

SCHEDULE OF FEES AND CHARGES  
COLLECTED BY SANTANDER BANK POLSKA S.A.  
FOR BANKING SERVICES  
PROVIDED TO BUSINESS CUSTOMERS

# Contents

**PART I(A).**  
**SCHEDULE OF FEES AND CHARGES FOR BANKING SERVICES PROVIDED TO SME CUSTOMERS . . . . . 3**

Chapter 1. General provisions . . . . . 3  
Chapter 2. Business accounts . . . . . 5  
Chapter 3. Trust accounts . . . . . 7  
Chapter 4. Term deposit accounts . . . . . 7  
Chapter 5. Cash turnover . . . . . 8  
Chapter 6. Electronic banking services . . . . . 9  
Chapter 7. Payment cards . . . . . 10  
Chapter 8. Other payment instruments . . . . . 12  
Chapter 9. Foreign currency transactions . . . . . 13  
Chapter 10. Commercial transactions . . . . . 14  
Chapter 11. Loans, overdrafts and credit services . . . . . 16  
Chapter 12. Other fees and charges . . . . . 18

**APPENDIX 1.**  
**OFF-SALE PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A. FOR SME CUSTOMERS. . . . . 19**

1. Business accounts . . . . . 19  
2. Insurance . . . . . 27

**APPENDIX 2.**  
**OFF-SALE PRODUCTS AND SERVICES OF THE FORMER KREDYT BANK S.A. FOR SME CUSTOMERS. . . . . 28**

1. Packages and accounts . . . . . 28  
2. Loans, overdrafts and credit services . . . . . 35  
3. Other fees and charges . . . . . 36

## PART I(A). SCHEDULE OF FEES AND CHARGES FOR BANKING SERVICES PROVIDED TO SME CUSTOMERS

Applicable from 8 September 2018

### Chapter 1. General provisions

1. Santander Bank Polska S.A. ("Santander", "SAN PL" or "Bank") collects fees and charges in accordance with this Schedule of fees and charges collected by Bank Zachodni WBK S.A. for banking services provided to business customers, part I(A).

2. In the case of operations denominated in foreign currencies, the amount of fees and charges is set based on:

- a) the equivalent of the operation amount in PLN (in the case of fees and charges denominated in PLN)
- b) the operation amount (in the case of fees and charges denominated in foreign currencies).

In the case of fees and charges denominated in PLN, the conversion is made at the average NBP rate applicable on the day of collecting the fee/ charge, except for:

- fees/ charges related to payment orders, which are converted at the average NBP rate applicable on the day preceding the day when the Bank accepted a duly placed payment order instruction,
- fees/ charges related to the service of foreign currency loans, overdrafts and guarantees sanctioned/ issued by Santander Bank Polska S.A., which are converted at the FX buy/sell rate of Santander Bank Polska S.A.
- fees/ charges related to the purchase/ sale of foreign currencies at the cash desks of Santander Bank Polska S.A., which are converted at the buy/sell rate of Santander Bank Polska S.A.
- fees/ charges related to the purchase of export receivables (forfaiting), which are converted at the average NBP rate applicable on the payment execution day,
- fees/ charges related to collections made in convertible foreign currencies or payments in convertible foreign currencies made under letters of credit or advised guarantees issued by another bank in favour of a customer of Santander Bank Polska S.A., which are converted at the FX buy/sell rate of Santander Bank Polska S.A.

The above exchange rates are applied accordingly to convert the amounts of operations, except for transactions made with payment cards.

3. In the case of foreign banks' costs that are denominated in a currency other than the currency in which they will be collected, the conversion is made at the average NBP rate applicable on the day when the costs are collected, with the exception of costs of operations related to convertible foreign currency collections, advised, indirect and confirmed foreign currency guarantees and foreign currency letters of credit, which are converted at the FX sell rate of Santander Bank Polska S.A.

4. Fees and charges are collected:

- a) on the day of placing or executing the instruction, or
- b) periodically on the last business day of the Bank in the calendar month (the business day of the Bank is any day which is not a Saturday or a bank holiday) in the case of the following fees and charges:

- the fee for maintaining a settlement account, which is calculated for each started calendar month of maintaining the account at the rate applicable on the fee collection day,
- aggregate (collective) fees, which are calculated at the rate applicable on the fee collection date and include:
  - fees for transactions in the settlement account (transfers and direct debits, except for fees for instructions placed at outlets of Santander Bank Polska S.A. to withdraw consent to a direct debit, revoke a direct debit instruction before its execution, or return funds paid under a direct debit, which are collected in line with 4(a) above, or fees for open cash deposits made by the holder to their own account, cash deposits made to the cash deposit machines of Santander Bank Polska S.A. and cash withdrawals made at the outlets of Santander Bank Polska S.A.) which are executed from the first day of a month to the last day of that month (in such a case, Saturdays will also be regarded as business days of the Bank);
  - fees for the paper account statements and confirmations of operations (duplicates/ attachments) provided along with those statements and generated in the period from the last business day of the Bank in the previous calendar month to the day preceding the last business day of the Bank in the current calendar month (for the purposes of those fees, Saturdays are regarded as business days of the Bank);
  - the additional fee for a SORBNET transfer of less than PLN 1m and fees for account statements in the form of SWIFT messages, executed/ generated in the period from the last business day of the Bank in the previous calendar month up to and including the penultimate business day of the Bank in the current calendar month.

The provision on periodic collection of fees and charges does not apply to the fees and charges described in this Schedule of fees and charges as "additional" unless they have been mentioned above; or

- c) on other dates specified in this Schedule of fees and charges or in agreements made between the Customer and Santander Bank Polska S.A.

If the agreement under which periodic fees and/or charges are collected is terminated, all such fees and/or charges are collected on the last day of the period of that agreement. This provision applies also if the fee/ charge is collected from another account held by the customer.

In some outlets of the Bank, fees and charges for services provided by the Bank cannot be paid in cash. The list of those outlets can be accessed using the outlet and ATM locator available at [www.santander.pl](http://www.santander.pl).

