

## 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 October 19<sup>th</sup>, 2020**

# TABLE OF CONTENTS

|   |    |
|---|----|
| GENERAL PRINCIPLES FOR COLLECTING BANKING FEES AND COMMISSIONS..... | 3  |
| BANK ACCOUNTS .....   | 3  |
| LOANS.....  | 7  |
| GUARANTEES AND SURETIES .....                                       | 9  |
| DOCUMENTARY LETTERS OF CREDIT (L/C).....                            | 10 |
| COLLECTIONS .....   | 11 |
| BANK CARDS .....  | 12 |
| FACTORING SERVICES.....   | 16 |
| CUSTODIAL SERVICES .....  | 16 |
| VARIOUS ORDERS .....  | 17 |
| POSTAL AND TELECOMMUNICATIONS FEE.....                              | 19 |
| INTEREST RATES.....   | 19 |
| INFORMATION OF THE DEPOSIT GUARANTEE SYSTEM.....                    | 20 |

## PART I GENERAL PRINCIPLES FOR COLLECTING BANKING FEES AND COMMISSIONS

1. 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,
  - 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.
3. 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 shall 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 zloty, 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.
13. 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.
14. 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 in a way agreed directly with the Client
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.
20. Fees and commissions in the Price List are quoted in net values (amounts) and may be increased by any applicable VAT.

## PART II BANK ACCOUNTS

|                                    |  | in PLN  |   |
|------------------------------------|--|---|---|
| <b>1. Open a bank account</b>      |  |   |   |
| 1.1                                | Settlement (current or auxiliary) account in PLN, including VAT account and foreign currencies                 | 0   |   |
| 1.2                                | Payroll account  | 0   |   |
| 1.3                                | Term deposits  | 0   |   |
| 1.4                                | Escrow, fiduciary account, residential trust deed account  | Individual conditions defined in agreement  |   |
| <b>2. Bank account maintenance</b> |  | 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<br>Base rate understood to mean the fee for a settlement account (current or auxiliary) in zloty                            |
| 2.4                                | Settlement (current or technical) account in FX  | 100   | monthly   |
| 2.5                                | Auxiliary account to settle term deposit/loans/foreign exchange  | 0   |   |
| 2.6                                | Residential trust deed account   | 100   | monthly   |
| 2.7                                | Escrow, fiduciary account with other fees concerning escrow, fiduciary account, residential trust deed account | Conditions defined in agreement   |   |
| 2.8                                | EUROMillennium   | 0   |   |
| 2.9                                | VAT account  | 0   |   |
| 2.10                               | Overnight term deposit*  |   |   |
|                                    | 1. Define of automated overnight term deposit (ON deposits)  | 50  | one-off payment   |
|                                    | 2. Monthly service of automated overnight term deposit (ON deposits)   | 50  |   |
| 2.11                               | Monthly service of individually negotiated account's interest rate (interest plan)                             | 75  | monthly   |
| 2.12                               | Closing of account/accounts  | 100   | One-off payment, irrespective of number of closed account   |
| 2.13                               | Fee for maintaining a high balance on settlement accounts (current or auxiliary) in EUR                        | 1/12 of absolute value of current deposit rate in EUR announced by the European Central | Fee charged monthly, till the 10th day of the month coming after the calendar month, for which it is accrued if the monthly average |

|      |  |  |  |
|------|--|--|--|
|      |  | Bank on average monthly balance on account | balance of the account in EUR is equal to or higher than 250k EUR  |
| 2.14 | The annual fee for keeping a high balance on bank accounts, including i.a. current, auxiliary, custody, escrow, escrow accounts for developers, automatic ON deposits, time deposits in all currencies | 0,25%                                      | The annual fee shall be charged if the sum of positive balances as of 31 December, on all the customer's accounts and deposits converted to PLN exceeds the value of 5 mln PLN. For purposes of converting the balances in other currencies to PLN the Bank shall convert the balance with use of the NBP average rate valid for the particular currency on the day, for which the commission is charged. The Bank reserves the right to calculate the commission as of end of 31 December every calendar year and to charge the commission within 30 days from this date. |

**Note:**  
\*/ Service not available in the Bank's offering since 19 October 2020. The terms stipulated in the Price List apply to orders concluded before 19 October 2020 until expiry of the period of notice of termination of the service, submitted by the Bank

| 3. Cash deposits |  | in PLN                |   |
|------------------|--|-----------------------|---|
| 3.1              | Made in the following form:  |                       |   |
|                  | 1) open  |                       |   |
|                  | - made by the Client   | 0,60%                 | min. 30 PLN   |
|                  | - made by third persons  | 0,60%                 | min. 30 PLN charged to the payer                        |
|                  | - made by third persons pursuant to arrangements between the Client and the Bank       | 0,60%                 | min. 30 PLN charged to Client's account or to the payer |
|                  | - in a Bank Millennium cash deposit machine with use of a debit card or charge card */ | 0,40%                 | min 10  |
|                  | 2) closed  |                       |   |
|                  | - in cashier-desk and night treasury (trezor)  | 0,50%                 | min. 30 PLN   |
|                  | - with pickup at the Customer's premises or deposit directly at the external Company   | 0,40%                 | min 10  |
| 3.2              | Additional fee for cash deposit with pickup at the Customer's premises                 | Individual conditions |   |
| 3.3              | Issuance of cash discrepancy protocol related to deposit made in closed form           | 30                    | one-off payment   |
| 3.4              | Fee for deposit made on non-standard order   | 10                    | one-off payment   |

**Note:**  
\*/ A deposit with use of a debit card is made on the bank account connected with the card. A charge card deposit is treated as early repayment of the card. Cash deposits in a cash deposit machine may be made only with notes issued by NBP, are authorised by using the PIN number and are counted and booked on the account upon making the deposit or on the first working day after making the deposit if the deposit was made on a Sunday or holiday. Addresses of branches, which offer the service, are available in the Bank's branches.

| 4. Cash withdrawals |  | in PLN                |  |
|---------------------|--|-----------------------|--|
| 4.1                 | Open   |                       |  |
|                     | Made in the following form:  |                       |  |
|                     | 1) based upon disposition of withdrawal  | 0,60%                 | min. 30 PLN  |
|                     | 2) based upon cheque   | 0,60%                 | min. 30 PLN, charged to cheque issuer  |
|                     | 3) based upon Electronic Cash Withdrawal order */  | 0,2%                  | min 5 charged to Client's account  |
| 4.2                 | Closed   |                       |  |
|                     | made in the Bank's branches or at the Customer's premises                                | 0,50%                 | min. 30 PLN  |
| 4.3                 | Additional fee for withdrawal at the Customer's premises                                 | Individual conditions |  |
| 4.4                 | Submitting Electronic Cash Withdrawal order through Millenet                             | 2                     |  |
| 4.5                 | Failure to collect the amount by the deadline agreed with the Bank's organizational unit | 0,50%                 | min. 100 PLN (on amount collected)   |
| 4.6                 | Without prior notification   | 0,50%                 | Withdrawal of the amount higher than that stipulated in the Bank account agreement without stipulated term of notice |
| 4.7                 | Additional fee for open withdrawal consistent with the specified nominal structure       | 10                    |  |

**Note:**  
\*/ The Bank may refuse to make a withdrawal, which is of the serial withdrawals type, i.e. such withdrawals where the daily number per one outlet exceeds 50, with consideration of rules stipulated in the General terms and conditions of opening and keeping bank accounts for Customers of Corporate Banking in Bank Millennium SA

| 5. FX exchange and replacement   |  | in PLN |                                   |
|--|--|--------|-----------------------------------|
| 5.1  | exchange of one foreign exchange into another foreign exchange made as a change in the balances on 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:**  
Service available for owners of Millennium VISA Executive Electron.

| 7. Transfers: |   | in PLN | per each transfer                                     |
|---------------|---|--------|---|
| 7.1           | In PLN, including VAT transfers, 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 on non-standard form |
|               | 4) through Bank's branch and TeleMillennium made to accounts in other banks       | 30     |   |
| 7.2           | In PLN, including VAT transfers, settled through other systems made:              |        |   |

|     |  |       |  |
|-----|--|-------|--|
|     | 1) through SORBNET (regardless of the form of payment delivery)  | 30    |  |
|     | 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   |  |
|     | 3) Made through Bank's branch and TeleMillennium to other accounts in Banku Millennium   | 30    | 5 PLN for transfers on non-standard form |
| 7.4 | In FX (other than EUR) 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   | 0,25% | min 17, max 170                          |
|     | 2) Urgent mode   | 0,25% | min 17 max 170 + additional fee 50 *     |
|     | 3) Express mode  | 0,25% | min 17 max 170 + additional fee 100 *    |
| 7.5 | In EUR to EOG incl. made to accounts in other domestic banks - depending on the execution mode chosen <sup>5</sup>   |       |  |
|     | 1) Standard mode   | 2,5   |  |
|     | 2) Express mode  | 30    |  |
| 7.6 | In EUR outside EOG - depending on the execution mode chosen <sup>5</sup>   |       |  |
|     | 1) Standard mode   | 0,25% | min 17 max 170 + additional fee 50 *     |
|     | 2) Express mode  | 0,25% | min 17 max 170 + additional fee 100 *    |
| 7.7 | SEPA transfer  | 2,5   |  |
| 7.8 | Crediting account holder:  |       |  |
|     | 1) In FX made from other accounts in domestic and foreign banks, and in PLN made from accounts in foreign banks and SEPA   | 10    |  |
|     | 2) In EUR made from other accounts in EOG and made from accounts in other domestic banks and SEPA  | 0     |  |
| 7.9 | Additional fee for OUR option i.e. in which all the costs covered by the Orderer*  | 100   |  |

**Note:**

- Fees shall not be charged if the order instructions result from the Bank's internal procedures.
- The TransBank application does not handle transfers:
  - in favour of ZUS
  - in favour of Tax Office
  - in the SORBNET system for less than 1 000 000 PLN.
- Costs of the third party banks, other than the one mentioned in the point 7.9, shall be deducted separately, in accordance with the point 19, Part I.
- Limit assigned to a single fast transfer referred to in point 7.2.2., shall be 100 000 PLN.
- EOG - UE countries and Island, Lichtenstain and Norway.

