

**BRE Bank SA TARIFF**  
**of Banking Fees**  
**and Commissions**

(uniform wording – effective 6<sup>th</sup> October 2008)



**BRE BANK SA**

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**Appendix**

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<br>(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 <b>and additionally</b>  | PLN 280.00<br>(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 <b>and additionally</b>  | PLN 420.00<br>(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<br>in the currency of the account made in the Bank's<br>cash office – of the amount of the deposit | 0.5%<br>min. PLN 15.00 |
| 6. Cash deposit in a sealed envelope to the Client's<br>account in the currency of the account<br>– of the amount of the deposit                | 0.4%<br>min. PLN 15.00 |
| 7. Cash deposit into a third person's account<br>in the currency of the account<br>– of the amount of the deposit                               | 1%<br>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<br>in the currency of the account made in the Bank's<br>cash office – of the amount of the withdrawal | 0.15%<br>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<br>account in the currency of the account<br>– of the amount of the withdrawal  | 0.1%<br>min. PLN 10.00 |
| 10. Cash withdrawal from the Client's account<br>in the currency of the account that requires<br>notification, effected urgently regardless<br>of the standard time limit (if funds are available in the Bank)<br>– of the amount of the withdrawal | 0.3%<br>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<br>for reasons the Client is to be blamed for<br>– up to the requested amount of such a withdrawal | 0.4%<br>min. PLN 10.00 |
| 12. Cash withdrawal by a third party in the currency<br>of the account – of the amount of the withdrawal   | 1%<br>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<br>using SWIFT MT 101 message   | no fee                 |
| – submitted on paper (on a standard form complying<br>with the PN-F-01101 standard)  | PLN 30.00              |
| – submitted on paper (on a non-standard form that<br>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 debit<sup>1</sup>

- a) fee paid by the creditor who is a Client of the Bank
  - for accepting electronic instructions for execution PLN 1.00
- 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. Post giro with confirmation of receipt – submitted via the electronic banking system PLN 2.50

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

## BANK ACCOUNTS

### 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
      - 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

## BANK ACCOUNTS

### 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. SEPA Credit Transfer /Single Euro Payments Area/ PLN 20.00  
– 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)

### NOTE

*Relates to orders made via the electronic banking system from an account of the Client kept in Euro.*

*Release of the SEPA Credit Transfer is possible only in case of a beneficiary's bank participation in the SEPA Scheme. Verification of the participation is made during the transfer ordering in the electronic banking system.*

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

## BANK ACCOUNTS

### 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

#### 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

## BANK ACCOUNTS

### 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%<br>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<br>(per month) |
| 11. Fee for issuing a card (fee charged in the case of termination of the agreement by the Client)   | PLN 100.00              |

## BANK ACCOUNTS

|  |          |
|--|----------|
| 12. Statements of operations:            |          |
| a) an electronic statement of operations | no fee   |
| b) a paper statement of operations       | PLN 4.00 |

|  |          |
|--|----------|
| 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              |
| 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%<br>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<br>(per month) |

## BANK ACCOUNTS

|  |                     |
|--|---------------------|
| 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            |
| <b>3. Visa Business Gold Card</b>  |                     |
| 1. Annual card fee   | PLN 340.00          |
| 2. Issuing a copy of the card  | PLN 150.00          |
| 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%<br>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          |

## BANK ACCOUNTS

|   |                           |
|---|---------------------------|
| 10. Visit to an airport lounge as a participant of the Priority Pass program              | USD 27.00<br>(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                  |
| <b>4. Visa Business Platinum</b>  |                           |
| 1. Annual card fee  | PLN 525.00                |
| 2. Issuing a copy of the card   | PLN 100.00                |
| 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 withdrawal – of the amount of the operation                                       | 3%<br>min. PLN 7.00       |
| 6. Commission for operations executed with a charge card – of the amount of the operation | 0%                        |
| 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. Visit to an airport lounge as a participant of the Priority Pass program               | USD 27.00<br>(per person) |

## BANK ACCOUNTS

- |  |          |
|--|----------|
| 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 |

### 5. Visa Business Electron Card

- |  |                         |
|--|-------------------------|
| 1. Annual card fee   | PLN 50.00               |
| 2. Issuing a copy of the card  | PLN 20.00               |
| 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<br>(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                |