5. If the customer places an instruction to change the pricing tariff, the fees and charges referred to in 4(b) will be collected in line with the new tariff for the entire calendar month during which the tariff was changed.
6. All due fees and charges are payable by the party that ordered the relevant bank operation unless the parties to the operation agree otherwise or the instruction received by Santander Bank Polska S.A. specifies otherwise and the change is accepted by the Bank.
7. The amounts of collected fees and charges are rounded in line with the generally applicable principles.
8. In addition to the fees and charges specified in this Schedule, the following fees and charges are also collected:
  - a) fees and charges collected by banks acting as agents during the execution of an order,
  - b) fees and charges for telecommunication and postal services for domestic and international transactions,
9. Fees and charges for banking services are not collected for:
  - a) operations related to the repayment of receivables of Santander Bank Polska S.A. or its subsidiaries, irrespective of their type, excluding the repayments of revolving loans and overdrafts,
  - b) cash deposits to accounts in KBC Securities N.V.,
  - c) payments of fees and charges due to the Bank made in convertible foreign currency coins,
  - d) cash deposits made by customers of Santander Bank Polska S.A. to cover the tax on civil law transactions if the tax is payable in connection with services provided by Santander Bank Polska S.A.,
  - e) cash withdrawals made in connection with closing a settlement account.
10. If a fee or charge for settlement accounts is listed without specifying its amount for individual pricing tariffs, it applies to all settlement accounts regardless of their pricing tariff.
11. The current account maintained on individually agreed terms and conditions is an account which bears a non-standard interest rate or which is subject to fees and charges collected in

amounts or manner different than specified in this Schedule of fees and charges (applies to the fees and charges specified in 4(b)). The first of all accounts maintained for the customer in PLN on individually agreed terms and conditions is the account whose maintenance fee is the closest to the standard fee (the account subject to the lowest discount).

12. For the purpose of this Schedule of fees and charges, the average account balance is calculated as the sum of all end-of-day balances in the account from the last day of the previous calendar month up to and including the last but one day of the current calendar month (applies to the fees and charges referred to in 4(b)), divided by the adequate number of days.
13. The fees for transfers to accounts in another bank do not apply to transfers of foreign currency funds to accounts in other Polish banks and transfers of funds to accounts in foreign banks. The fees and charges for those transactions are collected at the rates applicable to payment orders.
14. The fees and charges for transfers/ cash deposits / payment instructions / direct debits to accounts in Santander Bank Polska S.A. apply also to the transactions of those types made to the accounts in the subsidiaries or partner outlets of Santander Bank Polska S.A.
15. Unless this Schedule of fees and charges specifies otherwise, all fees and charges for services provided at the outlets of Santander Bank Polska S.A. apply also to banking services provided to business customers at the partner outlets of Santander Bank Polska S.A.
16. The Bank reserves the right to modify the Schedule, in particular to change the levels of fees and charges, during the period of the agreement. The Bank can change the amounts of fees and charges only if at least one of the following factors has changed:
  - a) the amount of effort required to perform an operation/ service or the scope and form of performing that operation/ service,
  - b) the following money market and capital market instruments: the NBP rediscount rate, the NBP lombard rate, the method used to calculate the reserves required from banks, the interest rates applied in the interbank market, the yield of T-bills issued by the Polish Minister of Finance, the yield of money bills issued by the NBP.In addition, the Bank reserves the right to introduce new fees and charges during the period of the agreement.
17. Santander Bank Polska S.A. will not inform its customers about the changes in this Schedule of fees and charges if they involve only the introduction of new types of products or services of Santander Bank Polska S.A. or if they are related to the products or services which are not the subject of the agreement between the customer and the Bank.

## Chapter 2. Business accounts

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
<b>1.</b>							
	<b>Maintaining the account (primary account; monthly fee)</b>	PLN 0/ PLN 25 <sup>1)2)</sup>	PLN 70 <sup>2)</sup>	PLN 25 <sup>3)4)</sup>	The average monthly account balance is used to determine whether the fee is collected: free of charge if the balance is at least PLN 5,000	PLN 0 <sup>5)</sup>	PLN 150 (for the first account maintained in PLN on individually agreed terms and conditions)
	<b>Maintaining the account (additional account; monthly fee)</b>	PLN 25	PLN 0 <sup>4)</sup>		PLN 10 if the balance is lower than PLN 5,000		PLN 60 (for each other account maintained at this tariff)
	<b>NOTE:</b>						
	<sup>1)</sup> The account maintenance fee is PLN 0 if at least one transfer of min. PLN 200 is made from the account to the Social Insurance Institution (ZUS) in a given calendar month. Otherwise the account maintenance fee is PLN 25 monthly and is collected in the next month after the month during which the transfer was not made.						
	<sup>2)</sup> Only one primary account can be opened.						
	<sup>3)</sup> If the primary account is Konto Firmowe Godne Polecenia (Business Account Worth Recommending), its holder is exempt from the monthly fee for maintaining one additional account in EUR, USD or GBP at the Biznes Pakiet Optimum (Business Package Optimum) Tariff. Each subsequent account maintained in any of the above-mentioned currencies is subject to fees applicable for the Business Package Optimum Tariff. If the primary account in PLN is closed, the fees for the FX account will start to be collected in line with the Business Package Optimum Tariff.						
	<sup>4)</sup> If the primary account is Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium), its holder is exempt from the monthly fees for maintaining all additional accounts in PLN and all additional accounts in EUR, USD, GBP, CHF, NOK, SEK, DKK or CZK at the Biznes Pakiet Optimum (Business Package Optimum) Tariff. The accounts in NOK, SEK, DKK and CZK can be opened only based on a positive decision of the Bank. If the primary account in PLN is closed, the fees for additional FX accounts will start to be collected in line with the Business Package Optimum Tariff and the tariff applied to additional PLN accounts will change to the Konto Firmowe Godne Polecenia (Business Account Worth Recommending) Tariff for additional accounts.						
	<sup>5)</sup> The offer is addressed to non-profit entities which are not public finance sector units within the meaning of Polish public finance regulations. It applies only to the legal persons or units without legal personality but with legal capacity that have been established under applicable laws, including foundations and associations, but excluding: 1. political parties; 2. foundations established by political parties						
<b>2.</b>	<b>Transfers</b>						
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:						
	a) ELIXIR transfer to an account in Santander Bank Polska S.A. <sup>1)</sup> or in another bank <sup>2)</sup>	PLN 12	PLN 12	free of charge	PLN 12	PLN 12	PLN 12
	b) SORBNET transfer to an account in another bank <sup>2)</sup>	PLN 20	PLN 20	-	PLN 20	PLN 20	PLN 20
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 40	PLN 40	-	PLN 40	PLN 40	PLN 40
	2) Transfers ordered using electronic banking services:						
	a) transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) transfer to an account in another bank:						
	- ELIXIR <sup>2)</sup>	free of charge <sup>3)4)5)/</sup> PLN 1	free of charge <sup>3)5)6)/</sup> PLN 1	-	PLN 1	free of charge	PLN 2
	- Express ELIXIR transfer <sup>2)</sup>	PLN 8	PLN 8	-	PLN 8	PLN 8	PLN 10
	- BlueCash transfer <sup>2)</sup>	PLN 8	PLN 8	-	PLN 8	PLN 8	PLN 10
	- SORBNET transfer <sup>2)</sup>	PLN 15	PLN 15	-	PLN 15	PLN 15	PLN 15
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 20	PLN 20	-	PLN 20	PLN 20	PLN 20
	d) Przelew24 transfer <sup>2)</sup>	PLN 0.50	PLN 0.50	-	PLN 0.50	PLN 0.50	PLN 0.50
	<b>NOTE:</b>						
	<sup>1)</sup> The fee is not collected for transfers to credit accounts and term deposit accounts.						
	<sup>2)</sup> The service is not available for FX accounts.						
	<sup>3)</sup> Applies to transfers to ZUS (Social Insurance Institution) and tax authorities.						
	<sup>4)</sup> Applies to the first 15 transfers made from the primary account in a given calendar month.						
	<sup>5)</sup> Does not apply to additional accounts in PLN.						
	<sup>6)</sup> Applies to the first 100 transfers made from the primary account in a given calendar month.						

