

BRE Bank SA TARIFF
of Banking Fees
and Commissions

(uniform wording - effective 1st January 2008)



BRE BANK SA

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Postal fees and telecommunications fees

GENERAL PROVISIONS

- The BRE Bank SA Tariff of Banking Fees and Commissions (“Tariff”) sets out the amount and the terms and conditions of fees and commissions charged by BRE Bank SA for banking services and other services provided by BRE Bank SA by order of or to:
 - resident businesses, organisational units with a legal identity, organisational units without a legal identity, excluding banks;
 - non-residents, excluding natural persons and foreign banks.
- The following terms used in the Tariff shall be construed as follows:
 - Bank – BRE Bank SA;
 - Client – a resident business, organisational unit with a legal identity, organisational unit without a legal identity (excluding banks) or a non-resident (excluding natural persons and foreign banks) who orders a banking transaction or holds an account credited with a transaction;
 - branch – organisational unit of the Bank which maintains the account of the Client or executes transactions and services in order to implement the Client’s order.
- All banking fees and commissions shall be paid by the Client unless otherwise agreed by the parties to the transaction and approved by the Bank. Fees and commissions not paid by the other party within 3 months of their accrual shall be charged to the Client.
- Fees and commissions shall be accrued and charged on the date the transaction is executed or on a monthly, quarterly, or other basis as agreed with the Client.
- In individual justifiable cases the Bank and the Client may agree a fee or commission or term and conditions of charging fees and commissions other than set out in the Tariff.
- Properly accrued fees and commissions are not refundable.

GENERAL PROVISIONS

7. Fees and commissions due to the Bank in one currency for a transaction in another currency shall be set based on conversion using the mid rate of exchange as quoted by the Bank.
8. Fees and commissions charged in a currency other than that in which the fees and commissions are accrued shall be set based on conversion using the relevant currency purchase or sale rate as quoted by the Bank.
9. In addition to the fees and commissions set out in the Tariff, the Bank shall also charge:
 - a) fees and commissions for postal and telecommunication services necessary to execute the Client's orders as per the Appendix to the Tariff;
 - b) fees and commissions charged by foreign and domestic banks which participate in the execution of the Client's order;
 - c) fees for courier delivery by order of the Client;
 - d) other fees charged by persons and institutions participating in the execution of the transaction (protest, legal opinion, etc.).
10. Fees and commissions for unusual services not listed in the Tariff shall be set by the Bank.
11. If the execution of the Client's order requires special efforts involving extra work time, or if by order of the Client the Bank oversteps the terms and conditions of standard agreements applicable in the Bank which requires legal and technical research and opinions, the amount of charged commissions may be raised by 50%.
12. The Bank may at a later date charge due fees and commissions not charged within the timeframe set out in the Tariff.
13. The Bank shall notify the Client of any amendment of the Tariff by posting notices in the offices of the Bank and, additionally, as per the terms and conditions of the agreement executed with the Client.

BANK ACCOUNTS

I. BANK ACCOUNTS

A. BANK ACCOUNTS AND CASH TRANSACTIONS

- | | |
|--|---------------------------|
| 1. Standard administration of an account at the Bank's branch | PLN 140.00
(per month) |
| – opening and maintenance of an account and | |
| – unlimited number of transfers among the Client's accounts within the Bank and | |
| – unlimited number of transfers among accounts of different Clients – electronic orders only | |
| 2. Service defined in point 1 and additionally | PLN 280.00
(per month) |
| – password activated telephone information on the account balance or | |
| – standing payment orders to account of other Clients or | |
| – standing payment orders to the Client's accounts with other banks or | |
| – maintenance of an Automatic Deposit Account | |
| 3. Service defined in point 2 and additionally | PLN 420.00
(per month) |
| – bank code enabling encrypted payment orders by facsimile or | |
| – cash pooling for sub-accounts in the selected account of the Client – Consolidated Account | |

NOTE TO POINTS 1-3

No fee is charged for standard administration of an account of a trade union, a sports club, a charity organization or a foundation (not engaged in business operations) and for an account of a company's social fund.

- | | |
|--|----------|
| 4. Fee for bank account statements: | |
| a) bank account statement in the electronic form | no fee |
| b) bank account statement on paper | PLN 6.00 |

BANK ACCOUNTS

NOTE

The fee is charged for each bank account statement and charged once a month within the "periodical settlement".

in addition upon request of the Client:

c) copies of bank account statements PLN 10.00

NOTE

The fee is charged for each copy of the bank account statement and charged once a month within the "periodical settlement".

Copies of bank account statements are delivered in one form selected by the Client.

- | | |
|---|------------------------|
| 5. Open cash deposit to the Client's account
in the currency of the account made in the Bank's
cash office – of the amount of the deposit | 0.5%
min. PLN 15.00 |
| 6. Cash deposit in a sealed envelope to the Client's
account in the currency of the account
– of the amount of the deposit | 0.4%
min. PLN 15.00 |
| 7. Cash deposit into a third person's account
in the currency of the account
– of the amount of the deposit | 1%
min. PLN 15.00 |

NOTE TO POINTS 5, 6 AND 7

The additional fee for deposits including many coins (over 5% of the total amount) or unsorted notes is 0.3% of the total amount.

- | | |
|---|-------------------------|
| 8. Open cash withdrawal from the Client's account
in the currency of the account made in the Bank's
cash office – of the amount of the withdrawal | 0.15%
min. PLN 10.00 |
|---|-------------------------|

NOTE

For open cash withdrawal prepared in accordance with the Client's request by defined notes (above 3 items) – additional fee of PLN 10.00.

