions of the agreement concluded with the Client.
- 18. The Price List does not constitute an offer in the meaning of the Civil Law. The existence of a specific item in the Price List does not oblige the Bank to sell the relevant product/service.
- 19. Irrespective of the fees and commissions stipulated in the Price list the Bank shall also collect fees and commissions and other costs charged by third banks (domestic and foreign) acting as intermediaries in performing the order in the amount specified by these banks.

PART II BANK ACCOUNTS

	DANK ACCOUNTS		
1.	Open a bank account	in PLN	
1.1	Settlement (current or auxiliary) account in PLN and foreign currencies	0	
1.2	Payroll account	0	
1.3	Term deposits	0	
1.4	Escrow, restricted and fiduciary account, residential trust deed account	Individual conditions defined in agreement	
2.	Bank account maintenance	in PLN	
2.1	Settlement (current or auxiliary) account in PLN - FIRMA/KORPORACJA Millennium Account	100	monthly
2.2	Payroll account	100	monthly
2.3	Accounts used to a collect resources of company social funds	50% of the base rate	monthly
2.4	Settlement (current or technical) account in FX	50	monthly
2.5	Auxiliary account to settle term deposit/loans/foreign exchange	0	
2.6	Fiduciary account for developers	500	monthly
2.7	Escrow, restricted, fiduciary account, residential trust deed account with other fees concerning Escrow, restricted and fiduciary account, residential trust deed account	Conditions defined in agreement	
2.8	EUROMillennium	0	
2.9	Overnight term deposit		
	1. Define of automated overnight term deposit (ON deposits)	50	one-off payment
	2. Monthly serice of automated overnight term deposit (ON deposits)	50	
2.10	Monthly service of individually negotiated account's interest rate (interest plan)	75	monthly
2.11	Closing of account/accounts	100	One-off payment, irrespective of number of closed account
3.	Cash deposits	in PLN	
3.1	Made in the following form:		
	1) open		
	- made by the Client	0,60%	min 15
	- made by third persons	0,60%	min 15 charged to the payer
	- made by third persons pursuant to arrangements between the Client and the Bank	0,60%	min 15 charged to Client's account or to the payer
	2) closed	0,0070	

	- in cashier-desk and night treasury (trezor)	0,50%	min 10
1	- car cash collection or deposits directly to the Bank's external company	0,40%	min 10
3.2	Aditional fee for car cash collection	Individual condition	
3.3	Issuance of cash discrepancy protocol related to deposit made in closed form	10	one-off payment
	Fee for deposit made on non-standard order	10	one-off payment
4.	Cash withdrawals	in PLN	
4.1	Open		
	Made in the following form:		
	1) based upon disposition of withdrawal	0,20%	min 10
	2) based upon cheque	0,50%	min 10, charged to cheque issuer
	3) based upon Electronic Cash Withdraval order */	0,2%	min 5 charged to Client's account
	Closed	0.00%	
	executed in bank branches or through car cash collection Aditional fee for car cash collection	0,20%	min 10
	Submiting Electronnic Cash Withdrawal order through Millenet	Individual conditions	
	Failure to pickup the cash withdrawal at the time agreed upon with the Bank's		
4.4	organizational unit	0,15%	computed on the unused amount
			Withdrawal of the amount higher
4.5	Without prior notification	0,50%	than that stipulated in the Bank account agreement without
			stipulated term of notice
cons 5.	: he Bank may refuse to make a withdrawal, which is of the serial withdrawals type, i.e. such withdrawals ideration of rules stipulated in the General terms and conditions of opening and keeping bank accounts FX exchange and replacement exchange of one foreign exchange into another foreign exchange made as a change in the balances on		
5.1	FX accounts	0	
5.2.	cash replacement - replacement of currency notes into other notes of this currency	2%	on the replacement amount; min 20
6.	Payments defined in a branch or through the TeleMillennium (including invoice payments)		
6.1	Define, change	0	
6.2	In ATM of Millennium	2	
6.3	through TeleMillennium		
	- to account in the Bank	5	
	- to account in other bank	8	
Note Serv	e: ice available for owners of Millennium VISA Executive Electron.		
	Transfers:	in PLN	per each transfer
7.1	In PLN made:		·
	1) between accounts of a single Client through electronic banking	0	
	2) to other Client's accounts through electronic banking	2,5	
	3) through Bank's branch and TeleMillennium to other accounts in Banku Millennium	30	additionally 5 PLN for transfers
	4) through Bank's branch and TeleMillennium made to accounts in other banks	30	on non-standard form
7.2	In PLN settled through other systems made:		
	1) through SORBNET (regardless of the form of payment delivery)		
	- order equal to PLN 1 000 000 or higher	10	
	- order for less than PLN 1 000 000	40	
	2) Fast transfers (ordered through Millenet)	40	
7.3	In FX made:		
	1) Made between accounts of a single Client through electronic banking	0	
	2) Made to other accounts Holder in Bank Millennium through electronic banking	2,5	
	2) Made to other accounts Holder in Bank Millennium through electronic banking 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium	2,5 10	5 PLN for transfers on non-standard form
7 4	3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign		5 PLN for transfers on non-standard form
7.4	3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*:	10	form
7.4	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 	10 0,25%	form min 17, max 170
7.4	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 	10 0,25% 0,25%	form min 17, max 170 min 17 max 170 + additional fee 50 *
	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 3) Express mode 	10 0,25% 0,25% 0,25%	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 *
7.5	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 3) Express mode SEPA transfer order in EUR 	10 0,25% 0,25% 0,25% 0,25%	form min 17, max 170 min 17 max 170 + additional fee 50 *
7.5	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 3) Express mode 	10 0,25% 0,25% 0,25%	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 *
7.5	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 3) Express mode SEPA transfer order in EUR In FX made from other accounts in domestic and foreign banks, and in PLN made from 	10 0,25% 0,25% 0,25% 0,25%	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 *
7.5 7.6 7.7 Note 1/ Fe 3/ T - in - in 4/ Ce	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: Standard mode Urgent mode Urgent mode 3) Express mode SEPA transfer order in EUR In FX made from other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: favour of Tax Office the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa 	10 0,25% 0,25% 0,25% 0,25% 10 100	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 1/ Fe 3/ T - in - in - in 4/ Co * Ad	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 3) Express mode SEPA transfer order in EUR In FX made from other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* e: ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: n favour of ZUS n favour of Tax Office n the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa Iditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to to 	10 0,25% 0,25% 0,25% 10 100 rately, in accordance the basic fee for foreig	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 3/ T - in - in 4/ Co * Ad 8.	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: Standard mode Urgent mode Express mode SEPA transfer order in EUR In FX made for other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: favour of Tax Office the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa idditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to t Standing orders 	10 0,25% 0,25% 0,25% 0,25% 10 100	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 3/ T - in - in 4/ Co * Ad 8.	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: Standard mode Urgent mode Express mode SEPA transfer order in EUR In FX made for other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: favour of Tax Office the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa idditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to t Standing orders 	10 0,25% 0,25% 0,25% 10 100 rately, in accordance the basic fee for foreig	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 1/ Fe 3/ Ti - ii - ii 4/ Ce * Ad 8.	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: 1) Standard mode 2) Urgent mode 3) Express mode SEPA transfer order in EUR In FX made from other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* e: ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: n favour of Tax Office n the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa Iditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to t standing orders Standard orders (1) acceptance/ change of the standing order 	10 0,25% 0,25% 0,25% 10 100 rately, in accordance the basic fee for foreig in PLN	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 1/ Fe 3/ Ti - ii - ii 4/ Ce * Ad 8.	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: Standard mode Urgent mode Express mode SEPA transfer order in EUR In FX made for other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: favour of Tax Office the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa Iditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to t Standing orders Standard orders acceptance/ change of the standing order in a branch 	10 0,25% 0,25% 0,25% 10 100 rately, in accordance the basic fee for foreig in PLN	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 1/ Fe 3/ Ti - ii - ii 4/ Ce * Ad 8.	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: Standard mode Urgent mode Express mode SEPA transfer order in EUR FX made from other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: favour of Tax Office the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa Iditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to t Standing orders Standard orders acceptance/ change of the standing order in a branch Millenet 	10 0,25% 0,25% 0,25% 10 100 rately, in accordance the basic fee for foreig in PLN 4 0	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170
7.5 7.6 7.7 Note 1/ Fe 3/ Ti - ii - ii 4/ Ce * Ad 8.	 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium In FX made to accounts in other domestic and foreign banks and in PLN made to accounts in foreign banks - depending on the execution mode chosen*: Standard mode Urgent mode Express mode SEPA transfer order in EUR In FX made for other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks, crediting account holder. Additional fee for OUR option (all the costs covered by the Orderer)* ees shall not be charged if the order instructions result from the Bank's internal procedures. he TransBank application does not handle transfers: favour of Tax Office the SORBNET system for less than 1 000 000 PLN osts of the third party banks, other than the one mentioned in the point 7.7, shall be deducted sepa Iditional fees (50 and 100 PLN) mentioned in the points 7.4.2 7.4.3 of the price list are additional to t Standing orders Standard orders acceptance/ change of the standing order in a branch 	10 0,25% 0,25% 0,25% 10 100 rately, in accordance the basic fee for foreig in PLN	form min 17, max 170 min 17 max 170 + additional fee 50 * min 17 max 170 + additional fee 100 * min 5 max 170

4		0.50	
4	- via Millenet	0,50	
i ti) execution of a single standing order to another bank		
	- placed in a Branch	4	
0.0. 14	- via Millenet	2	
	lon-standard performance	10	
) acceptance of the one-off order	10	
) acceptance/change of a standing order disposal	50	
) annulling of a disposal	0	
) execution of a single standing order (for each transfer)	30	+ transfer fee
9. P	ostal orders	in PLN	
9.1 se		Poczta Polska SA Price L	the current rate stipulated in the ist
	xecution of postal order by the Bank	2,50	
7.2 C.			the current rate stipulated in the
9.3 c		Poczta Polska SA Price L	
			the current rate stipulated in the
· ·	·	Poczta Polska SA Price L	ist
	xecution of postal order return by the Bank	2,50	
Note:	encet to convice defined in items 0.1.0.2 and 0.4 the fear constitute value warms of the Barly fea	costs incurred to Deart	a Dalaka CA and are not possible
	espect to services defined in items 9.1, 9.3 and 9.4 the fees constitute reimbursement of the Bank for Cheques:	in PLN	a Polska SA and are not negotiable.
	issuance of cheque blank forms (multiplicity of 3 forms) in domestic turnover:		
10.1	- in branch	6	for every 3 blank cheque forms
	- through TeleMillennium	6	
10.2	confirmation of a cheque	30	for each cheque
10.3	sale of banker's cheques payable abroad	0,50%	min. 20, max. 300
10.4	"stop payment" disposal for Banker's cheques	20	
	collection of cheques:		
	1) issued / sold abroad, payable in the Bank with instructions to credit account in the Bank	0,20%	min 20, max 250
	2) issued / sold abroad, payable in the Bank with instructions to execute in another form than that		· · ·
	stipulated in item 1	0,50%	min. 20, max 250
	3) issued / sold abroad, payable in other domestic or foreign banks	1%	min. 20, max 500
	4) conditional purchase of cheques issued / sold abroad, payable in other domestic or foreign banks	1,50%	min 100
10.6	collection of cheques:		for each cheque
	1) issued and executed in Poland	0,50%	min. 15, max. 150
	2) issued abroad	0,50%	min. 20, max. 200
10.7	Blockage of cheques	20	for every cheque
10.8	return of the cheque (received for purchase or collection, not paid by domestic or foreign bank)	20	for every cheque
	collection of blank cheque forms, previously ordered than 1 month (30 days) after placement of the	20	
	order	10	for each month started
	Millennium Cheque deposit	0,50%	min. 5
Note:		.,	
	ions defined in items 10.3 - 10.8. shall be subject to fixed telecom fees defined in the below Price List		
	ions defined in item 10.6 sec. 1) shall be subject to commission payable by: presenter - for cheques co	,	ques settled.
	Direct debit	in PLN	
	fees collected from payee's account:		
	Define of service	150	one-off payment
11.1.1		150 200	one-off payment one-off payment
11.1.1 11.1.2	Define of service		
11.1.1 11.1.2 11.1.3	Define of service Monthly service of direct debit		
11.1.1 11.1.2 11.1.3	Define of service Monthly service of direct debit instructions in electronic form:	200	
11.1.1 11.1.2 11.1.3	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank	200	
11.1.1 11.1.2 11.1.3	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank	200 1,5 2	
11.1.1 11.1.2 11.1.3 11.1.4	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank	200 1,5 2 0	
11.1.1 11.1.2 11.1.3 11.1.4	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account	200 1,5 2 0	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal	200 1,5 2 0 6 	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account	200 1,5 2 0 6 	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank	200 1,5 2 0 6 	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12.	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment	200 1,5 2 0 6 0 2 0 2 5	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12.	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service	200 1,5 2 0 6 0 2 5 50	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12. 12.1 13.	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP)	200 1,5 2 0 6 0 2 5 5 50 in PLN	one-off payment for each transaction monthly
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 11.1.5 12. 12. 12. 13. 13.1	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service	200 1,5 2 0 6 0 2 5 5 50 in PLN 200	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12. 12.1 13. 13.1 13.2	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP	200 1,5 2 0 6 0 2 5 5 50 in PLN 200 10	one-off payment for each transaction monthly
11.1.1 11.1.2 11.1.3 11.1.3 11.1.4 11.1.5 12. 12. 12. 13. 13.1 13.2 13.3	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction	200 1,5 2 0 6 0 2 5 5 50 in PLN 200 10 0,60	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.4 11.1.5 12. 12. 12. 12. 13. 13. 13.2 13.3 13.4	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services	200 1,5 2 0 6 0 2 5 5 5 50 in PLN 200 10 0,60 as per agreement	one-off payment
11.1.1 11.1.2 11.1.3 11.1.3 11.1.4 11.1.5 12. 12. 12. 13. 13.1 13.2 13.3 13.4 14.	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover	200 1,5 2 0 6 0 2 5 5 50 in PLN 200 10 0,60	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.4 11.1.5 12. 12. 12. 13. 13. 13. 13. 13. 4 14. 14.	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of	200 1,5 2 0 6 0 2 5 5 5 50 in PLN 200 10 0,60 as per agreement	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12. 12. 13.1 13.2 13.3 13.4 14. 14.1	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection	200 1,5 2 0 6 0 2 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30	one-off payment
11.1.1 11.1.2 11.1.3 11.1.3 11.1.4 11.1.5 12. 12. 13. 13. 13. 13. 13. 13. 13. 14. 14. 15.	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking services	200 1,5 2 0 0 6 0 2 5 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN	one-off payment
11.1.1 11.1.2 11.1.3 11.1.3 11.1.4 11.1.5 12. 12. 13.1 13.2 13.3 13.4 14. 14. 14. 15. 15.1	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation / refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking ESOBIG, Millenet and Mobile Aplication	200 1,5 2 0 0 6 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN 200	one-off payment
11.1.1 11.1.2 11.1.3 11.1.3 11.1.4 11.1.5 12. 12. 13.1 13.2 13.3 13.4 14. 14. 14. 15. 15.1 15.2	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking services Package of Electronic Banking ESOBIG, Millenet and Mobile Aplication Electronic Banking system Millenet and Mobile Aplication	200 1,5 2 0 0 6 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN 200 6 10 0,60 10 10 10 10 10 10 10 10 10 1	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.3 11.1.4 11.1.5 12. 12. 12. 13.1 13.2 13.3 13.4 14. 14. 14. 15. 15.1 15.2 15.3	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking services Package of Electronic Banking ESOBIG, Millenet and Mobile Aplication Electronic Banking system Millenet and Mobile Aplication Millenet and Mobile Aplication activation	200 1,5 2 0 0 6 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN 200 0,60 as per agreement 0,60 10 0,00 10 0,60 10 0,00 10 10 10 10 10 10 10 10 10	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12. 13. 13. 13. 13. 13. 13. 14. 14. 14. 15. 15. 15. 15. 2 15.3 15.4	Define of service Monthly service of direct debit Instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking ESOBIG, Millenet and Mobile Aplication Electronic Banking System Millenet and Mobile Aplication Electronic signature chipcard	200 1,5 2 0 0 6 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN 200 60 0 50 50 50 50 50 50 50 50 50	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12. 13. 13.1 13.2 13.3 13.4 14. 14. 14.1 15. 15.1 15.2 15.3 15.4	Define of service Monthly service of direct debit instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly service of AIPP settlement of a single transaction additional services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking services Package of Electronic Banking ESOBIG, Millenet and Mobile Aplication Electronic Banking system Millenet and Mobile Aplication Millenet and Mobile Aplication activation	200 1,5 2 0 0 6 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN 200 0,60 as per agreement 0,60 10 0,00 10 0,60 10 0,00 10 10 10 10 10 10 10 10 10	one-off payment
11.1.1 11.1.2 11.1.3 11.1.4 11.1.5 12. 12. 13. 13.1 13.2 13.3 13.4 14. 14.1 15. 15.1 15.2 15.3 15.4 15.5	Define of service Monthly service of direct debit Instructions in electronic form: 1) debiting payer's account at the Bank 2) debiting payer's account in another bank 3) rejection of order by payer's bank Sending consent to the payer's bank and obtaining confirmation about consent submission fees collected from payer's account 1) acceptance/ actualisation/ refusal 2) execution of the direct debit from the payer's account 3) cancellation of the executed direct debit by the payer with account at the Bank Mass payment Monthly service Automatic Identification of Incoming Payments (AIPP) Define of service Monthly services Bill of exchange services in domestic turnover presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection Electronic Banking ESOBIG, Millenet and Mobile Aplication Electronic Banking System Millenet and Mobile Aplication Electronic signature chipcard	200 1,5 2 0 0 6 0 2 5 5 50 in PLN 200 10 0,60 as per agreement in PLN 30 in PLN 200 60 0 50 50 50 50 50 50 50 50 50	one-off payment