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
1.	2.	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
<b>3.</b>	<b>Standing orders placed at the outlets of Santander Bank Polska S.A. or using the electronic banking services</b>						
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) Executing a standing order to transfer funds to an account in another bank <sup>1)</sup>	PLN 3	PLN 3	-	PLN 3	PLN 3	PLN 3
	<i>NOTE:</i> <sup>1)</sup> The service is not available for FX accounts.						
<b>4.</b>	<b>Defining, modifying or cancelling a standing order at the outlets of Santander Bank Polska S.A.</b>	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
<b>5.</b>	<b>Direct debits <sup>1)2)</sup></b>						
	1) Crediting the payee's (creditor's) account as part of a direct debit	PLN 2	PLN 2	-	PLN 2	PLN 2	PLN 2
	2) Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit – for each message about the refusal	PLN 2	PLN 2	-	PLN 2	PLN 2	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:						
	a) by Santander Bank Polska S.A.	free of charge	free of charge	-	free of charge	free of charge	free of charge
	b) by another bank	PLN 2	PLN 2	-	PLN 2	PLN 2	PLN 2
	4) Cancelling a non-executed direct debit instruction or returning an executed direct debit	PLN 2	PLN 2	-	PLN 2	PLN 2	PLN 2
	5) Withdrawing consent to a direct debit	PLN 5	PLN 5	-	PLN 5	PLN 5	PLN 5
	<i>NOTE:</i> <sup>1)</sup> The service is not available for FX accounts. <sup>2)</sup> The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3), 5(4) and 5(5) are collected from the payer (debtor).						
<b>6.</b>	<b>Cash deposits and withdrawals</b>	As specified in Chapter 5	As specified in Chapter 5	As specified in Chapter 5	As specified in Chapter 5	As specified in Chapter 5	As specified in Chapter 5
<b>7.</b>	<b>Cheques in domestic trade <sup>1)</sup></b>						
	1) Ordering blank cheques (for each blank cheque) <sup>2)</sup>	PLN 1	PLN 1	-	PLN 1	PLN 1	PLN 1
	2) Sending blank cheques by mail <sup>2)</sup>	PLN 6	PLN 6	-	PLN 6	PLN 6	PLN 6
	3) Confirming a cheque	PLN 15	PLN 15	-	PLN 15	PLN 15	PLN 15
	4) Cheque collection	PLN 20	PLN 20	-	PLN 20	PLN 20	PLN 20
	<i>NOTE:</i> <sup>1)</sup> The service is not available for FX accounts. <sup>2)</sup> The fee for ordering blank cheques and sending the ordered blank cheques by mail is collected upon accepting the order.						
<b>8.</b>	<b>Account statement</b>						
	1) eWyciąg (eStatement): made available in the electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) account statement in the form of a SWIFT message <sup>1)</sup> :						
	a) MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	b) MT941 or MT942 <sup>2)</sup>	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
	<i>NOTE:</i> <sup>1)</sup> An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month. <sup>2)</sup> A flat-rate monthly fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.						

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
1.	2.	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
	Accounts maintained:						
3)	Paper account statement (fee payable for each generated statement)						
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	e) sent by registered mail <sup>1)</sup>	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 10
	NOTE: <sup>1)</sup> The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.						
4)	duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
5)	confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
9.	<b>Change of the pricing tariff applied for the account</b>						
	NOTE: The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.	PLN 150*	PLN 150*	PLN 150	PLN 150	PLN 150	free of charge

\* Does not apply to the conversion of Konto Firmowe Godne Polecenia (Business Account Worth Recommending) to Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium) or vice versa. Applies to both primary and additional accounts.

\*\*\* Applies to business accounts maintained on standard terms and conditions for the holders of Agro Pakiet (Agro Package)

\*\*\*\*\* Applies to business accounts maintained on individually agreed terms and conditions, including the accounts which were maintained on individually agreed terms and conditions at the Standardowa (Standard) Tariff on the day preceding 1 October 2010.

### Chapter 3. Trust accounts

Item	Service	Rate
1.	2.	3.
1.	Maintaining a trust account	as specified in the agreement

### Chapter 4. Term deposit accounts

Item	Service	Rate
1.	2.	3.
1.	Maintaining a term deposit account	free of charge
2.	Cash deposit to a term deposit account	free of charge
3.	Deposit made in convertible foreign currency coins	As specified in Chapter 5, item 2(1)
4.	Deposit of more than 50 pieces of PLN coins	As specified in Chapter 5, item 2(2)
5.	Cash withdrawal from an FX term deposit account	0.25%; min. PLN 7

Item	Service	Rate
1.	2.	3.
6.	<b>Transfer of funds from a term deposit account to an account in another bank</b> (transfer of interest made available to the holder at specified dates or transfer of principal and interest upon the expiry of the contractual period of the term deposit account)	PLN 7
7.	<b>Transfer of funds from a term deposit account closed before the expiry of its contractual period to an account maintained in another bank</b>	PLN 7
8.	<b>Term deposit account statement</b>	free of charge
9.	<b>Duplicate account statement</b>	PLN 5