## BANK ACCOUNTS

- |  |          |
|--|----------|
| 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. 4–5:  
*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.*

### 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<br>(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<br>(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<br>(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<br>(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. 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%<br>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<br>(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<br>(per month) |

## BANK ACCOUNTS

|  |                          |
|--|--------------------------|
| 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<br>(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<br>(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<br>(per month) |
| 13. Fee for maintenance of an Automatic Overnight Deposit Account  | PLN 50.00<br>(per month) |
| 14. Fee for maintenance of a securities account  | PLN 30.00<br>(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%<br>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.*

## BANK ACCOUNTS

### 3. SME Package Financial EFEKT and Investment EFEKT

- |   |                           |
|---|---------------------------|
| 1. Standard administration of an account<br>(as per Section IA point 1) as well as access<br>and use of the internet banking system | PLN 140.00<br>(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<br>(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<br>(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<br>(per month)  |
| 11. Fee for issuing a Visa Business Electron card (fee charged<br>in the case of termination of the agreement by the Client) | PLN 25.00                |
| 12. Access to the home banking system<br>(per each installation)   | PLN 60.00<br>(per month) |

## BANK ACCOUNTS

- |  |                          |
|--|--------------------------|
| 13. Fee for maintenance of an Automatic<br>Overnight Deposit Account   | PLN 50.00<br>(per month) |
| 14. Fee for maintenance of a securities account  | PLN 30.00<br>(per month) |
| 15. Cash deposits in sealed envelopes to the Client's account<br>in the currency of the account – of the amount of deposit                               | 0.25 %                   |
| 16. Open cash withdrawal from the Client's account<br>in the currency of the account made in the Bank's<br>cash office – of the amount of the withdrawal | 0.1%<br>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 FT

- |   |                           |
|---|---------------------------|
| 1. Standard administration of an account<br>(as per Section IA point 1) as well as access<br>and use of the internet banking system | PLN 190.00<br>(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<br>(per month) |
| 5. Fee for issuing a MasterCard Business card  | PLN 50.00                |
| 6. Fee for renewing a MasterCard Business card | PLN 50.00                |

## BANK ACCOUNTS

|   |                          |
|---|--------------------------|
| 7. Fee for using a MasterCard Business card   | PLN 10.00<br>(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<br>(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/<br>– 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:<br>– stating the BIC code of the beneficiary's bank<br>– stating the number of the beneficiary's account according to the IBAN standard<br>– 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. SEPA Credit Transfer /Single Euro Payments Area/<br>– 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: | PLN 5.00 |
|--|----------|

## BANK ACCOUNTS

- 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)

### NOTE

*Relates to orders made via the electronic banking system from an account of the Client kept in Euro.*

*Release of the SEPA Credit Transfer is possible only in case of a beneficiary's bank participation in the SEPA Scheme. Verification of the participation is made during the transfer ordering in the electronic banking system.*

|  |                       |
|--|-----------------------|
| 14. Fee for maintenance of an Automatic Overnight Deposit Account  | no fee                |
| 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%<br>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.*

|   |                                       |
|---|---------------------------------------|
| 17. 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<br>(per quarter) |

## BANK ACCOUNTS

18. 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

19. 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 |
| 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,*

## BANK ACCOUNTS

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

## CHEQUES

### II. CHEQUES

- |  |  |
|--|--|
| 1. Purchasing domestic bank cheques<br>– of the amount of the cheque | 0.5%,<br>min. PLN 15.00                  |
| 2. Selling domestic bank cheques<br>– of the amount of the cheque    | 0.5%, min. PLN 50.00,<br>max. PLN 200.00 |
| 3. Collecting a clearing cheque                                      | PLN 10.00                                |

NOTE to points 1–3

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

- |  |            |
|--|------------|
| 4. Stopping a lost or stolen bank cheque | PLN 200.00 |
|--|------------|

