

## Changes in the Tariff (from December 11, 2018)

The wording of the Tariff position in the version currently in force (until December 10, 2018)	The wording of the Tariff position in the version in force from December 11, 2018																											
<b>Chapter I</b>																												
<b>A. Bank Accounts and Cash Transactions</b>																												
<p>7. Cash deposits in the bank's branch, sorting office and night safe</p> <table border="1" data-bbox="219 459 1111 890"> <thead> <tr> <th>Type of deposit</th> <th>In the Bank's branch</th> <th>In the sorting office / night safe</th> </tr> </thead> <tbody> <tr> <td>Open cash deposit in PLN to the own account - of the value deposited</td> <td>1% min. PLN 30.00</td> <td>not applicable</td> </tr> <tr> <td>Open cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited</td> <td>1% min. PLN 30.00</td> <td>not applicable</td> </tr> <tr> <td>Open cash deposit (coins) in the account currency (other than PLN) to own account - of the value deposited</td> <td>50% min. PLN 30.00</td> <td>not applicable</td> </tr> <tr> <td>Closed cash deposit in PLN to own account - of the value deposited</td> <td>0.5% min. PLN 30.00</td> <td>0.25% min. PLN 15.00</td> </tr> </tbody> </table>	Type of deposit	In the Bank's branch	In the sorting office / night safe	Open cash deposit in PLN to the own account - of the value deposited	1% min. PLN 30.00	not applicable	Open cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	1% min. PLN 30.00	not applicable	Open cash deposit (coins) in the account currency (other than PLN) to own account - of the value deposited	50% min. PLN 30.00	not applicable	Closed cash deposit in PLN to own account - of the value deposited	0.5% min. PLN 30.00	0.25% min. PLN 15.00	<p>7. Cash deposits in the bank's branch, sorting office and night safe</p> <table border="1" data-bbox="1146 459 2033 754"> <thead> <tr> <th>Type of deposit</th> <th>In the Bank's branch</th> <th>In the sorting office / night safe</th> </tr> </thead> <tbody> <tr> <td>Open cash deposit in PLN to the own account - of the value deposited</td> <td>1% min. PLN 30.00</td> <td>not applicable</td> </tr> <tr> <td>Open cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited</td> <td>1% min. PLN 30.00</td> <td>not applicable</td> </tr> <tr> <td>Closed cash deposit in PLN to own account - of the value deposited</td> <td>0.5% min. PLN 30.00</td> <td>0.25% min. PLN 15.00</td> </tr> </tbody> </table>	Type of deposit	In the Bank's branch	In the sorting office / night safe	Open cash deposit in PLN to the own account - of the value deposited	1% min. PLN 30.00	not applicable	Open cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	1% min. PLN 30.00	not applicable	Closed cash deposit in PLN to own account - of the value deposited	0.5% min. PLN 30.00	0.25% min. PLN 15.00
Type of deposit	In the Bank's branch	In the sorting office / night safe																										
Open cash deposit in PLN to the own account - of the value deposited	1% min. PLN 30.00	not applicable																										
Open cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	1% min. PLN 30.00	not applicable																										
Open cash deposit (coins) in the account currency (other than PLN) to own account - of the value deposited	50% min. PLN 30.00	not applicable																										
Closed cash deposit in PLN to own account - of the value deposited	0.5% min. PLN 30.00	0.25% min. PLN 15.00																										
Type of deposit	In the Bank's branch	In the sorting office / night safe																										
Open cash deposit in PLN to the own account - of the value deposited	1% min. PLN 30.00	not applicable																										
Open cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	1% min. PLN 30.00	not applicable																										
Closed cash deposit in PLN to own account - of the value deposited	0.5% min. PLN 30.00	0.25% min. PLN 15.00																										
<p>1/ Cash withdrawals in the bank's branch, sorting office and night safe</p> <p>NOTE</p> <p>Conditions for the execution of a cash withdrawal subject to prior request:</p> <p>2/ for PLN, EUR and USD of an amount of less than or equal to PLN 20,000 or the equivalent in EUR or USD of this amount – as standard procedure the Client shall submit the request by 11.30 a.m. one business day before the withdrawal (applicable to closed withdrawals only),</p> <p>3/ for PLN, EUR and USD of an amount of more than PLN 20,000 or the equivalent in EUR or USD of this amount – as standard procedure the Client shall submit the request by 10.00 a.m. one business day before the withdrawal (applicable to open and closed withdrawals),</p> <p>4/ for remaining currencies regardless of the amount – as standard procedure the Client shall submit the request by 10.00 a.m. two business days before the withdrawal (applicable to open and closed withdrawals).</p>	<p>10. Cash withdrawals in the bank's branch, sorting office and night safe</p> <p>NOTE</p> <p>Conditions for the execution of a cash withdrawal (open and closed) subject to prior request:</p> <p>1/ for PLN, EUR and USD for an amount of more than PLN 20,000 / EUR 500 / USD 500 the Client shall submit the order by 10.00 a.m. one business day before the withdrawal, for the remaining currencies regardless of the amount, the Client shall submit the request by 10.00 a.m. two business days before the withdrawal.</p>																											

