

Tariff of Commissions and Fees for Corporate Clients of Bank Handlowy w Warszawie S.A.

With effect from 01 July 2023

RULES OF COLLECTION OF BANK FEES AND COMMISSIONS APPLICABLE AT BANK HANDLOWY W WARSZAWIE S.A.

1. Bank Handlowy w Warszawie S.A. ("Bank") collects fees and commissions for services from the Client/Ordering Party unless the Client/Ordering Party indicates another relevant payer.
2. In addition to fees and commissions, the Bank charges:
 - telecommunication, mail and courier fees;
 - commissions and costs defined by the bank ordering the transaction or acting as an agent in it, pursuant to agreements with the Client or legal regulations.
3. The Bank collects all fees and commissions from the Client/Ordering Party's account related to such fee or service unless the Client/Ordering Party indicates another account. The PLN equivalent of a commission or fee in the foreign currency in which an account is maintained is calculated using the average exchange rate of the National Bank of Poland applicable to such currency at the Bank on the booking date.
4. No correctly calculated and collected fees or commissions are reimbursable.
5. The Bank may:
 - determine and collect a commission for banking transactions or services other than listed in this Table;
 - determine and collect a commission exceeding the commission defined in the Table for particularly complex and labor-intensive or risky transactions or services.
6. The Bank reserves the right to change its Tables of Fees and Commissions at any time and the Bank will notify the Client/Ordering Party of such changes without delay on its website in the Client Zone section in the tab Fees and Commissions Table (extract) - Extract. The introduced changes will be binding on the Client/Ordering Party from the day they are notified of the same (except where a different date has been indicated) unless the Client/Ordering Party terminates the agreement on the basis of which the service is provided in the next notice period running from the date of the notification. A notification of changes made via the aforementioned website will be deemed duly served once it has been published on the website of the Bank in a way that permits the Client/Ordering Party to become familiar with its contents.
7. The Bank charges PLN 100 for providing information about the Client/Ordering Party which is covered by bank secrecy (about all or some of the Client/Ordering Party's products with the Bank). This fee is charged and settled between banks for issuing information and transmitting it to authorized entities pursuant to Article 110 of the Act - the Banking Law.
8. A fee is charged for every copy of a certificate, confirmation, bank opinion or audit issued.

CHAPTER I

CASH MANAGEMENT

BANK ACCOUNTS

1.	Settlement account (current and auxiliary) - single fee for opening an account for a resident (specifically applies to KRS (National Court Register) /CEIDG (Central Registration and Information on Business Activity))	PLN 0.00 per month
	Settlement account (current and auxiliary) - monthly fee for maintaining an account for a resident (specifically applies to KRS (National Court Register) /CEIDG (Central Registration and Information on Business Activity))	PLN 170
	Settlement account (current and auxiliary) - single fee for opening an account for a non-resident	PLN 1000.00
	Settlement account (current and auxiliary) - monthly fee for maintaining an account for a non-resident	PLN 300.00
	Monthly fee for extended operational activities related to customer services (e.g. related to the KYC process or transaction monitoring)	Negotiable
2.	ESCROW ACCOUNT - opening and maintenance	Negotiable
	ESCROW ACCOUNT - fee for an amendment to contractual terms and conditions / amendment agreement upon the Client's request	Negotiable
3.	FIDIUCIARY ACCOUNT - opening and maintenance	Negotiable
4.	Automatic overnight deposits	PLN 12.00 per transaction
5*	Issuance of a banking certificate / certificate of opening / maintaining / closing a bank account on the Bank's template	PLN 50.00
6.*	Written confirmation of execution of a domestic funds transfer/ confirmation with reservation, foreign funds transfer/SWIFT copy by the Bank	PLN 50.00
7.	Written confirmation of execution by the Bank of an outgoing funds transfer, with reservation, sent automatically by e-mail /ITC//* ITC confirmations are available for selected types of funds transfers	PLN 5.00
8.*	Written confirmation of deposit made to Client account	PLN 50.00
9.*	Written confirmation of execution of a domestic/international funds transfer/SWIFT transaction - with the date in excess of 1 month	PLN 100.00
10.*	Issuance of a bank opinion in languages: Polish and English Issuance of a bank opinion in languages: Italian, German, French and Spanish	PLN 250.00 PLN 350.00 for up to two pages, PLN 150 for every additional page
11.	MT940, MT942, MT950 statements sent through SWIFT - Electronic reports in a format other than a bank statement, reflecting bookings on accounts of Clients delivered through SWIFT	PLN 200.00 per month per sub-account number for which a report in electronic format was generated and supplied in a given month
12.	Fee for issuance of a transaction confirmation as MT900/MT910 message sent via SWIFT	PLN 50.00
13.	Additional copy of an account statement sent through another electronic channel (CitiDirect or e-mail) / for each account	PLN 50.00 per month
14.	Report from history of Client accounts for the period running from the year 2003	PLN 100.00 per monthly account statement
15.	Operating fee - fee for additional operating processes related to the execution of payment orders	Up to PLN 10,000.00 per month, however not less than PLN 3,000.00

16.	Management fee	Up to 0.06% per month based on the average amount of positive daily balances on the Client's account (including deposit balances), calculated as at the last day of each calendar month and collected by the Bank on the first business day of the next calendar month by debiting the account of the Client specified by the Client for the fee collection purposes. In the event that accounts or deposits are in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
17.	Fee for non-standard implementation within the product (including but not limited to: preparation of and agreeing a non-standard documentation package) - applies to the products described in Chapters I to VI of this Table	PLN 2,000.00
18.	Fee for an annex at the Customer's request - applies to the products described in Chapters I to VI of this Table	PLN 500.00

(*) For this service, telecommunications charges are included in the price.

(**) The bank may charge standard fees for a settlement account, online banking or other fixed fees according to balance of the settlement account and/or Client's transaction volumes.