\* Additional fees (50 and 100 PLN) mentioned in the points 7.4.2. - 7.4.3, 7.6.1-7.6.2 of the price list are additional to the basic fee for foreign transfers (point 7.4 and 7.6 of the Price List).

| 8. Standing orders |   | in PLN  |                |
|--------------------|---|---|----------------|
| 8.1                | Standard orders   |   |                |
|                    | 1) acceptance/ change of the standing order   |   |                |
|                    | - in a branch   | 4   |                |
|                    | - Millenet  | 0   |                |
|                    | 2) annulling of the standing order  | 0   |                |
|                    | 3) execution of a single standing order to another account kept in the Bank             |   |                |
|                    | - placed in a Branch  | 3   |                |
|                    | - via Millenet  | 0,50  |                |
|                    | 4) execution of a single standing order to another bank                                 |   |                |
|                    | - placed in a Branch  | 4   |                |
|                    | - via Millenet  | 2   |                |
| 8.2                | Non-standard performance  |   |                |
|                    | 1) acceptance of the one-off order  | 10  |                |
|                    | 2) acceptance/change of a standing order disposal                                       | 50  |                |
|                    | 3) annulling of a disposal  | 0   |                |
|                    | 4) execution of a single standing order (for each transfer)                             | 30  | + transfer fee |
| 9.                 | Postal orders via postal operator   | in PLN  |                |
| 9.1                | sending postal order through Millenet for execution by a postal operator (per transfer) | 6,20 + 1% of postal order amount  |                |
| 9.2                | execution of a postal order by the Bank   | 2,50  |                |
| 9.3                | confirmation of a postal order receipt  | 2,60  |                |
| 9.4                | postal order return by a postal operator  | Fee in accordance with the current rate stipulated in the Poczta Polska SA Price List |                |
| 9.5                | execution of postal order return by the Bank  | 2,50  |                |
| 9.6                | ZPO (confirmation of receipt)   | 10  | Per item       |

**Note:**

Sending a postal order for execution by a postal operator means that the Customer agrees for the Bank to provide the postal operator with data necessary to execute the transfer. With respect to activities stipulated in items 9.1, 9.3 and 9.4 the fee is a refund of costs incurred by the Bank towards the postal operator and is not negotiable.

| 10. Cheques: |  | in PLN |                                |
|--------------|--|--------|--------------------------------|
| 10.1         | issuance of cheque blank forms (multiplicity of 3 forms) in domestic turnover:   |        |                                |
|              | - 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     |                                |
| 10.5         | 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   |
| 10.9  | collection of blank cheque forms, previously ordered than 1 month (30 days) after placement of the order                      | 10               | for each month started   |
| 10.10   | Millennium Cheque deposit   | 0,50%            | min. 5   |
| <b>Note:</b>  |   |                  |  |
| 1. Actions defined in items 10.3 - 10.8. shall be subject to fixed telecom fees defined in the below Price List.                                    |   |                  |  |
| 2. Actions defined in item 10.6 sec. 1) shall be subject to commission payable by: presenter - for cheques collected, issuer - for cheques settled. |   |                  |  |
| <b>11.</b>  | <b>Direct debit</b>   | <b>in PLN</b>    |  |
| 11.1  | fees collected from payee's account:  |                  |  |
| 11.1.1  | Define of service   | 150              | one-off payment  |
| 11.1.2  | Monthly service of direct debit   | 200              | one-off payment  |
| 11.1.3  | instructions in electronic form:  |                  |  |
|   | 1) debiting payer's account at the Bank   | 1,5              |  |
|   | 2) debiting payer's account in another bank   | 2                |  |
|   | 3) rejection of order by payer's bank   | 0                |  |
| 11.1.4  | Sending consent to the payer's bank and obtaining confirmation about consent submission                                       | 6                |  |
| 11.1.5  | fees collected from payer's account   |                  | for each transaction   |
|   | 1) acceptance/ actualisation/ refusal   | 0                |  |
|   | 2) execution of the direct debit from the payer's account   | 2                |  |
|   | 3) cancellation of the executed direct debit by the payer with account at the Bank  | 5                |  |
| <b>12.</b>  | <b>Mass payment</b>   |                  |  |
| 12.1  | Monthly service   | 50               | monthly  |
| <b>13.</b>  | <b>Automatic Identification of Incoming Payments (AIPP)</b>   | <b>in PLN</b>    |  |
| 13.1  | Define of service   | 200              | one-off payment  |
| 13.2  | Monthly service of AIPP   | 10               | monthly  |
| 13.3  | settlement of a single transaction  | 0,60             |  |
| 13.4  | additional services   | as per agreement |  |
| <b>14.</b>  | <b>Bill of exchange services in domestic turnover</b>   | <b>in PLN</b>    |  |
| 14.1  | presentation of a bill of exchange for payment, protest a bill of exchange, presentation of a bill of exchange for collection | 30               | per one bill of exchange   |
| <b>15.</b>  | <b>Electronic Banking services</b>  | <b>in PLN</b>    |  |
| 15.1  | Electronic Banking system Millenet with Trade Finance, Foreign Currency Exchange module and Mobile Application                | 120              | monthly fee  |
| 15.2  | First configuration of Millenet and Mobile Application  | 0                |  |
| 15.3  | Adding a new user, change of user configuration, change of authorization rules made:  |                  |  |
|   | - in Millenet   | 0                |  |
|   | - by the Bank based on the customer's application submitted in paper form*  | 20               |  |
| 15.4  | Authorisation SMS   | 0,30             |  |
| 15.5  | Receive a new password via SMS  | 0                |  |
| 15.6  | Issuing an envelope with a new password   | 50               | applies to unlocking the password  |
| 15.7  | additional services at Client's site  | 150              | for a service visit by Bank's IT engineer at Client's site                               |
| 15.8  | Electronic signature token with graphic code reader   | 200              | fee for assigning device   |
| 15.19   | Per text message about incidents on the Customer's accounts   |                  |  |
|   | - to a local phone number   | 0,25             |  |
|   | - to a foreign phone number   | 0,45             |  |
| 15.10   | Millenet Link service   | 500              | monthly fee (contains 500 messages)  |
| 15.11   | Millenet Link service activation  | 2000             |  |
| 15.12   | Receipt/sending of single message in Millenet Link service  | 0.50             |  |
| 15.13   | SwiftNet service  | 200              | monthly fee  |
| 15.14   | SwiftNet service activation   | 500              |  |
| <b>Note:</b>  |   |                  |  |
| * The fee does not apply to applications to amend only the permission to authorize changes to the authorization rules                               |   |                  |  |
| <b>16.</b>  | <b>Cash pooling service</b>   | <b>in PLN</b>    |  |
| 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                                       |
| <b>17.</b>  | <b>Net balance service</b>  | <b>in PLN</b>    |  |
| 17.1  | Define of service   | 250              |  |
| 17.2  | Monthly service of balance service  | 100              |  |
| <b>18.</b>  | <b>Individual Deposits System Service (SID)</b>   | <b>in PLN</b>    |  |
| 18.1  | Providing the Client with SID application   | 250              | irrespective of the number of work stations  |
| 18.2  | SID system maintenance fee  | 100              | monthly  |
| 18.3  | Additional services at Client's site  | 150              | for a service visit by Bank's employee at Client's site                                  |
| <b>19.</b>  | <b>Deposit boxes</b>  | <b>in PLN</b>    |  |
| 19.1  | Taking documentary or key deposit in safe envelope  | 100              | Service not available in branches not having adequate conditions for keeping the deposit |
| 19.2  | Keeping the deposit   | 50               | For each month started   |
| <b>20.</b>  | <b>MT101/MT101 Multiple</b>   | <b>in PLN</b>    |  |

|      |   |            |  |
|------|---|------------|--|
| 20.1 | Access to MT101/MT101 Multiple service  | negotiable | one-off payment  |
| 20.2 | Maintenance of MT101/MT101 Multiple service   | negotiable | monthly  |
| 20.3 | MT101/MT101 Multiple message cancellation not later than up to the end of the last working day before transaction execution | 100 PLN    | for each transaction                                     |
| 20.4 | Information of the transaction execution record on the client request   | 100 PLN    | for each information of the transaction execution record |

**Note:**

All fees for the transfers via MT101 message disposition are the same as if for standard transfers.

|            |   |               |   |
|------------|---|---------------|---|
| <b>21.</b> | <b>Distribution of information about liabilities</b>  | <b>in PLN</b> |   |
| 21.1       | Instructions in electronic form:<br>- with account to be credited in Bank Millennium<br>- with account to be credited in other bank | 1,50<br>2,00  | Fee charged only for instructions paid-for by the payer |