## Chapter 5. Cash turnover

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
1.	2.	3.	4.	5.	6.	7.	8.
<b>1. Cash deposit to an account in Santander Bank Polska S.A.:</b>							
	1) Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder	0.65%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	free of charge	0.5%, min. PLN 10	0.5%, min. PLN 10
	2) Open cash deposit made at an outlet of Santander Bank Polska S.A. by a person that does not hold an account and acts in their own name*	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	<i>* NOTE: The fee does not apply to deposits to: a) the following personal accounts: savings accounts, term deposit accounts, Wealth Management Accounts and Private Banking Accounts, b) accounts listed in Chapters 3 and 4 and securities accounts</i>						
	3) Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	4) Sealed cash deposit:						
	<i>NOTE: Fees for sealed cash deposits listed in (a), (b) and (c) below are collected on the day when the deposit is accepted by Santander Bank Polska S.A.</i>						
	a) made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	free of charge	0.25%, min. PLN 10	0.5%, min. PLN 10
	b) made to the night safe of Santander Bank Polska S.A.	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	free of charge	0.20%; min. PLN 10	0.4%; min. PLN 10
	c) made at the cash centre (Centrum Obsługi Gotówki)	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	free of charge	0.15%; min. PLN 10	0.3%; min. PLN 10
	d) made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
	e) cash-in-transit services	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
<b>2. Additional fees and charges for cash deposits:</b>							
	1) Deposit made in convertible foreign currency coins	-	-	60%	-	-	60%
	2) Deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	2.5%; min. PLN 10	5%, min. PLN 10
	3) Issuing a magnetic card/ key to the night safe	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%
	4) Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50



Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
1.	2.	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
3.	<b>Cash withdrawal</b>						
	1) Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.65%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	2) Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is calculated based on the amount that was not withdrawn)	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100
	3) Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement

## Chapter 6. Electronic banking services

Item	Service	Rate
1.	2.	3.
1.	<b>Mini Firma; Moja Firma plus</b>	
	1) Access to electronic banking services:	
	a) Mini Firma service	free of charge
	b) Moja Firma plus service (for each started month)	PLN 55
	2) use of the Mini Firma service	
	a) for the first user of the Mini Firma service	free of charge
	b) for each subsequent user of the Mini Firma service (for each started month of using the service)	PLN 5
	3) Issuing a token (one-off fee)	PLN 70
	4) sending an smsCode at the customer's request	PLN 0.20
	<i>NOTE: The first five smsCodes sent in a given month are free of charge.</i>	
	5) sending a notification in the form of a text message as part of the text message service (for each message)	PLN 0.50
	<i>NOTE: The fees referred to in items 1(2), 1(4) and 1(5) are collected on the 5th day of the next calendar month after the month to which they apply.</i>	
	6) Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package)	
	a) use of the package (payable for each started month)	PLN 10
	b) sending an alert in the form of a text message (for each message)	PLN 0.30
	<i>NOTE:</i>	
	<i>1) The fee for the Alerty24 package covers 20 alerts in the form of text messages and unlimited number of alerts in the form of emails. The fee specified in item 1(6)(b) is collected for each additional alert sent after reaching the limit of alerts available as part of the package fee.</i>	
	<i>2) The fees referred to in item 1(6) are collected on the 5th day of the next calendar month after the month to which they apply.</i>	
2.	<b>iBiznes24</b>	
	1) Subscription fee for access to and use of the service (payable for each started calendar month):	
	a) extended profile	PLN 200
	2) Authorisation tools:	
	a) issuing a chip card (one-off fee)	PLN 70
	b) issuing a token (one-off fee)	PLN 70
	c) sending an smsCode at the customer's request	PLN 0.20

Item	Service	Rate
1.	2.	3.
	3) Reader or replacement of a reader	PLN 100
	4) Maintenance visit for the iBiznes24 service at the customer's request	PLN 300
	5) Training session:	
	a) the first session after activating the service	free of charge
	b) each subsequent training session	PLN 500
	<i>NOTE: The fees and charges referred to in items 2(1)-2(4) are collected by Santander Bank Polska S.A. by the fifth day of the next calendar month after the month to which they refer.</i>	
	6) Alerty24 (Alerts24) packages	
	a) use of the package (monthly fee payable for each started month)	
	- Standard package	PLN 0.25
	- Mini package: 30 text messages and unlimited number of emails	PLN 5
	- Midi package: 60 text messages and unlimited number of emails	PLN 10
	- Maxi package: 150 text messages and unlimited number of emails	PLN 30
	- Large package: 250 text messages and unlimited number of emails	PLN 50
	- Bezpieczeństwo (Security) package	free of charge
	2) Sending an additional alert in a text message (for each message)	PLN 0.25

*NOTE: The fees for executing instructions and requests and effecting transactions made using the electronic banking services are collected in accordance with other chapters of this Schedule of fees and charges.*

## Chapter 7. Payment cards

### a) Cards issued to accounts maintained at the tariffs listed in Chapter 2 and Appendix 1

Item	Service	Visa Business Electron	MasterCard Business Debit	Visa Business	Visa Business with a personalised limit of expenses	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
<b>1.</b>	<b>Card fee:</b>								
	1) for a card issued to an account maintained in PLN at one of the following tariffs: Konto Firmowe Godne Polecenia (Business Account Worth Recommending), Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium), Biznes Pakiet MINI (Business Package MINI)	free of charge/ PLN 7 ***	free of charge/ PLN 7 ***	PLN 250*	PLN 130*	PLN 130*	PLN 130*	PLN 300*	-
	2) for a card issued to an account maintained in PLN at a tariff other than those listed in item 1(1)	free of charge/ PLN 6 **	free of charge/ PLN 6 **	PLN 250*	PLN 130*	PLN 130*	PLN 130*	PLN 300*	EUR 25*
	3) for a card issued to an account maintained in PLN at the Non Profit Tariff:	free of charge	free of charge/ PLN 6 **	PLN 250*	PLN 130*	PLN 130*	PLN 130*	PLN 300*	EUR 25*
	<i>NOTE:</i>								
	<i>* Annual fee.</i>								
	<i>** The fee is collected monthly if the total value of non-cash transactions (other than quasi-cash transactions) made with the card and settled by Santander Bank Polska S.A. in a given calendar month is lower than PLN 500.</i>								
	<i>*** The fee is collected monthly if the total value of non-cash transactions (other than quasi-cash transactions) made with the card and settled by Santander Bank Polska S.A. in a given calendar month is lower than PLN 400.</i>								
<b>2.</b>	<b>Arrangement fee calculated based on the amount of the sanctioned authorisation limit (one-off)</b>	-	-	-	-	1%	1%	1%	-
	<i>NOTE: The arrangement fee does not apply to renewed cards. If agreements on multiple charge card are concluded, the fee is collected based on the sum of all sanctioned limits.</i>								
<b>3.</b>	<b>Express production of a new card (within 5 business day of signing the payment card agreement by the customer)</b>	PLN 30	PLN 30	PLN 30	PLN 50	PLN 50	PLN 50	free of charge	EUR 15