CHAPTER II

OPERATIONS ON LORO ACCOUNTS OF DOMESTIC AND FOREIGN BANKS

1. Accounting products

Fee for charging LORO account	in accordance with the agreement
Fee for crediting a LORO account	
Maintenance fee for LORO account	

2. Requests/Corrections/Cancellations made on the Client's order

1.	Cancelling a transfer received from the Client through SWIFT (MT100,103, 200, 202, 203) before its execution	in accordance with the agreement
2.	Completing transfer details the absence of which makes it impossible to execute an order received from the Client through SWIFT (MT100,103,200,202,203); e.g. missing/incorrect name of the beneficiary's bank, missing/incorrect sort code of the beneficiary's bank, incomplete IBAN, missing information necessary to execute a transfer to the Tax Office (US), Social Insurance Institution (ZUS) or to other tax authorities and Customs Chambers	
3.	Request for a statement copy	
4.	Confirmation in writing of crediting the beneficiary's account (for external transfers only)	
5.	Change of the details of an unexecuted transfer	
6.	Change of the details of an executed transfer	
7.	Change of the value date of a transfer, cost specification of change of value date (for external transfers only)	
8.	Execution of a transfer delivered in a non-standard form (agreed in the agreement between the Client and the Bank)	
9.	Upon Client's request, contact with the beneficiary to pay UoF (interest for the use of unduly paid funds)	
10.	Confirmation in writing of additional details for transactions unavailable in the Bank's systems (contact with the ordering party)	
11.*	Servicing matters older than 3 months	

(*) For this service, telecommunications charges are included in the price.

CHAPTER III

CASH PAYMENTS AND TRANSACTIONS

1. PAYMENTS

1.1 Internal domestic payments

1.	Electronic internal funds transfers	PLN 4.00
2.	Internal funds transfers processed manually (executed upon orders submitted in a form other than via CitiDirect or the Web)	PLN 500.00

1.2 Outgoing domestic payments

1.	Domestic payments	
1.1	Electronic	
	- Elixir	PLN 4.00
	- Express Elixir	PLN 4.00
	- SORBNET fee charged additionally on the price for electronic domestic outgoing funds transfers processed manually or initiated by telephone for an amount of PLN 1,000,000 or higher for an amount lower than PLN 1,000,000	PLN 15.00 PLN 30.00
1.2	Collective funds transfer Fee for every transaction as part of Collective Funds Transfer monthly fee for a service	PLN 5.00 PLN 100.00
1.3	Manually processed (including fees for every funds transfer connected with handling every seizure of funds on a bank account by a debt enforcement authority)	PLN 500.00
2.	Fee for obtaining confirmation of crediting the recipient's account from the recipient's bank in the case of a domestic transfer, other than ZUS (Social Insurance Agency)/US (Tax Office)	PLN 25.00
3.	Fee for return of a transfer completed upon the Client's request	PLN 50.00
4.	Change of value date of outgoing transfers	PLN 20.00
5.	Fee for execution of seizure of funds from a bank account, made by a debt enforcement authority - on a single execution title, fee collected after full repayment of seizure, independently of fees collected for funds transfers	PLN 100.00
6.	Monthly fee for maintenance of account blockades connected with bailiff seizures and monitoring of lack of funds necessary to execute a payment order	PLN 200.00

1.3 Incoming domestic payments

1.	Incoming electronic payments	PLN 0.50
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1.4 Outgoing international payments

1.	Payments in foreign currencies (including in PLN abroad)	
	a) Electronically processed	0.25%, but not less than PLN 40.00 and not more than PLN 220.00
	b) Manually processed Fee charged in addition to the one defined in 1a.	PLN 500.00
	c) Manually processed - internal funds transfers (executed on the basis of orders submitted in a form other than via CitiDirect or the Web)	PLN 500.00
2.	Fee for payments having no beneficiary account in IBAN format or address of beneficiary's bank in SWIFT format in the dedicated field	PLN 30.00
3.	SEPA international transfer	PLN 4.00
3a.	Outgoing international payments (SWIFT) in EUR in the European Economic Area	PLN 4.00
4.	Execution of an international funds transfer in urgent mode (currency date - the following day). Fee charged in addition to the one defined in paragraph 1	PLN 4.00
5.	Execution of an international funds transfer in express mode (currency date - the current date). Fee charged in addition to the one defined in paragraph 1	PLN 4.00
6.	Lump-sum third-party bank costs (OUR) when all third-party bank costs have been marked on the funds transfer for settlement by the ordering party	PLN 120.00
7.	At the request of the Customer or a foreign bank, cancellation of the order after execution by the Bank or change of payment details in the case of an outgoing foreign payment.	PLN 200.00 (including costs of foreign banks and SWIFT costs)
8.	Confirmation of execution of an international funds transfer by a foreign bank at the Client's request	PLN 20.00 + costs of a foreign bank
9.	Additional fee for funds transfers in a foreign currency for which the Bank does not publish exchange rates on its website	PLN 100.00 - fee calculated in addition to the price for the standard international funds transfer
10.	Fee for correction of details of a transfer before its execution (fee for correction of details other than listed in paragraph 2)	PLN 20.00
11.	European transfer TARGET2	PLN 15.00
12.	Additional fee for a transfer made without full details of the ordering party and/or beneficiary	PLN 120.00

1.5 Incoming international payments

1.	Proceeds deposited in the beneficiary's account opened with the Bank received from:	
	a) an EU or EEA country in a currency other than EUR	PLN 16.00
	b) a non-UE or non-EEA country	
2.	Proceeds deposited in the beneficiary's account opened with the Bank received from the EU and the EEA in EUR	PLN 0.50
3.	Obtaining additional information from the bank of the payer upon the Client's request	PLN 200.00

1.6 Direct Debit

1.	One-off arrangement fee for Client implementation	PLN 1000.00
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2.	Fee for execution of a single transaction	PLN 4.00 /single order
3.	Fee for distribution of the consent form	PLN 10.00
4.	Fee for technical amendments upon Client's request	Negotiable rate, depending on the complexity of the nature of changes
5.	One-off payment for delivery of archived reports - older than 1 month	PLN 400.00 per report from 1 archival month for 1 account
6.	Monthly service subscription	PLN 200.00
7.	One-off fee for non-standard implementation relating to product connected with a change to the structure of the company resulting, for example, from a merger, acquisition or split/combination of business	Negotiable rate, depending on the complexity of the nature of changes

a) Fee for obtaining additional information from the payer's bank, for example about transaction status or consent status, upon the Client's request

Fee for sending a notification to the payer that the payment order has not been executed due to insufficient funds	PLN 5.00
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b) Direct debit for Clients who are payers in the process

Fee for a single transaction, whether it is settled or rejected (due to insufficient funds or any other reasons - including lack of consent)	PLN 4.00
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c) SEPA payment order for Clients who are payers in the process

Fee for a single transaction	PLN 4.00
Fee for return of a single transaction	PLN 50.00
Fee for blocking the execution of a transaction (for every single transaction blockade)	PLN 50.00
Fee for lack of funds on payment date	PLN 100.00

1.7 SpeedCollect, ARMS

a) One-off fees for implementation, reversal and modification of technical changes