## PART III LOANS

|           |   |                          |                  |
|-----------|---|--------------------------|------------------|
| <b>1.</b> | <b>Current Account overdraft facility*</b>  | <b>in PLN</b>            |                  |
| 1.1       | Commission for preparation, based on the total overdraft value (granting/amount increasing)<br>- charged for every started 12 month period (a priori) as of the moment of signing the master agreement /annex<br>In case of increasing the loan value the commission is charged based on the value of increase.                   | 2,0%                     |                  |
| 1.2       | Commission for period prolongation charged as of the moment of:<br>- signing the master agreement /annex or<br>- sending by Bank the information of renewal of the initial / annexed limit period (annex does not exist)  | 2,0%                     |                  |
| 1.3       | Commitment fee, calculated daily on the unutilised overdraft value from the day of setting the amount for disposal, charged at the day of the instalment payment  | 2,50%                    | p.a.             |
| 1.4       | 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%                    |                  |
| 1.5       | 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 and payable.   | 1,5%                     |                  |
| 1.6       | 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<br>(Not applicable to amount increase/extension/shortening of the loan tenor in result of agreement termination)   | 0,4%                     |                  |
| 1.7       | Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually |
| <b>2.</b> | <b>Revolving loan*</b>  | <b>in PLN</b>            |                  |
| 2.1       | Commission for preparation, based on the total overdraft value (granting/amount increasing)<br>- charged for every started 12 month period (a priori) as of the moment of signing the master agreement /annex<br>In case of increasing the loan value the commission is charged based on the value of increase.                   | 2,0%                     |                  |
| 2.2       | Commission for period prolongation charged as of the moment of:<br>- signing the master agreement /annex or<br>- sending by Bank the information of renewal of the initial / annexed limit period (annex does not exist)  | 2,0%                     |                  |
| 2.3       | Commitment fee, calculated daily on the unutilised loan value from the day of setting the amount for disposal, charged at the day of the instalment payment   | 2,50%                    | p.a.             |
| 2.4       | 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%                    |                  |
| 2.5       | 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 and payable.   | 1,5%                     |                  |
| 2.6       | 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 the loan tenor in result of agreement termination)   | 0,4%                     |                  |
| 2.7       | Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually |

**Note:**

\*If in accordance with the Agreement on Current Account Overdraft / Revolving Loan within the "Loan Tenor" "Limit Periods" shall be used - the Commission for preparation / Commission for period prolongation shall be charged up front for every started month of the granted "Limit Period", proportionately in the amount of 1/12 of the annual fee, on the first day of validity of the next limit period.

|           |   |                          |                  |
|-----------|---|--------------------------|------------------|
| <b>3.</b> | <b>Working capital loan</b>   | <b>in PLN</b>            |                  |
| 3.1       | Commission for preparation, based on the total value (granting/amount increasing)<br>- charged as of the moment of signing the master agreement /annex<br>In case of increasing the loan value the commission is charged based on the value of increase.  | 2,0%                     |                  |
| 3.2       | Commission for period prolongation charged as of the moment of signing the master agreement /annex  | 2,0%                     |                  |
| 3.3       | 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%                    |                  |
| 3.4       | 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%                     |                  |
| 3.5       | 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%                    |                  |
| 3.6       | Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually |
| <b>4.</b> | <b>Loan against contract</b>  | <b>in PLN</b>            |                  |
| 4.1       | Commission for preparation, based on the total value (granting/amount increasing)<br>- charged as of the moment of signing the master agreement /annex<br>In case of increasing the loan value the commission is charged based on the value of increase.  | 2,0%                     |                  |

|   |   |                          |  |
|---|---|--------------------------|--|
| 4.2   | Commission for period prolongation charged as of the moment of signing the master agreement /annex  | 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%                     |  |
| 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 accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually   |
| <b>5.</b>   | <b>Real estate loan (mortgage loan)</b>   | <b>in PLN</b>            |  |
| 5.1   | Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex<br>In case of increasing the loan value the commission is charged based on the value of increase.   | 2%<br>2,5%               | if financing period up to 3 years<br>if financing period above 3 years |
| 5.2   | Commission for period prolongation charged as of the moment of signing the annex  | 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%                    |  |
| 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 accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually   |
| <b>6.</b>   | <b>Investment loan/investment-type loan (including loan for financing construction/projects/facilities)</b>   | <b>in PLN</b>            |  |
| 6.1   | Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex<br>In case of increasing the loan value the commission is charged based on the value of increase.   | 2,6%                     |  |
| 6.2   | Commission for period prolongation charged as of the moment of signing the master agreement /annex  | 2,6%                     |  |
| 6.3   | 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.   |
| 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%                     |  |
| 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 accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually   |
| <b>7.</b>   | <b>Loan secured by a mortgage</b>   | <b>in PLN</b>            |  |
| 7.1   | Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex<br>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:<br>- signing the master agreement /annex or<br>- 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%                     |  |
| 7.6   | Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually   |
| <b>8.</b>   | <b>Multi-product line / Multicurrency/ Umbrella-product line</b>  | <b>in PLN</b>            |  |
| 8.1   | Commission for preparation, based on the Global Limit (granting/amount increasing) - from the day of signing the master agreement/the annex<br>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%                     |  |
| 8.3   | Financing fee, based on the global limit value, 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%                    |  |
| 8.4   | 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 increase value. (not applicable to amount increase/extension of the loan)  | 0,4%                     |  |
| 8.5   | Administrative fee accruing against the amount of debt (utilised loan) on the last day of each month or on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | established individually | monthly/annually   |
| <b>Note:</b><br>Bank shall collect fees against global limit amount as provided for in the Master Agreement. No additional fees shall be collected against overdraft facility and revolving loan incorporated in the structure of the multi-product/multicurrency/umbrella-product line besides the administrative fee. Standard fees and charges shall apply to the use of bank guarantees, documentary L/Cs and charge cards, respectively to the above mentioned products in line with the Price List. |   |                          |  |
| <b>9.</b>   | <b>Discount facility</b>  | <b>in PLN</b>            |  |
| 9.1   | Commission for preparation, based on the total value (granting/amount increasing) - charged as of the moment of signing the master agreement /annex<br>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. | 0,17%                            |                                      |
| 10.  | <b>Loan using the resources of the European Fund for Polish Rural Development</b>  | <b>in PLN</b>                    |                                      |
| 10.1 | Preparatory fee for the granted loan, payable according to the agreement   | 2%                               | on the amount of loan granted        |
| 10.2 | 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.  | <b>Issuing promise to grant loan</b>   | <b>in PLN</b>                    |                                      |
| 11.1 | Fee for issuing promise to grant loan  | 0,50%                            | min 1000                             |
| 12.  | <b>Reimbursement of expenses incurred by the Bank by virtue of the following:</b>  | <b>in PLN</b>                    |                                      |
| 12.1 | Legal services   | According to the actual expenses |                                      |
| 12.2 | date certification of collateral agreement (security deposit, assignment of receivables, transfer of ownership, transfer of ownership as collateral)                             | 4                                | per page of the agreement            |

**Note to all PART LOANS:**

- 1/ \* The annex fee shall not be charged when the change in the loan agreement concerns a change of repayment account - requested by the Borrower - from PLN to an account in the currency of the loan (applicable in case of an agreement on a loan denominated or indexed to a currency other than the Polish currency).  
2/ day of putting the loan/product limits at the Client's disposal - the day when under the agreement the loan/product limits may be disbursed and the Client satisfied disbursement conditions  
3/ In case of period prolongation and amount increasing - one commission is charged "Commission for period prolongation", based on the total loan/line amount.

## PART IV GUARANTEES AND SURETIES

|     |  |  |  |
|-----|--|--|--|
| 1.  | <b>Sole guarantees*1</b>   | <b>in PLN</b>  |  |
| 1.1 | Fee for issuing the promise to grant guarantee   | 0,75%  | of the guaranteed amount for every started 3-month period of validity; min. 200  |
| 1.2 | Admission to the execution of an order to issue sole guarantee submitted:                          |  |  |
|     | 1) in paper form   | 200  |  |
|     | 2) in electronic form through the electronic banking system  | 0  |  |
| 1.3 | 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             | 0,75%  | min. 200   |
| 1.4 | Issuing a sole guarantee secured with a re-guarantee of another bank (domestic or foreign bank)    | Determined individually (depending on rating of country and bank issuing re-guarantee) | of the guaranteed amount for every started 3-month period from issuing date of the sole guarantee to its validity date; min. 400 |

**Note:**  
Commission for issuing stated in item 1.3 and 1.4 is charged against current guaranteed amount including amount and/or period of validity amendments (if any)

|     |   |  |   |
|-----|---|--|---|
| 1.5 | Admission to the execution of an order for amendment to sole guarantee submitted:                               |  |   |
|     | 1) in paper form  | 100  |   |
|     | 2) in electronic form through the electronic banking system   | 0  |   |
| 1.6 | Increase in the sole guarantee amount:  |  | of the amount of the increase           |
|     | 1) the amount of the increase below or equal to PLN 50 thousand or 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                  | 0,50%  | min. 200                                |
| 1.7 | Increase in the amount of sole guarantee secured with a re-guarantee of another bank (domestic or foreign bank) | Determined individually (depending on rating of country and bank issuing re-guarantee) | of the amount of the increase; min. 400 |
| 1.8 | Other amendments to the terms of a guarantee  | 200  |   |

**Note:**  
If simultaneous amendments are made to the terms of a guarantee, one, higher commission shall be charged.

|      |   |       |   |
|------|---|-------|---|
| 1.9  | Commission for annex to guarantee issuing agreement - if changes are made on the Client's request and do not influence the terms of a guarantee | 0,40% | of the guaranteed amount; min 100; max 1000 |
| 1.10 | Claim handling  | 0,2%  | min. 200                                    |
| 1.11 | Issuing a sole guarantee in accordance with draft enclosed by the Client accepted by the Bank   | 100   |   |
| 1.12 | Issuing a duplicate of sole guarantee   | 200   |   |