15.8	fee for blocking the key in the ESOBIG system	50	
15.9	additional services at Client's site	150	for a service visit by Bank's IT engineer at Client's site
15.10	USB token for electronic signature	120	
	Per text message about incidents on the Customer's accounts		
15.11	- to a local phone number - to a foreign phone number	0,25 0,45	
16.	Cash pooling service	in PLN	
16.1	Define of service	250	one-off payment
16.2	Monthly service of cash pooling	25	for each account covered with cash
			pooling service
17. 17.1	Net balance service Define of service	in PLN 250	
17.2	Monthly service of balance service	100	
18.	Individual Deposits System Service (SID)	in PLN	
18.1	Providing the Client with SID application	250	irrespective of the number of work
			stations
18.2	SID system maintenance fee	100	monthly for a service visit by Bank's employee
18.3	Additional services at Client's site	150	at Client's site
19.	Deposit boxes	in PLN	
		100	Service not available in branches not
	Taking documentary or key deposit in safe envelope	100	having adequate conditions for keeping the deposit
<u> </u>	Keeping the deposit	50	For each month started
	PART III		
	LOANS		
1.	Current Account overdraft facility	in PLN	
	Commission for preparation, based on the total overdraft value (granting/amount increasing)		
1.1	 charged for every started 12 month period (a priori) as of the moment of signing the master agreement /annnex 	2,0%	
	n case of increasing the loan value the commission is charged based on the value of increase.		
	Commission for period prolongation charged as of the moment of:		
1.2	 signing the master agreement /annnex or sending by Bank the information of renewal of the initial / annexed limit period (annex does 	2,0%	
	not exist)		
	Commitment fee, calculated daily on the unutilised overdraft value from the day of setting the amount	2,50%	p.a.
	for disposal, charged at the day of the instalment payment Financing fee, based on the total overdraft value, charged for every started 3 month period, started	-	-[
	as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
	Compensation fee - calculated on the loan amount if the client gives notice of termination of the	4 5%	
	agreement thus shortening the loan tenor. The fee is payable on the date when the loan becomes due and payable.	1,5%	
	Annex fee* - if the change is made on the Client request, the fee is based on the total overdraft value,		
	charged from the day of signing the annex (Not applicable to amount increase/extension/shortening of the loan tenor in result of agreement	0,4%	min 400
	termination)		
	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of	0,1%	
	each year. The bank shall collect the fee by end of Q1 of the following year. Revolving loan	in PLN	
	Commission for preparation, based on the total overdraft value (granting/amount increasing)		
2.1	- charged for every started 12 month period (a priori) as of the moment of signing the master	2,0%	
	agreement /annnex	2,0%	
	n case of increasing the loan value the commission is charged based on the value of increase. Commission for period prolongation charged as of the moment of:		
2.2	- signing the master agreement /annnex or	2,0%	
	 sending by Bank the information of renewal of the initial / annexed limit period (annex does not exist) 	2,0,0	
,,	Commitment fee, calculated daily on the unutilized loan value from the day of setting the amount for	2 E0%	
2.3	disposal, charged at the day of the instalment payment	2,50%	p.a.
	Financing fee, based on the total revolving value, charged for every 3 month period started, started as of the moment of signing the master agreement up to pay off the all amount debt	0,40%	
	Compensation fee - calculated on the loan amount if the client gives notice of termination of the		
	agreement thus shortening the loan tenor. The fee is payable on the date when the loan becomes due	1,5%	
	and payable. Annex fee* - if the change is made on the Client request, the fee is based on the total loan value,		
	charged from the day of signing the annex (Not applicable to amount increase/extension/shortening of	0,4%	min 400
	the loan tenor in result of agreement termination)		
	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,1%	
	Working capital loan	in PLN	
	Commission for preparation, based on the total value (granting/amount increasing)		
3.1	- charged as of the moment of signing the master agreement /annnex n case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
	Commission for period prolongation charged as of the moment of signing the master agreement	2,0%	
	/annnex	۷,0%	
	Financing fee, based on the loan amount, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
34	Annex fee* - if the change is made on the Client request, the fee is based on the total loan value,	0,4%	min 400
,	charged from the day of signing the annex (not applicable to amount increase/extension of the loan) Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the	יד,0	
		2,00%	
3.5	date of the early loan payment of the loan of its part, accreded on the early payment and payable of the date of the early loan payment Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,1%	

4.	Loan against contract	in PLN	
4.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annnex	2,0%	
4.2	In case of increasing the loan value the commission is charged based on the value of increase. Commission for period prolongation charged as of the moment of signing the master agreement /annnex	2,0%	
4.3	Financing fee, based on the loan amount, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
4.4	Annex fee* - if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	min 400
4.5	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
4.6	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,1%	
5.	Real estate loan (mortgage loan)	in PLN	
	Commission for preparation, based on the total value (granting/amount increasing)	2%	if financing period up to 3 years
5.1	- charged as of the moment of signing the master agreement /annnex In case of increasing the loan value the commission is charged based on the value of increase.	2,5%	if financing period above 3 years
5.2	Commission for period prolongation charged as of the moment of signing the annnex	2%	
5.3	Financing fee, based on the loan amount, charged for every started 3 month period, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
5.4	Annex fee* - if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,40%	min 400
5.5	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
5.6	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,1%	
6.	Investment loan/investment-type loan (including loan for financing construction/projects/facilities)	in PLN	
6.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annnex	2,6%	
	In case of increasing the loan value the commission is charged based on the value of increase. Commission for period prolongation charged as of the moment of signing the master agreement		
6.2	Commitment fee, calculated daily on the unutilized loan value from the day of setting the amount for	2,6%	
6.3	disposal, charged at the day of the instalment payment	2,50%	p.a.
6.4	Financing fee, based on the loan amount, charged for every 3 month period started, started as of the moment of signing the master agreement up to pay off the all amount debt	0,40%	
6.5	Annex fee* - if the change is made on the Client request, the fee is based on the total loan value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	min 400
6.6	Fee for early payment of the loan or its part, accrued on the early payment amount and payable on the date of the early loan payment	2,00%	
6.7	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,1%	
7.	Loan secured by a mortgage	in PLN	
7.1	Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annnex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
7.2	Commission for period prolongation charged as of the moment of: - signing the master agreement /annnex or - sending by Bank the information of renewal of the initial / annexed limit period (annex does not exist)	2,0%	
7.3	Commitment fee, calculated daily on the unutilized loan value from the day of setting the amount for disposal, charged at the day of the instalment payment	2,50%	p.a.
7.4	Financing fee, based on the loan amount, charged for every 3 month period started, started as of the moment of signing the master agreement up to pay off the whole debt amount	0,40%	
7.5	Annex fee* - if the change is made on the Client request, the fee is based on the total loan value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	min 400
7.6	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of	0,1%	
8.	each year. The bank shall collect the fee by end of Q1 of the following year. Multi-product line / Multicurrency	in PLN	
8.1	Commission for preparation, based on the Global Limit (granting/amount increasing) - from the day of signing the master agreement/the annex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
8.2	Commission for period prolongation charged as of the moment of signing the annex	2,0%	
	Financing fee, based on the global limit value, charged for every 3 month period started, started as of	0,40%	
8.4	the moment of signing the master agreement up to pay off the whole debt amount Annex fee* - if the change is made on the Client request, the fee is based on the Global limit value, charged from the day of signing the annex. In case of limit increase the fee is based on the invrease	0,4% min 400	
Note	value. (not applicable to amount increase/extension of the loan)		
The facil	Bank shall draw a commission on the amount of the global limit inscribed in the master agreement. Additi ity and the revolving loan, which are part of the multi-product line. Standard fees and commissions apply		
docu 9.	mentary letters of credit and charge cards under the line. Discount facility	in PLN	
	Commission for preparation, based on the total value (granting/amount increasing)		
9.1	- charged as of the moment of signing the master agreement /annnex In case of increasing the loan value the commission is charged based on the value of increase.	2,0%	
9.2	Commission for period prolongation charged as of the moment of signing the master agreement /annex	2,0%	
9.3	Annex fee* - if the change is made on the Client request, the fee is based on the total overdraft value, charged from the day of signing the annex (not applicable to amount increase/extension of the loan)	0,4%	min 400
9.4	Administrative fee calculated against debt outstanding amount (utilised loan) as on 31 December of each year. The bank shall collect the fee by end of Q1 of the following year.	0,1%	
	Loan using the resources of the European Fund for Polish Rural Development	in PLN	
-	Preparatory fee for the granted loan, payable according to the agreement	2%	on the amount of loan granted
	Annex fee* (if changes are made at the Client's request):		
	1) To increase the loan amount	1%	of the amount of the increase

	2) Other changes	0,30%	of the outstanding amount to be paid
11.	Issuing promise to grant loan	in PLN	
	Fee for issuing promise to grant loan	0,50%	min 1000
12.	Reimbursement of expenses incurred by the Bank by virtue of the following:	in PLN	
12.1	Legal services	According to the actual expenses	
	date certification of collateral agreement (security deposit, assignment of receivables, transfer of ownership, transfer of ownership as collateral)	4	per page of the agreement
1/* acco 2/d disb 3/ T	to all PART LOANS: The annex fee shall not be charged when the change in the loan agreement concerns a change of repayr pount in the currency of the loan (applicable in case of an agreement on a loan denominated or indexed to ay of putting the loan/product limits at the Client's disposal - the day when under the agreement the lo ursement conditions There is either Commitment fee or Financing fee applied. In case of period prolongation and amount increasing - one commission is charged "Commission for period PART IV GUARANTEES AND SURET	o a currency other than ban/product limits may b d prolongation", based o	the Polish currency). The disbursed and the Client satisfied
1.	Sole guarantees*1	in PLN	
1.1	Fee for issuing the promise to grant guarantee		of the guaranteed amount for every started 3-month period of validity; min. 200
1.2	Issuing a sole guarantee:		of the guaranteed amount for every started 3-month period of validity
	1) the guaranteed amount below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,50%	min. 200
	2) the guaranteed amount above PLN 50 thousand or the FX equivalent of PLN 50 thousand		min. 200
	Issuing a colo guarantee secured with a regularantee of another bank (demostic or foreign bank)	Determined individually (depending on rating of	of the guaranteed amount for every started 3-month period from issuing
		re-guarantee)	date of the sole guarantee to its validity date; min. 400
Not	: :		· · · · ·
	mission for issuing stated in item 1.2 and 1.3 is charged against current guaratneed amount including a	amount and/or period of	
1.4	Increase in the sole guarantee amount: 1) the amount of the increase below or equal to PLN 50 thousand or the FX equivalent of PLN 50		of the amount of the increase
	thousand of the increase below of equal to PLN 50 thousand of the FX equivalent of PLN 50 thousand	1,00%	min. 200
	2) of the amount of the increase above PLN 50 thousand or the FX equivalent of PLN 50 thousand		min. 200
		Determined individually	
1.5	foreign bank)	(depending on rating of country and bank issuing re-guarantee)	of the amount of the increase; min. 400
1.6	Other amendments to the terms of a guarantee	200	
Note			
lf sii 1.7	nultaneous amendments are made to the terms of a guarantee, one, higher commission shall be charged Commission for annex to guaratnee issuing agreement - if changes are made on the Client's request and do not influence the terms of a guarantee		of the guaranteed amount; min 100; max 1000
1.8	Claim handling	0,2%	min. 200
1.9	Issuing a sole guarantee in accordance with draft enclosed by the Client accepted by the Bank	100	
	Other actions taken with reference to the sole guarantee	50	
2.	Third party guarantees	in PLN	
2.1.	Accepting the third party guarantee for deposit and/or checking the authenticity of the third party guarantee sent by the beneficiary	200	
	Accepting the amendment to the third party guarantee for deposit and/or checking the authenticity of the amendment to the third party guarantee sent by the beneficiary	150	
2.3	Advising the content of third party guarantee to the beneficiary	0,10%	of the guarantee amount min. 200; max. 500
	Advising the content of the amendment to third party guarantee to the beneficiary	150	
	Filing a claim on behalf of Client under guarantee issued in his favour	0,2%	min. 200; max 500
2.0	Cancellation of guarantee before its validity	100 Determined individually	of the guaranteed amount for every
2.7	Confirmation of the third party guarantee	(depending on rating of	started 3-month period from confirmation date to validity date; min 400
2.8	Increase in the amount of confirmed third party guarantee	Determined individually	of the amount of the increase; min.
	Other actions taken with reference to the third party guarantee	50	
3.	Sureties	in PLN	
3.1	Issuing a surety on a bill of exchange (aval)	1,50%	of the amount of surety for every started 3-month period of validity; min. 200
3.2	Issuing a civil law surety:		of the amount of surety for every
	1) the amount of surety below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,50%	started 3-month period of validity min. 200
	2) the amount of surety above PLN 50 thousand or the FX equivalent of PLN 50 thousand	0,75%	min. 200
Note	1	0,75%	
	mission for issuing stated in item 3.1 and 3.2 is charged against current surety amount including amour	nt and/or period of valid	lity amendments (if any)
	Increase in the amount of a civil law surety		of the amount of increase
	1) the amount of inrease below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand	1,00%	min. 200
	2) the amount of increase above PLN 50 thousand or the FX equivalent of PLN 50 thousand	0,50%	min. 200
3.4	Other amendments to the terms of a civil law surety	200	
lot	2:		