BANK ACCOUNTS

- | | |
|---|------------------------|
| 9. Cash withdrawal in a sealed envelope from the Client's
account in the currency of the account
– of the amount of the withdrawal | 0.1%
min. PLN 10.00 |
| 10. Cash withdrawal from the Client's account
in the currency of the account that requires
notification, effected urgently regardless
of the standard time limit (if funds are available in the Bank)
– of the amount of the withdrawal | 0.3%
min. PLN 10.00 |

NOTE

The standard time limit for cash withdrawal requiring notification:

1/ for currencies such as Polish Zloty, Euro, US Dollar above the amount of PLN 20,000.00 or the equivalent thereof in Euro or US Dollar – the Client notifies the Bank by 10.00 a.m. on a day preceding the date of withdrawal by one business day,

2/ for remaining currencies – the Client notifies the Bank by 10.00 a.m. on a day preceding the date of withdrawal by two business days.

- | | |
|--|------------------------|
| 11. Failure to collect a notified cash withdrawal
for reasons the Client is to be blamed for
– up to the requested amount of such a withdrawal | 0.4%
min. PLN 10.00 |
| 12. Cash withdrawal by a third party in the currency
of the account – of the amount of the withdrawal | 1%
min. PLN 10.00 |
| 13. PLN transfer – credit to the account | no fee |
| 14. PLN transfer – debit against the account | |
| a) to a PLN account of another Client within the Bank: | |
| – submitted via the electronic banking system or
using SWIFT MT 101 message | no fee |
| – submitted on paper (on a standard form complying
with the PN-F-01101 standard) | PLN 30.00 |
| – submitted on paper (on a non-standard form that
does not comply with the PN-F-01101 standard) – additional fee | PLN 15.00 |

BANK ACCOUNTS

- b) to a PLN account with another bank:
- submitted via the electronic banking system or using SWIFT MT 101 message PLN 2.50
 - submitted on paper (on a standard form complying with the PN-F-01101 standard) PLN 30.00
 - submitted on paper (on a non-standard form that does not comply with the PN-F-0110 standard) – additional fee PLN 15.00

NOTE

No fee is charged for a transfer to the Client's account with another bank in the case of remitting funds previously received from another bank into a term deposit account with the Bank (unless the deposit is terminated before maturity).

15. PLN transfer in SORBNET – debit against the account

- a) PLN 1,000,000.00 or more PLN 10.00
plus NBP fees
- b) less than PLN 1,000,000.00 PLN 30.00
plus NBP fees

16. Direct debit¹

- a) fee paid by the creditor who is a Client of the Bank
 - for accepting electronic instructions for execution PLN 1.00
 - for executing direct debit cancellation PLN 2.50
- b) fee paid by the debtor who is a Client of the Bank
 - for executing a direct debit instruction PLN 2.50
 - for executing direct debit cancellation PLN 6.00

17. Immediate execution of an urgent order PLN 20.00

¹ applicable to Clients who concluded the "Direct Debit Application Agreement" after 14 February 2007

BANK ACCOUNTS

NOTE

The fee is charged separately, on top of the standard commissions and fees.

18. Post giro with confirmation of receipt – submitted via the electronic banking system PLN 2.50

B. PURCHASE AND SALE OF FOREIGN CURRENCIES

- Purchase and sale of foreign currencies – cash 1.25%

NOTE

When the money is immediately paid into/withdrawn from an account with the Bank, no fee for cash deposits/withdrawals is charged.

C. FOREIGN PAYMENTS

1. Transfer from a foreign bank, transfer in a foreign currency from another domestic bank for the benefit of a Client holding an account with the Bank no fee
2. Telephone notification to the Client of an incoming transfer as per the Client's standing instructions or SWIFT instructions or to enquire about the payment (sub-account to be credited) PLN 20.00
3. Transfer to a foreign bank, transfer in a foreign currency to another domestic bank – of the amount transferred 0.25%, min. PLN 20.00 max. PLN 200.00
4. Regulated payment */in line with the EU Regulation no 2560/2001/*
 - transfer carried out in Euro to an account of a beneficiary in a bank on a territory of the EU (including other domestic banks) and:
 - stating the BIC code of the beneficiary's bank
 - stating the number of the beneficiary's account according to the IBAN standard

BANK ACCOUNTS

– defining the cost option – SHA (i.e. costs of the transferring bank are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary)

a) up to the amount of EUR 12,500.00	PLN 20.00
b) from EUR 12,500.01 to EUR 50,000.00	PLN 100.00

NOTE

Relates to orders made via the electronic banking system or using SWIFT MT 101 message from an account of the Client kept in Euro.

No additional telecommunication costs (SWIFT) are charged in the case of effecting a Regulated Payment.

5. Cancellation or modification of the specification of a submitted foreign payment	PLN 120.00 plus the other bank's fees
6. Identification of an incoming transfer by written order of the Client	PLN 50.00 plus the other bank's fees

D. ELECTRONIC BANKING

1. Home banking system

1. System installation (for each user, including installation, user training, installation of an upgrade)	PLN 300.00 (one-off fee)
2. System access (for each user) – per month	PLN 95.00
3. Maintenance service provided by the Bank's staff to the Client due to incorrect use of the system or other reasons other than the Bank's fault	
a) less than 1.5 hours	PLN 150.00
b) more than 1.5 hours	PLN 300.00

BANK ACCOUNTS

2. Internet banking system

1. System access and use	no fee
2. Fee for a token	
a) first token	no fee
b) each additional token	PLN 200.00
c) replacement token (if stopped)	no fee
d) replacement token (if lost or destroyed)	PLN 200.00
3. Consultation and service provided by the Bank's staff to the Client due to incorrect use of the system or reasons other than the Bank's fault	
a) less than 1.5 hours	PLN 150.00
b) more than 1.5 hours	PLN 300.00

E. BUSINESS CARDS

1. Visa Business Card

1. Annual card fee	PLN 190.00
2. Annual card fee for Visa Business card issued together with MasterCard Business card (on the basis of a single business card application, per user)	PLN 300.00
3. Issuing a copy of the card	PLN 70.00
4. Issuing a replacement card (if lost)	PLN 150.00
5. Service rendered abroad by Visa International in the case of card loss	
a) issuing a replacement card	USD 180.00
b) emergency cash advance	USD 100.00
6. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00