**Note:**  
Commission for issuing a duplicate is also charged in case of a duplicate of change of sole guarantee.

|      |   |   |  |
|------|---|---|--|
| 1.13 | Servicing of assignment of rights under sole guarantee  | 200   |  |
| 1.14 | Other actions taken with reference to the sole guarantee  | 50  |  |
| 2.   | <b>Third party guarantees</b>   | <b>in PLN</b>   |  |
| 2.1. | Accepting the third party guarantee for deposit and/or checking the authenticity of the third party guarantee sent by the beneficiary                                   | 200   |  |
| 2.2  | 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   |
| 2.4  | Advising the content of the amendment to third party guarantee to the beneficiary   | 150   |  |
| 2.5  | Filing a claim on behalf of Client under guarantee issued in his favour   | 0,2%  | min. 200; max 500  |
| 2.6  | Cancellation of guarantee before its validity   | 100   |  |
| 2.7  | Confirmation of the third party guarantee   | Determined individually (depending on rating of country and bank issuing guarantee) | of the guaranteed amount for every started 3-month period from confirmation date to validity date; min 400 |

**Note:**  
Commission for confirmation is charged against current guaranteed amount including amount and/or period of validity amendments (if any)

|     |   |   |   |
|-----|---|---|---|
| 2.8 | Increase in the amount of confirmed third party guarantee | Determined individually (depending on rating of | of the amount of the increase; min. 400 |
|-----|---|---|---|

|  |   |   |   |
|--|---|---|---|
|  |   | country and bank issuing guarantee)   |   |
| 2.9  | Other actions taken with reference to the third party guarantee   | 50  |   |
| <b>3.</b>  | <b>Sureties</b>   | <b>in PLN</b>   |   |
| 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 started 3-month period of validity                                  |
|  | 1) the amount of surety below or equal to PLN 50 thousand or the FX equivalent of PLN 50 thousand   | 1,50%   | min. 200  |
|  | 2) the amount of surety above PLN 50 thousand or the FX equivalent of PLN 50 thousand   | 0,75%   | min. 200  |
| <b>Note:</b><br>Commission for issuing stated in item 3.1 and 3.2 is charged against current surety amount including amount and/or period of validity amendments (if any)  |   |   |   |
| 3.3  | Increase in the amount of a civil law surety  |   | of the amount of increase   |
|  | 1) the amount of increase 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   |   |
| <b>Note:</b><br>If simultaneous amendments are made to the terms of a civil law surety, one, higher commission shall be charged.   |   |   |   |
| 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                         |
| <b>Note:</b><br>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  |   |
| <b>4.</b>  | <b>Line for guarantees and sureties * 2</b>   | <b>in PLN</b>   |   |
| 4.1  | Commission for preparation, based on the total amount line (granting/amount increasing) charged as of the moment of signing the master agreement /annex<br>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 /annex  | 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%  |   |
| 4.4  | Management fee calculated on the entire amount of the granted line as of the last day of every month or as of 31 December every year. In case of fees charged monthly, the Bank charges the fee on the first day of the next month. In case of the annual fee the Bank charges the fee until the end of the 1 <sup>st</sup> quarter of the next year. | established individually  | monthly/annually  |
| <b>Note to all PART GUARANTEES AND SURETIES :</b><br>*1. The term sole guarantee shall denote the following<br>a) all guarantees issued by the Bank, both under orders from Bank Clients and other domestic and foreign banks,<br>b) re-guarantees in favour of other banks issuing guarantees on orders from the Bank.<br>*2. The commissions stated in item 4 are also valid for "Line for guarantees, sureties and Letters of Credit"<br>3. Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the amounts defined below in the Price List and the actual courier costs. |   |   |   |
| <b>PART V<br/>DOCUMENTARY LETTERS OF CREDIT (L/C)</b>  |   |   |   |
| <b>1.</b>  | <b>Letter of credit issued by foreign bank</b>  | <b>in PLN</b>   |   |
| 1.1  | Advising the content of the pre-advise 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   |
| 1.3  | Confirmation of the L/C   | Determined 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 |
| <b>Note:</b><br>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. 400   |
| 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  |
| <b>Note:</b><br>Unless provided otherwise, the commission for L/C transfer shall be charged to the first beneficiary.  |   |   |   |
| 1.10   | Payment of all or a part of L/C amount in favour of an agent, domestically or abroad  | 50  | additionally to pt 1.6  |
| 1.11   | Cancellation or writing down the wholly or partially unused L/C balance   | 100   |   |
| <b>Note:</b><br>The commission for cancellation or writing down the balance shall not be charged if:<br>a) the amount of payment under the L/C is within the allowed tolerance<br>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:   |   |   |
|  | 1) in PLN   | 50  |   |

|   |  |                          |  |
|---|--|--------------------------|--|
|   | 2) in other currency   | 100                      |  |
| 1.13  | Assignment of proceeds under the L/C to third party (other than the Bank)  | 300                      |  |
| 1.14  | Commission for discounting of the L/C issued by foreign bank   | 0,3%                     | of amount of receivables; min 250; instead of pt 1.6   |
| 1.15  | Establishment of reimbursement at the Bank for payments under the L/Cs issued by foreign bank not confirmed by the Bank  | 200                      |  |
| 1.16  | Other actions taken with reference to the L/C issued by foreign bank   | 50                       |  |
| <b>2.</b>   | <b>Letter of credit issued by our Bank</b>   | <b>in PLN</b>            |  |
| 2.1   | Pre-advice of the issuing L/C by our Bank  | 100                      |  |
| 2.2   | Admission to the execution of an order to issue the L/C submitted:   |                          |  |
|   | 1) in paper form   | 200                      |  |
|   | 2) in electronic form through the electronic banking system  | 0                        |  |
| 2.3   | 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  |
| <b>Note:</b><br>The commission for issuing is charged against the current amount of the L/C plus the tolerance percentage (if applicable) including amount and/or period of validity amendments (if any).   |  |                          |  |
| 2.4   | Admission to the execution of an order for amendment to the L/C submitted  |                          |  |
|   | 1) in paper form   | 100                      |  |
|   | 2) in electronic form through the electronic banking system  | 0                        |  |
| 2.5   | Increase in the amount of the L/C issued by our Bank   | 0,20%                    | of the amount of the increase; min. 200  |
| 2.6   | Other amendments to the terms of the L/C issued by our Bank  | 150                      |  |
| <b>Note:</b><br>If simultaneous amendments are made to the terms of the L/C, one, higher commission shall be charged.   |  |                          |  |
| 2.7   | 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  |
| 2.8   | 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 whole deferred period; min 50 |
| 2.9   | Cancellation or writing down the wholly or partially unused balance of the L/C issued by our Bank  | 100                      |  |
| <b>Note:</b><br>The commission for cancellation or writing down the balance shall not be charged if:<br>a) the amount of payment under the L/C is within the allowed tolerance<br>b) the PLN equivalent value of the unused balance is equal to, or less than 100 PLN |  |                          |  |
| 2.10  | Assignment or endorsement of transport and insurance documents received in relation to thorough or partial delivery of supplies under the L/Cs   | 120                      |  |
| 2.11  | Presentation of the documents that do not comply with L/C terms (discrepant fee)   | 300                      | each time at discrepant presentation; payable by the beneficiary   |
| 2.12  | Admission to the execution of an order to waive the discrepancies / refuse discrepant documents presented under the L/C submitted in paper form  | 100                      |  |
| 2.13  | Other actions taken with reference to the L/C issued by our Bank   | 50                       |  |
| <b>Note to all PART DOCUMENTARY LETTER OF CREDIT (L/C):</b><br>Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the amounts defined below in the Price List and the actual courier costs.                      |  |                          |  |
| <b>3.</b>   | <b>Line for Letter of credit *\</b>  | <b>in PLN</b>            |  |
| 3.1   | Commission for preparation, based on the total amount line (granting/amount increasing) charged as of the moment of signing the master agreement /annex<br>In case of increasing the line value the commission is charged based on the value of increase.  | 2,5%                     |  |
| 3.2   | Commission for period prolongation charged as of the moment of signing the master agreement /annex   | 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%                     |  |
| 3.4   | Management fee calculated on the entire amount of the granted line as of the last day of every month or as of 31 December every year. In case of fees charged monthly, the Bank charges the fee on the first day of the next month. In case of an annual fee the Bank charges the fee until the end of the 1 <sup>st</sup> quarter of the next year. | established individually | monthly/annually   |
| <b>Note:</b><br>*\The commissions stated in item 3 are also valid for "Line for guarantees, sureties and Letters of Credit". Utilization - standard commissions and fees for relevant products are charged in keeping with the Price List.                            |  |                          |  |
| <b>PART VI<br/>COLLECTIONS</b>  |  |                          |  |
| <b>1.</b>   | <b>Import collection</b>   | <b>w PLN</b>             |  |
| 1.1   | Collection of financial and/or commercial documents in order to obtain acceptance and/or payment from the Client   | 0,25%                    | min. 70; max. 350  |
| 1.2   | Acceptance of the bill of exchange or issuance of the promissory note or obtaining the payment undertaking   | 60                       |  |
| 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   | Amendment to the collection instruction  | 70                       |  |
| 1.6   | Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection   | 50                       |  |
| 1.7   | 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   | 120                      |  |
| 1.8   | Partial payment  | 50                       | from second payment  |
| 1.9   | Protest of the bill of exchange  | 250                      |  |
| <b>Note:</b> Additionally to commission for protest real notaries fees and fees for possible translations etc. are collected.   |  |                          |  |
| 1.10  | Sending the collection for handling at another bank  | 300                      |  |

|           |   |               |                     |
|-----------|---|---------------|---------------------|
| 1.11      | Other actions taken with reference to the import collection   | 50            |                     |
| <b>2.</b> | <b>Export collection</b>  | <b>in PLN</b> |                     |
| 2.1       | Collection of financial and/or commercial documents submitted by the Client for acceptance and/or payment | 0,25%         | min 70; max 350     |
| 2.2       | Sending documents for collection with instruction to release them free of payment                         | 100           |                     |
| 2.3       | Return uncollected documents to the presenter   | 100           |                     |
| 2.4       | Transfer all or a portion of the collected amount to an agent, domestically or abroad                     | 70            |                     |
| 2.5       | Amendment to the collection instruction   | 70            |                     |
| 2.6       | Drafting and transmitting the reminder about the fulfillment of terms and conditions of collection        | 50            |                     |
| 2.7       | Partial payment   | 50            | from second payment |
| 2.8       | Transfer of the part of the collected amount for the beneficiary not being the presenter                  | 0,25%         | min 50; max 300     |
| 2.9       | Transfer of the payment under the collection on the beneficiary account in other bank:                    |               |                     |
|           | 1) in PLN   | 50            |                     |
|           | 2) in other currency  | 100           |                     |
| 2.10      | Other actions taken with reference to the export collection   | 50            |                     |

**Note to all PART COLLECTIONS:** Irrespective of the commissions Client shall be charged by flat-rate fees for sending SWIFT messages in the amounts defined below in the Price List and the actual courier costs.