1.	Arrangement fee for SpeedCollect	PLN 1,000.00
2.	Arrangement fee for ARMS	Negotiable rate, depending on the complexity of nature of changes
3.	One-off fee for non-standard implementation relating to SpeedCollect or ARMS product connected with a change to the structure of the company resulting, for example, from a merger, acquisition or split/combination of business	Negotiable
4.	One-off fee for other technical changes made upon the Client's request in SpeedCollect or ARMS	Negotiable rate, depending on the complexity of nature of changes
5.	One-off fee for reversal of implementation of SpeedCollect or ARMS upon the Client's request	PLN 10,000.00

b) Fees for use of SpeedCollect or ARMS services

1.	Monthly fee for use of SpeedCollect or ARMS services	Negotiable
2.	Fee for incoming transactions to an account running the SpeedCollect service	Negotiable

3.	Fee for incoming transactions to an account running the ARMS service	Negotiable
4.	Monthly fee for electronic reports of PRGSTA or MT940 type - also applies to the distribution of reports without running the SpeedCollect or ARMS service	PLN 200.00 per account covered by reporting
5.	Fee for archival electronic reports of PRGSTA or MT940 type, older than 1 month, delivered at the Customer's request - also applies to the distribution of reports without running the SpeedCollect or ARMS service	PLN 400.00 per report from 1 archival month for 1 account
6.	Fee for reports in non-standard format	Negotiable
7.	Fee for obtaining additional information from the payer's bank (for example about transaction details) upon the Client's request	PLN 100.00 for every single contact with the bank of the payer, also where it has not provided expected information

1.8 Standing orders

a) external

1.	Standing order of the account's owner to transfer funds to the designated account delivered in a paper form and requiring manual booking (Fee is collected on each execution of the instructions as the fee additional to the fee charged for outgoing payments).	PLN 500.00
2.	Standing order of the account's owner to transfer funds to the designated account delivered via e-mail	No Fees

b) internal automatic (sweep)

1.	Internal standing order executed between the accounts of the same Client (for each execution)	PLN 5.00
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c) standing order of individual processing of transfers

1.	Monthly fee for individual processing of incoming funds transfers (booked by currency of incoming payment, booked on a different account of the Client, additional payment verification, etc.) - the fee is charged for every account covered by individual processing, regardless of the volume of operations processed in a month	PLN 100.00
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1.9 Citi® Payment Outlier Detection (CPOD)

1.	Monthly fee for the service - the amount of the fee depends on the volume of checked transactions declared by the Customer*	
1.1	up to 50,000 transactions per month	PLN 2,500

On the basis of cyclical reviews of the volumes of checked transactions, the Bank may change the rate to a higher rate if the volume differs from the volume declared by the Client.

2. DEPOSITS

2.1 PLN cash deposits in PLN, at the Bank's branch

1.	Own cash deposits	0.7%, but not less than PLN 30.00
2.	Cash deposits from individuals and legal entities other than clients of the corporate Bank	0.7%, but not less than PLN 35.00

3.	Coin deposits	PLN 55.00 per commenced batch of 1,000 coins
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2.2 PLN cash deposits, in the network of the Bank's partners

1.	Cash deposits, at the Post Office	0.6% of deposit value, not less than PLN 6.00 for a single deposit
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2.3 PLN cash deposits, sealed

1.1	Own cash deposits at cash desks, Counting Units and Automated Deposit Machines (ADM) made upon a deposit instruction without a QR code (BDW)	0.3% of deposit value + PLN 10.00 for every net deposit amount credited to an account
1.2	Own cash deposits at cash desks, Counting Units and Automated Deposit Machines (ADMs) based on a deposit instruction with QR code (eBDW)	0.3% of net deposit value
2.	Own cash deposits at agreed Post Office locations (Deposits Plus)	Negotiable
3.1	Coin deposited upon a deposit instruction without QR code (BDW)	3.5% of deposit value + PLN 10 for every net deposit amount credited to an account
3.2	Coin deposited upon a deposit instruction with QR code (eBDW)	3.5% of net deposit value

2.4 Cash deposits in a foreign currency (except for non-convertible currencies) not sealed, at the Bank's branch

1.	Own cash deposits in banknotes	1.5%
2.	Own cash deposits in coins	55%
3.	Own cash deposits in banknotes and coins	1.5% on value of banknotes + 55% on value of coins
4.	Cash deposits from individuals other than Clients of the corporate Bank, in banknotes	1.5%, but not less than PLN 35.00
5.	Cash deposits from individuals other than Clients of the corporate Bank, in foreign currency coins, not sealed	55%, but not less than PLN 35.00
6.	Cash deposits from individuals other than Clients of the corporate Bank, in foreign currency banknotes and coins, not sealed	1.5% on value of banknotes + 55% on value of coins, but not less than PLN 35.00

2.5 Cash deposits in a foreign currency (except for non-convertible currencies) sealed

1.	Own cash deposits in banknotes	1.5% of net deposit value
2.	Own cash deposits in coins	55% of net deposit value

2.6 Other fees related to cash deposits

1.	Copy/scan of document related to a single deposit (i.e. single package):	net PLN 30.00 for each document
2.	Charge for magnetic card / ADM key	net PLN 50.00 for each item
3.	Sale of secure envelopes used for making sealed deposits (service available only when the Bank concurrently provides sealed cash deposit services):	
	a) Package of 100 secure B5 envelopes	PLN 160.00 + VAT
	b) Package of 100 secure B5 envelopes	PLN 180.00 + VAT

3. CASH WITHDRAWALS

3.1 PLN cash withdrawals, in the network of the Bank's partners

1.	Electronic money transfer	PLN 5.00 + mail transfer fee as per price list of Poczta Polska for Bank Handlowy
2.	Withdrawals at the Post Office - withdrawal order up to PLN 5,000	PLN 40.00 per withdrawal order
3.	Withdrawals at the Post Office - withdrawal order above PLN 5,000	PLN 150.00 per withdrawal order
4.	Withdrawals at the Post Office - return of a not-received withdrawal	PLN 13.00 per funds return

3.2 CASH withdrawals at a branch of the Bank

1.	PLN cash withdrawal at the Bank's cash desks, not sealed	0.8%, not less than PLN 60.00
2.	Cash withdrawal in foreign currency at the Bank's cash desk, not sealed (coins may be withdrawn if it is available at the Bank)	1.5%
3.	Cash withdrawal using a check to account	0.8%, not less than PLN 60.00