BANK ACCOUNTS

7. Commission for operations executed with a charge card – of the amount of the operation	1%
8. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
9. Stop payment	no fee
10. Card insurance (package "Just-In-Case")	PLN 0.90 (per month)
11. Fee for issuing a card (fee charged in the case of termination of the agreement by the Client)	PLN 100.00
12. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

2. MasterCard Business Card

1. Annual card fee	PLN 190.00
2. Annual card fee for Visa Business card issued together with MasterCard Business card (on the basis of a single business card application, per user)	PLN 300.00
3. Issuing a copy of the card	PLN 70.00
4. Issuing a replacement card (if lost)	PLN 150.00

BANK ACCOUNTS

5. Service rendered abroad by Europay in the case of card loss	
a) issuing a replacement card	USD 148.00
b) emergency cash advance	USD 95.00
6. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
7. Commission for operations executed with a charge card – of the amount of the operation	1%
8. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
9. Stop payment	no fee
10. Card insurance (package "Just-In-Case")	PLN 0.90 (per month)
11. Fee for issuing a card (fee charged in the case of termination of the agreement by the Client)	PLN 100.00
12. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

3. Visa Business Gold Card

1. Annual card fee	PLN 340.00
2. Issuing a copy of the card	PLN 150.00

BANK ACCOUNTS

3. Issuing a replacement card (if lost)	no fee
4. Service rendered abroad by Visa International in the case of card loss	
a) issuing a replacement card	no fee
b) emergency cash advance	no fee
5. Cash operation – of the amount of the withdrawal	3% min. PLN 7.00
6. Commission for operations executed with a charge card – of the amount of the operation	1%
7. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
8. Stop payment	no fee
9. Fee for issuing a card (fee charged in the case of termination of the agreement by the Client)	PLN 150.00
10. Visit to an airport lounge as a participant of the Priority Pass program ¹	USD 27.00 (per person)
11. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

4. Visa Business Electron Card

1. Annual card fee	PLN 50.00
2. Issuing a copy of the card	PLN 20.00

¹ effective 1st January 2008

BANK ACCOUNTS

3. Issuing a replacement card (if lost)	PLN 30.00
4. Emergency cash advance – service rendered abroad by Visa International in the case of card loss	USD 100.00
5. Cash withdrawal – of the amount of the operation	3%, min. PLN 7.00
6. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
7. Stop payment	no fee
8. Card insurance (package "Just-In-Case")	PLN 0.90 (per month)
9. Fee for issuing a card (fee charged in the case of termination of the agreement by the Client)	PLN 25.00
10. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

NOTE RELATING TO POINT E. 1, E. 3 AND E. 4:
In the case of foreign operations (cash withdrawal and non-cash operations) by Visa cards in a currency other than EUR, a currency operation charge of up to 2.5% is added automatically to the amount of the operation.

BANK ACCOUNTS

F. SME PACKAGE

1. SME Package EFEKT

- | | |
|---|--------------------------|
| 1. Standard administration of an account (as per Section IA point 1) as well as access and use of the internet banking system | PLN 90.00
(per month) |
|---|--------------------------|

NOTE

If administration of an account includes additional service listed in Section IA point 2 or 3, the additional charge per month is PLN 140.00 or PLN 280.00, respectively.

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|---|--------------------------|
| 2. Fee for issuing a Visa Business card | PLN 50.00 |
| 3. Fee for renewing a Visa Business card | PLN 50.00 |
| 4. Fee for using a Visa Business card | PLN 10.00
(per month) |
| 5. Fee for issuing a MasterCard Business card | PLN 50.00 |
| 6. Fee for renewing a MasterCard Business card | PLN 50.00 |
| 7. Fee for using a MasterCard Business card | PLN 10.00
(per month) |
| 8. Issuing a Visa Business Electron card | no fee |
| 9. Renewing a Visa Business Electron card | no fee |
| 10. Fee for using a Visa Business Electron card | PLN 4.00
(per month) |
| 11. Fee for issuing a Visa Business Electron card (fee charged in the case of termination of the agreement by the Client) | PLN 25.00 |

BANK ACCOUNTS

- | | |
|--|-----------------------|
| 12. Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit | 0.25% |
| 13. Open cash withdrawal from the Client's account in the currency of the account made in the Bank's cash office – of the amount of the withdrawal | 0.1%
min. PLN 5.00 |

NOTE

For open cash withdrawal prepared in accordance with the Client's request by defined notes (above 3 items) – additional fee of PLN 10.00.

2. SME Package EFEKT Plus

- | | |
|---|---------------------------|
| 1. Standard administration of an account (as per Section IA point 1) as well as access and use of the internet banking system | PLN 140.00
(per month) |
|---|---------------------------|

NOTE

If administration of an account includes additional service listed in Section IA point 2 or 3, the additional charge per month is PLN 140.00 or PLN 280.00, respectively.

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|--|--------------------------|
| 2. Fee for issuing a Visa Business card | PLN 50.00 |
| 3. Fee for renewing a Visa Business card | PLN 50.00 |
| 4. Fee for using a Visa Business card | PLN 10.00
(per month) |
| 5. Fee for issuing a MasterCard Business card | PLN 50.00 |
| 6. Fee for renewing a MasterCard Business card | PLN 50.00 |
| 7. Fee for using a MasterCard Business card | PLN 10.00
(per month) |
| 8. Issuing a Visa Business Electron card | no fee |

BANK ACCOUNTS

9. Renewing a Visa Business Electron card	no fee
10. Fee for using a Visa Business Electron card	PLN 4.00 (per month)
11. Fee for issuing a Visa Business Electron card (fee charged in the case of termination of the agreement by the Client)	PLN 25.00
12. Access to the home banking system (per each installation)	PLN 60.00 (per month)
13. Fee for maintenance of an Automatic Overnight Deposit Account	PLN 50.00 (per month)
14. Fee for maintenance of a securities account	PLN 30.00 (per month)
15. Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit	0.25 %
16. Open cash withdrawal from the Client's account in the currency of the account made in the Bank's cash office – of the amount of the withdrawal	0.1% min. PLN 5.00

NOTE

For open cash withdrawal prepared in accordance with the Client's request by defined notes (above 3 items) – additional fee of PLN 10.00.