## PART VII BANK CARDS

|           |   |                          |  |
|-----------|---|--------------------------|--|
| <b>1.</b> | <b>Millennium VISA Executive Silver card:<br/>- valid 4 years<br/>- contactless technology<sup>3</sup> - for cards issues from 02.10.2017</b> | <b>in PLN</b>            |  |
| 1.1       | Annual fee for the card   | 140                      |  |
| 1.2       | The fee for an application for a card submitted:  |                          |  |
|           | - in Millenet   | 0                        |  |
|           | - on paper form <sup>2</sup>  | 50                       |  |
| 1.3       | Issuing an emergency card in place of a lost / stolen card - abroad   | Equivalent of<br>250 USD |  |
| 1.4       | Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel insurance package)                      | 0                        |  |
| 1.5       | Emergency cash disbursement - abroad  | Equivalent of<br>175 USD |  |
| 1.6       | Card transactions:  |                          |  |
|           | 1) Purchases  | 1,3%                     | 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         | 3% min. 7                |  |
|           | 3) Cash advance   | 3% min. 7                |  |
| 1.7       | Commission charged in case of foreign currency transactions   | 2%                       |  |
| 1.8       | Issuing a copy of a transaction receipt issued by card accepting outlet   | 10                       |  |
| 1.9       | Issuing a duplicate of a transaction statement  | 5                        |  |
| 1.10      | Card inquiry in Millennium/ BZ WBK / Planet Cash ATMs:  |                          |  |
|           | - balance information   | 0                        |  |
|           | - balance printout  | 0,50                     |  |
|           | - list of 10 latest transactions  | 1,50                     |  |
| 1.11      | Card limit inquiry in ATMs other than Millennium/ BZ WBK / Planet Cash network (applicable to ATMs supporting this service)                   | 2                        |  |
| 1.12      | Fee for second card issued after restriction  | 100                      |  |
| 1.13      | Change of settlements cycle   | 20                       |  |
| <b>2.</b> | <b>Millennium VISA Executive Gold card<br/>- valid 4 years<br/>- contactless technology<sup>3</sup> - for cards issues from 02.10.2017</b>    | <b>in PLN</b>            |  |
| 2.1       | Annual card fee   | 300                      |  |
| 2.2       | The fee for an application for a card submitted:  |                          |  |
|           | - in Millenet   | 0                        |  |
|           | - on paper form <sup>2</sup>  | 50                       |  |
| 2.3       | Issuing an emergency card in place of a lost / stolen card - abroad   | Equivalent of<br>250 USD |  |
| 2.4       | Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel insurance package)                      | 0                        |  |
| 2.5       | Emergency cash disbursement - abroad  | Equivalent of<br>175 USD |  |
| 2.6       | Card transactions:  |                          |  |
|           | 1) Purchases  | 1,3%                     | 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         | 3% min. 7                |  |
|           | 3) Cash advance   | 3% min. 7                |  |
| 2.7       | Commission charged in case of foreign currency transactions   | 2%                       |  |
| 2.8       | Issuing a copy of a transaction receipt issued by card accepting outlet   | 10                       |  |
| 2.9       | Issuing a duplicate of a transaction statement  | 0                        |  |
| 2.10      | Card inquiry in Millennium/ BZ WBK / Planet Cash ATMs:  |                          |  |
|           | 1) balance information  | 0                        |  |

|           |  |                          |   |
|-----------|--|--------------------------|---|
|           | 2) balance printout  | 0,50                     |   |
|           | 3) list of 10 latest transactions  | 1,50                     |   |
| 2.11      | Card limit inquiry in ATMs other than Millennium/ BZ WBK / Planet Cash network (applicable to ATMs supporting this service)                  | 2                        |   |
| 2.12      | Fee for second card issued after restriction   | 200                      |   |
| 2.13      | Change of settlement cycle   | 20                       |   |
| <b>3.</b> | <b>Millennium MasterCard Corporate card<br/>- valid 4 years<br/>- contactless technology<sup>3</sup> - for cards issues from 02.10.2017</b>  | <b>in PLN</b>            |   |
| 3.1       | Annual fee for the card  | 140                      |   |
| 3.2       | The fee for an application for a card submitted:   |                          |   |
|           | - in Millenet  | 0                        |   |
|           | - on paper form <sup>2</sup>   | 50                       |   |
| 3.3       | Issuing an emergency card in place of a lost / stolen card - abroad  | Equivalent of<br>149 USD |   |
| 3.4       | Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel insurance package)                     | 0                        |   |
| 3.5       | Emergency cash disbursement - abroad   | Equivalent of<br>95 USD  |   |
| 3.6       | Card transactions:   |                          |   |
|           | 1) Purchases   | 1,3%                     | other than categorized as casinos,<br>internet casinos, games of chance,<br>gambling, bookmakers, lotteries and<br>totalisators |
|           | 2) 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                |   |
| 3.7       | Commission charged in case of foreign currency transactions  | 2%                       |   |
| 3.8       | Issuing a copy of a transaction receipt issued by card accepting outlet  | 10                       |   |
| 3.9       | Issuing a duplicate of a transaction statement   | 5                        |   |
| 3.10      | Card inquiry in Millenium/ BZ WBK / Planet Cash ATMs:  |                          |   |
|           | 1) balance information   | 0                        |   |
|           | 2) balance printout  | 0,50                     |   |
|           | 3) list of 10 latest transactions  | 1,50                     |   |
| 3.11      | Card limit inquiry in ATMs other than Millennium/ BZ WBK / Planet Cash network (applicable to ATMs supporting this service)                  | 2                        |   |
| 3.12      | Fee for second card issued after restriction   | 100                      |   |
| 3.13      | Change of settlement cycle   | 20                       |   |
| 3.14      | An airport lounge entry fee under the Lounge Key program (price for a single visit for one person)   | equivalent of 30 USD     | Conversion into PLN according to the<br>rules in the Card Terms and Conditions  |
| <b>4.</b> | <b>Millennium MasterCard Corporate Executive card<br/>- valid 4 years</b>  | <b>in PLN</b>            |   |
| 4.1       | Annual fee for the card  | 400                      |   |
| 4.2       | Issuing an emergency card in place of a lost / stolen card - abroad  | Equivalent of<br>149 USD |   |
| 4.3       | Insurance package for the card (insurance against unauthorized card use, cash against robbery, travel insurance package)                     | 0                        |   |
| 4.4       | Additional services package (participation in LoungeKey, Mastercard Concierge, Mastercard Priceless Specials programs)                       | 0                        |   |
| 4.5       | Emergency cash disbursement - abroad   | Equivalent of<br>95 USD  |   |
| 4.6       | Card transactions:   |                          |   |
|           | 1) Purchases   | 1,3%                     | other than categorized as casinos,<br>internet casinos, games of chance,<br>gambling, bookmakers, lotteries and<br>totalisators |
|           | 2) 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                |   |
| 4.7       | Commission charged in case of foreign currency transactions  | 2%                       |   |
| 4.8       | Issuing a copy of a transaction receipt issued by card accepting outlet  | 10                       |   |
| 4.9       | Issuing a duplicate of a transaction statement   | 5                        |   |
| 4.10      | Card inquiry in Millenium/ BZ WBK / Planet Cash ATMs:  |                          |   |
|           | 1) balance information   | 0                        |   |
|           | 2) balance printout  | 0                        |   |
|           | 3) list of 10 latest transactions  | 0                        |   |
| 4.11      | Card limit inquiry in ATMs other than Millennium/ BZ WBK / Planet Cash network (applicable to ATMs supporting this service)                  | 2                        |   |
| 4.12      | Change of settlement cycle   | 20                       |   |
| 4.13      | An airport lounge entry fee under the Lounge Key program (price for a single visit for one person)   | equivalent of 30 USD     | Conversion into PLN according to the<br>rules in the Card Terms and Conditions  |
| <b>5.</b> | <b>Millennium VISA Executive debit card:<br/>- valid 4 years<br/>- contactless technology<sup>3</sup> - for cards issues from 02.10.2017</b> | <b>in PLN</b>            |   |
| 5.1       | Issuing and reissuing a card   | 0                        |   |
| 5.2       | The fee for an application for a card submitted:   |                          |   |
|           | - in Millenet  | 0                        |   |
|           | - on paper form <sup>2</sup>   | 50                       |   |
| 5.3       | Fee for usage card   | 4,99                     | monthly   |
| 5.4       | Emergency cash disbursement - abroad   | Equivalent of<br>175 USD |   |