3.3 PLN cash deposits, sealed

1.	PLN cash withdrawals in coins, sealed	net PLN 13.00 for every open batch of 1,000 coins
2.	PLN cash withdrawals in banknotes, sealed	net PLN 50.00
3.	PLN cash withdrawals in banknotes and coins, sealed	net PLN 13.00 for every open batch of 1,000 coins and net PLN 50.00 for banknotes

3.4 Cash withdrawals in a foreign currency (except for non-convertible currencies), sealed

1.	PLN cash withdrawals in banknotes, sealed	0.5%, not less than net PLN 60.00
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4. ESCORTING CASH DEPOSITS / WITHDRAWALS

The service is available only when the Bank provides simultaneously services of sealed cash deposits and withdrawals	net PLN 1,000.00 - one-off activation fee Rate for conveying - negotiable
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CHECKS

1. CASH AND CLEARING CHECKS

1.	Collection/purchase of foreign checks If the beneficiary presents more than one check with one order, the aggregate amount of checks will be used to calculate the commission. a) Checks made out on the Bank and cashed at cash desk b) Checks made out on another domestic or foreign bank c) Sending of check to Drawee (Porto)	0.80%, but not less than PLN 60.00 1.2%, but not less than PLN 80.00 PLN 60.00
2.	Conditional purchase of foreign checks	2.5%, but not less than PLN 80.00
3.	Issuance of a check book to an account	PLN 80.00
4.	Cashing a check drawn on another bank	PLN 110.00

CHAPTER IV PAYMENT CARDS

All foreign operations carried out by Card are converted by the Payment Organization (Visa or Mastercard) to (i) the settlement currency of the Card or at the exchange rate applied by the Payment Organization. In the event of receipt of a transaction in (i) the settlement currency the Bank will convert it to the currency of the Card account of the Client using the exchange rate applicable to settlements of the above Cards on the date the transaction is booked on the Card account increased by the commission due to the Bank, amounting up to 5.8% of the Operation amount, for the currency conversion or in (ii) the account currency the Bank will add the commission due, amounting up to 5.8% of the Operation amount, for execution of the non-PLN foreign transaction.

BUSINESS CARDS

Basic services	Credit Cards			Debit Cards		
	Gold	Silver	Blue	Account in PLN	Account in EUR	Account in USD
Card issuance	PLN 35			PLN 20	EUR 6	USD 7
Monthly handling of Cards	PLN 40	PLN 20	PLN 15	PLN 5	EUR 3	USD 5
Domestic cash withdrawal from Citi Handlowy ATMs	3% not less than PLN 7			COMMISSION FREE		
Domestic cash withdrawal from other ATMs	3% not less than PLN 7			3% not less than PLN 7	3% not less than EUR 1.75	3%, not less than USD 2.50
Cash withdrawal abroad ¹	3% not less than PLN 7			3% not less than PLN 7	3% not less than EUR 1.75	3% not less than USD 2.50
Non-cash transactions at home and abroad ¹	COMMISSION FREE			COMMISSION FREE		
Domestic Cash Back transaction	not applicable			PLN 1.50	EUR 0.50	USD 0.50
Monthly settlement of balance	1.5%			not applicable		
Electronic statements, to be downloaded from CitiManager	COMMISSION FREE			COMMISSION FREE		

Non-Standard Services	Credit Cards			Debit Cards		
	Gold	Silver	Blue	Account in PLN	Account in EUR	Account in USD
Card limit change ²	PLN 20			PLN 20	EUR 6	USD 7
Non-standard instruction submitted by Holder via CitiPhone	PLN 10			PLN 10	EUR 3	USD 3.50
Fee for processing of instructions of the User in paper version	PLN 100			PLN 100	EUR 30	USD 35
Change of the Holder settings ³	PLN 20			PLN 20	EUR 6	USD 7
Change of the User settings ⁴	PLN 200			PLN 200	EUR 60	USD 70

Enhanced liability of the Bank - monthly card fee ⁵	PLN 8	PLN 4	EUR 1	USD 1.40
Fee for a one-off report	PLN 200	PLN 200	EUR 60	USD 70
Remote training session with CitiManager or CCRS	PLN 300	PLN 300	EUR 90	USD 100
Configuration of report templates in CitiManager ⁶	PLN 200	PLN 200	EUR 60	USD 70
Copy of transaction/account statement ⁷	PLN 100	PLN 100	EUR 30	USD 35
Fast-track card issuance ⁸	PLN 400	PLN 400	EUR 120	USD 140
Non-standard card issuance ⁹	PLN 200	PLN 200	EUR 60	USD 70
Non-standard card dispatch ¹⁰	PLN 100	PLN 100	EUR 30	USD 35
Non-standard re-booking of funds ¹¹	PLN 50	not applicable		
Fee for a co-branded card	PLN 2,000	PLN 2,000	EUR 600	USD 700
Fee for implementation of the non-standard Card Program	PLN 2,000	PLN 2,000	EUR 600	USD 700
Fee for an amendment to the Agreement on the Issuing of Business Cards	PLN 500	PLN 500	EUR 150	USD 180
Sending reminders to Holder due to failure to repay debt when due - for Cards repaid individually ¹²	2%	not applicable		
Emergency issuance of a replacement card by Visa	USD 250	USD 250		
Emergency cash delivery by Visa	USD 175	USD 175		

Reporting of Business Cards	On a daily basis	On a monthly basis
Access to CitiManager and CCRS/REPORTING to generate reports ¹³	PLN 0	
System reports, to be downloaded from CitiManager	PLN 500 ¹⁴	PLN 300 ¹⁴
System reports with their distribution to the Client's system	PLN 1,000 ¹⁴	PLN 500 ¹⁴
Implementation of system reports	EUR 2,000 ¹³	

1. Information on the conversion of foreign Operations is described in the Rules and Regulations and the applicable commission rates are included in the Tariff of Fees and Commissions of the Bank.

2. A new request or another order concerning a change of the card limit, a cash transaction limit or a non-cash transaction limit on the Holder's Card.

3. A new request or another order concerning a change of settings on the Holder's Card, excluding contact and address details or personal data.

4. A new request concerning a change of the User's settings or another order concerning a change of settings of the User or card program.

5. The fee is charged on the card only for a month in which any operations were carried out.

6. Setting report templates in the CCRS/REPORTING module.

7. Re-sending a collective or individual statement in any form available to the User/Holder, excluding downloading by the User/Holder in CitiManager.

8. After confirmation by the Bank, the card will be issued on the next business day if the correct application is delivered to the Bank by 12.00 (noon).