3. SME Package Financial EFEKT and Investment EFEKT

1. Standard administration of an account (as per Section IA point 1) as well as access and use of the internet banking system	PLN 140.00 (per month)
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NOTE

If administration of an account includes additional service listed in Section IA point 2 or 3, the additional charge per month is PLN 140.00 or PLN 280.00, respectively.

BANK ACCOUNTS

2. Fee for issuing a Visa Business card	PLN 50.00
3. Fee for renewing a Visa Business card	PLN 50.00
4. Fee for using a Visa Business card	PLN 10.00 (per month)
5. Fee for issuing a MasterCard Business card	PLN 50.00
6. Fee for renewing a MasterCard Business card	PLN 50.00
7. Fee for using a MasterCard Business card	PLN 10.00 (per month)
8. Issuing a Visa Business Electron card	no fee
9. Renewing a Visa Business Electron card	no fee
10. Fee for using a Visa Business Electron card	PLN 4.00 (per month)
11. Fee for issuing a Visa Business Electron card (fee charged in the case of termination of the agreement by the Client)	PLN 25.00
12. Access to the home banking system (per each installation)	PLN 60.00 (per month)
13. Fee for maintenance of an Automatic Overnight Deposit Account	PLN 50.00 (per month)
14. Fee for maintenance of a securities account	PLN 30.00 (per month)
15. Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit	0.25 %

BANK ACCOUNTS

- | | |
|--|-----------------------|
| 16. Open cash withdrawal from the Client's account
in the currency of the account made in the Bank's
cash office – of the amount of the withdrawal | 0.1%
min. PLN 5.00 |
|--|-----------------------|

NOTE

For open cash withdrawal prepared in accordance with the Client's request by defined notes (above 3 items) – additional fee of PLN 10.00.

4. SME Package EFEKT FT¹

- | | |
|---|---------------------------|
| 1. Standard administration of an account
(as per Section IA point 1) as well as access
and use of the internet banking system | PLN 190.00
(per month) |
|---|---------------------------|

NOTE

If administration of an account includes additional service listed in Section IA point 2 or 3, the additional charge per month is PLN 140.00 or PLN 280.00, respectively.

- | | |
|--|--------------------------|
| 2. Fee for issuing a Visa Business card | PLN 50.00 |
| 3. Fee for renewing a Visa Business card | PLN 50.00 |
| 4. Fee for using a Visa Business card | PLN 10.00
(per month) |
| 5. Fee for issuing a MasterCard Business card | PLN 50.00 |
| 6. Fee for renewing a MasterCard Business card | PLN 50.00 |
| 7. Fee for using a MasterCard Business card | PLN 10.00
(per month) |
| 8. Issuing a Visa Business Electron card | no fee |

¹ effective 1st January 2008

BANK ACCOUNTS

- | | |
|---|--|
| 9. Renewing a Visa Business Electron card | no fee |
| 10. Fee for using a Visa Business Electron card | PLN 4.00
(per month) |
| 11. Fee for issuing a Visa Business Electron card (fee charged
in the case of termination of the agreement by the Client) | PLN 25.00 |
| 12. Regulated payment /in line with the EU Regulation no 2560/2001/
– transfer carried out in Euro to an account of a beneficiary
in a bank on a territory of the EU (including other domestic banks)
and:
– stating the BIC code of the beneficiary's bank
– stating the number of the beneficiary's account according
to the IBAN standard
– defining the cost option – SHA (i.e. costs of the transferring bank
are covered by the person requesting the payment,
while costs of third
party banks are covered by the beneficiary) | up to the amount of EUR 50,000.00
PLN 25.00 |

NOTE

*Relates to orders made via the electronic banking system or using SWIFT MT 101 message from an account of the Client kept in Euro.
No additional telecommunication costs (SWIFT) are charged in the case of effecting a Regulated Payment.*

- | | |
|--|-----------------------|
| 13. Fee for maintenance of an Automatic
Overnight Deposit Account | no fee |
| 14. Cash deposits in sealed envelopes to the Client's account
in the currency of the account – of the amount of deposit | 0.25 % |
| 15. Open cash withdrawal from the Client's account
in the currency of the account made in the Bank's
cash office – of the amount of the withdrawal | 0,1%
min. PLN 5.00 |

BANK ACCOUNTS

NOTE

For open cash withdrawal prepared in accordance with the Client's request by defined notes (above 3 items) – additional fee of PLN 10.00.

- | | |
|--|---|
| 16. Own Letter of Credit (with no cash cover for future payments), processed through the internet banking system – Bank's exposure under the Letter of Credit (including additionally one amendment other than L/C amount increase, examination of one documents' presentation and one sight payment)
– of the L/C amount | 0.2% min. PLN 400.00
(per quarter) |
| 17. Issuing documents of payment, acceptance of drafts or issuance of own drafts through the internet banking system (includes advising and sending a copy of the invoice and the bill of lading to the Client by priority mail, and execution of one payment)
– of the collected amount or of the draft amount | 0.2%,
min. PLN 80.00,
max. PLN 500.00 |
| 18. Handling bills of exchange (includes presenting a draft for acceptance, acceptance of an own bill of exchange or secure storage) | PLN 50.00 |

G. OTHER ACCOUNT SERVICE

- | | |
|--|-----------|
| 1. Issuing cheques (fee per each cheque issued) | PLN 1.00 |
| 2. Certifying a cheque | PLN 8.00 |
| 3. Stop payment for a lost or stolen cheque | PLN 10.00 |
| 4. Issuing a statement of the account balance | PLN 20.00 |
| 5. Issuing a statement of the held account | PLN 20.00 |
| 6. Issuing a statement of a transfer executed from the account | PLN 10.00 |

BANK ACCOUNTS

- | | |
|--|-----------|
| 7. Sending a copy of a transaction statement by facsimile | PLN 10.00 |
| 8. Issuing a copy of the statement of transactions in the account – per page | PLN 10.00 |

NOTE

No fee shall be charged if:

- a) interest accrued was the only transaction in the account in the period covered by the statement,*
b) the statement is issued by order of a court or a prosecutor for proceedings in criminal cases, criminal tax cases, alimony cases, or alimony pension cases.