|      |  |               |  |
|------|--|---------------|--|
| 5.5  | 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             |  |
| 5.6  | 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 / Planet Cash network in Poland   | 1             |  |
|      | - in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG <sup>4</sup> country  | 2% min.5      |  |
|      | - in ATMs of other banks and in the outlets accepting the card abroad, except in EUR in the ATMs in the EOG <sup>4</sup> country   | 3% min.7      |  |
| 5.7  | Commission charged in case of foreign currency transactions  | 2%            |  |
| 5.8  | Issuing a copy of a transaction receipt issued by card accepting outlet  | 10            |  |
| 5.9  | Card inquiry in Millennium/ BZ WBK / Planet Cash ATMs:   |               |  |
|      | - balance information  | 0             |  |
|      | - balance printout   | 0,5           |  |
|      | - list of 10 latest transactions   | 1,5           |  |
| 5.10 | Card limit inquiry in ATMs other than Millennium/ BZ WBK / Planet Cash network (applicable to ATMs supporting this service)  | 2             |  |
| 5.11 | Fee for second card issued after restriction   | 10            |  |
| 6.   | <b>Millennium MasterCard Prepaid Commercial card:</b><br>- valid 4 years<br>- contactless technology <sup>3</sup> - for cards issues from 02.10.2017   | <b>in PLN</b> |  |
| 6.1  | Implementation/set up fee  | negotiable    |  |
| 6.2  | The fee for an application for a card submitted:   |               |  |
|      | - in Millenet  | 0             |  |
|      | - on paper form <sup>2</sup>   | 50            |  |
| 6.3  | Monthly service fee  | negotiable    |  |
| 6.4  | Annual card usage fee  | 30            | The fee is not charged if monthly card usage fee is charged  |
| 6.5  | Monthly card usage fee   | 3             | The fee is not charged if annual card usage fee is charged   |
| 6.6  | Card issuing fee   | 15            | One-off payment on the day of a card production  |
| 6.7  | Card issuance costs refundation fee  | 30            | Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement           |
| 6.8  | Non cash transactions fee  | 0             | other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators |
| 6.9  | Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators   | 5             |  |
| 6.10 | Cash transactions fees:  |               |  |
|      | - in the ATMs of the Bank  | 3             |  |
|      | - in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG <sup>4</sup> country  | 5             |  |
|      | - in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG <sup>4</sup> country   | 2,5 %, min 10 |  |
|      | - cash back  | 1             | Maximum amount of a single cash back transaction is 300 PLN  |
| 6.11 | Fees for operations executed at Millennium ATMs:   |               |  |
|      | - balance check (display or printout)  | 0             |  |
|      | - list of 10 latest transactions   | 2             |  |
|      | - PIN change   | 2             |  |
| 6.12 | Card balance check at ATM other than Millennium  | 2             |  |
| 6.13 | Commission charged in case of foreign currency transactions  | 2%            |  |
| 6.14 | Card loading fee   | 0             |  |
| 6.15 | Remaining balance withdrawal fee (card unloading fee)  | 12            |  |
| 6.16 | Card inactivity monthly fee <sup>1</sup>   | 3             | Calculated beginning from the 7 <sup>th</sup> month of card inactivity and charged if card account balance is positive |
| 7.   | <b>Millennium MasterCard Prepaid Commercial EUR card:</b><br>- valid 4 years<br>- contactless technology <sup>3</sup> - for cards issues from 02.10.2017   | <b>in EUR</b> |  |
| 7.1  | Implementation/set up fee  | negotiable    |  |
| 7.2  | Monthly service fee  | negotiable    |  |
| 7.3  | Annual card usage fee  | 10            | The fee is not charged if monthly card usage fee is charged  |
| 7.4  | Monthly card usage fee   | 1             | The fee is not charged if annual card usage fee is charged   |
| 7.5  | Card issuing fee   | 3             | One-off payment on the day of a card production  |

|      |  |               |  |
|------|--|---------------|--|
| 7.6  | Card issuance costs refundation fee  | 10            | Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement           |
| 7.7  | Non cash transactions fee  | 0             | other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators |
| 7.8  | Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators                       | 1             |  |
| 7.9  | Cash transactions fees:  |               |  |
|      | - in the ATMs of the Bank  | 1,5           |  |
|      | - in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG <sup>4</sup> country                      | 1,5           |  |
|      | - in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG <sup>4</sup> country   | 2,5           |  |
|      | - cash back  | 0,5           | Maximum amount of a single cash back transaction is 300 PLN  |
| 7.10 | Fees for operations executed at Millennium ATMs:   |               |  |
|      | - balance check (display or printout)  | 0             |  |
|      | - list of 10 latest transactions   | 0,5           |  |
|      | - PIN change   | 0,5           |  |
| 7.11 | Card balance check at ATM other than Millennium  | 0,5           |  |
| 7.12 | Commission charged in case of foreign currency transactions  | 2%            |  |
| 7.13 | Card loading fee   | 0             |  |
| 7.14 | Remaining balance withdrawal fee (card unloading fee)  | 4             |  |
| 7.15 | Card inactivity monthly fee <sup>1</sup>   | 1             | Calculated beginning from the 7th month of card inactivity and charged if card account balance is positive             |
| 8.   | <b>Millennium MasterCard Prepaid Commercial USD card:</b><br>- valid 4 years<br>- contactless technology <sup>3</sup> - for cards issues from 02.10.2017 | <b>in USD</b> |  |
| 8.1  | Implementation/set up fee  | negotiable    |  |
| 8.2  | Monthly service fee  | negotiable    |  |
| 8.3  | Annual card usage fee  | 12            | The fee is not charged if monthly card usage fee is charged  |
| 8.4  | Monthly card usage fee   | 1,5           | The fee is not charged if annual card usage fee is charged   |
| 8.5  | Card issuing fee   | 3,5           | One-off payment on the day of a card production  |
| 8.6  | Card issuance costs refundation fee  | 12            | Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement           |
| 8.7  | Non cash transactions fee  | 0             | other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators |
| 8.8  | Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators                       | 1,5           |  |
| 8.9  | Cash transactions fees:  |               |  |
|      | - in the ATMs of the Bank  | 2             |  |
|      | - in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG <sup>4</sup> country                      | 2             |  |
|      | - in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG <sup>4</sup> country   | 3             |  |
|      | - cash back  | 1             | Maximum amount of a single cash back transaction is 300 PLN  |
| 8.10 | Fees for operations executed at Millennium ATMs:   |               |  |
|      | - balance check (display or printout)  | 0             |  |
|      | - list of 10 latest transactions   | 1             |  |
|      | - PIN change   | 1             |  |
| 8.11 | Card balance check at ATM other than Millennium  | 1             |  |
| 8.12 | Commission charged in case of foreign currency transactions  | 2%            |  |
| 8.13 | Card loading fee   | 0             |  |
| 8.14 | Remaining balance withdrawal fee (card unloading fee)  | 6             |  |
| 8.15 | Card inactivity monthly fee <sup>1</sup>   | 1,5           | Calculated beginning from the 7th month of card inactivity and charged if card account balance is positive             |
| 9.   | <b>Millennium MasterCard Prepaid Commercial GBP card:</b><br>- valid 4 years<br>- contactless technology <sup>3</sup> - for cards issues from 02.10.2017 | <b>in GBP</b> |  |
| 9.1  | Implementation/set up fee  | negotiable    |  |
| 9.2  | Monthly service fee  | negotiable    |  |
| 9.3  | Annual card usage fee  | 8             | The fee is not charged if monthly card usage fee is charged  |
| 9.4  | Monthly card usage fee   | 0,5           | The fee is not charged if annual card usage fee is charged   |
| 9.5  | Card issuing fee   | 2,5           | One-off payment on the day of a card production  |

|      |   |     |  |
|------|---|-----|--|
| 9.6  | Card issuance costs refundation fee   | 8   | Charged when customer withdraws from the agreement within 14 days from the day of conclusion of an agreement           |
| 9.7  | Non cash transactions fee   | 0   | other than categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators |
| 9.8  | Purchases at merchants categorized as casinos, internet casinos, games of chance, gambling, bookmakers, lotteries and totalisators  | 0,5 |  |
| 9.9  | Cash transactions fees:   |     |  |
|      | - in the ATMs of the Bank   | 1   |  |
|      | - in the ATMs of other banks and in the outlets accepting the card in Poland and in EUR in the ATMs in the EOG <sup>4</sup> country | 1   |  |
|      | - in ATMs and in the outlets accepting the card abroad except in EUR in the ATMs in the EOG <sup>4</sup> country                    | 2   |  |
|      | - cash back   | 0,5 | Maximum amount of a single cash back transaction is 300 PLN  |
| 9.10 | Fees for operations executed at Millennium ATMs:  |     |  |
|      | - balance check (display or printout)   | 0   |  |
|      | - list of 10 latest transactions  | 0,5 |  |
|      | - PIN change  | 0,5 |  |
| 9.11 | Card balance check at ATM other than Millennium   | 0,5 |  |
| 9.12 | Commission charged in case of foreign currency transactions   | 2%  |  |
| 9.13 | Card loading fee  | 0   |  |
| 9.14 | Remaining balance withdrawal fee (card unloading fee)   | 3   |  |
| 9.15 | Card inactivity monthly fee <sup>1</sup>  | 0,5 | Calculated beginning from the 7th month of card inactivity and charged if card account balance is positive             |

**Note:**

<sup>1</sup> Inactive card is a valid and not restricted card which account has not been debited or credited within 6 consecutive months by a transaction other than fee or commission

<sup>2</sup> The fee does not apply to new customers who submit card applications together with account opening.

<sup>3</sup> The value limit for a single cashless contactless transaction in Poland without the need to use PIN is PLN 100. Daily limit for contactless transactions up to PLN 100 (without PIN authorisation) - up to PLN 400 or 10 transactions per day.