If simultaneous amendments are made to the terms of a civil law surety, one, higher commission shall be cha	arged.	
3.5 Issuing a promise to issue a surety	min 0,75%	of the amount of surety for every started 3-month period of validity min. 200
Note: The commission for issuing the promise may be increased if the Bank's risk is elevated		
3.6 Other actions taken with reference to the surety	50	
4. Line for guarantees and sureties * 2	in PLN	
4.1 Commission for preparation, based on the total amount line (granting/amount increasing)charged as of the moment of signing the master agreement /annnex In case of increasing the line value the commission is charged based on the value of increase.	2,5%	
4.2 Commission for period prolongation charged as of the moment of signing the master agreement	2,5%	
4.3 Annex fee (if amendments are made on the Client's request), apart from the increase of the Line amount and extension of the Line period	0,4%	min 400;
4.4 Administrative fee calculated against the total amount of the line granted (as on 31 December of a given year). The bank shall collect the fee by end of Q1 of the following year.	0,1%	
 Note to all PART GUARANTEES AND SURETIES: *1. The term sole guarantee shall denote the following a) all guarantees issued by the Bank, both under orders from Bank Clients and other domestic and foreign b) re-guarantees in favour of other banks issuing guarantees on orders from the Bank. *2. The commissions stated in item 4 are also valid for "Line for guarantees, sureties and Letters of Credit" 3. Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the courier costs. 		w in the Price List and the actual
PART V DOCUMENTARY LETTERS OF CRE	DIT (L/C)	
1. Letter of credit issued by foreign bank	in PLN	
1.1 Advising the content of the pre-advice on opening of the L/C by a foreign bank to the beneficiary	100	
1.2 Advising the L/C issued by a foreign bank to the beneficiary	0,10%	min. 200; max.500
	Determined	
1.3 Confirmation of the L/C Note:	individually (depending on rating of country and bank issuing L/C)	of the amount of the L/C for every started 3-month period from confirmation to payment date; min. 400
Commission for confirmation is charged against current L/C amount plus tolerance percentage (if applicable) including amount and	/or payment date amendments (if any)
1.4 Increase in the amount of the L/C confirmed by the Bank	Determined individually (depending on rating of country and bank issuing L/C)	of the amount of the increase: min
1.5 Other amendments to the terms of the L/C issued by foreign bank	150	
1.6 Examination of the documents or payment under the L/C issued by foreign bank:		
1) payable "at sight"	0,15%	of the amount of requested payment; min. 200
2) payable within deferred payment clause	0,25%	of the amount of requested payment; min. 200
1.7 Pre- examination of the documents on Client's request	150	each time for the documents submitted for examination
1.8 Presenting documents not in compliance with the terms of L/C	50	additionally to pt 1.6.
1.9 Transfer of the L/C issued by foreign bank or by the Bank to second beneficiaries, domestically or abroad	0,20%	of the amount of the L/C; min. 200
Note:		
Unless provided otherwise, the commission for L/C tansfer shall be charged to the first beneficiary. 1.10Payment of all or a part of L/C amount in favour of an agent, domestically or abroad	50	additionally to pt 1.6
1.11Cancellation or writing down the wholly or partially unused L/C balance	100	
Note: The commission for cancellation or writing down the balance shall not be charged if: a) the amount of payment under the L/C is within the allowed tolerance b) the PLN equivalent value of the unused balance is equal to, or less than 100 PLN		
1.12 Transfer of the payment under the L/C on the beneficiary account in other bank:	F0	
1) in PLN	50	
2) in other currency 1.13 Assignment of proceeds under the L/C to third party (other than the Bank)	100 300	
1.14Commission for discounting of the L/C issued by foreign bank	0,3%	of amount of receivables; min 250;
1.15 Establishment of reimbursement at the Bank for payments under the L/Cs issued by foreign bank not	200	instead of pt 1.6
1.16Other actions taken with reference to the L/C issued by foreign bank	50	
2. Letter of credit issued by our Bank	in PLN	
2.1 Pre-advice of the issuing L/C by our Bank	100	
2.2 Issuing L/C by our Bank	0,20%	of the amount of the L/C for every started 3-month period of validity; min. 200
Note: The commission for issuing is charged against the current amount of the L/C plus the tolerance percentage (amendments (if any).	if applicable) including	amount and/or period of validity
2.3 Increase in the amount of the L/C issued by our Bank	0,20%	of the amount of the increase; min. 200
2.4 Other amendments to the terms of the L/C issued by our Bank	150	
Note: If simultaneous amendments are made to the terms of the L/C, one, higher commission shall be charged.		
2.5 Examination of documents or payment under the L/C issued by our Bank	0,15%	of amount of documents presentation

			or the payment amount accordingly; min. 200
2.6	Deferred payment under the L/C issued by our Bank	0,07%	of payment amount for every month started since the date of releasing documents to the payer to payment date; charged in advance for the
27	Cancellation or writing down the wholly or partially unused balance of the L/C issued by our Bank	100	whole deferred period; min 50
Not		100	
The a) tl	commission for cancellation or writing down the balance shall not be charged if: he amount of payment under the L/C is within the allowed tolerance he PLN equivalent value of the unused balance is equal to, or less than 100 PLN	1	
2.8	Assignment or endorsement of transport and insurance documents received in relation to thorough or partial delivery of supplies under the L/Cs	120	
2.9	Presentation of the documents that do not comply with L/C terms (discrepant fee)	300	each time at discrepant presentation; payable by the beneficiary
	Other actions taken with reference to the L/C issued by our Bank	50	₽ × y × × × × y × × × × × × × y
	e to all PART DOCUMENTARY LETTER OF CREDIT (L/C): spective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the ar	nounts defined below	in the Price List and the actual courier
cost 3.	s. Line for Letter of credit *\	in PLN	
3.	Commission for preparation, based on the total amount line (granting/amount increasing) charged as of		
3.1	the moment of signing the master agreement /annnex	2,5%	
	In case of increasing the line value the commission is charged based on the value of increase. Commission for period prolongation charged as of the moment of signing the master agreement		
3.2	/annnex	2,5%	
3.3	Annex fee (if amendments are made on the Client's request), apart from the increase of the Line amount and extension of the Line period	0,4%	min 400
3.4	Administrative fee calculated against the total amount of the line granted (as on 31 December of a given year). The bank shall collect the fee by end of Q1 of the following year.	0,1%	
Not			
	e commissions stated in item 3 are also valid for "Line for guarantees, sureties and Letters of Credit". Ut	ilization - standard co	ommissions and fees for relevant
proc	ducts are charged in keeping with the Price List.		
	PART VI		
	COLLECTIONS		
1.	Import collection	w PLN	
1.1	Collection of financial and/or commercial documents in order to obtain acceptance and/or payment	0,25%	min. 70; max. 350
1.1	from the Client	0,25%	11111. 70, 11dx. 350
1.2	Acceptance of the bill of exchange or issuance of the promissory note or obtaining the payment undertaking	60	additionally to pt 1.1
1.3	Release of documents free of payment	100	
1.4	Return uncollected documents to the presenter or the presenter's bank	100	
1 5	Annual second de la barra de la calencia de la		
1.5	Amendment to the collection instruction	70	
-	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection	70 50	
-	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents	-	
1.6 1.7	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection	50	from second payment
1.6 1.7 1.8	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank	50 120	from second payment
1.6 1.7 1.8 1.9 Note	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e:	50 120 50	from second payment
1.6 1.7 1.8 1.9 Note Add	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected.	50 120 50 250	from second payment
1.6 1.7 1.8 1.9 Note Add 1.10	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank	50 120 50 250 300	from second payment
1.6 1.7 1.8 1.9 Note Add 1.10	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Dending the collection for handling at another bank Other actions taken with reference to the import collection	50 120 50 250 300 50	from second payment
1.6 1.7 1.8 1.9 Note Add 1.10 1.11 2.	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection	50 120 50 250 300 50 in PLN	
1.6 1.7 1.8 1.9 Not Add 1.10 1.11 2. 2.1	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment	50 120 50 250 300 50 in PLN 0,25%	from second payment
1.6 1.7 1.8 1.9 Note Add 1.10 1.11 2. 2.1 2.2	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment	50 120 50 250 300 50 in PLN 0,25% 100	
1.6 1.7 1.8 1.9 Note Add 1.10 1.11 2.1 2.1 2.2 2.3	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter	50 120 50 250 300 50 in PLN 0,25% 100 100	
1.6 1.7 1.8 1.9 Not Add 1.10 1.11 2. 2.1 2.2 2.3 2.4	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad	50 120 50 250 300 50 in PLN 0,25% 100 100 70	
1.6 1.7 1.8 1.9 Not. Add 1.10 2.1 2.2 2.3 2.4 2.5	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70	
1.6 1.7 1.8 1.9 Not: Add 1.10 1.11 2. 2.1 2.2 2.3 2.4 2.5 2.6	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction	50 120 50 250 300 50 in PLN 0,25% 100 100 70	min 70; max 350
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50	
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50	min 70; max 350
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 50	min 70; max 350
1.6 1.7 1.8 1.9 Nota 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 0,25%	min 70; max 350
1.6 1.7 1.8 1.9 Nota Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Dother actions taken with reference to the export collection	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 50 50 50 0,25% 50 100 50	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not. Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not.	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 50 50 50 0,25% 50 100 50	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not. Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not.	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: tionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs.	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 0,25% 50 100 50	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not. Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not.	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 0,25% 50 100 50	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not: the	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: tionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs. PART VII BANK CARDS Millennium VISA Executive Silver card:	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 50 50 0,25% 50 100 50 50 100 50 sending SWIFT message	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not. Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not.	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: tionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Partial payment Transfer of the part of the collected amount for the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs. Millennium VISA Executive Silver card: - with magnetic stripe - valid 2 years	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 0,25% 50 100 50	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not: the	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: tionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs. PART VII BANK CARDS Millennium VISA Executive Silver card:	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 50 50 0,25% 50 100 50 50 100 50 sending SWIFT message	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not: 1.1	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: titionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment I ransfer of the payment under the collection on the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection Export ColLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs. PART VII BANK CARDS Millennium VISA Executive Silver card: with magnetic stripe - valid 2 years . with microprocessor - valid 4 years Annual fee for the card	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 0,25% 50 0,25% 50 50 50 50 50 50 50 50 50 50 50 50 50	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not: 1. 1.1 1.2	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: tionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Partial payment Transfer of the part of the collected amount for the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Other actions taken with reference to the export collection Export CollectionS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs. PART VII BANK CARDS Millennium VISA Executive Silver card:	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 50 50 0,25% 50 0,25% 50 100 50 50 100 50 sending SWIFT message in PLN 140 Equivalent of 250 USD	min 70; max 350 from second payment min 50; max 300
1.6 1.7 1.8 1.9 Not: Add 1.10 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 Not: 1.1	Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Assignment and/or endorsement - assignment of rights to dispose of commodity and documents addressed to the Bank, in a single set of collection instruction received from a foreign bank Partial payment Protest of the bill of exchange e: itionally to commission for protest real notaries fees and fees for possible translations etc. are collected. Sending the collection for handling at another bank Other actions taken with reference to the import collection Export collection Collection of inancial and/or commercial documents submitted by the Client for acceptance and/or payment Sending documents for collection with instruction to release them free of payment Return uncollected documents to the presenter Transfer all or a portion of the collected amount to an agent, domestically or abroad Amendment to the collection instruction Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection Partial payment Transfer of the payment under the collection on the beneficiary not being the presenter Transfer of the payment under the collection on the beneficiary account in other bank: 1) in PLN 2) in other currency Dother actions taken with reference to the export collection e to all PART COLLECTIONS: Irrespective of the commissions Client shall be charged by flat-rate fees for Price List and the actual courier costs. PART VII BANK CARDS Millennium VISA Executive Silver card: - with magnetic stripe - valid 2 years - with microprocessor - valid 4 years Annual fee for the card Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel Insurance package)	50 120 50 250 300 50 in PLN 0,25% 100 100 70 70 70 50 50 50 0,25% 50 0,25% 50 50 50 50 50 50 50 50 50 50 50 50 50	min 70; max 350 from second payment min 50; max 300

		175 USD	
1.5	Card transactions:	175 050	
	1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	 Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators 	3% min. 7	
	3) Cash advance	3% min. 7	
	Commission charged in case of foreign currency transactions	2%	
1.7	Issuing a copy of a transaction receipt issued by card accepting outlet	10	
1.8	Issuing a duplicate of a transaction statement	5	
1.9	Card inquiry in Millennium/ BZ WBK / Cash4You ATMs: - balance information	0	
	- balance printout	0,50	
	- list of 10 latest transactions	1,50	
1.10	Card limit inquiry in ATMs other than Millennium/ BZ WBK / Cash4You network (applicable to ATMs	2	
	supporting this service)		
1.11	fee for second card issued after restriction Millennium VISA Executive Gold card	100	
2.	- with magnetic stripe - valid 2 years	in PLN	
	- with microprocessor - valid 4 years		
2.1	Annual card fee	300	
2.2	Issuing an emergency card in place of a lost / stolen card - abroad	Equivalent of 250 USD	
2.3	Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel insurance package)	0	
2.4	Emergency cash disbursement - abroad	Equivalent of	
2.5	Card transactions:	175 USD	
	1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	 Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators 	3% min. 7	
ר י	3) Cash advance	3% min. 7	
2.6 2.7	Commission charged in case of foreign currency transactions	<u>2%</u> 10	
2.7 2.8	Issuing a copy of a transaction receipt issued by card accepting outlet Issuing a duplicate of a transaction statement	0	
2.8 2.9	Card inquiry in Millennium/ BZ WBK / Cash4You: ATMs:	0	
2.9	- balance information	0	
	- balance printout	0,50	
	- list of 10 latest transactions	1,50	
2.10	Card limit inquiry in ATMs other than Millennium/ BZ WBK / Cash4You network (applicable to ATMs	2	
	supporting this service)		
Z.11	fee for second card issued after restriction Millennium MasterCard Corporate card	200	
3.	- with magnetic stripe - valid 2 years	in PLN	
	- with microprocessor - valid 4 years		
3.1	Annual fee for the card	140	
3.2	Issuing an emergency card in place of a lost / stolen card - abroad	Equivalent of 149 USD	
3.3	Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel	0	
	insurance package)	Equivalent of	
	Emergency cash disbursement - abroad	95 USD	
3.5	Card transactions: 1) Purchases	1,3%	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	 Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators 	3% min. 7	
	3) Cash advance	3% min. 7	
	Commission charged in case of foreign currency transactions	2%	
3.7	Issuing a copy of a transaction receipt issued by card accepting outlet	10	
3.8 3.9	Issuing a duplicate of a transaction statement Card inquiry in Millenium/ BZ WBK / Cash4You ATMs:	5	
	- balance information	0	
	- balance printout	0,50	
	- list of 10 latest transactions	1,50	
3.10	Card limit inquiry in ATMs other than Millennium/ BZ WBK / Cash4You network (applicable to ATMs supporting this service)	2	
3.11	fee for second card issued after restriction	100	
4.	Millennium VISA Executive Electron card: - with magnetic stripe - valid 2 years	in PLN	
11	- with microprocessor - valid 4 years	0	
	Issuing and reissuing a card Fee for usage card	4,99	monthly
	Emergency cash disbursement - abroad	Equivalent of	
			Page 11 from 17