- | | |
|---|------------|
| 9. Closing the account within 90 days of its opening | PLN 40.00 |
| 10. Issuing a statement authorising the importation of foreign currencies | PLN 20.00 |
| 11. Authenticating signatures signed for the Client | PLN 10.00 |
| 12. Freezing funds in an account as a collateral of agreements executed by the Client | no fee |
| a) with the Bank | no fee |
| b) with a third party | PLN 20.00 |
| 13. Monthly fee for capacity to deliver bank account statements complying with the MT940 SWIFT message via e-banking systems or via another bank by SWIFT | PLN 50.00 |
| 14. Fee for a single MT940 bank account statement delivered via another bank by SWIFT | PLN 12.00 |
| 15. Access to the account from abroad (MT 101 SWIFT orders) | PLN 500.00 |
| 16. Seizure of an account by order of an executive authority – per seizure order, charged upon full repayment of the seized amount, on top of transfer fees | PLN 100.00 |

CHEQUES

17. Issuing a confirmation of a surplus/shortage of cash deposited in a sealed envelope PLN 10.00

II. CHEQUES

1. Purchasing cheques issued abroad – of the amount of the cheque
a) payable abroad 0.5%, min. PLN 20.00
b) payable by the Bank 0.25%, min. PLN 20.00
2. Purchasing domestic bank cheques – of the amount of the cheque 0.5%, min. PLN 15.00
3. Selling bank cheques – of the amount of the cheque 0.5%, min. PLN 50.00, max. PLN 200.00
4. Collecting cheques issued abroad – of the amount of the cheque 0.2%, min. PLN 20.00, max. PLN 400.00
5. Collecting a clearing cheque PLN 10.00

NOTE to points 1–5

No fee is charged for purchasing, selling, and collecting cheques on amounts up to the equivalent of USD 100.00.

6. Stopping a lost or stolen bank cheque PLN 200.00

III. BILLS OF EXCHANGE

1. Presentation of a bill for payment:
a) discounted by the Bank PLN 40.00
b) other – of the amount of the bill 0.2%, min. PLN 60.00, max. PLN 400.00
2. Sending a bill for collection – of the amount of the bill 0.2%, min. PLN 100.00, max. PLN 500.00

CREDITS

3. Protesting a bill
a) issued in the Polish language PLN 40.00
b) issued in another language PLN 150.00

NOTE

The fee is charged separately, on top of the reimbursement of the Bank's cost of the protest, translation, and postal fees.

4. Aval (guarantee) see Section V

IV. CREDITS

1. Front-up fee
a) of the amount of credit granted or the credit line limit max. 2%, min. PLN 1,000.00
b) of the increased amount of credit or credit line limit max. 2%, min. PLN 1,000.00
c) of the extended amount of credit or credit line limit max. 2%, min. PLN 1,000.00
2. Fee for issuing a promise of a credit – of the amount of a promise min. 0.1% min. PLN 1,000.00
3. Purchasing receivables, discounting bills of exchange, discounting export receivables – within the assigned limit, of the amount of each transaction 1%, min. PLN 100.00
4. Stand-by fee, charged of the amount of credit not drawn, from the date the credit is made available to the date of the final draft 5% p.a.
5. Amendment of the provisions of the credit agreement (*annex*) PLN 500.00

GUARANTEES, REGUARANTEES, AVALS, STAND-BY LETTERS OF CREDIT

- | | |
|---|-----------|
| 6. Statement of the repayment of a PLN or currency credit | |
| a) completed this year | PLN 20.00 |
| b) completed in previous years | PLN 25.00 |

V. GUARANTEES, REGUARANTEES, AVALS, STAND-BY LETTERS OF CREDIT

- | | |
|--|-----------------------------|
| 1. Front-up fee for processing the instruction: | |
| a) granting a guarantee, reguarantee or aval,
opening a stand-by letter of credit
– of the amount of the transaction | max. 2%,
min. PLN 500.00 |
| b) increasing the amount of a guarantee,
reguarantee, aval or stand-by letter of credit
– of the increased amount | max. 2%,
min. PLN 500.00 |
| c) extending a guarantee, reguarantee,
aval or stand-by letter of credit
– of the outstanding amount | max. 2%,
min. PLN 500.00 |
| 2. Amendment of the provisions of the guarantee
agreement (<i>annex</i>) – concerns amendments
other than extension /increasing the amount thereof | PLN 500.00 |
| 3. Stand-by fee for a granted guarantee, reguarantee,
aval or stand-by letter of credit – of the amount
of the exposure, for each running period of 3 months | |
| a) secured with funds frozen in a current account
or a term deposit of the applicant | 0.5%,
min. PLN 250.00 |
| b) secured with reguarantees of a foreign
or domestic bank | 0.5%,
min. PLN 250.00 |
| c) secured otherwise | 1.5%,
min. PLN 250.00 |
| 4. Accepting a non-BRE Bank guarantee for deposit
by order of the Client | PLN 500.00 |