9. Card issuance under a procedure other than the standard procedure, determined by the Bank.

10. Sending under a procedure other than the standard procedure, determined by the Bank.

11. Manual booking of funds to/from card balance upon the User's request.

12. The fee is charged on the outstanding card debt. Only for Cards repaid individually.

13. In order to access CitiManager, please submit the administrator form and use the registration details sent from citicommercialcards.admin@citi.com or delegate further access in the Company via CitiManager. CCRS/REPORTING can be accessible to active Administrators in CitiManager.

14. The fee will be converted at the conversion rate of the currency of the account applicable on the day of calculation at the Bank.

CHAPTER V E-BANKING

1. CITIDIRECT

1.	Monthly fee	PLN 200.00
2.	Fee for issuance or replacement of a SafeWord Card (hardware token)	PLN 350.00
3.	Administration of the CitiDirect BE profile by the Bank	PLN 800.00 per month / Client's Profile
4.	Preparation of a list of user entitlements by the Bank	PLN 400.00

2. CITICONNECT API

1.	Monthly fee for an account covered by the CitiConnect service	PLN 130.00
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CHAPTER VI FINANCIAL LIQUIDITY MANAGEMENT PRODUCTS

1.	Cash Pooling within one entity - monthly fee	PLN 200.00
2.	Fee for interest reports for Cash Pooling - per month for each account	PLN 250.00
3.	Cash Pooling - multiple entities	Determined on a case-by-case basis
	a) Arrangement fee for every structure	
	b) Monthly fee for every participant	PLN 200.00
	c) Monthly fee for reports and interest allocation for every participant	PLN 250.00
4.	x-border pooling - monthly fee for every account	PLN 500.00
5.	Net Balance - monthly fee for structure	PLN 50.00
6.	Blocked deposit	
	a) Arrangement fee	PLN 300.00
	b) Arrangement fee for non-standard solutions	Negotiable rate
	c) Charge for standard confirmation of opening of a deposit	PLN 10.00
	d) Charge for a non-standard confirmation of opening of a deposit	PLN 50.00

MICRODEPOSITS

1.	Fee for service implementation on the Client's side	PLN 150.00
2.	Electronic reports in a format other than a bank statement, reflecting bookings on microaccounts of Clients	Negotiable rate
3.	Microaccount product handling	Negotiable rate
4.	Microaccount interest rate	Negotiable interest rate for every Microaccount Customer

CHAPTER VII

OTHER BANKING SERVICES

1*.	Disclosures to: a) Chartered accountants/auditors b) Banks - Local - Foreign	- in a standard version (on the Bank's template) PLN 200.00 - in a non-standard version (on the auditor's template) PLN 1,000.00 PLN 100.00 USD 150.00
2.	Opinion on Client's financial condition provided by a credit unit	PLN 200,00
3.	Additional fee for outgoing payment orders in the form of SWIFT MT101 messages	PLN 3.00
4.	Non-STP fee for processing of payment orders in the form of SWIFT messaged which do not meet the STP criteria specified by the Bank	PLN 20.00
5.*	Each telephone acknowledgement of transfers received in paper format or faxed based on Client's individual order	PLN 10.00
6.*	Cancellation of the transfer before its execution	PLN 20.00
7.*	Non-standard report or statement prepared upon Client's request a) For a period of up to 3 months from the request date b) For a period exceeding 3 months from the request date	According to complexity, but not less than PLN 50.00 According to complexity, but not less than PLN 200.00
8.	Data for a SAT-F (Standard Audit File for Tax) report (regular transfers of CSV files by the Bank and an option to order XML files upon request) a) monthly fee for a Structure b) fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period ≤ 100) c) fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period > 100)	PLN 400.00 PLN 500.00 Negotiable, but not less than PLN 700.00
9.	Data for a SAT-F (Standard Audit File for Tax) report (an option to order XML files upon request) a) monthly fee for a Structure b) fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period ≤ 100) c) fee collected for a non-standard order for XML files upon request (number of accounts × number of commenced calendar months in the reporting period > 100)	PLN 90.00 PLN 500.00 Negotiable, but not less than PLN 700.00
10.	Fee for the processing of paper documents relating to foreign exchange transactions and financial instruments which can be sent to the Bank via eWnioski (per document)	PLN 100.00

(*) For this service, telecommunications charges are included in the price.

CHAPTER VIII

POSTAL AND TELECOMMUNICATIONS FEES

1.	SWIFT	PLN 34.40
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Other telecommunications and postal charges shall be collected as per valid price list of Poczta Polska services.

CHAPTER IX

TRADE FINANCE AND TRADE SERVICES

SUBCHAPTER I - TRADE FINANCE

1. FACTORING

1.1 INVOICE COLLECTION

Fees negotiated based on the projected number and value of transactions.

1.2 STANDARD FACTORING (PROCESSING OF RECEIVABLES WITH FINANCING OPTION) / RECEIVABLES DISCOUNTING/ NON-RECOURSE FACTORING

1.	Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
2.	Margin (in case of discount)	Negotiable depending on the result of creditworthiness assessment
3.	Limit amount increase commission	0.3% of the increase amount
4.	Fee for an amendment agreement/notification made upon the Client's request	PLN 100.00
5.	Operating fee in Old-Line Factoring for handling: a) transfer request b) discount request Operating fee in Receivables Discounting/Non-Recourse Factoring for handling a discounting request:	0.25% of the receivable amount, but not less than PLN 15.00 (request sent electronically) 0.25% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form) 0.25% of the receivable amount, but not less than PLN 35.00 (request sent electronically) 0.25% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form) 0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel) 0.35% of the receivable amount, but not less than PLN 100.00 (request sent in a paper form)

6.	Management fee on the Total Limit Amount	up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Assignor's PLN account, provided that if the funds on that account are insufficient, the Assignor authorizes the Bank to collect the amount due from any of the Assignor's accounts kept by the Bank. In the event that the Total Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
7.	Fee for an amendment agreement/notification made upon the Client's request	PLN 500.00

1.3. INVOICE COLLECTION PLUS/STANDARD FACTORING PLUS (PROCESSING OF RECEIVABLES WITH FINANCING OPTION)/RECEIVABLES DISCOUNT PLUS

Fees negotiated based on the projected number and value of transactions.