		175 USD	
4.4	Insurance package for the card (insurance against unauthorized card use, cash against robbery, purchase, lowest price guarantee, flight delays, luggage delays, luggage loss, delivery of replacement IDs)	0	
	Card transactions:		
	1) Purchases	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	2) Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	5	
	3) Cash advance		
	- in the ATMs of the Bank and BZ WBK / Cash4You network in Poland	<u>1</u> 2%іт. Г	
	- in the ATMs of other banks in Poland	2% min.5 3% min.7	
	- in ATMs of other banks abroad - in the outlets accepting the card in Poland	<u> </u>	
	- in the outlets accepting the card abroad	2,5 % min. 9	
4.6	Commission charged in case of foreign currency transactions	2,3 % 1111. 7	
	Bill Payments in Millennium/ BZ WBK / Cash4You ATMs in Poland	2/0	
	Issuing a copy of a transaction receipt issued by card accepting outlet	10	
	Card inguiry in Millenium/ BZ WBK / Cash4You ATMs:		
	- balance information	0	
	- balance printout	0,5	
	list of 10 latest transactions	1,5	
	Card limit inquiry in ATMs other than Millennium/ BZ WBK / Cash4You network (applicable to ATMs supporting this service)	2	
	fee for second card issued after restriction	10	
	Millennium MasterCard Prepaid Commercial card: - with microprocessor - valid 4 years	in PLN	
	Implementation/set up fee	negotiable	
	Monthly service fee	negotiable	
	Annual card usage fee	30	The fee is not charged if monthly card usage fee is charged
5.4	Monthly card usage fee	3	The fee is not charged if annual card usage fee is charged
5.5	Card issuing fee	15	One-off payment on the day of a card production
5.6	Card issuance costs refundation fee	30	Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement
5.7	Non cash transactions fee	0	other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
5.8	Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	5	
5.9	Cash transactions fees:	2	
	- in the ATMs of the Bank - in the ATMs of other banks in Poland	<u> </u>	
	- in the outlets accepting the card in Poland	6	
	- in ATMs and in the outlets accepting the card abroad	2,5 %, min 10	
	- cash back	1	Maximum amount of a single cash back transaction is 200 PLN
5.10	Fees for operations executed at Millennium ATMs:		
	- balance check (display or printout)	0	
	- list of 10 latest transactions	2	
	- PIN change	2	
	Card balance check at ATM other than Millennium	2	
	Commission charged in case of foreign currency transactions	2%	
	Card loading fee	0	
5.14	Remaining balance withdrawal fee (card unloading fee)	12	Charged beginnin from the 7th of a
5.15	Card inactivity monthly fee*	3	Charged beginnig from the 7 th month of card inactivity, provided that card account balance is positive
6.	Millennium MasterCard Prepaid Commercial card: - with microprocessor - valid 4 years - issued in EUR currency	in EUR	
6.1	Implementation/set up fee	negotiable	
6.2	Monthly service fee	negotiable	
6.3	Annual card usage fee	10	The fee is not charged if monthly card usage fee is charged
6.4	Monthly card usage fee	1	The fee is not charged if annual card usage fee is charged One-off payment on the day of a card
6.5	Card issuing fee	3	One-off payment on the day of a card production Charged when customer withdraws
6.6	Card issuance costs refundation fee	10	from the agreement within 14 days from the day of conclusion of an agreement
	Non cash transactions fee	0	other than categorized as casinos,

\rightarrow			internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators
	Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators	1	
6.9	Cash transactions fees:		
	- in the ATMs of the Bank	1,5	
	- in the ATMs of other banks in Poland	1,5	
	- in the outlets accepting the card in Poland	1,5	
\vdash	- in ATMs and in the outlets accepting the card abroad	2,5	
	- III ATMS and III the outlets accepting the card abroad	2,5	Maximum amount of a single cash back
(10	- cash back	0,5	Maximum amount of a single cash back transaction is 200 PLN
6.10	Fees for operations executed at Millennium ATMs:		
	- balance check (display or printout)	0,5	
	- list of 10 latest transactions	0,5	
	- PIN change	0,5	
6.11	Card balance check at ATM other than Millennium	0,5	
	Commission charged in case of foreign currency transactions	2%	
	Card loading fee	0	
6.14	Remaining balance withdrawal fee (card unloading fee)	4	
6.15	Card inactivity monthly fee*	1	Charged beginnig from the 7th month of card inactivity, provided that card
Notor	Inactive card is a valid and not restriced card which account has not been debited or credited with	in 6 consocutivo monthe	account balance is positive
comm		in 6 consecutive months	by a transaction other than lee or
comm			
	PART VIII FACTORING SERVICES	*/	
_			
		w PLN	
		determined	per limit amount, charged yearly (granting/ increase of amount)
1. P	Preparatory commission	individually	in case of limit amount increase
р. F		0,65% - 1,50%	commission is charged for amount of
		0,00%	increase
			per single receivable, min. PLN 10, in
		determined	case of receivables denominated in
2. C	Commission for administration of receivables	individually depending	foreign currency adequately min. EUR
z. c		on receivables	2,50, USD 3, GBP 2 or - in case of other
		payment term	currencies - not less than equivalent of
			PLN 10 in receivables currency
		determined	
3. R	Risk coverage commission (in case of non-recourse factoring)	individually min. 0,20%	per single receivable
\vdash		11111. 0,20%	per single assessed debtor,
4. F	Fee for assessment of debtor in case of non-recourse factoring	150	charged yearly
5. S	Service fee	up to 250	charged monthly
J. J		· ·	
	Declaration referring the retrocession of receivable issued upon Client's request	10	
6. D			
6. D	Fransfer of funds to the other bank (not applicable to Maturity Reverse Factoring)	20	
6. D 7. T	Fransfer of funds to the other bank (not applicable to Maturity Reverse Factoring) Opinion on co-operation in factoring	20 50	
6. D 7. T 8. C		50	
6. D 7. T 8. C 9. F	Dpinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits)	50	
6. D 7. T 8. C 9. F Note:	Dpinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits)	50	
6. D 7. T 8. C 9. F Note:	Dpinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) See be advised the above prices do not include 23% VAT	50	
6. D 7. T 8. C 9. F Note:	Dpinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX	50 100	
6. D 7. T 8. C 9. F Note:	Dpinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX	50 100	
6. D 7. T 8. C 9. F Note:	Dpinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) See be advised the above prices do not include 23% VAT	50 100	
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES	50 100 w PLN	
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES	50 100	
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES	50 100 w PLN	
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES	50 100 w PLN	Commissions are calculated on the
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES	50 100 w PLN	grounds of the market value of the
6. D 7. T 8. C 9. F Note: *Pleas	Depinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Fees for safekeeping:	50 100 w PLN 0	grounds of the market value of the securities kept on Client's account at
6. D 7. T 8. C 9. F Note: *Pleas	Depinion on co-operation in factoring Fee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Fees for safekeeping:	50 100 w PLN 0	grounds of the market value of the securities kept on Client's account at the end of the quarter.
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TABLE PART IX CUSTODIAL SERVICES Digning an agreement and opening an account Tees for safekeeping: Listed equities	50 100 w PLN 0 0,09 - 0,15%	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TABLE PART IX CUSTODIAL SERVICES Digning an agreement and opening an account Tees for safekeeping: Listed equities	50 100 w PLN 0	grounds of the market value of the securities kept on Client's account at the end of the quarter.
6. D 7. T 8. C 9. F Note: *Pleas	Opinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TABLE PART IX CUSTODIAL SERVICES Digning an agreement and opening an account Tees for safekeeping: Listed equities	50 100 w PLN 0 0,09 - 0,15%	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B	Opinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Bonds	50 100 w PLN 0 0,09 - 0,15%	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B	Opinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TABLE PART IX CUSTODIAL SERVICES Digning an agreement and opening an account Tees for safekeeping: Listed equities	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06%	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter.
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B 2.3 T	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Bonds Treasury bills	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B 2.3 T	Opinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Bonds	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06%	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B 2.3 T	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Bonds Treasury bills	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B 2.3 T 2.4 C	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Bonds Treasury bills	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 1. S 2. F 2.1 L 2.2 B 2.3 T 2.4 C 3. S	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) See be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Bonds Treasury bills Dther securities	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 2. F 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Sonds Treasury bills Dther securities Settlement fees transaction: Listed equities - primary market	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 1. S 2. F 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L 3.2 L	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Sonds Freasury bills Dther securities Settlement fees transaction: Listed equities - primary market Listed equities - secondary market	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50 35	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 1. S 2. F 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L 3.2 L 3.3 b	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) se be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Sonds Freasury bills Dther securities Settlement fees transaction: Listed equities - primary market Listed equities - secondary market Donds - secondary market	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50 35 150	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 2.2 F 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L 3.2 L 3.3 b 3.4 L	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT PART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: .isted equities .isted equities Sonds Treasury bills Dther securities Settlement fees transaction: .isted equities - primary market .isted equities - secondary market .isted equities - secondary market .isted security - transfer	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50 35 150 50	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L 3.2 L 3.3 b 3.4 L 3.5 N	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Sonds Treasury bills Dther securities Settlement fees transaction: Listed equities - primary market Listed equities - secondary market Listed equities - secondary market Listed security - transfer Non listed security	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50 35 150 50 negotiable	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 1. S 2. F 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L 3.3 b 3.4 L 3.5 N 4. A	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TABLE TRANSPORT TA PART TA CUSTODIAL SERVICES To an agreement and opening an account Tees for safekeeping: Listed equities Treasury bills Treasury bills There securities Treasury bills There securities Teed equities - primary market Listed equities - primary market Listed equities - secondary market Listed equities - secondary market Listed equities There security - transfer Non listed security Accept a tender bid to purchase treasury bills on the primary market or at the issuer's repurchase	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50 35 150 50	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate
6. D 7. T 8. C 9. F Note: *Pleas 2.1 L 2.2 B 2.3 T 2.4 C 3. S 3.1 L 3.3 b 3.4 L 3.3 b 3.4 L 3.5 N 4. A t	Depinion on co-operation in factoring Tee for annexation upon Client's request (not applicable to annexes prolonging and increasing limits) Tee be advised the above prices do not include 23% VAT TART IX CUSTODIAL SERVICES Signing an agreement and opening an account Tees for safekeeping: Listed equities Sonds Treasury bills Dther securities Settlement fees transaction: Listed equities - primary market Listed equities - secondary market Listed equities - secondary market Listed security - transfer Non listed security	50 100 w PLN 0 0,09 - 0,15% 0,04 -0,06% 55 negotiable 50 35 150 50 negotiable	grounds of the market value of the securities kept on Client's account at the end of the quarter. Commissions are calculated on the grounds of the par value of the bonds kept on Client's account at the end of the quarter. quarterly Commission is calculated on the nominal value of the securities per quarter or in another way appropriate