GUARANTEES, REGUARANTEES, AVALS, STAND-BY LETTERS OF CREDIT

- | | |
|---|--|
| 5. Changes to a non-BRE Bank guarantee accepted
for deposit | PLN 250.00 |
| 6. Issuing an opinion on or negotiating the conditions
of a non-BRE Bank guarantee
– of the amount of the guarantee | 0.2%,
min. PLN 500.00 |
| 7. Advising the Client of a non-BRE Bank guarantee
or a stand-by letter of credit
– of the amount of the guarantee or L/C | 0.2%,
min. PLN 250.00,
max. PLN 500.00 |
| 8. Advising the Client of a change of provisions
of a non-BRE Bank guarantee or a stand-by letter
of credit previously advised by the Bank
– of the amount of the guarantee or L/C | 0.2%,
min. PLN 250.00,
max. PLN 500.00 |
| 9. Confirming a non-BRE Bank guarantee or a stand-by letter
of credit – depending on the issuer bank,
of the outstanding amount, for each running period
of 3 months | negotiable,
min. PLN 500.00 |
| 10. Confirming the increased amount of a guarantee
or a stand-by letter of credit – depending
on the issuer bank, of the outstanding amount | negotiable,
min. PLN 500.00 |
| 11. Mediation in claims under a non-BRE Bank guarantee | PLN 500.00 |
| 12. Payment of claims under a guarantee, reguarantee,
aval granted by the Bank or an opened stand-by
letter of credit – of the amount of the payment | 0.2%,
min. PLN 500.00,
max. PLN 1,000.00 |
| 13. Canceling the instruction to grant BRE Bank guarantee | PLN 150.00 |

LETTERS OF CREDIT

3. Bank's exposure due to confirming the letter of credit (of the whole amount or of the remaining balance), or due to increasing the amount of a confirmed letter of credit (of the increased amount) – for each 3-month period commenced, depending on the opening bank negotiable, min. PLN 500.00

4. Other change in the conditions of the letter of credit PLN 200.00

NOTE TO POINTS 2-4

Only the higher fee is charged when several conditions of the letter of credit are changed at one time.

5. Examining documents or payment – of the documents' amount or of the payment amount 0.2%, min. PLN 300.00

6. The Bank's exposure through acceptance or deferred payment of a confirmed letter of credit (on top of fees in point 5) – depending on the opening bank, of the amount of exposure, for each running period of 1 month negotiable, min. PLN 200.00

7. Deferred payment of a non-confirmed letter of credit (on top of fees in point 5) PLN 250.00

8. Presented documents inconsistent with the conditions of the letter of credit – fee paid by the beneficiary PLN 200.00

9. Preliminary verification of a full set of documents or of a single document
– for each set of documents PLN 300.00
– for each single document PLN 50.00
(does not exclude commission)

10. Assignment of the letter of credit to secondary beneficiaries – of the amount of the assignment 0.25%, min. PLN 250.00

NOTE

The fee is charged from the primary beneficiary unless agreed otherwise.

DOCUMENTARY COLLECTION

11. Assignment of receipts to a specified entity PLN 200.00

12. Transfer of funds to another bank:
– in zlotys PLN 50.00
– in foreign currency PLN 100.00

13. Registration of a letter of credit submitted by the Client to the Bank 0.1%, min. PLN 250.00
max. PLN 500.00

14. Cancellation or write-down of a fully unused letter of credit PLN 100.00

VII. DOCUMENTARY COLLECTION

1. Issuing documents of payment, acceptance of drafts or issuance of own drafts (includes advising and sending a copy of the invoice and the bill of lading to the Client by priority mail, and execution of one payment) – of the collected amount or of the draft amount 0.2%, min. PLN 100.00, max. PLN 500.00

2. Handling bills of exchange (includes presenting a draft for acceptance, acceptance of an own bill of exchange or secure storage) PLN 100.00

3. Execution of partial payment (starting from the second payment) PLN 50.00

4. Issuing documents / drafts without payment PLN 100.00

5. Sending commercial or financial documents for collection – of the amount of the documents 0.2%, min. PLN 100.00, max. PLN 500.00

6. Direct (captain's) collection – of the collected amount 0.1%, min. PLN 50.00, max. PLN 150.00

DOCUMENTARY COLLECTION

7. Monitoring the payment by a foreign bank	PLN 50.00
8. Transfer of funds to another bank:	
– in zlotys	PLN 50.00
– in foreign currency	PLN 100.00
9. Return of documents not collected for payment	PLN 100.00

NOTE

In case the payment is collected only for part of the documents sent for one order, both the fee for the collected amount and the fee for the return of uncollected documents are charged.

10. Change of export collection instructions, including issuance of documents without payment	PLN 100.00
11. Assignment or endorsement of the bill of lading (if the bill of lading is addressed to the Bank)	PLN 200.00

NOTE

The fee is charged on top of the fee for issuing documents of payment, acceptance of drafts and issuance of own drafts.

12. Non-standard collection activities:	
– placing instructions concerning the sending of commercial documents	PLN 20.00
– accepting a collection order placed between 1 p.m. and 2 p.m. for execution on the same day	PLN 50.00
– sending a fax, to the Client's order	PLN 10.00

MISCELLANEOUS

VIII. MISCELLANEOUS

1. Assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation, transaction structuring	
– of the contract value	0.1%, min. PLN 2,000.00
2. Mediation in finding foreign trade partners	PLN 100.00
3. Forwarding, by order of the Client, information/assessment of the Client to an auditor, a foreign bank, a domestic bank, a court, a prosecutor, a tax or tax inspection office, other persons (fee charged from the Client)	PLN 200.00
4. Supplementary cashier service	
a) for domestic banks and their Clients	negotiable
b) for Clients – of the amount of each transaction	0.5%, min. PLN 15.00
5. Technical accessories for sealed cash deposits/withdrawals	
a) secure A5 envelope (1 pc.)	PLN 1.00
b) secure A4 envelope (1 pc.)	PLN 2.00
c) secure A3 envelope (1 pc.)	PLN 5.00
d) magnetic card (1 pc.)	PLN 10.00

NOTE

If the following accessories are used to perform sealed cash deposit/withdrawal:

- a) wallet*
- b) box*
- c) key*

fees as per regular costs are charged from the Client plus 10%.