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Item	Service	Visa Business Electron	MasterCard Business Debit	Visa Business	Visa Business with a personalised limit of expenses	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
<b>4.</b>	<b>Issuing a replacement card</b>	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	EUR 2.50
	1) to an account maintained in PLN at the Non Profit Tariff	PLN 0	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	EUR 2.50
<b>5.</b>	<b>Cash withdrawal made with a card</b>								
	1) at ATMs of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	3%, min. PLN 5	3%, min. PLN 5	3%, min. PLN 5	3%, min. PLN 5	3%; min. EUR 1.50
	2) at ATMs of banks other than Santander Bank Polska S.A. in Poland, at the outlets and partner outlets of Santander Bank Polska S.A. and at the terminals of other institutions in Poland	free of charge*/ 1.5%; min. PLN 5**/ 3.5%; min. PLN 5	1.5%; min. PLN 5/ 3.5%; min. PLN 5***	1.5%; min. PLN 10	3.5%; min. PLN 5	3.5%; min. PLN 5	3.5%; min. PLN 5	3.5%; min. PLN 5	3.5%; min. EUR 1.50
	3) at the ATMs and terminals of other institutions outside Poland	4%, min. 10%	4%, min. 10%	1.5%; min. PLN 10	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. EUR 3
	4) as part of the cash back service	free of charge	free of charge	-	-	-	-	-	-
	NOTE:								
	* Applies to cards issued to the accounts maintained at the Biznes Pakiet MAXI (Business Package MAXI) Tariff and cards issued on or after 2 May 2014 at the dla Agrobiznesu (Agribusiness) Tariff.								
	** Applies to cards issued to the accounts maintained at the Biznes Pakiet MOBI (Business Package MOBI) Tariff, Biznes Pakiet OPTI (Business Package OPTI) Tariff or Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff.								
	*** Applies to cards issued to the accounts maintained at the Biznes Pakiet MINI (Business Package MINI) Tariff, Konto Firmowe Godne Polecenia (Business Account Worth Recommending) Tariff or Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium) Tariff.								
<b>6.</b>	<b>Fee for quasi-cash transactions</b>	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. EUR 3
<b>7.</b>	<b>Effecting a non-cash transaction</b>	free of charge	free of charge	free of charge	free of charge	1.2%	1.2%	1.2%	free of charge
<b>8.</b>	<b>Conversion of a transaction made in a currency other than the account currency</b> (the fee is calculated based on the amount of the transaction after its conversion into the account currency)	2.8%	2.8%	1.8%	free of charge	free of charge	free of charge	free of charge	free of charge
<b>9.</b>	<b>Generating a list of transactions</b>								
	1) for a company (aggregate list)	PLN 5	PLN 5	PLN 5	free of charge	free of charge	free of charge	free of charge	free of charge
	2) for a card user	PLN 7	PLN 7	PLN 7	PLN 7	free of charge	free of charge	free of charge	EUR 1.35
<b>10.</b>	<b>Checking the balance of available funds at ATMs</b>	PLN 5	PLN 5	PLN 5	PLN 5	free of charge	free of charge	free of charge	EUR 1
<b>11.</b>	<b>Changing PIN in the ATMs of Santander Bank Polska S.A.</b>	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	EUR 2
<b>12.</b>	<b>Generating a new PIN for a card at the request of the user</b>	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	EUR 2.50
<b>13.</b>	<b>Fee for visiting the airport lounge LoungeKey (payable for a single visit of one person)</b>	-	-	24 EUR <sup>1)</sup>	-	-	-	-	-
<b>14.</b>	<b>Renewal of a card issued</b> to an account maintained in PLN at the Non Profit Tariff	PLN 15	-	-	-	-	-	-	-

<sup>1)</sup> The conversion is made at the FX sell rate applicable in Santander Bank Polska S.A. on the day when the fee is debited from the account. The fee includes VAT.

**b) Cards issued to accounts maintained at the tariffs listed in Appendix 2**

Item	Service	MasterCard Business Debit	Visa Business	MasterCard Business charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.
1.	<b>Card fee:</b>	free of charge/ PLN 6 ** <sup>1)</sup> free of charge/ PLN 7 *** <sup>2)</sup>	PLN 250 *	PLN 130 *	EUR 25 *
	NOTE: * Annual fee. ** The fee is collected monthly if the total value of non-cash transactions (other than quasi-cash transactions) made with the card and settled by Santander Bank Polska S.A. in a given calendar month is lower than PLN 500. *** The fee is collected monthly if the total value of non-cash transactions (other than quasi-cash transactions) made with the card and settled by Santander Bank Polska S.A. in a given calendar month is lower than PLN 400.				
2.	<b>Arrangement fee calculated based on the amount of the sanctioned authorisation limit (one-off)</b>	-	-	1%	-
	NOTE: The arrangement fee does not apply to renewed cards. If agreements on multiple charge card are concluded, the fee is collected based on the sum of all sanctioned limits.				
3.	<b>Express production of a new card</b> (within 5 business day of signing the payment card agreement by the customer)	PLN 30	PLN 30	PLN 50	EUR 15
4.	<b>Issuing a replacement card</b>	PLN 10	PLN 10	PLN 10	EUR 2.50
5.	<b>Cash withdrawal made with a card</b>				
	1) at ATMs of Santander Bank Polska S.A.	free of charge	free of charge	3%, min. PLN 5	3%; min. EUR 1.50
	2) at ATMs of banks other than Santander Bank Polska S.A. in Poland, at the outlets and partner outlets of Santander Bank Polska S.A. and at the terminals of other institutions in Poland	1.5%, min. PLN 5 <sup>1)</sup> / 3.5%, min. PLN 5 <sup>2)</sup>	1.5%; min. PLN 10	3.5%; min. PLN 5	3.5%; min. EUR 1.50
	3) at the ATMs and terminals of other institutions outside Poland	4%, min. 10%	1.5%; min. PLN 10	4%, min. 10%	4%, min. EUR 3
	4) as part of the cash back service	free of charge	free of charge	-	-
6.	<b>Fee for quasi-cash transactions</b>	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. EUR 3
7.	<b>Effecting a non-cash transaction</b>	free of charge	free of charge	1.2%	free of charge
8.	<b>Generating a list of transactions</b>				
	1) for a company (aggregate list)	PLN 5	PLN 5	free of charge	free of charge
	2) for a card user	PLN 7	PLN 7	free of charge	EUR 1.35
9.	<b>Checking the balance of available funds at ATMs</b>	PLN 5	PLN 5	free of charge	EUR 1
10.	<b>Changing PIN in the ATMs of Santander Bank Polska S.A.</b>	PLN 8.50	PLN 8.50	PLN 8.50	EUR 2
11.	<b>Generating a new PIN for a card at the request of the user</b>	PLN 10	PLN 10	PLN 10	EUR 2.50
12.	<b>Fee for visiting the airport lounge LoungeKey (payable for a single visit of one person)</b>	-	24 EUR <sup>3)</sup>	-	-