## B. International Payments

<p>4. International transfer in a foreign currency or transfer in a foreign currency to an account held with other domestic bank</p> <table border="1"> <thead> <tr> <th>Order execution mode:</th> <th>Value date for the beneficiary's bank:</th> <th>Execution of:</th> <th>Of the value transferred:</th> </tr> </thead> <tbody> <tr> <td>STANDARD</td> <td>D+2</td> <td>payment instruction not subject to the Act on Payment Services of 19 August 2011</td> <td>0.4%, min. PLN 20.00, max. PLN 200.00</td> </tr> <tr> <td>URGENT</td> <td>D+1</td> <td>payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, HRK, HUF, NOK, RON, RUB, SEK and USD</td> <td>0.45%, min. PLN 30.00, max. PLN 300.00</td> </tr> <tr> <td>EKSPRESS</td> <td>D</td> <td>payment instruction in EUR, GBP and USD</td> <td>0.5%, min. PLN 40.00</td> </tr> </tbody> </table> <p>D stands for the date of execution of the Client's payment instruction by the Bank</p>	Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:	STANDARD	D+2	payment instruction not subject to the Act on Payment Services of 19 August 2011	0.4%, min. PLN 20.00, max. PLN 200.00	URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, HRK, HUF, NOK, RON, RUB, SEK and USD	0.45%, min. PLN 30.00, max. PLN 300.00	EKSPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 40.00	<p>4. Przelew za granicę w walucie obcej lub przelew na rachunek w innym banku krajowym w walucie obcej</p> <table border="1"> <thead> <tr> <th>Order execution mode:</th> <th>Value date for the beneficiary's bank:</th> <th>Execution of:</th> <th>Of the value transferred:</th> </tr> </thead> <tbody> <tr> <td>STANDARD</td> <td>D+2</td> <td>payment instruction not subject to the Act on Payment Services of 19 August 2011</td> <td>0.4%, min. PLN 20.00, max. PLN 200.00</td> </tr> <tr> <td>URGENT</td> <td>D+1</td> <td>payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS (ILS available from 17 December 2018), HRK, HUF, NOK, RON, RUB, SEK, TRY (TRY available from 17 December 2018) and USD</td> <td>0.45%, min. PLN 30.00, max. PLN 300.00</td> </tr> <tr> <td>EKSPRESS</td> <td>D</td> <td>payment instruction in EUR, GBP and USD</td> <td>0.5%, min. PLN 40.00</td> </tr> </tbody> </table> <p>D stands for the date of execution of the Client's payment instruction by the Bank</p>	Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:	STANDARD	D+2	payment instruction not subject to the Act on Payment Services of 19 August 2011	0.4%, min. PLN 20.00, max. PLN 200.00	URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS (ILS available from 17 December 2018), HRK, HUF, NOK, RON, RUB, SEK, TRY (TRY available from 17 December 2018) and USD	0.45%, min. PLN 30.00, max. PLN 300.00	EKSPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 40.00
Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:																														
STANDARD	D+2	payment instruction not subject to the Act on Payment Services of 19 August 2011	0.4%, min. PLN 20.00, max. PLN 200.00																														
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, HRK, HUF, NOK, RON, RUB, SEK and USD	0.45%, min. PLN 30.00, max. PLN 300.00																														
EKSPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 40.00																														
Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:																														
STANDARD	D+2	payment instruction not subject to the Act on Payment Services of 19 August 2011	0.4%, min. PLN 20.00, max. PLN 200.00																														
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS (ILS available from 17 December 2018), HRK, HUF, NOK, RON, RUB, SEK, TRY (TRY available from 17 December 2018) and USD	0.45%, min. PLN 30.00, max. PLN 300.00																														
EKSPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 40.00																														
<p>5. International transfer in AUD, CNY, ILS, JPY, PLN and TRY lub przelew na rachunek w innym banku krajowym w walucie AUD, CNY, ILS, JPY i TRY - od kwoty przelewu</p> <p>0.4%, min. PLN 20.00, max. PLN 200.00</p>	<p>5. International transfer in AUD, CNY, ILS (ILS available until 14 December 2018), JPY, PLN and TRY (TRY available until 14 December 2018) or transfer to an account in AUD, CNY, ILS (ILS available until 14 December 2018), JPY and TRY (TRY available until 14 December 2018) held with other domestic bank – of the value transferred</p> <p>0.4%, min. PLN 20.00, max. 200.00</p>																																
<p>7. SEPA Credit Transfer Recall</p> <p>PLN 20.00 plus the other bank's fees</p> <p>NOTE SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 10 business days from the date of executing the transfer and only due to the following:</p> <ul style="list-style-type: none"> <li>- duplicate sending</li> <li>- technical error</li> <li>- fraudulently originated credit transfer.</li> </ul>	<p>7. SEPA Credit Transfer Recall</p> <p>PLN 20.00 plus the other bank's fees</p> <p>NOTE SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 13 months from the date of executing the transfer and only due to the following:</p> <ul style="list-style-type: none"> <li>- invalid account number of the beneficiary</li> <li>- invalid payment amount</li> <li>- at the payer's request.</li> </ul>																																