6. Renting deposit boxes (per month)	
a) small deposit box (height up to 5 cm)	min. PLN 20.00, max. PLN 60.00
b) medium deposit box (height: min. 5 cm, max. 15 cm)	min. PLN 25.00, max. PLN 100.00

MISCELLANEOUS

c) big deposit box (height: min. 15 cm) min. PLN 30.00,
max. PLN 150.00

NOTE

*Fee depends on availability of a particular type of deposit box.
Annual fee is due in advance,*

Plus additional, one-off fees.

d) magnetic card PLN 10.00
e) lock and a set of keys PLN 250.00

7. Acceptance for deposit
a) fee for acceptance for deposit (one-off) PLN 50.00
b) monthly fee for safekeeping PLN 30.00

8. Exchange of notes and coins
a) fee for preparation of a bulk package PLN 10.00
b) bag (500 pcs.) PLN 1.00
c) sachet (100 pcs.) PLN 0.50
d) roll (50 pcs.) PLN 0.20

NOTE

*The Bank shall not exchange less than 50 pcs. of a particular denomination.
Total fees are due for each type of prepared package.
The Bank shall not exchange coins for notes.*

9. Purchase of coins in convertible currencies 50%
(AUD, CAD and JPY coins are not eligible for purchase)
– of the amount of purchased coins

NOTE

*Not applicable to marginal amounts where no adequate notes are available
(individual coins) and to clearing the cost of business travel abroad.*

10. Issuing a duplicate of an agreement /transaction confirmation PLN 5.00
by the Bank (upon request of the Client) – per one copy

MISCELLANEOUS

11. Issuing a list of transactions (upon request of the Client) – per one transaction PLN 0.50

12. Issuing a statement of transactions in the Client's account PLN 10.00
(upon request of the Client)

13. Consolidated statement (monthly fee) PLN 10.00

NOTE

Consolidated statement comprises balances of all bank accounts, description of time deposits (excluding Automatic Deposit Account and Automatic Overnight Deposit Account), as well as the Client's loans granted by the Bank. Consolidated statement is provided once a month.

14. Paper based confirmations of transactions presented PLN 150.00
on given bank account statement from the Client's account¹

NOTE¹

The fee is charged in the lump and charged once a month within the "periodical settlement".

15. Forwarding and verifying wire and SWIFT keys PLN 30.00
of other banks

16. Photocopying documents by order of the Client PLN 0.50
– for each page of the photocopy

17. Servicing of single application form "Approval to charge account" within "BRE Zgoda" service PLN 5.00
(fee paid by the creditor who is a Client of the Bank)

18. Delivery of a payment order to the debtor's PLN 1.00
(payment card user's) bank to settle operations made with a payment card (based on a separate agreement between the Client and the Bank).

¹ effective 1st January 2008

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|--|-----------|
| 19. Transfer from abroad or transfer in foreign currency from a domestic bank, in which the Ordering Party authorizes the Bank to charge commissions and fees and to debit their account (OUR option) – fee paid by the Ordering Party | PLN 40.00 |
|--|-----------|

IX. CUSTODY

- | | |
|---|-------------|
| 1. Maintaining a securities account, a deposit account, and registers – semi-annual fee, due in advance for each running semi-annual calendar period | PLN 200.00 |
| 2. Custody of securities registered outside KDPW S.A. (T-bills, monetary bills, BRE Bank certificates of deposit, securities for which the Bank is the Payment Agent) | negotiable |
| 3. Custody of securities registered with KDPW S.A. (Treasury bonds, other debt securities)
– quarterly fee, of the face value of the securities | 0.04% p.a. |
| 4. Custody of debt securities registered abroad
– quarterly fee, of the face value of the securities | 0.028% p.a. |
| 5. Custody of equity securities registered with KDPW S.A.
– quarterly fee, of the market value of the securities | 0.2% p.a. |
| 6. Clearing sell-buy-back transactions with the Bank | no fee |
| 7. Clearing transactions executed with persons other than the Bank – for each transaction, charged on the settlement date or on a monthly basis | PLN 100.00 |
| 8. Clearing transactions with persons other than the Bank – debt securities registered abroad – for each transaction, accrued and charged on a monthly basis | PLN 220.00 |

- | | |
|--|------------|
| 9. Freezing securities for the benefit of the Bank
– fee accrued and charged on the date the securities are frozen | PLN 100.00 |
| 10. Freezing securities for the benefit of a person other than the Bank – fee accrued and charged on the date the securities are frozen | PLN 500.00 |
| 11. Portfolio transfer – outgoing – per single item | PLN 500.00 |
| 12. Portfolio transfer – incoming | no fee |
| 13. Delivery of debt securities for which the Bank is the Issue Agent (in particular mortgage bonds) and certification of their authenticity – of the face value of the securities, charged on the date of delivery of securities (documents that must be provided under terms and conditions of the issue are delivered free of charge) | 10 % |
| 14. Other services | negotiable |

NOTE

The amounts of fees are quoted net, VAT exclusive.

The quarterly custody fee is accrued on the basis of the value of securities recorded in the account on the last business day of the quarter. For securities listed in points 2 and 3, this amount does not include the value of securities purchased in sell-buy-back transactions with the Bank.

The fee for cancellation of instructions is charged in the same amount and on the same terms and conditions as the fee for the execution of the instructions.

The fees listed in the Section charged by the Depository are shown net of the fees and commissions of brokers and brokerage houses, fees charged by central depositories (in particular, KDPW S.A. and the Central Registry of Treasury Bills), and fees to the Mandatory Compensation System.