### III. BILLS OF EXCHANGE

- |   |   |
|---|---|
| 1. Presentation of a bill for payment:<br>a) discounted by the Bank<br>b) other – of the amount of the bill | PLN 40.00<br>0.2%, min. PLN 60.00,<br>max. PLN 400.00 |
| 2. Sending a bill for collection<br>– of the amount of the bill   | 0.2%, min. PLN 100.00,<br>max. PLN 500.00             |
| 3. Protesting a bill<br>a) issued in the Polish language<br>b) issued in another language                   | PLN 40.00<br>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 |
|---------------------|---------------|

## CREDITS

### IV. CREDITS

- |  |   |
|--|---|
| 1. Front-up fee<br>a) of the amount of credit granted<br>or the credit line limit<br>b) of the increased amount of credit<br>or credit line limit<br>c) of the extended amount of credit<br>or credit line limit | max. 2%,<br>min. PLN 1,000.00<br>max. 2%,<br>min. PLN 1,000.00<br>max. 2%,<br>min. PLN 1,000.00 |
| 2. Fee for issuing a promise of a credit – of the amount<br>of a promise   | min. 0.1%<br>min. PLN 1,000.00  |
| 3. Purchasing receivables, discounting bills of exchange,<br>discounting export receivables – within the assigned<br>limit, of the amount of each transaction  | 1%,<br>min. PLN 100.00  |
| 4. Stand-by fee, charged of the amount of credit not drawn,<br>from the date the credit is made available to the date<br>of the final draft  | 5% p.a.   |
| 5. Amendment of the provisions of the credit<br>agreement ( <i>annex</i> )   | PLN 500.00  |
| 6. Statement of the repayment of a PLN or currency credit<br>a) completed this year<br>b) completed in previous years  | PLN 20.00<br>PLN 25.00  |
| 7. Fee for credit contract statements:<br>a) credit contract statements in the electronic form<br>b) credit contract statements on paper   | no fee<br>PLN 6.00  |

NOTE

*The fee is charged for each statement and collected once a month within the "periodic settlement".*

In addition, upon request of the Client:

- |   |           |
|---|-----------|
| c) copies of credit contract statements | PLN 10.00 |
|---|-----------|

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

### NOTE

*The fee is charged for each copy and collected once a month within the "periodic settlement".*

*Copies of credit contracts are delivered in one form, selected and used by the Client.*

### 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 (*annex*) – 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
5. Changes to a non-BRE Bank guarantee accepted for deposit PLN 250.00

## LETTERS OF CREDIT

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

### VI. LETTERS OF CREDIT

#### A. BRE BANK DOCUMENTARY LETTERS OF CREDIT

1. Front-up fee for processing the instruction:
  - a) opening the letter of credit – of the amount max. 2%, min. PLN 250.00
  - b) increasing the amount – of the increased amount max. 2%, min. PLN 250.00

## LETTERS OF CREDIT

- c) prolonging the letter of credit – of the remaining balance max. 2%, min. PLN 250.00
2. Amendment of the agreement by means of which the letter of credit is opened or secured (annex) PLN 300.00
3. Cancellation of the letter of credit or write-down of the unused balance of the letter of credit – depending on work input max. PLN 250.00
4. The Bank's exposure due to opening the letter of credit (of the amount of the letter of credit) or due to increasing the amount of the letter of credit (of the increased amount), for each 3-month period commenced
- a) pre-paid 0.15%, min. PLN 250.00, max. PLN 1,000.00
- b) secured otherwise, as agreed with the Bank max. 0.5%, min. PLN 250.00
- NOTE  
*The fee for successive periods is accrued on the outstanding balance of the letter of credit.*
5. Other change in the conditions of the letter of credit PLN 200.00
- NOTE  
*Only the higher fee is charged when several provisions of the letter of credit are changed at one time.*
6. The Bank's exposure due to deferring payment under the letter of credit
- a) pre-paid PLN 250.00
- b) secured otherwise – for each commenced 1-month period of the deferral, of the payment amount max. 0.5%, min. PLN 250.00
7. Examining documents, payment or acceptance of a bill of exchange, under own letter of credit, of the documents' amount, of the payment amount or of the bill of exchange amount 0.2%, min. PLN 250.00