2) with 0 6. Other fe 1) divide 2) tax se 3) Clien 7. Issuing a 8. Issuing a 8. Issuing a 1.1 Issuing a 1.2 Issuing a 1.3 Issuing a 1.4 Issuing a 1.2 Issuing a 1.3 Issuing a 1.4 Issuing a 1.5 Issuing a 1.6 Issuing about: charged 1.7 Prepara 1.8 Issuing about: charged 1.9 Issuing about: charged 1.10 Issuing about: charged 1.10 Issuing about: charged 1.10 Issuing about: charged 1.10 Issuing about: charged 1.11 Charged 1.11 <td< th=""><th>idend service settlement ent's representation at General Meeting of Shareholders g account history at the client's request g other account information at the client's request PART X VARIOUS ORDERS copinions and certificates g the confirmation (certificate) of transaction execution g the account debit confirmation g confirmation of foreign transfer in SWIFT format g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 he account for accounts free and more accounts free accounts free accounts free and more accounts free accounts free and more accounts free accounts free and more accounts free accounts free accounts free and more accounts free accounts f</th><th>0 100 100 100 negotiable 10 50 in PLN 10 5 15 15 50 min 200 min 400 min 600 min 800 min 1000</th><th>for each disbursement for to be client, faxed to the order-provided number, faxed to the order-provided number, for to be collected in a given branch formation to audit firm can be provided only with the consent of the client formation to audit firm can be provided only with the consent of the client formation to audit firm can be formation to</th></td<>	idend service settlement ent's representation at General Meeting of Shareholders g account history at the client's request g other account information at the client's request PART X VARIOUS ORDERS copinions and certificates g the confirmation (certificate) of transaction execution g the account debit confirmation g confirmation of foreign transfer in SWIFT format g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 he account for accounts free and more accounts free accounts free accounts free and more accounts free accounts free and more accounts free accounts free and more accounts free accounts free accounts free and more accounts free accounts f	0 100 100 100 negotiable 10 50 in PLN 10 5 15 15 50 min 200 min 400 min 600 min 800 min 1000	for each disbursement for to be client, faxed to the order-provided number, faxed to the order-provided number, for to be collected in a given branch formation to audit firm can be provided only with the consent of the client formation to audit firm can be provided only with the consent of the client formation to audit firm can be formation to
0 Other fe 1) divide 2) tax se 3) Clien 7. Issuing a 8. Issuing a 8. Issuing a 1.1 Issuing a 1.2 Issuing a 1.3 Issuing a 1.4 Issuing a 1.2 Issuing a 1.3 Issuing a 1.4 Issuing a 1.5 Issuing a 1.4 Issuing about: a 1.5 Issuing about: a 1.6 Issuing about: a 1.6 Issuing about: a 1.7 Prepara 1.8 Issuing about: a 1.7 Prepara 1.8 Issuing about: a 1.7 Prepara 1.8 Issuing about: a 1.10 Issuing about: a 1.7 Prepara 1.8 Issuing about: a 1.10 Issuing about: a 1.10 Issuing about: a 1.11 Charged about: a 1.12 Other a	fees: idend service settlement mt's representation at General Meeting of Shareholders g account history at the client's request g other account information at the client's request PART X VARIOUS ORDERS copinions and certificates ig the confirmation (certificate) of transaction execution ig the account debit confirmation ig confirmation of foreign transfer in SWIFT format ig confirmation of balance on the account on other date then the end of the year ig an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7 tee accounts ree accounts ree accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7	100 100 negotiable 10 50 in PLN 10 5 15 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	ordered by Client, faxed to the order-provided number, or to be collected in a given branch Information to audit firm can be provided only with the consent of the
 1) divide 2) tax se 3) Clien 4) Issuing a 3) Clien 4) Issuing a 4) Issuing a 5) Issuing 1) Issuing 1) Suing 1) Suing 1) Suing 2) Issuing 3) Issuing 4) Issuing 3) Issuing 3) Issuing 4) Issuing 3) Issuing 4) Issuing 3) Issuing 4) Issuing 3) Issuing 4) Issuing 3) Ithree 2) Two 3) Ithree 2) Issuing 4) Issuing 3) Ithree 4) Issuing 1) For t 2) For e 1.10 Issuing 1) For t 2) For e 1.11 Statem 12 Other v 2. Power- 2.1 Accept 13. Statem 	idend service settlement settleme	100 negotiable 10 50 in PLN 10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	ordered by Client, faxed to the order-provided number, or to be collected in a given branch Information to audit firm can be provided only with the consent of the
2) tax se 3) Clien issuing a issuing a issuing a issuing a issuing a issuing a issuing a issuing 2 Issuing .2 Issuing .2 Issuing .3 Issuing .4 Issuing .3 Issuing .4 Issuing .5 Issuing about: .1 one .2) two .3) three .2) two .3) three .4) four .5) five .6 Issuing about: .7 Prepara .8 Issuing .1) For t .10 Issuing 1) For t .10 Issuing 1) For t .10 Issuing .11 For t .10 Issuing .11 Change .11 Change .11 Change .11 Accept .11 Accept .12 Other v .11 Accept .11 Accept .11 Accept .11 Accept .11 Statem	settlement ent's representation at General Meeting of Shareholders g account history at the client's request g other account information at the client's request PART X VARIOUS ORDERS a opinions and certificates g the confirmation (certificate) of transaction execution g the account debit confirmation g confirmation of foreign transfer in SWIFT format g confirmation of balance on the account on other date then the end of the year g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be tee account to accounts ree accounts ree accounts ree accounts ree accounts ree account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be tee da so the activity, mentioned in point 1.7	100 negotiable 10 50 in PLN 10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	ordered by Client, faxed to the order-provided number, or to be collected in a given branch Information to audit firm can be provided only with the consent of the
 3) Client Issuing a Issu	ent's representation at General Meeting of Shareholders g account history at the client's request g other account information at the client's request PART X VARIOUS ORDERS copinions and certificates g the confirmation (certificate) of transaction execution g the account debit confirmation g confirmation of foreign transfer in SWIFT format g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate - contains assessment of credit capacity, an additional fee shall be ged as for the accounts ree accounts ree accounts ree accounts rea cocunts rea cocunts ree accounts ree account (running, turnovers), loans, credit cards ree activity, mentioned in point 1.7	negotiable 10 50 in PLN 10 5 15 50 min 200 min 400 min 600 min 1000 min 200	faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th
 Issuing a Issuing a	g account history at the client's request g other account information at the client's request PART X VARIOUS ORDERS a popinions and certificates ig the confirmation (certificate) of transaction execution ig the account debit confirmation ig the account debit confirmation ig confirmation of foreign transfer in SWIFT format ig confirmation of balance on the account on other date then the end of the year ig an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7 the accounts ree accounts ree accounts rea accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), tit current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7	10 50 in PLN 10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th
 Bank c Issuing c Issuing c Issuing c Issuing c Issuing Issuing<td>g other account information at the client's request</td><td>50 in PLN 10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200</td><td>faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th</td>	g other account information at the client's request	50 in PLN 10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th
 Bank co. Issuing Issuing Issuing Issuing Issuing Issuing Issuing Issuing Issuing Saling Issuing Compar Note: In charged Issuing Solid Issuing Solid Issuing 	PART X VARIOUS ORDERS	in PLN 10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th
.1 Issuing .2 Issuing .3 Issuing .3 Issuing .4 Issuing .5 Issuing .5 Issuing .5 Issuing .5 Issuing .5 Issuing .6 Issuing .7 Other .8 Issuing .9 Issuing .10 Issuing 11 For te .7 Prepara .8 Issuing 1.9 Issuing 1.10 Issuing 1.10 Issuing 1.10 Issuing 1.11 Change 1.12 Other v 2.1 Accept 1.2 Accept 1.3 Statem	VARIOUS ORDERS a opinions and certificates g the confirmation (certificate) of transaction execution g the account debit confirmation g confirmation of foreign transfer in SWIFT format g confirmation of balance on the account on other date then the end of the year g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 ree accounts ree accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t; current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number, or to be collected in a given branch Information to audit firm can be provided only with the consent of the
1.1 Issuing 1.2 Issuing 1.3 Issuing 1.4 Issuing 1.5 Issuing 1.6 Issuing 2) two 3) three 4) four 5) five 1.6 Issuing about: - - - 1.6 Issuing about: - - - 1.6 Issuing about: - - - 1.7 Prepara 1.8 Issuing 1) For t 2) For e 1.10 Issuing 1) For t 2) For e 1.10 Issuing 1) For t 2) For e 1.10 Issuing 1) For t 2) For e 1.11 Change 1.12 Other v 2. Power- 2.1 Accept 1abiliti 3.	g the confirmation (certificate) of transaction execution g the account debit confirmation g confirmation of foreign transfer in SWIFT format g confirmation of balance on the account on other date then the end of the year g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 the account to accounts ree accounts ree accounts re and more accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	10 5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number, or to be collected in a given branch Information to audit firm can be provided only with the consent of the
.2 Issuing .3 Issuing .3 Issuing .3 Issuing .5 Issuing compar Note: In charged .1) one 2) two 3) thre 4) four 5) five .4 four 5) five .5) five .6 Issuing about: - or Note: In charged .7 Prepara .8 Issuing 1) For t 2) For e .9 Issuing with M other .10 Issuing 1) For t 2) For e .11 Charge statem .12 Other v 2. Power- .11 Accept Issuing .11 Accept .11 Accept .12 Accept .13 Accept	g the account debit confirmation g confirmation of foreign transfer in SWIFT format g confirmation of balance on the account on other date then the end of the year g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 the account ree accounts ree accounts ree accounts re accounts re accounts re and more accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	5 15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number, or to be collected in a given branch Information to audit firm can be provided only with the consent of the
.3 Issuing .4 Issuing .5 Issuing .5 Issuing .5 Compar Note: In charged 1) one 2) two 3) three 4) four 5) five .6 Issuing about: - or Note: In charged .7 Prepara .8 Issuing 1) For t 2) For e .9 Issuing with M other .10 Issuing 1) For t 2) For e .11 Change statem .12 Other v .12 Other v .13 Accept Issuing .14 Accept .14 Accept .15 Accept .15 Accept .16 Accept .17 Power- .11 Accept .11 Accept .11 Statem	ig confirmation of foreign transfer in SWIFT format g confirmation of balance on the account on other date then the end of the year ig an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 the account to accounts ree accounts ree accounts re accounts re accounts re accounts re and more accounts ig an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	15 50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th
.4 Issuing compar Note: In charged 1) one 2) two 3) thre 4) four 5) five .6 Issuing about: - of about: - of bissuing about: - of Note: In charged 1) For t 2) For e .9 Issuing with M other .10 Issuing 1) For t 2) For e .11 Change statem .12 Other v .12 Other v .13 Accept Iabiliti .2 For e	ig confirmation of balance on the account on other date then the end of the year ig an opinion/certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 the account to accounts ree accounts ree accounts re accounts re accounts re and more accounts ig an opinion/certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	50 min 200 min 400 min 600 min 800 min 1000 min 200	faxed to the order-provided number or to be collected in a given branch Information to audit firm can be provided only with the consent of th
.5 Issuing compar Note: If charged 2) two 3) thre 4) four 5) five .6 Issuing about: - cr Note: If charged .7 Prepara .8 Issuing 1) For t 2) For e .9 Issuing with M other .10 Issuing 1) For t 2) For e .11 Charge statem .12 Other v .14 Charge	g an opinion/ certificate - information about the client of the Bank to audit - consulting any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 the account 70 accounts ree accounts ree accounts ree accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	min 200 min 400 min 600 min 800 min 1000	provided only with the consent of th
compar Note: II charged 1) one 2) two 3) thre 4) four 5) five about: - cr Note: II charged 1) For t 2) For c	any concerning: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7 ine accounts ree accounts ree accounts ur accounts ur accounts ge an opinion/certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	min 400 min 600 min 800 min 1000 min 200	provided only with the consent of th
2) two 3) three 4) four 5) five 6 Issuing about: - cr Note: In charged .7 Prepara .8 Issuing 1) For t 2) For e .9 Issuing with M other .10 Issuing 1) For t 2) For e .11 Change statem .12 Other v 2. Power- .11 Accept .2 Accept Issuing .11 Accept .2 Accept .3 Statem	// accounts ree accounts ur accounts // and more accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7	min 400 min 600 min 800 min 1000 min 200	
3) three 4) four 5) five 5) five about: - cr Note: In charged 7 Prepara 8 Issuing 1) For t 2) For e 9 Issuing 1) For t 2) For e 11 Change 11 Change 11 Charge 12 Other v 2 For e 13 Charge 14 Charge 14 Charge 15 Charge 10 Charge 10 Charge 11 Charge 11 Charge 11 Charge 11 Charge 12 Other v 12 Other v 13 Charge 14 Charge 14 Charge 15 Charge 16 Charge 17 Charge 10 Charge 10 Charge 10 Charge 11 Charge 11 Charge 11 Charge 12 Other v 12 Other v 13 Charge 14 Charge 14 Charge 15 Charge 16 Charge 17 Charge 18 Charge 18 Charge 18 Charge 19 Charge 10 Charg	ree accounts ur accounts /e and more accounts ig an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7	min 600 min 800 min 1000 min 200	
 4) four 5) five 5) five 6 Issuing about: - or Note: In charged 7 Prepara 8 Issuing 1) For t 2) For e 2) For e 1) For t 2) For e 1) For t 2) For e 11 Change statem 12 Other v 11 Accept Accept liabiliti Statem 	ur accounts /e and more accounts g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	min 800 min 1000 min 200	
5) five 5) five 5) five 5 1 1 1 1) For t 2) For e 7 1) For t 2) For e 1) For t 2) For e 1) For t 2) For e 1) For t 2) For e 1) For t 2) For e 10 1) For t 2) For e 10 10 10 10 10 10 10 10 10 10	ve and more accounts ig an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ted as for the activity, mentioned in point 1.7	min 1000 min 200	
.6 Issuing about: - cr Note: In charged. .7 Prepara .8 Issuing 1) For t 2) For e .9 Issuing with M other .10 Issuing 1) For t 2) For e .11 Change statem. .12 Other v . Power- .11 Accept 	g an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be ged as for the activity, mentioned in point 1.7	min 200	
about: - cr Note: In charged - cr Note: In charged 1) For t 2) For e 1) For t 2) For e 1) For t 2) For e 1) For t 2) For e 1) For t 2) For e tatem 12 Other v - cr Note: In charged - cr Note: In charged - cr Note: In charged - cr - cr Note: In charged - cr - cr Note: In - cr Note: In - cr Note: In - cr Note: In - cr -	t: current account (running, turnovers), loans, credit cards If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be red as for the activity, mentioned in point 1.7		
1) For t 2) For e 3) Issuing with M other 1) Issuing 1) For t 2) For e 11 Change 11 Change 12 Other v 2. Power- 11 Accept 1. Accept 1. Accept 1. Accept 1. Accept 1. Accept 1. Accept 1. Accept 1. Accept 1. Accept		0,1% of the amount	
1) For t 2) For e 3) Issuing with M other 1) Issuing 1) For t 2) For e 11 Change 11 Change 12 Other v 2. Power- 11 Accept 12 Accept 13 Issuing 10 Issuing 11 Issuing 11 Issuing 12 Issuing 12 Issuing 13 Issuing 14 Issuing 14 Issuing 15 Issuing 16 Issuing 17 Issuing 18 Issuing 18 Issuing 18 Issuing 18 Issuing 18 Issuing 19 Issuing 19 Issuing 10 Issuing	g a certificate concerning funds on the accounts	of credit capacity, min PLN 1000	
2) For e 9 Issuing with M other 1) Issuing 1) Issuing 1) For t 2) For e statem 12 Other v 2. Power- 1.1 Accept 1.2 Accept liabiliti 3. Statem	r the current year	30	
.9 Issuing with M other .10 Issuing 1) For t 2) For c statem .11 Change statem .12 Other v 2. Power- 1.1 Accept 1.2 Accept liabiliti 8. Statem	r every past year	45	
1) For t 2) For e 2) For e stateme .11 Change stateme .12 Other v 2. Power- 1.1 Accept 1.2 Accept liabiliti 3. Statem	ng a certificate: explanation of credit capacity appraisal, mortgage loans / investment account Millennium Dom Maklerski, registers with Millennium TFI, foreign treasury bonds and notes,	for negotiation min 300	
2) For e .11 Change statem .12 Other v 2. Power- .1 Accept liabiliti 3. Statem	g copy of the banking document related to servicing account upon the request of the Client:		
.11 Change statem .12 Other v Power- .1 Accept Accept liabiliti Statem	r the current year	3	Per single document
.12 Other v .12 Other v .1 Accept .2 Accept .1 Statem	r every past year	5	Per single document
.1 Accept .1 Accept .2 Accept liabiliti	ges related to bank account (change of: customer's name, customer's address, frequency of ment sending, channel of statement sending, authorised signature card)	50	one-off payment
.1 Accept .2 Accept liabiliti . Statem	r written confirmation not mentioned in Price List	100 in PLN	one-off payment
.2 Accept liabiliti	ot a representation to grant a power-of-attorney to bank accounts	0	
. Statem	of a representation to grant a power-of-attorney to use the bank accounts to cover irregular tities under credit granted by another bank	200	
Standar	• •	in PLN	
	lard statements (monthly from the account): for current account KORPORACJA owners, send by	0	with no access to ESOBIG, Millenet
.1 mail	· · · · · · · · · · · · · · · · · · ·	30	with access to ESOBIG, Millenet *
		0	with no access to ESOBIG, Millenet
.2 Standar	lard statements (monthly combined): for current account FIRMA owners, send by mail	30	with access to ESOBIG, Millenet *
.3 Statem	ments available upon Clients request:	1	,
	e, downloadable for ESOBIG, Millenet and Mobile Aplication	0	
	ipt in branch	1	
- month	•	50	
- fortni		50	
- weekl		50	
- daily	•	10	
	ments send by mail	1	
	nthly combined - for current account KORPORACJA	30	
- month		30	
- fortni	nthly from the account - for current account FIRMA	30	
- weekl	·	30	
- daily	night		
	night kly	10	per single transaction
3.4 Duplica	night kly	10 5	availability of archival account