<sup>1)</sup> Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

<sup>2)</sup> Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

<sup>3)</sup> The conversion is made at the FX sell rate applicable in Santander Bank Polska S.A. on the day when the fee is debited from the account. The fee includes VAT.

## Chapter 8. Other payment instruments

The fees and charges for bankings services related to other payment instruments are collected in line with the Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers: electronic money instruments and other electronic payment instruments.

## Chapter 9. Foreign currency transactions

Item	Service	Rate
1.	2.	3.
<b>1.</b>	<b>Payment orders</b>	
	1) Incoming payment orders (sent to an account in Santander Bank Polska S.A.):	
	a) SEPA payment orders	PLN 5
	b) other payment orders	PLN 10
	<i>NOTE: The fees specified in (1) do not apply if the costs of the incoming payment order for Santander Bank Polska S.A. are covered by the payer (the party that made the payment order). The fees for such transactions are collected in accordance with the Schedule of fees and charges for banks.</i>	
	2) Outgoing payment orders:	
	a) made using electronic banking services:	
	– SEPA payment orders	PLN 10
	– other payment orders	0.25%, min. PLN 25, max. PLN 200
	b) made at an outlet of Santander Bank Polska S.A.	0.35%, min. PLN 60, max. PLN 300
	3) Additional fees and charges for outgoing payment orders:	
	a) sending a payment order executed as:	
	– fast-track: payment orders made at an outlet of Santander Bank Polska S.A. <sup>1)</sup> or using electronic banking services <sup>2)</sup>	0.1%, min. PLN 5, max. PLN 100
	– express (including TARGET payment orders): payment orders made using electronic banking services <sup>2)</sup>	0.2%, min. PLN 10, max. PLN 180
	– express (including TARGET payment orders): payment orders made at an outlet of Santander Bank Polska S.A. <sup>1)</sup>	0.3%, min. PLN 20, max. PLN 180
	b) flat-rate fee collected if the costs of intermediary banks are covered by the payer (the party that made the payment order), i.e. when the OUR cost option is applied for the payment order	PLN 95
	<i>NOTE: If costs of third party banks are at least three times higher than the flat-rate fee, Santander Bank Polska S.A. can additionally collect the difference between the flat-rate fee and the actual costs from the customer. The above rule does not apply to payments subject to the Polish Payment Services Act.</i>	
	4) Electronic confirmation of the payment order:	
	a) conclusion and activation of the agreement	PLN 20
	b) confirmation of the payment order (for each confirmation)	PLN 3
	5) Issuing a copy of the payment order (a SWIFT message): payable for each message	PLN 15
	6) Execution of incoming MT101 messages:	
	a) concluding the agreement on the execution of MT101 messages (“MT101 Agreement”) and activating the service	PLN 200
	b) if the MT101 Agreement does not specify the fees for executing MT101 messages:	
	– ELIXIR transfers	PLN 6
	– SORBNET transfers	PLN 5
	– payment orders	At the rates specified for payment orders in this Chapter
	7) Non-standard payment order services: confirming that the payee’s account has been credited with a payment order sent by Santander Bank Polska S.A., changing the details of a payment order sent by Santander Bank Polska S.A., cancelling a payment order sent by Santander Bank Polska S.A.	costs of third party banks + PLN 50
	<i>NOTE: The fee is collected for each service specified in item 1(7) regardless of whether other banks have executed the instruction.</i>	
	8) Cancelling an outgoing payment order that has not been sent by Santander Bank Polska S.A.	PLN 25
	9) Refunding a payment order from Santander Bank Polska S.A. by a third-party bank	costs of third party banks + PLN 50

<sup>1)</sup> Fast-track and express payments ordered at the outlets of Santander Bank Polska S.A. can be made in EUR, USD, GBP and PLN.

<sup>2)</sup> Fast-track and express payments ordered using the electronic banking services can be made in EUR, USD, GBP, PLN, CAD, CHF, CZK, DKK, HUF, MXN, NOK, RON, SEK and TRY provided that they are enabled in a given electronic banking service.

## Chapter 10. Commercial transactions

Item	Service	Rate
1.	2.	3.
<b>1.</b>	<b>Export collection</b>	
	1) Sending documents, bills of exchange or promissory notes for export collection,	0.2%, min. PLN 150, max. PLN 500
	2) Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
	3) Changing the terms and conditions of collection	PLN 100
<b>2.</b>	<b>Import collection</b>	
	1) Releasing documents or an accepted bill of exchange/ promissory note in exchange for payment, accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay, returning the bill of exchange to the exporter or meeting other conditions (specified by the foreign bank)	0.2%, min. PLN 200, max. PLN 800
	<i>NOTE: The fee is collected based on the total collection value.</i>	
	2) Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
	3) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	4) Protesting the bill of exchange	PLN 250
	<i>NOTE: The fee is increased by the costs and charges incurred by the Bank.</i>	
	5) Changing the terms and conditions of collection	PLN 100
	6) Partial payment for import collection (without releasing the documents/ bills of exchange/ promissory notes)	PLN 100
<b>3.</b>	<b>Export letter of credit</b>	
	1) Notifying of an export letter of credit	PLN 300
	2) Confirming an export letter of credit	as decided by the Bank
	<i>NOTE: The fees are:</i>	
	<i>a) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any),</i>	
	<i>b) calculated based on the amount of the letter of credit, including the amount tolerance (if any).</i>	
	3) Changing the terms and conditions of a letter of credit:	
	a) increasing the amount or extending the validity period of a letter of credit:	
	– for an assigned export letter of credit	0.2%, min. PLN 250
	– for a confirmed export letter of credit	as decided by the Bank
	<i>NOTE: The fee for extending the validity period is collected for each subsequent started 3-month validity period of the letter of credit based on its balance, but only if the extension goes beyond the period for which the fee has already been collected. If the amount of a letter of credit is increased, the fee is collected based on the increase amount.</i>	
	b) other changes to a letter of credit, including the cancellation of a letter of credit or writing down the unutilised balance of the letter of credit	PLN 200
	4) Verifying the documents at the customer's request (for an unconfirmed letter of credit)	PLN 300
	5) Preliminary verification of the compliance of a document with the terms and conditions of a letter of credit made at the customer's request (payable for each verified document)	PLN 30
	6) Payment under a letter of credit (collected based on the amount specified in documents)	0.25%, min. PLN 250
	7) Assigning an export letter of credit	0.2%, min. PLN 250
	<i>NOTE: The fee is collected from the original beneficiary unless agreed otherwise.</i>	
	8) Supervising a deferred payment	PLN 200
	9) Transferring the inflows from a letter of credit	PLN 100
<b>4.</b>	<b>Forfeiting (purchase of export receivables)</b>	as specified in the agreement + VAT