1.4. REVERSE FACTORING

1.	Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
2.	Margin	Negotiable depending on the result of creditworthiness assessment
3.	Limit amount increase commission	0.3% of the increase amount
4.	Fee for an amendment agreement/notification made upon the Client's request	PLN 500.00
5.	Operating fee for implementing a repayment request	0.35% of the receivable amount, but not less than PLN 50.00 (request sent via electronic channel)

6.	Management fee on the Limit Amount	up to 0.08% per month on the Total Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Counterparty's PLN account, provided that if the funds on that account are insufficient, the Counterparty authorizes the Bank to collect the amount due from any of the Counterparty's accounts kept by the Bank. In the event that the Limit Amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
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2. VENDOR FINANCING

Negotiable depending on the number of vendors and forecast number and value of transactions in the Vendor Financing Program.

3. DISTRIBUTOR FINANCING

1.	Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
2.	Operating fee according to transaction value	0.40%, not less than PLN 50.00
3.	Credit margin for the distributor	Negotiable
4.	Limit amount increase commission	0.3% of the increase amount
5.	Management fee for the financing limit	up to 0.08% per month of the granted financing limit, calculated on the last day of each calendar month and payable by the Client in the next month.
6.	Fee for an amendment agreement/notification made upon the Client's request	PLN 500.00

4. TRADE CREDIT

1.	Fee for preparation, processing and performance of the Agreement	0.3% of the limit (charged annually)
2.	Operating fee according to transaction value	0.10%, however not less than PLN 20.00
3.	Credit margin	Negotiable depending on the result of creditworthiness assessment

4.	Limit amount increase commission	<p>0.3% of the increase amount</p> <p>Payable on the day the limit increase is put at the borrower's disposal and collected by the Bank by debiting the borrower's current account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from the credit limit.</p>
5.	Fee for an amendment agreement made upon the Client's request	<p>PLN 500.00</p>
6.	Commission for an extension of the credit repayment date	<p>0.3% of credit amount</p> <p>Payable on the repayment extension date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.</p>
7.	Commission for early repayment of the credit	<p>up to 2% of repaid amount</p> <p>Payable on the early repayment date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.</p>

8.	Management fee for the Financing Limit	up to 0.08% per month on the Financing Limit Amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the Borrower's PLN account, provided that if the funds on that account are insufficient, the Borrower authorizes the Bank to collect the amount due from any of the Borrower's accounts kept by the Bank. In the event that the Financing Limit is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
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SUBCHAPTER II - PROCESSING OF TRADE TRANSACTIONS

1. GUARANTEES

1.1 Guarantees and standby letters of credit: notified/deposited, granted under a counter guarantee and received directly by the Client

1.	Notification/acceptance as deposit/verification of authenticity (for guarantees received directly by the Client)	USD 75.00
2.	Notification of change/acceptance of change as deposit	USD 75.00
3.	Grant of a guarantee/standby letter of credit under a counter guarantee a) agreement of the terms and conditions of a guarantee/standby letter of credit with another bank (counter guarantor) upon the beneficiary's request b) grant of a guarantee/letter of credit in additional paper form	Negotiable <i>(the commission is charged in advance for the whole validity period from the date of granting)</i> USD 150.00 USD 50.00
4.	Change to a guarantee / standby letter of credit granted under a counter guarantee: a) extension of validity or increase in amount a) other change <i>If an extension/increase and any other change are made at the same time (i.e. one amendment document is issued) - one commission is charged, i.e. the higher one.</i> <i>This applies to guarantees/letters of credit granted under a counter guarantee</i>	As for grant under a counter guarantee <i>(the commission is charged on the extension period or on the increase amount)</i> USD 75.00

5.	Assignment of rights to a guarantee/standby letter of credit granted under a counter guarantee	USD 100.00 <i>The commission is charged after the assignment notification is received, whether or not it is accepted by the Bank / the assignment of rights is effective.</i>
6.	Processing, upon the beneficiary's request, of a payment request related to a guarantee issued by another entity, including a guarantee notified by or deposited with the Bank: a) covering: verification and confirmation of authorization of the persons who have signed the request and, depending on the Client's order, delivery to the guarantor of the original request and attached documents, if any, and delivery of the request content and settlement of the amount paid out under the guarantee if it is received by the Bank under the guarantee (Claim processing commission does not include telecommunications costs (SWIFT) and courier/postal costs - costs of delivery of the claim to the guarantor bank). b) verification and confirmation of authorization of persons who have signed the claim	USD 150.00 USD 20.00
7.	Verification and confirmation of authorization of persons who have signed notifications, including those related to assignment, and other instructions, orders or documents of the beneficiary related to a guarantee issued by another entity, including a guarantee notified by or deposited with the Bank	USD 20.00
8.	Payment under a guarantee / standby letter of credit granted under a counter guarantee	USD 200.00 <i>Commission payable by the party which ordered the grant of the instrument.</i>
9.	Delivery to the guarantor of the beneficiary's own explanations/information/inquiries	USD 50.00
10.	Specification of transactions prepared upon beneficiary's request	USD 100.00
11.	Cancellation before the expiry date	USD 50.00
12.	Delivery to the beneficiary by the Bank of notification of: a guarantee or change or other notices/correspondence etc. in paper format	USD 25.00

1.2 Own guarantees (granted guarantees, counter guarantees, commitments and standby letters of credit)

1.	Arrangement fee for the framework revolving line agreement (Agreement)	1% of the revolving line amount a year, payable in PLN on the date of execution of the Agreement and, thereafter, on the first business day of each subsequent year during the term of the Agreement
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2.	<p>Grant of a guarantee/counter guarantee/standby letter of credit/commitment</p> <p>a) agreement of the terms and conditions of a guarantee/standby letter of credit with the bank granting the instrument locally upon the ordering party's request</p> <p>b) grant of a guarantee/standby letter of credit in accordance with the template provided by the ordering party (additional fee to commission as for granting)</p> <p>c) grant of a guarantee in paper form</p> <p>d) preparation of the wording of a guarantee/standby letter of credit/commitment</p>	<p>1) valid for up to 1 year - 0.2% per started validity month and not less than USD 200.00 for the whole validity period;</p> <p>2) valid for 1-3 years - 0.3% per started validity month and not less than USD 200.00 for the whole validity period;</p> <p>3) valid for more than 3 years - 0.4% per started validity month and not less than USD 200.00 for the whole validity period;</p> <p><i>(the commission is charged in advance for the whole validity period from the date of grant of the guarantee/counter guarantee/standby letter of credit)</i></p> <p>USD 150.00</p> <p>USD 150.00</p> <p>USD 50.00</p> <p>USD 25.00</p>
3.	<p>Change:</p> <p>a) extension of validity or increase in amount</p> <p>b) other change</p> <p><i>If an extension/increase and any other change are made at the same time (i.e. one amendment document is issued) - one commission is charged, i.e. the higher one.</i></p>	<p>as for grant</p> <p><i>(the commission is charged on the extension period or on the increase amount)</i></p> <p>USD 75.00</p>
4.	<p>Assignment of rights from a guarantee/standby letter of credit</p>	<p>USD 100.00</p> <p><i>The commission is charged after the assignment notification is received, whether or not it is accepted by the Bank / the assignment of rights is effective.</i></p>
5.	<p>Withdrawal</p>	<p>PLN 200.00</p> <p><i>(commission payable by the ordering party)</i></p>
6.	<p>Fee for handling a claim (collected when a claim is withdrawn)</p>	<p>USD 100.00</p>
7.	<p>Delivery to the guarantor of the beneficiary's own explanations/information/inquiries</p> <p><i>(this applies to a local guarantee granted under a counter guarantee of the Bank)</i></p>	<p>USD 50.00</p>