a) relations in operand 0 Note that 35 Net if 196 statements 0 Price operand ope		2) receipted in branch	3	Por ono pago
13. International dimensional 5 Per compage 13. International dimensional dimensi dimensional dimensional dimensional dimensi dimensional d	<u> </u>			Per one page
3.4. Joint 19 40 Statements Interest of statements Interest of statements 3.5. Joint 19 40 Statements 30 19 received statements and scalars of transmission 30 10 received statements and scalars of transmission 30 10 received statements and scalars of transmission 30 10 received statements and scalars and scalars and scalars and scalars of transmission 30 10 received statements and scalars and scal	2 5		-	
Interspect of disposed concentring the standard intervalues get to the standard intervalues of the standard intervalues			5	Per one page
intersage with the opening and closing balance and the detail of transactions 30 mextury 10 dely/monthly serving the SWT ATMAD messages 30 mextury 11 endoting the SWT ATMAD messages 30 mextury 12 endoting the SWT ATMAD messages 30 mextury 14 message the SWT ATMAD messages 30 mextury 14 messation with Appendix agreements approximation. in EDM in EDM 10 messation and performing on instruction to frace funds on bank account under securing PE poyntex: 0 in EDM 15 messation of messation of messation of a document holding the force of such a writ: 90 in EDM 16 messation of a writ of execution is realized only if the current balance on the Client's accounts guaranteres coloris of the full feel by the Bank. in EDM 16 messation of the eductation agreements 1.50 - 2.30% of the total obta amount of a first for a mount of a first for a mount of a first for a mount of a poyntement to maintain the properties. in EDM 16 messation of the educt poyntement to the able bedrift request 1.50 - 2.30% of the total obta amount of a first for a poyntame and the dot a mount of a first for a poyntame and account of a blank account of a b	5.0			
Image Image Part Note Concern Quarters with Master agreement on accounts and barking services. Image Image A comparing and performing an instruction to freeze fluids on bank account under securing agreements igned by the Cluit Image Image 11 which the bank and instruction to freeze fluids on bank account under securing PL perments Image Image 21 with other bank and instruction to freeze fluids on bank account under securing PL perments Image Image 21 with other bank and instruction to freeze fluids on bank account under securing PL perments Image Image 21 with other bank 0 Image Image 21 with other bank 0 Image Image 21 with other bank and instruction to freeze fluids on bank account under securing PL perments Image Image 21 with other bank and instruction to reaction and accounter building the force of such a writ: Image Image Image 21 with other bank and instruction to reaction and accounter building the force of such a writ: Image Image Image 21 with other bank and instruction to reaction and accounter building the force of such a writ: Image Image Image 21 with other bank and a			20	
Note:		2) daily/monthly sending of the SWIFT MT940 messages	500	monthly
Concern Listances with Mater agreement on accounts and banking services. A Freezing fand performing an instruction to freeze funds on bank account under securing agreements signed by the Client: I) with the family interfamily an instruction to freeze funds on bank account under securing PK payments: I) with the family interfamily interf		3) receiving the SWIFT MT940 messages	50	monthly
4. Previous function in PLN 1. Accepting and performing an instruction to free enduals on bank account under securing agreements and the security agreements are securing PK payments: 0 0 2. Accepting and performing an instruction to free enduals on bank account under securing PK payments: 0 0 2. Accepting and performing an instruction to free enduals on bank account under securing PK payments: 0 0 2. Accepting and performing an instruction to free enduals on bank account under securing PK payments: 0 0 2. Accepting and performing an instruction to free enduals account under securing PK payments: 0 0 3. Accepting and performing an instruction to related only if the current balance on the Client's accounts guarantese collection of the ball feed bank amount or free enduals account of a writ of execution is realized only if the current balance on the Client's accounts guarantese collection of the ball feed bank amount or free enduals account of a writ of execution is realized only if the current balance on the Client's accounts guarantese collection of the ball feed bank amount or free enduals account of the ball feed bank amount or free enduals account of a writ of execution is realized only if the current balance on the Client's accounts guarantese collection of the ball feed bank amount or free enduals account is account of the ball feed bank amount or free enduals account is account of the ball feed bank amount or free enduals account is account or free enduals account is acco	Note	:		
1.1 Securing and performing an instruction to freeze funds on bank account under securing PA perments 100 12 With these banks and instructions 0.0 12 With these banks and instructions for ease funds on bank account under securing PA perments 0.0 13 Feestand of performing an instruction to freeze funds on bank account under securing PA perments 0.0 14 Feestand of performing an instruction to freeze funds on bank account under securing PA perments 0.0 14 Feestand of securition is realized only if the current balance on the Client's accounts quarantees cultector of the full tee by the Bank. 15 Feestand of securition is realized only if the current balance on the Client's accounts quarantees cultector for ear tee for ear tee for a securition is realized only if the current balance on the Client's accounts quarantees cultector for ear tee for a securition is realized only if the current balance on the Client's accounts quarantees cultector for ear tee for a securition is realized only if the current balance on the Client's accounts quarantees cultector for ear tee for a securition is realized only if the current balance on the Client's accounts quarantees data current accounts quarantee data current balance on the Client's accounts quarantees data current accounts quarantee data curent accounts quarantee data current accounts				
[1] with the Bank 0 [2] with other banks and instituction to treeze funds on bank account under securing K7 payments: 0 [2] if executed by under FX bank 50 [3] if executed by another FX bank 50 [4] if executed by another FX bank 50 [5] Execution of a with of execution or a document holding the force of such a writ: FX [6] Dest collections 10 [7] if executed by another fX bank 10 [8] Secretion of a writ of execution is realized only if the current balance on the Client's accounts guarantese collection of the full for by the Bank. 10 [1] Segring a composition agreement 1, 50 50 [2] Making other changes at the bebtor's request 1, 0 1, 50% [3] Infigure and other and call for payment 11 11 [4] Northigo the right result, Reys to the drop box dors, a con bag 11 11 the result of the execution of the dest payment term at the Debtor's request [3] Infigure and other payment term at the Debtor's request 10 10 10 [4] Making other changes at the bebtor's request 10 11 11 [5] Infigure and other payment term at the Debtor's request 10 10		•		
2) with other banks and institutions 100 10) of executed by the Bank 0 2) of executed by another FX bank 0 5. Execution of necervable in FLM 6. Execution of a writ of execution is realized only if the current balance on the Client's accounts guarantees tollection of the full Fee is collected from owner of account of the full 7. Provide in a writ of execution of a document blocking the force of such a writ: 90 7. Provide in a writ of execution is realized only if the current balance on the Client's accounts guarantees tollection of the full Fee is collection of the full 7. Provide in a writ of execution are accounted from owner of a document blocking is request. 1,50 7,500 7. Provide in the obstrom supernent 1,50 1,500 7,500 7. Provide in the obstrom supernent 1,50 1,500 1,500 7. Provide in the dobt propent. 1 of the outstanding docts are account in the Obstrom's request. 1,00 1,500 7. Provide in the inglish treasury, keys to the drop box doors, a coin bag intermed by the first. 100 100 7. Provide in the inglish treasury, keys to the drop box doors, a coin bag intermed by the first. 100 100 7. Provide in the inglish treasury, keys to the drop box doors, a coin bag intermed by the first. 100 100 7. Provide in the inglish treasury, keys to the drop box doo	4.1			
42 Scatting and performing an instruction to freeze funds on bank account under securing PZ payment: 0 (1) If executed by another PZ bank 50 51 Encound of a wirt of execution or a document holding the force of such a writ: 80 60 Executed of a writ of execution is realized only if the current balance on the Client's accounts guarantees collection of the full If the ty the Bank. 60 Executed of a writ of execution is realized only if the current balance on the Client's accounts guarantees collection of the full If the ty the Bank. 61 Information and the delta payment term at the Debtor's request 1,00 - 1,500. If the the debt payment term at the Debtor's request 11 Information agreement. 1,00 - 1,500. If the debt payment term at the Debtor's request 12 Annex to the composition agreement. 1,10 - 1,500. If the debt payment term at the Debtor's request 12 Annex to the composition agreement. 1,10 - 1,500. If the debt payment term at the Debtor's request 13 Sending a reminder and clima from foreign.domestic bank or clarification executed at account power's account term core as a bar decision or a second term of account term core as a bar decision or a second term of account term core as a bar decision or a second term of account term core as a bar decision or a second term of the debt payment term at the Debtor's request and term of term of the debt payment term at the Debtor's request and term of term of term of term bab debt account term of term of term of term of term of t		·		
0 // Proceeding by the Bank 0 1 // Rescurded by order FX bank 50 5. Description of a writ of execution or adcument holding the force of such a writ: For the collection of a writ of execution is realized only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank. 6. Description in PLN 7. Description in PLN 1 // Spring a composition agreement. 1, 50 - 2,50% or the dot manual processition of the dot processitis the dot processitis the dot processition of the dot processit t	4.2	,	100	
bit Proceeded by another PS bank 50 c Securation of execurbin or a document helding the force of such a writ: 50 For each transfer 30 Note: 30 Enforcement of a writ of execurbins is realized only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank. 6. Detro Collection in FLM 1. Jagreement 1,50 - 2,500 change a composition agreement 1,50 - 2,500 21 Meding a composition agreement 1,50 - 2,500 22 Meding a composition agreement 1,50 - 2,500 23 Meding a composition agreement 1,50 - 2,500 24 Meding a composition agreement 1,50 - 2,500 25 Meding a composition agreement 1,50 - 2,500 26 Advice to the composition agreement 1,50 - 2,500 27 Meding the complity of the signal agreement a	4.2			
s. Decay in a receivable In PLN is for concent of a writ of execution is realized only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank. 30 is price means that are for execution is realized only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank. 30 is price means in PLN in PLN is price a compaction agreement. in PLN in PLN is backing achier changes at the Debtor's request. 1.00 - 1.50% on compaction of or repayment. is backing achier changes at the Debtor's request. 1.00 - 1.50% on the agreement in the account one of the debt agreement in the price acta among one of the debt agreement in the PLN is ording a remained and call for payment. 1.00 - 1.50% in PLN is ording a remained and call for payment. 1.00 - 1.50% in PLN is ording a remained and call for payment. 1.00 - 1.50% in PLN is for interventions and claims from foreign/domestic bask or claification executed at account one of the debt agreement incurrent by the Bask. in PLN is for intervention and claims from foreign/domestic bask or claification executed at account one of the debt agreement incurrent by the Bask. in PLN is for in interventions and claims from foreign domestic bask	<u> </u>	· · ·		
5.1 Inforcement of a writ of avent descution or a document holding the force of such a writ: 30 19 restrictment of a writ of execution is realized only if the current balance on the Client's accounts guarances collection of the full fee by the Bank. 30 6. Dete forcement of a writ of execution is realized only if the current balance on the Client's accounts guarances collection of the full fee by the Bank. in PlN 6. Dete collection 1,50 - 2,500 On the total debt amount or of the debt amount of the debt amou	-			
Procession 30 Note: 130 Enforcement of a writ of execution is realized only if the current balance on the Client's accounts guarantees collection of the full fee by the Bank. 10 6.1 Dest collection 10 11 Signing a composition agreement. 10.50 - 2.50 11 Section agreement. 10.00 - 1.50% 12 Anone to the composition agreement. 11.00 - 1.50% 12 Adving other changes at the Debtor's request 10.00 - 1.50% 20 Making other changes at the Debtor's request 11.00 - 1.50% 21 Making other changes at the Debtor's request 11.00 - 1.50% 22 Making other changes at the Debtor's request 11.00 - 1.50% 23 Gording a reminder and call for payment 11 24 Finding the collate of the agreement with the collate of the agreement of agreement work's request 11.00 - 1.50% 25 Finding the collate of the agreement with the collate of agreement work's request 11.00 - 1.50% 26 Forming the collate of the agreement work's request 11.00 - 1.50% 26 Forming the collate of the oblastore for the oblate of the fore the adreement work's re			IN PLN	
Note: Therement of a writ of execution is realized only if the current balance on the Client's accounts guarances collection of the full fee by the Bank. 5. Debt collection 5. I personality of execution agreement 5. Spring a composition agreement 5. Jane to the composition of the bebtor's request 5. Jane to the composition for regoment 5. Jane to the composition of the bebtor's request 5. Jane to the composition of the spring the annex 5. Jane to the composition of the spring the annex 5. Jane to the composition of the spring the annex 5. Jane to the composition of the spring the annex 5. Jane to the colling treasury, keys to the drop-box door, a cont bag 5. Jane to the colling treasury, keys to the drop-box door, a cont bag 5. Jane to the colling treasury, keys to the drop-box door, a cont bag 5. Jane to the spring treasury, keys to the drop-box door, a cont bag 5. Jane to the colling treasury, keys to the drop-box door, a cont bag 5. Jane to the spring treasury, keys to the drop-box door, a cont bag 5. Jane to the spring treasury, keys to the drop-box door, a cont bag 5. Jane to the spring treasury, keys to the drop-box door, a cont spring treasure specimen card 5. Jane to the spring treasure, the spring treasure to the spring treasure the spring treasure to the spring treasure to the spring treasure to the spring treasure to the spring t	5.1	-		fee is collected from owner of account
Detection Detection Image: the probability of the quitrent balance on the Client's accounts guarantees collection of the full reb yhe Bank. 6. Detection Image: the probability of the quitrent balance on the Client's accounts guarantees collection of the full reb yhe Bank. 6.1 Rerement: Image: the composition agreement Image: the detect amount specified in the client's accounts guarantees collection of the detect amount of precified in			30	
6. Detecolection in PLN 6. Jepsement: 1:50 - 2,50% 7. Signing a composition agreement 1:50 - 2,50% 8. Annex to the composition agreement 1:00 - 1,50% 7. International time debt payment term at the Debtor's request 1,00 - 1,50% 8. Singlag a reminder and call for payment 11 7. Others 11 7. Others 11 7. Others 10% Bain margin 7. Jack and the debt payment term at the Debtor's request 30 7. Interventions and claims from foreign/domestic bank or clarification executed at account owner's request 10% Bain margin 7. Jack and the debt payments 10 7. Jack and the debt payments 30 7. Jack and sending out request for payments 30 7. Jack and sending out request for payment related to illegitimate debt balance 0 8. Orders for the benefit of Alliennum TFLS.A. in PLN 9. Midenet and sending out request for payment related to illegitimate debt balance 0 9. Midenet and tail 100 9. Midenet and tail 100			es collection of the full	fee by the Bank
6.1 Spectramet: 1,50 - 2,50% Other total debt anount or of the debt apprent or of the debt anount or of the debt apprent. 7.1 Spectrameters 1,50 - 2,50% Other total debt anount or of the debt apprent. 8.2 Annex to the composition agreement 100 - 11,50% of the doats anding debt or second at the debt payment. 1 Destination of the debt payment term at the Debtor's request. 100 - 11,50% of the casts anding debt or second at the casts anding debt or second at the casts. 6.3 sending a remoder and call for payment. 110 - 11,50% of the casts anding debt or second at the casts. 7.1 Partfolio to the night tressury, keys to the drop-box doors, a coin bag incurred by the Bank. -10% Bank margin incurred by the Bank. 7.2 Fee for interval to the separatures of Bank Clients against the signature specimen card 30 -10% Bank margin incurred by the Bank. 7.4 Services that are not stipulated in the Schedule 30 -10% Bank margin incurred by the Bank. 7.3 Sauce and sending out request for payment related to likejitimate debit balance 30 -2% exit interval balance in the senset payment. 7.3 Sauce and sending out request for payment related to likejitimate debit balance 50 one-off payment.				
1) Signing a composition agreement 1,50 - 2,50% On the total debt amount, our of of the debt amount, secret amount, secr				
a. A more the composition agreement of the debt anount specified in the composition for regarder b. 2. Anotes the composition agreement in cettersion of the debt payment term at the Debtor's request in cettersion b. 3. Sending a reminder and call for payment in PLN in every instance conding a reminder and call for payment in PLN at call conding a terminder and call for payment conding a reminder and call for payment in PLN at call conding a terminder and call for payment conding a reminder and call for payment in PLN at call conding a terminder and call for payment conding a reminder and call for payment in PLN at call conding a terminder and call for payment conding a terminder and call for payment in PLN at call conding and the fees below the account owner covers also the fees calculated by domestic or foreign hank conding a terminder and request for payments 30 in call termina termina conding a termina termina 30 in call termina conding a termina termina in PLN in eact of domestic payments conding a termina in PLN at call conding another termina conding a termina termina in PLN in PLN general termina in PLN per single transaction, through the Million termina conding a termina termina in PLN per single transaction, through the Million tet	0.1	-	1,50 - 2,50%	On the total debt amount or
6.2 Anex to the composition agreement 1,00 - 1,50% of the outstanding debt or according to the agreement 1) extension of the debt payment term at the Debtor's request 1% of the outstanding debt or according to the agreement 2) Making other changes at the Debtor's request 1% of the outstanding debt or the debt or signing the annex 3 Sending a reminder and call for payment 11 In every instance 1 1 In every instance 30 1.7 Portfolio to the night treasury, keys to the drop box doors, a coin bag at actual costs incurred by the Bank 1.7 Portfolio to the night treasury, keys to the drop box doors, a coin bag at actual costs incurred by the Bank 1.7 Feet for interventions and claims from foreign/domestic bank or clarification executed at account owner Correly alot the fees below the account owner Correly alot the Schedule at actual costs at actual costs<			, , , , , , , , , , , , , , , , , , , ,	of the debt amount specified in the
1) extension of the debt payment term at the Debtor's request 1,00-1,50% of the outstanding debt or according to the agreement, of the outstanding debt or desting a reminder and call for payment 1% of the outstanding debt on the date of signification of the outstanding debt on the date of signification of the dots and the of the outstanding debt on the date of signification of the dots and the of the outstanding debt on the date of signification of the dots and the dots of the outstanding debt on the date of signification of the dots and the dots of the outstanding debt on the date of signification of the dots and the dots of the outstanding debt on the date of signification of the dots and the signification of the signification of the dots and the signification of the signification of the dots and the signification of the dots and the signification of the signification of the dots and the signification of the signifi	()			composition for repayment
2) Making other changes at the Debtor's request 1% according to the agreement 2) Making other changes at the Debtor's request 1% of the outstanding debt on the date of signing the annex. 3. Sending a reminder and call for payment 11 11 in every instance 7. Others 11 11 in every instance 7. If the outstanding debt on the date of signing the annex. 10% Bank margin 7. If the outstanding debt on the date of signing the annex. 11 in every instance 7. If the outstanding debt on the signatures of Bank Cilents against the signature specimen card 30 respective of all the fees below the covers also the fees account owner's account owner account and the covers also the fees account owner's account owner account owner's account owner's account owner account owner's account owner's account owner's account owner account owner's	6.2		1 00 1 50%	
[2] Naking other changes at the Debtor's request 13 of the outstanding debt on the date of signing the annex. [3] Sending a reminder and call for payment 11 in every instance 11 [7] Others 11 in every instance 10 [8] Other origin payments 30 11 respective of all the fees below the account owner covers also the fees account owner covers also the downerethe account ander of marement ander of mark f		1) extension of the debt payment term at the Debtor's request	1,00 -1,50%	