Item	Service	Rate
1.	2.	3.
<b>5.</b>	<b>Import letter of credit</b>	
	1) Issuing an import letter of credit	
	<i>NOTE: The fees are:</i>	
	a) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any),	0.35%; min. PLN 250
	b) calculated based on the amount of the letter of credit, including the amount tolerance (if any),	
	c) collected in advance for the entire validity period of the letter of credit, including the payment deferral period (if any).	
	2) Increasing the amount or extending the validity period of a letter of credit	
	<i>NOTE: The fee for extending the validity period is collected for each subsequent started 3-month validity period of the letter of credit, but only if the extension goes beyond the period for which the fee has already been collected. If the amount of a letter of credit is increased, the fee is collected based on the increase amount.</i>	0.35%; min. PLN 250
	3) Other changes in the terms and conditions of a letter of credit:	
	a) including the extension of its validity period if it does not go beyond the period for which the fee has already been collected	
	b) cancelling or writing down the unutilised balance of a letter of credit	PLN 200
	<i>NOTE: If the changes described in items 5(3) and 5(4) are made at the same time, only the higher of fees is collected.</i>	
	4) Verifying the documents which do not comply with the terms and conditions of the letter of credit (the fee is debited from the beneficiary's account and depends on the currency applied in the presented documents)	PLN 300/ USD 80/ EUR 70
	5) Supervising a deferred payment	PLN 200
	6) Payment under a letter of credit (the fee is collected based on the amount specified in documents)	0.2%, min. PLN 250
	7) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	8) Preparing a draft letter of credit at the customer's request	PLN 200
<b>6.</b>	<b>Guarantee received by the Bank/ stand-by letter of credit (SBLC) received by the Bank</b>	
	1) Notifying and/or registration of a guarantee received by the Bank/ SBLC or of a change to a guarantee received by the Bank/ SBLC	PLN 300
	2) Verifying the authenticity of a guarantee received by the Bank/ SBLC or of a change to a guarantee received by the Bank/ SBLC	PLN 300
	3) Verifying the claim and/or documents	PLN 300
	4) Confirming that the signatures put on a demand of payment under a guarantee issued by another bank are authentic or that they match the specimen signatures held by the Bank	PLN 300
	5) Payment under a guarantee (the fee is calculated based on the payment demand amount)	0.25%, min. PLN 200, max. PLN 600
	6) Preparing a draft letter of credit at the customer's request	PLN 200
<b>7.</b>	<b>Guarantee issued by the Bank/ stand-by letter of credit (SBLC) issued by the Bank/ counter-guarantee issued by the Bank/ aval</b>	
	1) Arrangement fee for sanctioning a guarantee limit/ guarantee/ counter-guarantee/ SBLC/ aval	
	<i>NOTE:</i>	
	1) The arrangement fee is calculated based on the requested amount of the bank service.	min. 1%, not less than PLN 500
	2) The arrangement fee is a one-off fee payable on the day of concluding the agreement.	
	3) In the case of a guarantee limit, the arrangement fee can be collected once based on the sanctioned limit amount, collected for each guarantee on the day when it is issued or collected both for the sanctioned limit amount and for each issued guarantee.	
	2) Fee for issuing a guarantee, counter-guarantee, SBLC or aval (for each started 3-month validity period of the Bank's obligation)	0.5%–5%, min. PLN 300 */ USD 85 (for guarantees issued in USD) EUR 75 (for guarantees issued in EUR)
	<i>NOTE: The fee is calculated based on the transaction amount and collected on the first day of each fee period.</i>	
	3) Increasing the amount of a guarantee/ counter-guarantee/ aval/ SBLC	
	<i>NOTE:</i>	
	1) If the increase does not go beyond the 3-month period for which the fee has already been collected, the fee is collected based on the increase amount at the rate applied when issuing the guarantee.	0.5%–5%, min. PLN 300 */ USD 85 (for guarantees issued in USD) EUR 75 (for guarantees issued in EUR)
	2) The fee for a new 3-month validity period is collected at the rate applicable for a new guarantee.	
	4) Other changes to the terms and conditions of a guarantee/ SBLC, including extension of the validity period if does not go beyond the period for which the fee has already been collected	PLN 200*
	<i>NOTE: If the changes described in items 7(3) and 7(4) are made at the same time, only the higher of fees is collected.</i>	

Item	Service	Rate
1.	2.	3.
	5) Preparing a guarantee form: if the instruction to issue a guarantee is cancelled, or if the customer does not collect the guarantee within 10 business days, or if the guarantee is cancelled before it becomes effective.	PLN 200*
	6) Payment under a guarantee/ counter-guarantee/ aval/ SBLC (the fee is collected based on the claim amount)	0.5%, min. PLN 200 *
	7) Handling the assignment of rights under a guarantee	PLN 200
	8) Issuing a guarantee/ counter-guarantee using a different template than the standard one applicable in the Bank	
	NOTE: 1) The fee includes the opinion on the non-standard template. 2) The fee is paid once for each instruction executed. 3) The fee is collected in addition to the one specified in item 7(2).	PLN 300*
<b>8.</b>	<b>Additional fees and charges</b>	
	1) Verification of the compliance of the transaction with domestic and international regulations	PLN 50
	NOTE: The fee is a flat rate fee collected upfront for each single transaction of the following types: collection, letter of credit, guarantee, counter-guarantee, SBLC.	
	2) Preparing a certificate, report or list or performing another operation related to transactions from Chapter 10 by Santander Bank Polska S.A. at the customer's request	PLN 200 or as specified in the agreement