<b>F. Other Account Service</b>	
<p>4. Issuing a statement confirming that the client holds an account with the bank or statement on the account balance</p> <p>a) instruction submitted via the electronic banking system PLN 30.00</p> <p>b) instruction submitted via a channel other than the electronic banking system PLN 100.00</p>	<p>4. Issuing a statement confirming that the client holds an account with the bank or statement on the account balance</p> <p>a) instruction submitted via the electronic banking system and provided to the Client, as indicated by him:</p> <ul style="list-style-type: none"> <li>- via the electronic banking system PLN 30.00</li> <li>- by mail or in the Bank's branch PLN 100.00</li> </ul> <p>b) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:</p> <ul style="list-style-type: none"> <li>- via the electronic banking system PLN 100.00</li> <li>- by mail or in the Bank's branch PLN 150.00</li> </ul>
<p>20. Confirmation of a surplus/shortage of cash in a closed deposit PLN 15.00</p>	<p>20. Issuing a document confirming a surplus/shortage of cash in a closed deposit and providing it to the Client, as indicated by him:</p> <p>a) via the electronic banking system no fee</p> <p>b) in paper form PLN 20.00</p>
<b>VIII. Documentary Collection</b>	
<p>13. Non-standard collection services:</p> <ul style="list-style-type: none"> <li>- sending documents to other address than the collection payer's address PLN 100.00</li> <li>- accepting a collection order placed after 12.00 p.m., but no later than by 2.00 p.m., for execution on the same day (the fee is charged regardless of the fees and commissions indicated in points 1-10) PLN 100.00</li> </ul>	<p>13. Non-standard collection services:</p> <ul style="list-style-type: none"> <li>- sending documents to other address than the collection payer's address PLN 100.00</li> <li>- accepting a collection order placed after 12.00 p.m., but no later than by 1.00 p.m., for execution on the same day (the fee is charged regardless of the fees and commissions indicated in points 1-10) PLN 100.00</li> </ul>

<b>X. Miscellaneous</b>	
<p>3. Preparing an opinion or information about the Client at the Client's request:</p> <p>a) standard (issued on a standard bank form) instruction submitted via the electronic banking system PLN 200.00</p> <p>b) standard (issued on a standard bank form) instruction submitted via a channel other than the electronic banking system PLN 300.00</p> <p>c) non-standard (including information on creditworthiness) instruction submitted via the electronic banking system PLN 300.00</p> <p>d) non-standard (including information on creditworthiness) instruction submitted via a channel other than the electronic banking system PLN 400.00</p>	<p>3. Preparing an opinion or information about the Client at the Client's request:</p> <p>a) standard (issued on a standard bank form) instruction submitted via the electronic banking system and provided to the Client, as indicated by him:  - via the electronic banking system PLN 200.00  - by mail or in the Bank's branch PLN 300.00</p> <p>b) standard (issued on a standard bank form) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:  - via the electronic banking system PLN 300.00  - by mail or in the Bank's branch PLN 400.00</p> <p>c) non-standard (including information on creditworthiness) instruction submitted via the electronic banking system and provided to the Client, as indicated by him:  - via the electronic banking system PLN 300.00  - by mail or in the Bank's branch PLN 400.00</p> <p>d) non-standard (including information on creditworthiness) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:  - via the electronic banking system PLN 400.00  - by mail or in the Bank's branch PLN 500.00</p>
<p>4. Preparing an audit opinion</p> <p>a) including solely information on the client's bank accounts (including term deposits) PLN 400.00</p> <p>b) including information on the client's bank accounts (including term deposits) and other products PLN 600.00</p>	<p>4. Preparing an audit opinion:</p> <p>a) including solely information on the client's bank accounts (including term deposits), instruction submitted via the electronic banking system PLN 400.00</p> <p>b) including solely information on the client's bank accounts (including term deposits), instruction submitted via a channel other than the electronic banking system PLN 500.00</p> <p>c) including information on the client's bank accounts (including term deposits) and other products, instruction submitted via the electronic banking system PLN 600.00</p> <p>d) including information on the client's bank accounts (including term deposits) and other products, instruction submitted via a channel other than the electronic banking system PLN 700.00</p>