A Sending areminder and call for payment 11 in every instance 7. Others 11 11 in every instance 7. Portfolio to the night treasury, keys to the drop-box doors, a coin bag at actual costs incurred by the Bank 7.3 Feer interventions and claims from foreign/domestic bank or clarification executed at account work? s request 30 irrespective of all the fees below the saccount every state to fee account every state account every state to fee account every state to fee account every state	-	2) Making other changes at the Debtor's request	1%	
7. Dites In PLN 1.1 Portfolio to the night treasury, keys to the drop-box doors, a coin bag incurred by the Bank + 0.8 Bank margin 7.3 Affirming the credibility of the signatures of Bank Clients against the signature specimen card 30 - 7.3 For interventors and claims from foreign/domestic bank or clarification executed at account 30 - 7.4 Forting the credibility of the signatures of Bank Clients against the signature specimen card 30 - 7.4 Forting the credibility of the fees below the fees calculated by domestic or foreign bank. 30 - 7.4 Services that are not stipulated in the Schedule at actual costs or as pargreement signed with Client on endition of the Schedule - - 7.5 Susance and sending out request for payment related to illegitimate debit balance 50 on endf payment. 7.5 Susance and sending out request for payment related to illegitimate debit balance 0 per single transaction, through the head account own single duals. 0 7.6 Susance and sending out request for payment related to illegitimate debit balance 0 mersingle transaction, through the head account own single duals. 7.7 Susance and sending				
7.1 Portfolio to the night tressury, keys to the drop-box doors, a coin bag at calcula costs incurred by the days. 108 Bank margin 7.2 Affirming the credibility of the signatures of Bank Clents against the signature specimen card 30 30 7.3 Fee for interventions and claims from foreign/domestic bank or clarification executed at account irrespective of all the fees below the account owner covers also the fees calculated by domestic or foreign pawnents 10 Pelated to domestic payments 30 2) related to foreign payments 30 5 Swarce and sending out request for payment related to lilegitimate debit balance 50 8. Orders for the benefit of Millennium TFI S.A. in PLN Fees and commissions for activities connected with acceptance and transfer of orders 0 mering the bank account. 9. Millennium TFI S.A. 10 monthly 9. Orders for the benefit of Millennium TFI S.A. in PLN 9. Including customer own specification) for: 10 monthly 9. Millennet activities connected with acceptance and transfer of orders 0 monthly 9. Millennet activities connected arepts via agreed bank's electronic channel 10 monthly <	6.3	Sending a reminder and call for payment	11	in every instance
2 Millent day incurred by the Bank 7.3 Z Milfming the credibility of the signatures of Bank Clients against the signature specimen card 30 respective of all the fees below the fees calculated by domestic or foreign bank 7.3 Z Fee for interventions and claims from foreign / domestic bank or clarification executed at account wower's request. 30 respective of all the fees below the fees calculated by domestic or foreign bank. 7.4 Services that are not stipulated in the Schedule at cutual costs or as pargement signed with Client 7.5 Issuarce and sending out request for payment related to illegitimate debit balance 50 one-off payment 8. Orders for the benefit of Millennium TFI S.A. in PLN Fees and commissions for activities connected with acceptance and transfer of orders 0 ber single transaction, through the bank account 9. Including sustance on specification) for: 100 monthly monthly 9. Millenet daily 150 monthly monthly 9. Millenet daily 100 monthly monthly 9. Millenet daily 100 monthly monthly 9. Millenet daily 100 monthly monthly 9. Millene	7.	Others	in PLN	
7.2 Miffming the credibility of the signatures of Bank Clients against: the signature specimen card 30 7.3 Fee for interventions and claims from foreign/domestic bank or clarification executed at account owner covers also the fees below the account of a total costs or as per agreement signed with client 7.5 issuance and sending out request for payment related to lilegitimate debit balance 50 one-off payment 7.5 issuance and periodic delivery of non-standard reports via agreed bank's electronic channel in PLN per single transaction, through charging the bank account 7.1 Millenet soce per month end 100 monthly 7.2 Willenet several times daily 300 monthly 7.3 Poestf	7.1	Portfolio to the night treasury, keys to the drop-box doors, a coin bag		+ 10% Bank margin
7.3 Fee for interventions and claims from foreign/domestic bank or clarification executed at account womer access all the fees below the account owner access and sending out requests for payment related to illigitimate debit balance 7.4 Verkers the benefit of Millemium TFI S.A. 0 Define and periodic delivery of non-standard reports via agreed bank's electronic channel in PLN 8. Millenet daily 300 monthly 0 9. </td <td>7 2</td> <td>Affirming the credibility of the signatures of Bank Clients against the signature specimen card</td> <td></td> <td></td>	7 2	Affirming the credibility of the signatures of Bank Clients against the signature specimen card		
over's request account owner covers also the fees calculated by domestic or foreign bank 1) related to domestic payments 30 2) related to foreign payments 30 5 services that are not stipulated in the Schedule at calculated by domestic or foreign bank 7.4 Services that are not stipulated in the Schedule at calculated by domestic or foreign bank 7.5 sustance and sending out request for payment related to illegitimate debit balance 50 one-off payment 8 Orders for the benefit of Millennium TFI S.A. in PLN Perse and commissions for activities connected with acceptance and transfer of orders to algree dynamic to Millennium TFI S.A. one-off payment 0 per angle transaction, through the Millennium TFI S.A. one-off payment 1 Including ustomer own specification for: 0 per angle transaction, through the Account 1 Including ustomer own specification for: 100 monthly 3 Millenet several times daily 300 monthly 3 Willenet several times daily 300 monthly 4 E-mail, Irrespectively of frequency 300 monthly 5 One-off delivery of report on demand Negatible min. 500 Including transaction, through the advitable delivery of perfection for advitable delivery of report on demand 1			50	Irrospective of all the fees below the
Image: Provide the second s	1.5			
2) related to foreign payments 60 7.4 Bervices that are not stipulated in the Schedule at actual costs or as per agreement signed with Client 7.5 issuance and sending out request for payment related to illegitimate debit balance 50 one-off payment 8. Orders for the benefit of Millennium TF1 S.A. in PLN ber ingle transaction, through charging the bank account Define and periodic delivery of non-standard reports via agreed bank's electronic channel in PLN charging the bank account 9. Millenet comes per month end 100 monthly 9. Millenet comes per month end 100 monthly 9. Millenet several times daily 150 monthly 9.4 E-mail, intrespectively of frequency 300 monthly 9.4 E-mail, intrespectively of frequency 300 monthly 9.4 E-mail, interspectively of frequency 300 monthly 9.5 VPN/sFTP, irrespectively of frequency 300 monthly 9.6 One-off delivery of nodemand Negotable min. 500 Millent data data data data data data data da				
7.4 Services that are not stipulated in the Schedule at actual costs or as paragreement signed with Client 7.5 Issuance and sending out request for payment related to illegitimate debit balance 50 one-off payment 8. Orders for the benefit of Millennium TFI S.A. in PLN one-off payment 7.6 Services that are not stipulated in the Schedule 0 per single transaction, through charging the bank account 9. Orders for the benefit of Millennium TFI S.A. 0 per single transaction, through charging the bank account 9. Define and periodic delivery of non-standard reports via agreed bank's electronic channel 100 monthly 9. Millenet once per month end 100 monthly 9. Millenet serveral times daily 300 monthly 9. Millenet serveral times daily 300 monthly 9. Oversift Equency 300 monthly 9. Oversift Equency 100 monthly 9. Oversift Equency 300 monthly 9. Oversift Equency 100 monthly 9		1) related to domestic payments	30	
per agreement signed with Client 7.5 Issuance and sending out request for payment related to illegitimate debit balance 50 one-off payment 7.5 Stauance and sending out request for payment related to illegitimate debit balance 50 one-off payment 8 Orders for the benefit of Millennium TFI S.A. 0 per single transaction, through charging the bank account 0 In FLN 0 per single transaction, through charging the bank account 0 In ficulating customer own specification) for: 100 monthly 1 Millenet once per month end 100 monthly 2 Millenet daity 100 monthly 3 4 100 monthly 4 E-mail, increagectively of frequency 300 monthly 9.5 VPN/sFTP, irrespectively of frequency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 POSTAL AND TELECOMUNICATIONS FEE 1.1 Fet-rate fees for facsimiles: in PLN 1.1 Fat-rate fees for facsimiles: in PLN 1.1 Fat-rate fees for facsimiles: 2 1.1 Fat-rate fees for sending SWIF messages: 3 1.2 Fit-rat page 6 1.3 <			60	
signed with Client signed with Client 7.5 issuance and sending out request for payment related to illegitimate debit balance 50 one-off payment 8 Orders for the benefit of Millennium TFI S.A. in PLN Fees and commissions for activities connected with acceptance and transfer of orders 0 per single transaction, through charging the bank account 0 Define and periodic delivery of non-standard reports via agreed bank's electronic channel (including customer own specification) for: In PLN 1 Millenet cace per month end 100 monthly 9.2 Millenet daily 300 monthly 9.3 Millenet several times daily 300 monthly 9.4 Finali, irrespectively of frequency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 PART XI POSTAL AND TELECOMUNICATIONS FEE 1.1 Fees in the domestic turnover: in PLN 1.1 Fees for facsimiles: in PLN 1.1 Fees read for assimile 6 1.1 Fees read for sending SWIFT messages: 4 1.2 Jocal facsimile 10 1.3 Fees read time field for the price For postal services in the domestic turnover 1.4 Fees read time f	7.4	Services that are not stipulated in the Schedule		
7.5 Sistance and sending out request for payment related to illegitimate debit balance 50 one-off payment 8 Orders for the benefit of Millennium TFI S.A. in PLN Fees and commissions for activities connected with acceptance and transfer of orders to Millennium TFI S.A. 0 per single transaction, through charging the bank account Define and periodic delivery of non-standard reports via agreed bank's electronic channel in PLN per single transaction, through charging the bank account 1 Millenet once per month end 100 monthly 2 Millenet daily 300 monthly 3 Millenet several times daily 300 monthly 4 E-mail, inspectively of frequency 300 monthly 5 One-off delivery of report on demand Negotiable min. 500 VPN/sFTP, Irrespectively of frequency 300 monthly 5 One-off delivery of report on demand Negotiable min. 500 1 Fees in the domestic turnover: in PLN 1.1 Fees facismile: in PLN 1.1 Fees race facismile: in PLN 1.1 Fees race facismile 2 1.1 Fees race facismile 2 1.1 Fees race facismile 2 1.2 Fact-race facismile 3 <td></td> <td></td> <td></td> <td></td>				
8. Orders for the benefit of Millennium TFI S.A. in PLN Fees and commissions for activities connected with acceptance and transfer of orders 0 ber single transaction, through control of the per single transaction of the per single transaction of the per single transaction, through control of the per single transaction of the per single transeceptice transeces in the domestic list of	7.5	Issuance and sending out request for payment related to illegitimate debit balance		one off payment
Fees and commissions for activities connected with acceptance and transfer of orders to Millennium TFI S.A. Define and periodic delivery of non-standard reports via agreed bank's electronic channel (including customer own specification) for: Define and periodic delivery of non-standard reports via agreed bank's electronic channel (including customer own specification) for: Image: Common Standard Periodic Standard Periodi				one-on payment
bolilennium TFI S.A. O charging the bank account Define and periodic delivery of non-standard reports via agreed bank's electronic channel (including customer own specification) for: In PLN 1 Millenet once per month end 100 monthly 2 Millenet once per month end 100 monthly 3 Millenet several times daily 300 monthly 9.3 Millenet several times daily 300 monthly 9.4 E-mail, irrespectively of frequency 300 monthly 9.5 VPN/sFTP, irrespectively of frequency 300 monthly 9.5 VPN/sFTP, irrespectively of requency 300 monthly 9.5 VPN/sFTP, irrespectively of nequency 300 monthly 9.5 VPN/sFTP, irrespectively of requency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 monthly 9.1 Indistances facismile in PLN in and the domestic turnover: in PLN 1.1 Flat-rate fees for facismile in PLN in PLN in PLN 10	0.			per single transaction, through
9. (including customer own specification) for: III PLN 9.1 Millenet once per month end 100 monthly 9.1 Millenet sove per month end 100 monthly 9.3 Millenet several times daily 300 monthly 9.3 Millenet several times daily 300 monthly 9.4 E-mail, irrespectively of frequency 100 monthly 9.5 VPN/sFTP, irrespectively of frequency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 PART XI POSTAL AND TELECOMUNICATIONS FEE 1.1 Flat-rate fees for facsimiles: in PLN 1.1 Flat-rate fees for facsimiles: in PLN 1.1 Flat-rate fees for facsimiles: 6 1.1 Flat-rate fees for seximile 6 2.1 Local facsimile 2 1.2 Local facsimile 2 2.1 Local facsimile 2 3.1 - first page 4 4.1 - every subsequent page 2 1.2 Flat-rate fees			0	
Including customer own specification) for: Including customer own specification) for: Millenet once per month end 100 monthly 9.2 Millenet daily 150 monthly 9.3 Millenet daily 300 monthly 9.4 E-mail, irrespectively of frequency 100 monthly 9.4 E-mail, irrespectively of frequency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 monthly PARTXI POSTAL AND TELECOMUNICATIONS FEE 1.1 Flat-rate fees for facsimiles: in PLN 1.1 Flat-rate fees for facsimile 6 - - first page 6 - - first page 4 - - first page 2 1.1 Flat-rate fees for sending SWIFT messages: 1 1			In PLN	
9.2 Millenet daily 150 monthly 9.3 Millenet several times daily 300 monthly 9.4 E-mail, irrespectively of frequency 100 monthly 9.5 VPN/sFTP, irrespectively of frequency 300 monthly 9.6 One-off delivery of requency 300 monthly 9.6 One-off delivery of requency 300 monthly 9.6 One-off delivery of requency 100 monthly 9.6 One-off delivery of requency 100 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 PART XI POSTAL AND TELECOMUNICATIONS FEE 1.1 Flat-rate fees for facsimiles: 1 1.1 Flat-rate fees for facsimiles: 1 1.1 Flat-rate fees for facsimile 1 2.1 Local facsimile 1 3.1 - every subsequent page 3 2.1 Local facsimile 1 4. - every subsequent page 2 1.2 Flat-rate fees for sending SWIFT messages: 1 1.3 Postal fees 20 3.1 10 3 1.3 Postal fees according to the price for postal services in the domestic tist of Poczta Polsk				
3 Millert several times daily 300 monthly 9.4 Millert several times daily 300 monthly 9.4 E-mail, irrespectively of frequency 100 monthly 9.5 VPN/SFTP, irrespectively of frequency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 monthly PART XI POSTAL AND TELECOMUNICATIONS FEE In Fees in the domestic turnover: in PLN 1.1 Flat-rate fees for facsimiles: in PLN in PLN 1.1 flat-rate fees for facsimile 6 in PLN 2.1 Jong distances facsimile 6 in PLN 3.2 J Local facsimile 2 in PLN		•		
9.4 E-mail, irrespectively of frequency 100 monthly 9.5 VPN/sFTP, irrespectively of frequency 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 PART XI POSTAL AND TELECOMUNICATIONS FEE 1. Fees in the domestic turnover: 1.1 Flat-rate fees for facsimiles: in PLN 1.1 Flat-rate fees for facsimiles: 6 1 1) Long distances facsimile 6 2) local facsimile 6 - every subsequent page 3 2) local facsimile 2 1.2 Flat-rate fees for sending SWIFT messages: 1 1.3 Postal fees 5 2) opening L/C, guarantee 20 3) investigation 10 1.3 Postal fees at actual costs 1.4 Courier services through courier companies at actual costs				
Image many mapping and participation 300 monthly 9.6 One-off delivery of report on demand Negotiable min. 500 PART XI POSTAL AND TELECOMUNICATIONS FEE 1. Fees in the domestic turnover: in PLN 1.1 Flat-rate fees for facsimiles: 6 1.1 Flat-rate fees for facsimiles: 6 1.1 Flat-rate fees for facsimile 1 2.1 Local facsimile 3 2.1 Flat-rate fees for scismile 1 3.1 Flat-rate fees for scismile 1 3.2 Local facsimile 1 4 - every subsequent page 3 2.1 Flat-rate fees for sending SWIFT messages: 1 1.2 Flat-rate fees for sending SWIFT messages: 1 1.2 Flat-rate fees for sending SWIFT messages: 10 3.1 10 10 3.3 10 10 3.3 10 10 3.3 10 10 3.4 10 10 3.5 10 10 3.1 100 10				
No. Information interpretation of mediately Negotiable min. 500 PART XI POSTAL AND TELECOMUNICATIONS FEE Interpretation of mediately Interpretation of mediately POSTAL AND TELECOMUNICATIONS FEE Interpretation of mediately Interpretation of mediately Interpretation of mediately POSTAL AND TELECOMUNICATIONS FEE Interpretation of mediately Interpretation of				
PART XI POSTAL AND TELECOMUNICATIONS FEE 1. Fees in the domestic turnover: in PLN 1.1 Flat-rate fees for facsimiles: in PLN 1.1 Flat-rate fees for facsimiles: 6 1.1 first page 6 2.1 First page 6 3.1 Constraine 1 4.1 - every subsequent page 3 2.1 Local facsimile 1 4.1 - every subsequent page 2 5.1 1 Dasic rate 5 2.1.2 Flat-rate fees for sending SWIFT messages: 10 1.2 Stat rate 5 1 2.1.2 opening L/C, guarantee 20 1 3.1 investigation 10 10 1.3 Postal fees according to the price for postal services in the domestic list of Poccta Polska For postal services in the domestic list of Poccta Polska 1.4 Courier services through courier companies at actual costs at actual costs 2. Fees in foreign trade in PLN in PLN				monthly
POSTAL AND TELECOMUNICATIONS FEE in PLN in PLN 1.1 Flat-rate fees for facsimiles:	9.6		Negotiable min. 500	
POSTAL AND TELECOMUNICATIONS FEE in PLN in PLN 1.1 Flat-rate fees for facsimiles:		PART XI		
1.Fees in the domestic turnover:in PLN1.1Flat-rate fees for facsimiles:				
1.1Flat-rate fees for facsimiles:Image: Constant of the set of th				
1) Long distances facsimileImageImage- first page6Image- every subsequent page3Image2) Local facsimileImage1mage- first page4Image- every subsequent page2Image- every subsequent page2Image- every subsequent page2Image1.2Flat-rate fees for sending SWIFT messages:Image1) basic rate5Image2) opening L/C, guarantee203) investigation101.3Postal feesaccording to the price list of Poczta Polska1.4Courier services through courier companiesat actual costs2.Fees in foreign tradein PLN	1.	Fees in the domestic turnover:	in PLN	
- first page6- every subsequent page32) Local facsimile3- first page4- first page2- every subsequent page21.2Flat-rate fees for sending SWIFT messages:1) basic rate52) opening L/C, guarantee203) investigation101.3Postal feesAccording to the price list of Poczta Polska1.4Courier services through courier companies2Fees in foreign trade10in PLN	1.1	Flat-rate fees for facsimiles:		
- every subsequent page 3 2) Local facsimile - - first page 4 - every subsequent page 2 1.2 Flat-rate fees for sending SWIFT messages: 1) basic rate 5 2) opening L/C, guarantee 20 3) investigation 10 1.3 Postal fees 1.4 Courier services through courier companies 2. Fees in foreign trade		1) Long distances facsimile		
2) Local facsimileImageImage- first page4Image- every subsequent page2Image1.2Flat-rate fees for sending SWIFT messages:1mageImage1) basic rate5Image2) opening L/C, guarantee20Image3) investigation10Image1.3Postal feesaccording to the price list of Poczta PolskaFor postal services in the domestic turnover1.4Courier services through courier companiesat actual costsImage2.Fees in foreign tradeim PLNImage			6	
2) Local facsimileImageImage- first page4Image- every subsequent page2Image1.2Flat-rate fees for sending SWIFT messages:1mageImage1) basic rate5Image2) opening L/C, guarantee20Image3) investigation10Image1.3Postal feesaccording to the price list of Poczta PolskaFor postal services in the domestic turnover1.4Courier services through courier companiesat actual costsImage2.Fees in foreign tradeim PLNImage		- every subsequent page	3	
- every subsequent page 2 1.2 Flat-rate fees for sending SWIFT messages: - 1) basic rate 5 - 2) opening L/C, guarantee 20 - 3) investigation 10 - 1.3 Postal fees according to the price list of Poczta Polska For postal services in the domestic turnover 1.4 Courier services through courier companies at actual costs - 2. Fees in foreign trade in PLN -				
1.2 Flat-rate fees for sending SWIFT messages: Image: sending SWIFT messages: 1) basic rate 5 2) opening L/C, guarantee 20 3) investigation 10 1.3 Postal fees 1.4 Courier services through courier companies 2. Fees in foreign trade in PLN		- first page	4	
1) basic rate 5 2) opening L/C, guarantee 20 3) investigation 10 1.3 Postal fees 1.4 Courier services through courier companies 2. Fees in foreign trade in PLN			2	
2) opening L/C, guarantee 20 3) investigation 10 1.3 Postal fees 1.4 Courier services through courier companies 2. Fees in foreign trade	1.2	Flat-rate fees for sending SWIFT messages:		
3) investigation 10 3) investigation 10 1.3 Postal fees 1.4 Courier services through courier companies 2. Fees in foreign trade		1) basic rate	5	
1.3 Postal fees according to the price list of Poczta Polska For postal services in the domestic list of Poczta Polska 1.4 Courier services through courier companies at actual costs at actual costs 2. Fees in foreign trade in PLN		2) opening L/C, guarantee	20	
1.4 Courier services through courier companies at actual costs 2. Fees in foreign trade in PLN		3) investigation	10	
1.4 Courier services through courier companies at actual costs 2. Fees in foreign trade in PLN	1.3	Postal fees		
2. Fees in foreign trade in PLN	1.4	Courier services through courier companies		turnover
2.1 Flat-rate fees for facsimiles:		-	in PLN	
	2.1	Flat-rate fees for facsimiles:		