<sup>4</sup> EOG - UE countries and Island, Lichtenstein, Norway.

## PART VIII FACTORING SERVICES \*/

|     |  | w PLN                                 |   |
|-----|--|---------------------------------------|---|
| 1.  | Adding a counterparty to the list of counterparties to factoring agreement   | 50                                    |   |
| 2.  | Adding a creditor to the list of creditors to a reverse factoring agreement  | 20                                    |   |
| 3.  | Increase of counterparty's limit upon the Client's request   | 100                                   |   |
| 4.  | Risk coverage commission (in case of non-recourse factoring)   | determined individually<br>min. 0,22% | on gross invoice value  |
| 5.  | Fee for assessment of debtor in case of non-recourse factoring   | 150                                   | per single assessed counterparty, due on the date of entry of the counterparty into the List of Counterparties and annually, on the date of each anniversary of signing the agreement |
| 6.  | Service fee  | determined individually min.250       | charged monthly   |
| 7.  | Fee for failure to return to the Factor by the deadline required by the Bank of the amount due from the Client by way of repayment received from the Counterparty to the Client's account or settlement by way of offsetting or adjustment made  | 1%                                    | on the amount paid by the counterparty directly to the Client or on the amount of offset/adjustment   |
| 8.  | Declaration referring the retrocession of receivable issued upon Client's request  | 50                                    |   |
| 9.  | Transfer of funds upon the Client's request to the Client's account other than specified in the agreement  | 50                                    |   |
| 10. | Opinion on co-operation in factoring issued upon Client's request  | 100                                   |   |
| 11. | Fee for annex - if the changes are made upon the Client's request, accrued on the entire amount of Client's limit, charged from the moment of signing the annex to the agreement (does not apply to increase of amount/extension)  | 0,4%                                  |   |
| 12. | Fee for factoring financing shall accrue against the amount of utilised limit as on the last day of each month or as on 31 December of each year. In case of fees collected monthly, the Bank shall collect fee on the first day of the consecutive month. In case of annual fee, the Bank shall collect fee by the end of Q1 of the next year | 0,10%                                 | monthly/quarterly/annually  |
| 13. | Giving consent upon the Client's request, to conclude a deal with the factor, to which the Client is transferring exposure   | 1%                                    | on the balance of exposure repaid   |

**Note:**

\*Please be advised the above prices do not include 23% VAT

## PART IX CUSTODIAL SERVICES

|     |   | w PLN        |   |
|-----|---|--------------|---|
| 1.  | Signing an agreement and opening an account | 0            |   |
| 2.  | Fees for safekeeping:                       |              |   |
| 2.1 | Listed equities                             | 0,09 - 0,15% | Commissions are calculated on the grounds of the market value of the securities kept on Client's account at the end of the quarter. |
| 2.2 | Bonds                                       | 0,04 -0,06%  | Commissions are calculated on the grounds of the par value of the bonds   |



|     |   |            |  |
|-----|---|------------|--|
|     |   |            | kept on Client's account at the end of the quarter.  |
| 2.3 | Treasury bills  | 55         | quarterly  |
| 2.4 | Other securities  | negotiable | Commission is calculated on the nominal value of the securities per quarter or in another way appropriate for a given security |
| 3.  | Settlement fees transaction:  |            |  |
| 3.1 | Listed equities - primary market  | 50         |  |
| 3.2 | Listed equities - secondary market  | 35         |  |
| 3.3 | bonds - secondary market  | 150        |  |
| 3.4 | Listed security - transfer  | 50         |  |
| 3.5 | Non listed security   | negotiable |  |
| 4.  | Accept a tender bid to purchase treasury bills on the primary market or at the issuer's repurchase tender | 90         |  |
| 5.  | Accept and perform an order to freeze the account under securing signed agreements:                       |            |  |
|     | 1) with the Bank  | 0          |  |
|     | 2) with other banks and institutions  | 100        |  |
| 6.  | Other fees:   |            |  |
|     | 1) dividend service   | 100        | for each disbursement  |
|     | 2) tax settlement   | 100        |  |
|     | 3) Client's representation at General Meeting of Shareholders   | negotiable |  |
| 7.  | Issuing account history at the client's request   | 10         |  |
| 8.  | Issuing other account information at the client's request   | 50         |  |

## PART X VARIOUS ORDERS

| 1. Bank opinions and certificates |  | in PLN  |   |
|-----------------------------------|--|---|---|
| 1.1                               | Issuing the confirmation (certificate) of transaction execution  | 10  |   |
| 1.2                               | Issuing the account debit confirmation   | 5   |   |
| 1.3                               | Issuing confirmation of foreign transfer in SWIFT format   | 50  | ordered by Client, faxed to the order-provided number, or to be collected in a given branch |
|                                   |  | 15  | in electronic form in Millenet  |
| 1.4                               | Issuing confirmation of balance on the account on other date than the end of the year  | 50  |   |
| 1.5                               | Issuing an opinion/ certificate - information about the client of the Bank to audit - consulting company concerning:<br>Note: If the opinion/certificate contains assessment of credit capacity, an additional fee shall be charged as for the activity, mentioned in point 1.7  |   | Information to audit firm can be provided only with the consent of the client               |
|                                   | 1) one account   | min 200   |   |
|                                   | 2) two accounts  | min 400   |   |
|                                   | 3) three accounts  | min 600   |   |
|                                   | 4) four accounts   | min 800   |   |
|                                   | 5) five and more accounts  | min 1000  |   |
| 1.6                               | Issuing an opinion/ certificate (issuing an opinion for tender - without credit capacity appraisal), about:<br>- current account (running, turnovers),<br>- loans,<br>- credit cards<br>Note: If the opinion/certificate contains an assessment of credit capacity, an additional fee shall be charged as for the activity, mentioned in point 1.7 | min 200   |   |
| 1.7                               | Preparation of credit capacity assessment upon the Customer's request  | 0,1% of the amount of credit capacity, min PLN 1000 |   |
| 1.8                               | Issuing a certificate concerning funds on the accounts   |   |   |
|                                   | 1) For the current year  | 30  |   |
|                                   | 2) For every past year   | 45  |   |
| 1.9                               | Issuing a certificate: explanation of credit capacity appraisal, mortgage loans / investment account with Millennium Dom Maklerski, registers with Millennium TFI, foreign treasury bonds and notes, other   | for negotiation min 300                             |   |
| 1.10                              | Issuing copy of the banking document related to servicing account upon the request of the Client:  |   |   |
|                                   | 1) For the current year  | 3   | Per single document   |
|                                   | 2) For every past year   | 5   | Per single document   |
| 1.11                              | Changes related to bank account (change of: customer's name, customer's address, frequency of statement sending, channel of statement sending, authorised signature card)  | 50  | one-off payment   |
| 1.12                              | Other written confirmation not mentioned in Price List   | 100   | one-off payment   |
| 2.                                | <b>Power-of-attorney</b>   | <b>in PLN</b>                                       |   |
| 2.1                               | Accept a representation to grant a power-of-attorney to bank accounts  | 0   |   |
| 2.2                               | Accept a representation to grant a power-of-attorney to use the bank account to cover irregular liabilities under credit granted by another bank   | 200   |   |
| 3.                                | <b>Statements</b>  | <b>in PLN</b>                                       |   |
| 3.1                               | Standard statements (monthly from the account): for current account KORPORACJA owners, send by mail  | 0   | with no access to ESOBIG, Millenet  |
|                                   |  | 30  | with access to ESOBIG, Millenet   |
| 3.2                               | Standard statements (monthly combined): for current account FIRMA owners, send by mail   | 0   | with no access to ESOBIG, Millenet  |
|                                   |  | 30  | with access to ESOBIG, Millenet   |
| 3.3                               | <b>Statements available upon Clients request:</b>  |   |   |
| 3.3.1                             | Online, downloadable for ESOBIG, Millenet and Mobile Application   | 0   |   |