8.	Specification of transactions prepared upon ordering party's request	USD 100.00
9.	Cancellation before the expiry date (excluding tender guarantees and so called indefinite-time guarantees)	USD 50.00
10.	Cancellation of an order to grant or modify a guarantee/standby letter of credit/counter guarantee/commitment (before it is granted)	USD 100.00
11.	Issuance of a duplicate	USD 30.00
12.	Submission by the ordering party of a request for grant of the product or a request for modification of terms and conditions or any other orders, instructions or requests in writing	USD 50.00
13.	Delivery to the ordering party by the Bank of notifications/ correspondence etc. in paper format	USD 25.00
14.	Management fee on the limit amount granted	up to 0.08% per month on the granted limit amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the ordering party's PLN account, provided that if the funds on that account are insufficient, the ordering party authorizes the Bank to collect the amount due from any of the ordering party's accounts kept by the Bank. In the event that the granted limit amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.

2. DOCUMENTARY LETTERS OF CREDIT

2.1 Import letters of credit

1.	Arrangement fee for the framework revolving line agreement (Agreement)	1% of the revolving line amount a year, payable in PLN on the date of execution of the Agreement and, thereafter, on the first business day of each subsequent year during the term of the Agreement
2.	Opening of a letter of credit	0.25% per started validity month, but not less than USD 200.00 for the whole validity period <i>(The commission is charged in advance for the whole validity period)</i>

3.	<p>Change:</p> <p>a) extension of validity or increase in amount</p> <p>b) other</p> <p><i>If an extension/increase and any other change are made at the same time (i.e. one amendment document is issued) - one commission is charged, i.e. the higher one.</i></p>	<p>as for the opening of a letter of credit</p> <p><i>(the commission is charged on the extension period or on the increase amount)</i></p> <p>USD 75.00</p>
4.	Withdrawal under a letter of credit	0.2% of the payment amount, but not less than USD 200.00
5.	Deferred payment	<p>as for the opening of a letter of credit</p> <p><i>The commission is charged in advance on the day of acceptance/delivery of documents to the ordering party based on the amount of documents and on the period from the L/C effective date to the payment date.</i></p>
6.	Discount margin (no recourse to the beneficiary)	3% a year, not less than USD 100.00 <i>(payable by the ordering party or beneficiary)</i>
7.	Operating commission for the processing of a request for extension of the disbursement refund date	USD 100.00
8.	Margin for extension of the disbursement refund date	3% p.a., but not less than USD 100.00
9.	Presentation of documents contrary to the terms of the letter of credit	USD 100.00 due from the beneficiary
10.	Assignment of receipt of goods or a bank endorsement of freight or insurance documents	USD 50.00
11.	<p>Cancellation or write-off of any of the following before the expiry:</p> <p>a) unused L/C</p> <p>b) unused balance</p>	<p>USD 50.00</p> <p>USD 20.00</p>
12.	Preparation of a statement of transactions at a L/C ordering party's request	USD 100.00
13.	L/C template prepared upon ordering party's request	USD 50.00
14.	Delivery to the beneficiary's bank of the ordering party's own explanations/information/inquiries	USD 50.00
15.	Delivery to the ordering party by the Bank of notifications/correspondence etc. in paper format	USD 25.00
16.	Submission by the ordering party of a request for grant of the product or a request for modification of terms and conditions or any other orders, instructions or requests in writing	USD 50.00

17.	Management fee on the amount	up to 0.08% per month on the granted limit amount, calculated by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the ordering party's PLN account, provided that if the funds on that account are insufficient, the ordering party authorizes the Bank to collect the amount due from any of the ordering party's accounts kept by the Bank. In the event that the granted limit amount is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.
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2.2 Import letters of credit covered in advance

1.	Opening of a letter of credit	1% of the letter of credit amount, but not less than USD 150.00 <i>The commission is charged in advance on the L/C opening date.</i>
2.	Change: a) Increase in amount b) other change If an increase and any other change are made at the same time (i.e. one amendment document is issued) - one commission is charged, i.e. the higher one.	0.15 % of the increase amount, but not less than USD 150.00 USD 75.00
3.	Withdrawal under a letter of credit	0.2% of the payment amount, but not less than USD 200.00 <i>The commission is charged in advance on the L/C opening date.</i>
4.	Presentation of documents contrary to the terms of the letter of credit	USD 100.00 due from the beneficiary
5.	Discount margin (no recourse to the beneficiary)	3% a year, but not less than USD 100.00 <i>(payable by the beneficiary or ordering party)</i>
6.	Assignment of receipt of goods or a bank endorsement of freight or insurance documents	USD 50.00

7.	Cancellation or write-off of any of the following before the expiry: a) unused L/C b) unused balance	USD 50.00 USD 20.00
8.	Specification of transactions prepared upon ordering party's request	USD 100.00
9.	L/C template prepared upon ordering party's request	USD 50.00
10.	Delivery to the beneficiary's bank of the ordering party's own explanations/information/inquiries	USD 50.00
11.	Delivery to the ordering party by the Bank of notifications/ correspondence etc. in paper format	USD 25.00
12.	Submission by the ordering party of a Request for the product or a Request for a change of the terms and conditions or a Request relating to coverage in advance or any other orders, instructions or requests in writing	USD 50.00