	1) For the first page	12	
	2) For every subsequent page	6	
2.2	Flat-rate fees for sending SWIFT messages:		
	1) basic rate	5	
	2) opening L/C, guarantee	20	
	3) investigation	10	
2.3	Flat rate postage for regular mail		
	1) mail of up to 20 g inclusively, sent to:		
	- a European country	5	
	- a non-European country	7	
	2) mail of 21 g to 100 g inclusively, sent to:		
	- a European country	10	
	- a non-European country	14	
	3) for every next 100 g. of weight started, in case of mail sent to:		
	- European country	6	
	- non-European country	12	
2.4	Registered mail	200 % of the rates	Defined in item 2.3.
2.5	Courier services through courier companies	at actual costs	

			P	ART XII				
			INTEF	REST RA	ΓES			
. Current ad	counts							
Accounts	Balance	PLN	USD	EUR	GBP	CHF/AUD/CAD/DK JPY/NOK/SEK/CZK/HUF		
	Regardless the balance	0,01%	5 0,01 %	0,01%	0,01%	0,00%		
onthly capitaliza		ce on the accou	nt equals the am	ount of the fee	or maintenand	ce of the settlement acc	count in PLN.	
	funds remaining in the acco							aintenance of t
Term dep								
	sits - fixed interest rate							
	ced interest rate	PLN	USD	EUR				
i days month		0,30%	0,05%	0,05%				
months		0,65%	0,08%	0,05%				
months		0,65%	0,12%	0,08%				<u> </u>
months		0,75%	0,15%	0,20%	+ +			
months		0,80%	-	-	<u> </u>			
- months		0,85%	0,45%	0,40%				
	er the contractual term	- ,	.,	.,				
the deposit agro terest accrued a	5D	eement termina	ation date.			eriod of the deposit valio	dity shall amount t	o 1/4 of the
2 Millonot d	oposit fixed interest rate							
2.2 Millenet deposit - fixed interest rate Millenet deposit - fixed interest rate		15 days	1 Month	2 Months	3 Months	6 Months	9 Months PLN/ average 6 and 12 Months FX	12 Months
alance/ Period		1 - 15 days	16 - 31 days	32 - 61 days	62 - 92	93 - 183 days	184 - 275 days	276 - 366 dr
N	5000 - 24 999,99	0,35%	0,70%	0,70%	0,75%	0,80%	0,85%	0,90%
	25 000,00 - 49 999,99	0,55%	0,95%	1,00%	1,05%	1,10%	1,15%	1,20%
	50 000,00 - 99 999,99	1,20%	1,50%	1,60%	1,70%	1,80%	1,85%	1,95%
	> = 100 000,00	1,30%	1,60%	1,65%	1,75%	1,85%	1,95%	2,05%
SD IR		0,05%	0,10%	0,15%	0,20%	0,30%	0,40%	0,50%
	er the contractual term	0,05%	0,05%	0,10%	0,15%	0,25%	0,35%	0,45%
in PLN: 5.000 PL in USD: 200 USD in EUR: 200 EUR arlier terminatio the deposit agro Overdue d	n of the deposit agreement: eement is terminated before lebt in PLN and FX	the contractual	term the interes	st for the whole	contractual pe	riod of the deposit valio	dity shall not be du	Je.
	te: 4 x NBP lombard rate.							
	n method: for each day of ov	erdue debt.						
Reference	rate							
Reference	rate - in case the value of th	e reference rat	e is lower than 0,	, the Bank adopt	s value 0 for d	etermination of the floa	ating interest rate.	
				ART XIII				
	NFORMA	TION A	BOUT DE	POSIT'S	GUAR	ANTEE SYST	EM	
eposits made in er cent.	Millennium Bank are guaran	eed according	to Act on the Ba	nk Guarantee Fu	nd. Deposits u	ıp to 100 000 EUR or eq	uivalent are guara	anteed to 100
	sits in zlotys and foreign cur egal identity, as long as they							onal units not
	the State Treasury, financia s, entities that are not perm		uch as banks, bro	okerage houses,	pensions funds	s, various types of inves	tment funds, enti	ties providing

Guaranteed funds are paid out in zlotys (after conversion according to the NBP exchange rate on the date of the bank bankruptcy). The amount to be paid out is calculated from the total funds located in all the accounts (e.g. term deposits, current accounts, savings accounts) of a single person in Millennium Bank.