## LETTERS OF CREDIT

8. Endorsing documents, authorising the collection of goods when the bill of lading or the insurance policy is issued or endorsed to the Bank PLN 200.00
9. Assignment of the letter of credit to secondary beneficiaries – of the amount of the assignment 0.25%, min. PLN 250.00
10. Cancellation of the letter of credit or writing the unused balance down PLN 100.00
11. Preparing and sending information other than on a change in conditions of the letter of credit or renewing the letter of credit at the Client's order PLN 25.00

### B. NON-BRE BANK DOCUMENTARY LETTERS OF CREDIT

1. Advising the Client of a pre-advice on opening a letter of credit PLN 100.00
2. Advising the Client of an opened (of the whole amount) or increased amount of a letter of credit (of the increased amount) 0.1%, min. PLN 250.00 max. PLN 500.00
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

## LETTERS OF CREDIT

- |  |                                |
|--|--------------------------------|
| 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,<br>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%,<br>min. PLN 250.00      |
- NOTE  
*The fee is charged from the primary beneficiary unless agreed otherwise.*
- |   |  |
|---|--|
| 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<br>max. PLN 500.00 |
| 14. Cancellation or write-down of a fully unused letter of credit   | PLN 100.00                               |
| 15. Preparing and sending information other than on a change in conditions or renewing the letter of credit at the Client's order | PLN 25.00                                |

## DOCUMENTARY COLLECTION

### 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 registered mail, and execution of one payment) – of the collected amount | 0.2%,<br>min. PLN 100.00,<br>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,<br>max. PLN 500.00    |
| 6. Direct (captain's) collection – of the collected amount  | 0.1%, min. PLN 50.00,<br>max. PLN 150.00     |
| 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.*

## MISCELLANEOUS

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:

- sending documents to the address other than the address of the collection payer 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
- preparing and sending an explanatory correspondence PLN 25.00

## 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

## MISCELLANEOUS

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
- 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

## MISCELLANEOUS

### 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<br>(AUD, CAD and JPY coins are not eligible for purchase)<br>– of the amount of purchased coins | 50% |
|--|-----|

### 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<br>by the Bank (upon request of the Client) – per one copy | PLN 5.00  |
| 11. Issuing a list of transactions (upon request<br>of the Client) – per one transaction                                     | PLN 0.50  |
| 12. Issuing a statement of transactions in the Client's account<br>(upon request of the Client)                              | PLN 10.00 |
| 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<br>on given bank account statement from the Client's account | PLN 150.00 |
|--|------------|

### NOTE

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

## MISCELLANEOUS

- |  |            |
|--|------------|
| 15. Forwarding and verifying wire and SWIFT keys<br>of other banks   | PLN 30.00  |
| 16. Photocopying documents by order of the Client<br>– for each page of the photocopy  | PLN 0.50   |
| 17. Servicing of single application form "Approval<br>to charge account" within "BRE Zgoda" service<br>(fee paid by the creditor who is a Client of the Bank)  | PLN 5.00   |
| 18. Delivery of a payment order to the debtor's<br>(payment card user's) bank to settle operations made<br>with a payment card (based on a separate agreement<br>between the Client and the Bank).   | PLN 1.00   |
| 19. Transfer from abroad or transfer in foreign<br>currency from a domestic bank, in which<br>the Ordering Party authorizes the Bank to charge<br>commissions and fees and to debit their account<br>(OUR option) – fee paid by the Ordering Party | PLN 40.00  |
| 20. Notification of refusal to execute the order placed<br>through electronic banking systems, sent to the fax number<br>identified by the Client  | PLN 0.50   |
| 21. Internet system of invoice presentment   |            |
| a) fee for using of the internet system of invoice presentment:  |            |
| – service fee for the Client having an account<br>(current or auxiliary) in the Bank   | PLN 100.00 |
| or   |            |
| – service fee for the Client not having an account<br>(current or auxiliary) in the Bank   | PLN 200.00 |
| – service fee for the presentment Client's logo<br>within electronic images of invoices imported to<br>the internet system of invoice presentment  | PLN 100.00 |

|   |           |
|---|-----------|
| – fee for presentment of an electronic image of invoice in the internet system of invoice presentment (per each invoice): |           |
| 1-100 images of invoices  | PLN 0.20  |
| 101-500 images of invoices  | PLN 0.15  |
| 501-1000 images of invoices   | PLN 0.12  |
| above 1000 images of invoices   | PLN 0.05  |
| b) fee for access to using of the internet system of invoice presentment by new user                                      | PLN 50.00 |

## NOTE

VAT (22%) is included in the service fee and other fees.