I. POSTAL FEES

Service	Delivery in Poland and Abroad				
	Fee (PLN) per one letter				
Economic letters					
Letters / Printed matter:					
	Poland	European countries (including Cyprus, all Russia and Israel)	Non – European countries		
below 50 g	1.35	2.40	2.50		
from 50 g to 100 g	1.55	3.00	3.20		
from 100 g to 350 g	1.70	7.10	7.60		
from 350 g to 500 g	2.10	11.00	11.50		
from 500 g to 1000 g	4.30	21.30	21.80		
from 1000 g to 2000 g	5.80	40.90	41.40		
Priority letters					
Letters / Printed matter:					
	Poland	Europe (including Cyprus, all Russia and Israel)	North America, Africa	South & Latin America, Asia	Australia, Pacific
below 50 g	2.10	3.00	3.20	3.50	4.50
from 50 g to 100 g	2.30	4.00	4.70	5.80	8.00
from 100 g to 350 g	2.60	10.00	13.50	16.00	23.00
from 350 g to 500 g	3.00	15.30	19.30	24.00	34.50
from 500 g to 1000 g	5.80	29.30	38.00	45.00	68.00
from 1000 g to 2000 g	7.30	58.90	77.00	95.00	147.00

Service	Delivery in Poland and Abroad	
	Extra fee (PLN) per one letter	
Registered mail	2.20	5.30
Express registered mail	–	4.00
Confirmation of receipt	1.90	3.00

Service	Delivery in Poland	
	Fee (PLN) per one letter	
Execution of a postal funds transfer, including "poste restante" transfers	1% of the amount of the transfer + 4.70	
Confirmation of receipt of a postal funds transfer	1.90	

II. TELECOMMUNICATIONS FEES

FASCIMILE	Fee (PLN) for the first page	Fee (PLN) per each additional page
Fascimile – in Poland	3.00	2.00
Fascimile – abroad:		
European countries	7.50	2.50
Kanada and the USA	15.00	5.00
Other countries	30.00	10.00

SWIFT	Fee (PLN) per message of regular priority	Fee (PLN) per message of high priority
Opening a L/C, guarantee	20.00	40.00
Draft, collection, other	5.00	10.00

ADDRESSES

Head Office

ul. Senatorska 18
00-950 Warszawa, skr. poczt. 728
tel. (0-22) 829 00 00
fax (0-22) 829 00 33
www.brebank.com.pl

Białystok Corporate Branch Office

ul. Warszawska 59
15-062 Białystok, skr. poczt. 57
tel. (0-85) 732 32 57
fax (0-85) 732 15 87

Bielsko-Biała Corporate Branch Office

pl. Wolności 7
43-304 Bielsko-Biała, skr. poczt. 96
tel. (0-33) 813 93 00, 813 94 00
fax (0-33) 813 93 07

Bydgoszcz Corporate Branch Office

ul. Grodzka 17
85-109 Bydgoszcz, skr. poczt. 430
tel. (0-52) 584 32 11,
584 31 00
fax (0-52) 345 64 21

Częstochowa Corporate Branch Office

ul. F. Focha 89
42-200 Częstochowa
tel. (0-34) 366 59 00
fax (0-34) 361 26 81

Gdańsk Corporate Branch Office

ul. Wały Jagiellońskie 8
80-900 Gdańsk, skr. poczt. 48
tel. (0-58) 300 69 30
fax (0-58) 300 69 34

Gdynia Corporate Branch Office

ul. Zygmuntowska 4
81-371 Gdynia
tel. (0-58) 660 66 00, 660 66 46
fax (0-58) 660 66 42

Gorzów Wielkopolski Corporate Branch Office

ul. Jagiellończyka 4
66-400 Gorzów Wielkopolski,
skr. poczt. 740
tel. (0-95) 721 02 71
fax (0-95) 721 02 70

Kalisz Corporate Branch Office

ul. Szopena 26/28, 62-800 Kalisz
tel. (0-62) 768 44 40
fax (0-62) 768 44 10

Katowice Corporate Branch Office

ul. Powstańców 43
40-024 Katowice
tel. (0-32) 200 65 00
fax (0-32) 200 65 01

Kielce Corporate Branch Office

ul. Sienkiewicza 2,
25-354 Kielce, skr. poczt. 223
tel. (0-41) 340 31 31
fax (0-41) 340 31 00

Kraków Corporate Branch Office

ul. Augustiańska 15
30-960 Kraków 1, skr. poczt. 177
tel. (0-12) 618 45 01
fax (0-12) 618 45 90

Lublin Corporate Branch Office

ul. Krakowskie Przedmieście 6
20-954 Lublin, skr. poczt. 117
tel. (0-81) 532 30 31
fax (0-81) 532 94 42

Łódź Corporate Branch Office

ul. Piotrkowska 148/150
90-063 Łódź, skr. poczt. 257
tel. (0-42) 636 38 33
fax (0-42) 636 15 28

Olsztyn Corporate Branch Office

ul. Piłsudskiego 44a
10-450 Olsztyn, skr. poczt. 1282
tel. (0-89) 522 03 01
fax (0-89) 523 62 76

Opole Corporate Branch Office

ul. Koraszewskiego 7/9
45-011 Opole, skr. poczt. 352
tel. (0-77) 442 98 00
fax (0-77) 442 98 24

Poznań Corporate Branch Office

ul. Półwiejska 42
60-967 Poznań 9, skr. poczt. 207
tel. (0-61) 852 62 88
fax (0-61) 852 56 07

Rybnik Corporate Branch Office

ul. Rudzka 3
44-200 Rybnik
tel. (0-32) 429 54 30
fax (0-32) 429 54 31

Rzeszów Corporate Branch Office

ul. Sokola 6
35-010 Rzeszów, skr. poczt. 149
tel. (0-17) 850 38 00
fax (0-17) 852 49 18

Szczecin Corporate Branch Office

pl. Żołnierza Polskiego 1b
70-551 Szczecin, skr. poczt. 809
tel. (0-91) 430 11 03
fax (0-91) 488 32 27

Warszawa Corporate Branch Office

ul. Królewska 14
00-950 Warszawa, skr. poczt. 728
tel. (0-22) 829 06 60, 829 06 61
fax (0-22) 829 05 45

Warszawa 2nd Corporate Branch Office

ul. Marynarska 19a
02-674 Warszawa
tel. (0-22) 526 76 50
fax (0-22) 525 76 53

Wrocław Corporate Branch Office

ul. Podwale 63
50-010 Wrocław, skr. poczt. 1413
tel. (0-71) 370 08 90
fax (0-71) 341 88 12

Zielona Góra Corporate Branch Office

al. Wojska Polskiego 88 c
65-762 Zielona Góra
tel. (0-68) 324 69 16
fax (0-68) 324 57 00