2.3 Export letters of credit

1.	Notification	USD 75.00
2.	Confirmation/assumption of obligation to negotiate documents	Negotiable <i>The commission is charged in advance for the whole validity period.</i>
3.	Change: a) extension of validity period or increase in amount (confirmed L/C/assumed obligations to negotiate documents are concerned) b) other change If an extension/increase and any other change are made at the same time (i.e. one amendment document is issued) - one commission is charged, i.e. the higher one. This applies to a confirmed letter of credit or an obligation to negotiate.	as for confirmation of L/C/ assumption of obligation to negotiate documents USD 75.00
4.	Examination of documents and execution of payment	0.2% of the payment amount, but not less than USD 200.00
5.	Preliminary verification of the document's compliance with the terms of the letter of credit at the Customer's request (for a set of documents)	USD 75.00
6.	a) dispatch of documents without examination b) settlement of amount due for documents (dispatched without examination) (this applies to a letter of credit which is not confirmed or for which the obligation to negotiate is not assumed)	USD 40.00 USD 40.00
7.	Deferred payment: a) confirmed letter of credit/assumption of obligation to negotiate documents b) non-confirmed letter of credit	as for confirmation of L/C/ assumption of obligation to negotiate documents <i>The commission is charged in advance on the day of acceptance/presentation of documents based on the amount of documents and on the period from the L/C effective date to the payment date.</i> USD 50.00

8.	Transfer of a letter of credit (only for letters of credit which are not confirmed/for which the obligation to negotiate is not assumed)	0.2% of the transfer amount, but not less than USD 150.00
9.	Arrangement fee for discount of a letter of credit (no recourse)	USD 300.00
10.	Operating fee for discount of a letter of credit (no recourse)	0.1 % of receivable amount, however not less than USD 50.00 and not more than USD 500.000 per receivable
11.	Margin on discount with no recourse	Negotiable
12.	Presentation of documents which are not in compliance with the terms and conditions of a letter of credit (for confirmed or discounted letters of credit or an obligation to negotiate documents)	USD 100.00 due from the beneficiary
13.	Payment to another bank upon beneficiary's request: a) in PLN b) in FX	USD 20.00 USD 35.00
14.	Assignment of receipts	USD 50.00
15.	Cancellation or write-off of any of the following before the expiry: a) unused L/C b) unused balance	USD 50.00 USD 20.00
16.	Specification of transactions prepared upon beneficiary's request	USD 100.00
17.	Delivery to the opening bank of the beneficiary's own explanations/information/inquiries	USD 50.00
18.	Delivery to the beneficiary by the Bank of notification of: a letter of credit or change or other notices/correspondence etc. in paper format	USD 25.00
19.	Submission by the beneficiary of an order to send documents, orders or instructions in paper format	USD 50.00
20.	Reviewed content of the letter of credit (at the Customer's request)	USD 100.00

DOCUMENTARY COLLECTION / COLLECTION OF BILLS

3.1 Export collection

1.	Processing of documentary / bill collection (acceptance and dispatch of collection and settlement)	0.1%, however not less than USD 75.00 and not more than USD 300.00
2.	Processing of a change	USD 40.00
3.	Upon the seller's request - transfer of the amount due to the seller's account at another bank a) in PLN b) in FX	USD 20.00 USD 35.00
4.	Upon the seller's request - transfer of the amount due to a third party's account (proceeds assignment)	USD 50.00
5.	Cancellation of collection during a transaction, including the dispatch of an instruction to deliver documents/bills without payment or to return them without payment and delivery of returned documents back to the seller	USD 50.00
6.	Submission by the seller of a collection order or other orders, instructions or requests, including a change request in paper format	USD 50.00
7.	Delivery to the seller by the Bank of notifications/correspondence etc. in paper format	USD 25.00

8.	Delivery to the payer's bank of the seller's own explanations/information/inquiries other than, for example, a change or cancellation	USD 50.00
9.	Preparation of a transaction statement upon the seller's request	USD 100.00

3.2 Import collection

1.	Processing of documentary / bill collection (<i>acceptance of collection and delivery of documents as instructed and settlement</i>)	0.1%, however not less than USD 75.00 and not more than USD 300.00
2.	Partial payment for collection (<i>no documents or bills delivered</i>)	USD 25.00
3.	Processing of a change	USD 40.00
4.	Cancellation of collection during a transaction, including the delivery of documents/bills without payment or their return to the sender without payment	USD 50.00
5.	Assignment of receipt of goods or a bank endorsement of freight or insurance documents	USD 50.00
6.	Bill protest (<i>in addition to notary's fee</i>)	USD 500.00
7.	Submission by the payer of a payment order, including the return of the presentation note and other orders, instructions or requests in paper format	USD 50.00
8.	Delivery to the payer by the Bank of notification of: collection (presentation note) and changes and other notifications/correspondence etc. in paper format	USD 25.00
9.	Delivery to the seller's bank of the payer's own explanations/information/inquiries	USD 50.00
10.	Preparation of a transaction statement upon the payer's request	USD 100.00

CHAPTER X CREDIT PRODUCTS

1.	Upfront Fee	up to 3% of credit amount Payable on the day the funds are put at the borrower's disposal and collected by the Bank by debiting the borrower's account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from the credit.
2.	Credit amount increase commission	up to 3% of increase amount Payable on the day the limit increase is put at the borrower's disposal and collected by the Bank by debiting the borrower's current account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from the credit limit.
3.	Commission for an extension of the credit repayment date	up to 3% of credit amount Payable on the repayment extension date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.

4.	<p>Commission for a change to credit terms and conditions</p> <p><i>(excluding an increase or a change of the repayment date)</i></p>	<p>not more than PLN 2,500.00</p> <p>Payable on the change effective date and collected by the Bank by debiting the borrower's current account, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.</p>
5.	<p>Commission for early repayment of the credit</p>	<p>up to 2% of repaid amount</p> <p>Payable on the early repayment date and collected by the Bank by debiting the borrower's credit account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.</p>
6.	<p>Commission for periodic collateral check</p>	<p>not more than PLN 500.00</p> <p>Payable on last business day of the month in which a check was made from the borrower's current account maintained in the credit currency, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank.</p>
7.	<p>Management fee for overdrafts and revolving credits</p>	<p>up to 0.08% of credit amount</p> <p>Charged by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the borrower's PLN account, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank. In the event that the credit/loan is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.</p>
8.	<p>Management fee for payment loans and long-term loans</p>	<p>up to 0.08% per month calculated on the outstanding principal amount</p> <p>Charged by the Bank as at the last day of each calendar month and collected on the first business day of the next calendar month by debiting the borrower's PLN account, provided that if the funds on that account are insufficient, the borrower authorizes the Bank to collect the amount due from any of the borrower's accounts kept by the Bank. In the event that the credit/loan is made available in a currency other than PLN, the average exchange rate of a given currency applicable at the Bank on the commission calculation date will be applied for the purpose of calculation of the commission due.</p>