Service fee is charged by the end of each beginning calendar month of the agreement.

**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 |        |  |                           |
|---|-------------------------------|--------|--|---------------------------|
| Economic letters<br>Letters / Printed matter: | Fee (PLN) per one letter      |        |  |                           |
|   | Poland                        |        | European countries<br>(including Cyprus,<br>all Russia and Israel) | Non-European<br>countries |
| below 50g                                     | 1,45                          |        | 2,40   | 2,50                      |
|   | Size A <sup>1</sup>           | Size B |  |                           |
| from 50 g to 100 g                            | 1,65                          | 1,90   | 3,00   | 3,20                      |
| from 100 g to 350 g                           | 1,80                          | 2,10   | 7,10   | 7,60                      |
| from 350 g to 500 g                           | 2,40                          | 2,60   | 11,00  | 11,50                     |
| from 500 g to 1000 g                          | 4,80                          | 5,30   | 21,30  | 21,80                     |
| from 1000 g to 2000 g                         | 6,30                          | 7,30   | 40,90  | 41,40                     |
| for each other 1000 g or its part:            |                               |        | 21,30  | 21,80                     |

| Service                                       | Delivery in Poland and Abroad |        |   |                             |                                     |                       |
|---|-------------------------------|--------|---|-----------------------------|-------------------------------------|-----------------------|
| Priority letters<br>Letters / Printed matter: | Fee (PLN) per one letter      |        |   |                             |                                     |                       |
|   | Poland                        |        | Europe<br>(including Cyprus,<br>all Russia<br>and Israel) | North<br>America,<br>Africa | South &<br>Latin<br>America,<br>Asi | Australia,<br>Pacific |
| below 50g                                     | 2,10                          |        | 3,00  | 3,20                        | 3,50                                | 4,50                  |
|   | Size A                        | Size B |   |                             |                                     |                       |
| from 50 g to 100 g                            | 2,30                          | 2,80   | 4,00  | 4,70                        | 5,80                                | 8,00                  |
| from 100 g to 350 g                           | 2,60                          | 3,10   | 10,00   | 13,50                       | 16,00                               | 23,00                 |
| from 350 g to 500 g                           | 3,20                          | 3,60   | 15,30   | 19,30                       | 24,00                               | 34,50                 |
| from 500 g to 1000 g                          | 6,30                          | 6,80   | 29,30   | 38,00                       | 45,00                               | 68,00                 |
| from 1000 g to 2000 g                         | 7,80                          | 8,80   | 58,90   | 77,00                       | 95,00                               | 147,00                |
| for each other 500 g or its part:             |                               |        | 17,00   | 22,00                       | 27,00                               | 42,00                 |

<sup>1</sup> "Size A" and "Size B" is defined in the PPUP Poczta Polska fees and commission of the common domestic postal services ("Cennik powszechnych usług pocztowych w obrocie krajowym").

| 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                      |  |
|--|---|--|
|  | Extra fee (PLN) per one letter          |  |
| Execution of a postal funds transfer, including "poste restante" transfers | 1% of the amount of the transfer + 5,00 |  |
| Confirmation of receipt of a postal funds transfer                         | 1,90                                    |  |

## II. TELEKOMMUNICATION FEES

| TELEFAKS                     | Fee (PLN)<br>for the first page | Fee (PLN)<br>per each additional page |
|------------------------------|---------------------------------|---------------------------------------|
| <b>Fascimile – in Poland</b> | 3,00                            | 2,00                                  |
| <b>Fascimile – abroad:</b>   |                                 |                                       |
| European countries           | 7,50                            | 2,50                                  |
| Kanady and the USA           | 15,00                           | 5,00                                  |
| Other countries              | 30,00                           | 10,00                                 |

| SWIFT                              | Fee (PLN)<br>per message<br>of regular priority | Fee (PLN)<br>per message<br>of high priority |
|------------------------------------|---|--|
| Opening a L/C, guarantee           | 20,00   | 40,00  |
| Foreign payment, collection, other | 5,00  | 10,00  |