|  |  |   |  |
|--|--|---|--|
| 3.3.2  | Receipt in branch  |   |  |
|  | - monthly  | 50  |  |
|  | - fortnight  | 50  |  |
|  | - weekly   | 50  |  |
|  | - daily  | 10  |  |
| 3.3.3  | Statements send by mail  |   |  |
|  | - monthly combined - for current account KORPORACJA  | 30  |  |
|  | - monthly from the account - for current account FIRMA   | 30  |  |
|  | - fortnight  | 30  |  |
|  | - weekly   | 30  |  |
|  | - daily  | 10  |  |
|  | - from charge card   | 30  | for each statement   |
| 3.3.4  | Copy of transaction (computer printout of a single transaction)  | 5   | per single transaction   |
| 3.4  | Duplicate of the statement   |   | availability of archival account statements depending on the form and date of the statement                      |
|  | 1) Send by mail  | 2   | Per one page   |
|  | 2) receipted in branch   | 3   | Per one page   |
|  | 3) electronic channels   | 0   |  |
| 3.5  | List of transaction on demand  | 5   | Per one page   |
| 3.6  | SWIFT MT-940 statements  |   |  |
|  | 1) receipt of disposal concerning the sending/receiving the statement in form of SWIFT MT940 message with the opening and closing balances and the details of transactions | 20  |  |
|  | 2) daily/monthly sending of the SWIFT MT940 messages   | 500   | monthly  |
|  | 3) receiving the SWIFT MT940 messages  | 50  | monthly  |
| <b>Note:</b>   |  |   |  |
| * Concern Customers with Master agreement on accounts and banking services.  |  |   |  |
| <b>4.</b>  | <b>Freezing funds</b>  | <b>in PLN</b>   |  |
| 4.1  | Accepting and performing an instruction to freeze funds on bank account under securing agreements signed by the Client:  |   |  |
|  | 1) with the Bank   | 0   |  |
|  | 2) with other banks and institutions   | 100   |  |
| 4.2  | Accepting and performing an instruction to freeze funds on bank account under securing FX payments:  |   |  |
|  | 1) if executed by the Bank   | 0   |  |
|  | 2) if executed by another FX bank  | 50  |  |
| <b>5.</b>  | <b>Execution of receivable</b>   | <b>in PLN</b>   |  |
| 5.1  | Enforcement of a writ of execution or a document holding the force of such a writ:   |   | fee is collected from owner of account   |
|  | For each transfer  | 30  |  |
| <b>Note:</b>   |  |   |  |
| 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. |  |   |  |
| <b>6.</b>  | <b>Debt collection</b>   | <b>in PLN</b>   |  |
| 6.1  | agreement:   |   |  |
|  | 1) Signing a composition agreement   | 1,50 - 2,50%  | On the total debt amount or of the debt amount specified in the composition for repayment                        |
| 6.2  | Annex to the composition agreement   |   |  |
|  | 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  |
|  | 2) Making other changes at the Debtor's request  | 1%  | of the outstanding debt on the date of signing the annex   |
| 6.3  | Sending a reminder and call for payment  | 11  | in every instance  |
| <b>7.</b>  | <b>Others</b>  | <b>in PLN</b>   |  |
| 7.1  | Fee for refund of the Bank's costs involved with activating the service of closed deposits to the night treasury   | at actual costs incurred by the Bank + 10 % Bank margin |  |
| 7.2  | Affirming 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's request   |   | Irrespective of all the fees below the account owner covers also the fees calculated by domestic or foreign bank |
|  | 1) related to domestic payments  | 30  |  |
|  | 2) related to foreign payments   | 60  |  |
| 7.4  | Services 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  |
| 7.6  | Execution of consent of Head of Tax Office to transfer funds from a VAT account to a specified bank account  | 100   |  |
| <b>8.</b>  | <b>Orders for the benefit of Millennium TFI S.A.</b>   | <b>in PLN</b>   |  |
|  | 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  |
| <b>9.</b>  | <b>Define and periodic delivery of non-standard reports via agreed bank's electronic channel (including customer own specification) for:</b>                               | <b>In PLN</b>   |  |
| 9.1  | Millenet once per month end  | 100   | monthly  |
| 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 report on demand   | Negotiable min. 500                                     |  |
| 9.7  | Unified Control File report:   |   |  |

|                          |     |                 |
|--------------------------|-----|-----------------|
| 1) activation of service | 500 | one-off payment |
| 2) each generated report | 100 | for each report |

## PART XI POSTAL AND TELECOMMUNICATIONS FEE

| 1. Fees in the domestic turnover:                                    |  | in PLN                                       |  |
|--|--|--|--|
| 1.1 Flat-rate fees for facsimiles:                                   |  |  |  |
| 1) Long distances facsimile  |  |  |  |
| - first page   |  | 6  |  |
| - 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  |  | 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                                       |  |
| 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                              |  |

## PART XII INTEREST RATES

| 1. Current accounts  |                        |             |              |              |      |   |  |
|--|------------------------|-------------|--------------|--------------|------|---|--|
| Accounts   | Balance                | PLN         | USD          | EUR          | GBP  | CHF/AUD/CAD/DKK/JPY/<br>NOK/SEK/CZK/HUF*/RON*/CNY*<br>/VAT account in PLN |  |
|  | Regardless the balance | 0,0%        | 0,0%         | 0,0%         | 0,0% | 0,00%   |  |
| * HUF, RON, CNY - without cash service   |                        |             |              |              |      |   |  |
| Monthly capitalization   |                        |             |              |              |      |   |  |
| Variable interest rate   |                        |             |              |              |      |   |  |
| Minimal amount of the average monthly balance on the account equals the amount of the fee for maintenance of the settlement account in PLN.  |                        |             |              |              |      |   |  |
| Fee for storage of funds remaining in the account after renunciation/termination of the agreement is deducted monthly and is of 50% of the fee for maintenance of the settlement account in PLN.   |                        |             |              |              |      |   |  |
| 2. Term deposits   |                        |             |              |              |      |   |  |
| 2.1 Term deposits - fixed interest rate  |                        |             |              |              |      |   |  |
| Term deposits fixed interest rate  |                        | PLN         | USD          |              |      |   |  |
| 15 days  |                        | 0,01%       | 0,01%        |              |      |   |  |
| 1-month  |                        | 0,02%       | 0,05%        |              |      |   |  |
| 2-months   |                        | 0,03%       | 0,10%        |              |      |   |  |
| Capitalization after the contractual term  |                        |             |              |              |      |   |  |
| Minimum amount of deposit:   |                        |             |              |              |      |   |  |
| - in PLN: 5.000 PLN  |                        |             |              |              |      |   |  |
| - in USD: 2.000 USD  |                        |             |              |              |      |   |  |
| Earlier termination of the deposit agreement:  |                        |             |              |              |      |   |  |
| If the deposit agreement is terminated before the contractual term the interest for the whole contractual period of the deposit validity shall amount to 1/4 of the interest accrued at the date preceding the agreement termination date. |                        |             |              |              |      |   |  |
| The interest shall not be due if the deposit agreement is terminated during the first 30 days of its validity.   |                        |             |              |              |      |   |  |
| 2.2 Millenet deposit - fixed interest rate   |                        |             |              |              |      |   |  |
| Millenet deposit - fixed interest rate   |                        | 15 days     | 1 Month      | 2 Months     |      |   |  |
| Balance/ Period  |                        | 1 - 15 days | 16 - 31 days | 32 - 61 days |      |   |  |
| PLN  |                        |             |              |              |      |   |  |
| 5000 - 24 999,99   |                        | 0,01%       | 0,01%        | 0,01%        |      |   |  |
| 25 000,00 - 49 999,99  |                        | 0,01%       | 0,02%        | 0,03%        |      |   |  |
| 50 000,00 - 99 999,99  |                        | 0,01%       | 0,02%        | 0,03%        |      |   |  |

|  |  |       |       |       |
|--|--|-------|-------|-------|
|  | > = 100 000,00   | 0,01% | 0,02% | 0,03% |
| USD  |  | 0,01% | 0,05% | 0,10% |
| Capitalization after the contractual term  |  |       |       |       |
| Minimum amount of Milenet deposit:   |  |       |       |       |
| - in PLN: 5.000 PLN  |  |       |       |       |
| - in USD: 200 USD  |  |       |       |       |
| Earlier termination of the deposit agreement:  |  |       |       |       |
| If the deposit agreement is terminated before the contractual term the interest for the whole contractual period of the deposit validity shall not be due. |  |       |       |       |
| <b>3.</b>  | <b>Overdue debt in PLN and FX</b>  |       |       |       |
|  | Interest rate: 2 x statutory overdue interest.   |       |       |       |
|  | Calculation method: for each day of overdue debt.  |       |       |       |
| <b>4.</b>  | <b>Reference rate</b>  |       |       |       |
|  | Reference rate - in case the value of the reference rate is lower than 0, the Bank adopts value 0 for determination of the floating interest rate. |       |       |       |

## PART XIII INFORMATION OF THE DEPOSIT GUARANTEE SYSTEM

1. Deposits opened at the Bank are guaranteed pursuant to the Act of 10th of June 2016 on the Bank Guarantee Fund, Deposit Guarantee System and Forced Restructuring (Journal of Laws of 2016 item 996). The guarantees of the Fund cover in 100% PLN equivalent of up to 100 000 EUR.
2. The protection covers registered PLN and FX deposits of individuals, legal persons, organisational units without legal personality, provided their have legal capacity, school savings unions and employee savings and loan associations.
3. The following deposits shall not be covered by the protection:
  - 1) State Treasury;
  - 2) National Bank of Poland;
  - 3) Banks, foreign banks and credit institutions referred to in the Banking Law Act;
  - 4) Credit unions and the National Credit Union (Krajowa Spółdzielcza Kasa Oszczędnościowo-Kredytowa);
  - 5) Bank Guarantee Fund;
  - 6) Financial institutions;
  - 7) Investment firms referred to in Art. 4 section 1 item 2 of Regulation (EU) No 575/2013 and recognised investment firms from third country referred to in Art. 4 section 1 item 25 of this Regulation;
  - 8) Persons and entities who were not classified by the entity covered by the deposit guarantee system;
  - 9) Domestic and foreign insurance companies and domestic and foreign re-insurance companies, referred to in the Act of 11th of September 2015 on Insurance and Re-insurance Activity (Journal of Laws of 2015 item 1844 and 2016 item 615);
  - 10) Investment funds, investment fund companies, foreign funds, management companies and branches of investment companies, referred to in the Act of 27th of May 2004 on Investment Funds and Management of Alternative Investment Funds (Journal of Laws of 2014 item 157 as later amended);
  - 11) Open pension funds, employee pension funds, universal pension fund companies and employee pension fund companies, referred to in the Act of 28th of August 1997 on organisation and Operation of Pension Funds (Journal of Laws of 2016 item 291 and 615);
  - 12) Units of local government;
  - 13) Body of public authority of member state other than the Republic of Poland and third country, in particular, central governments, regional governments and units of local government of these states.
4. The guaranteed funds are paid out in Polish zloty - calculation of the PLN equivalent of the amount in EUR is based on the average rate announced by the National Bank of Poland on the day when the guarantee condition is met, in understanding of Art. 2 item 10 of the Act dated 10th of June 2016 on the Bank Guarantee Fund, Deposit Guarantee System and Forced Restructuring (Journal of Laws of 2016 item 996) of the entity covered by the deposit guarantee system.