\* or the equivalent of this amount in another currency

## Chapter 11. Loans, overdrafts and credit services

Item	Service	Rate
1.	2.	3.
<b>1.</b>	<b>Processing an application for a loan/ overdraft/ credit service</b>	free of charge
<b>2.</b>	<b>Arrangement fee</b> (for sanctioning a loan/ overdraft/ credit service or renewing it for another period):	
	1) working capital and investment loans and multi-product, multi-currency line	min. 3.5%
	2) other loans, overdrafts and credit services	min. 3.5%, not less than PLN 500 *
	NOTE: 1) The arrangement fee is calculated based on the sanctioned amount of the loan/ overdraft/ credit service. 2) The arrangement fee is a one-off fee payable on the day of concluding the loan/ overdraft/ credit service agreement. 3) In the case of a loan sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A., the fee is calculated based on the entire agreement period.	
<b>3.</b>	<b>Fee for the automatic extension of the lending period</b> (payable on the day when the lending period is automatically extended)	2.5%
	NOTE: Automatic extension of the lending period is the extension of the overdraft repayment period by one year on the same terms and conditions and without the need to make a written annex to the agreement.	
<b>4.</b>	<b>Commitment fee</b> (per annum)	min. 2.5%
	NOTE: 1) The commitment fee applies to revolving loans and investment loans as well as credit facilities sanctioned within a multi-product, multi-currency line and is collected based on the difference between the amount made available and the utilised amount. The fee per annum is equal to the daily commitment fee multiplied by the number of days in the financial year specified in the loan/ overdraft/ line agreement. The daily fee and the fee per annum are rounded to 4 decimal places. 2) The fee is not collected for loans sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A. or for loans sanctioned to finance payments related to the conditional purchase of cheques.	
<b>5.</b>	<b>Early repayment fee</b>	min. 5%
	NOTE: The early repayment fee applies to working capital loans and investment loans as well as credit facilities sanctioned within a multi-product, multi-currency line, excluding overdrafts, FX overdrafts and revolving loans. It is calculated based on the amount repaid before the date specified in the repayment schedule.	



Item	Service	Rate
1.	2.	3.
<b>6.</b>	<b>Changing the terms and conditions of the loan/ overdraft/ credit service agreement</b>	
	1) increasing the amount of a loan/ overdraft/ credit service, extending the loan/ overdraft/ credit service agreement period, or extending the repayment period for a loan/ credit service instalment.	min. 1.5%, not less than PLN 200 *
	2) other changes (e.g. extending the loan/ overdraft/ tranche availability period, modifying the security cover)	min. PLN 500*
	NOTE: 1) The fee is payable once and calculated based on the amount subject to the annex/ increase amount/ extension amount. 2) If multiple terms and conditions of the agreement are changed at the same time, only the highest of fees is collected. 3) The fee is not collected: a) if the change of the terms and conditions of the agreement is required to adapt them to generally applicable laws (external regulations) b) if the change of the agreement consists in increasing the mortgage amount as a result of using that mortgage to secure another credit facility.	
<b>7.</b>	<b>Processing an application for a letter of promise for a loan/ overdraft/ credit service and issuing the letter of promise</b> (the fee is calculated based on the promised amount; if the loan/ overdraft/ credit service is sanctioned, the arrangement fee is reduced by the amount of this fee)	min. 0.25%, not less than PLN 1,000
<b>8.</b>	<b>Fee for failure to ensure the declared inflows</b>	0.25%
	NOTE: 1) The fee is collected monthly based on the disbursed loan amount, taking into account the repayments made as at the last day of the month preceding the verification of the monthly inflows. It applies to investment loans, working capital loans (including loans sanctioned within a multiproduct, multicurrency line), Biznes Ekspres (Business Express) loans, Biznes Ekspres EBI (Business Express EIB) loans and Biznes Ekspres Hipoteka (Business Express Mortgage) loans. 2) The fee is collected monthly based on the amount of the credit limit as at the last day of the month preceding the verification of the monthly inflows. It applies to overdrafts, including overdrafts sanctioned within the multi-product, multi-currency line.	
<b>9.</b>	<b>Management fee</b>	
	NOTE: 1) The fee applies to working capital loans and investment loans as well as credit facilities sanctioned within a multi-product, multi-currency line. 2) It is calculated quarterly based on the utilised credit facility amount as at the last day of the calendar quarter. 3) The fee is not collected for loans sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A. or for loans sanctioned to finance payments related to the conditional purchase of cheques.	0.065%
<b>10.</b>	<b>Fee for failure to provide an insurance policy for the loan/ overdraft security cover</b>	
	NOTE: 1) The fee is collected in the month during which the Bank identified the lack of the insurance policy. 2) The fee is collected for each started month after the expiry of the term specified in the agreement to assign rights under the insurance policy.	PLN 20
<b>11.</b>	<b>Preparing a repayment capacity certificate:</b>	
	1) for a customer with credit exposure not higher than PLN 1m	PLN 200
	2) for a customer with credit exposure of more than PLN 1m	PLN 400
<b>12.</b>	<b>Preparing a written justification of repayment capacity assessment:</b>	
	1) for a credit facility whose amount is not higher than PLN 1m	PLN 150
	2) for a credit facility whose amount is higher than PLN 1m	PLN 300
<b>13.</b>	<b>Preparing:</b>	
	1) a promise to approve the exemption from mortgage for:	
	a) one residential unit/ real property	PLN 100
	b) multiple residential units/ real properties	PLN 500
	2) an approval of exemption from mortgage from:	
	a) one residential unit/ real property	PLN 100
	b) multiple residential units/ real properties	PLN 1,000
<b>14.</b>	<b>Debt restructuring: fee for preparing annexes / agreements / debt take-over agreements / debt accession agreements / memoranda of understanding/ settlements related to the restructuring of debt arising from the utilisation of a loan/ overdraft/ credit service</b>	1%-5%, min. PLN 200
	NOTE: The debt restructuring fee is an additional one-off fee collected independently of other fees and charges specified in this Chapter. It is calculated based on the amount of restructured debt or the amount covered by the annex.	

\* or the equivalent of this amount in another currency

NOTE:

1) This Chapter applies to the following loans/ overdrafts/ credit services:

a) working capital and investment loans, including but not limited to payment loans, overdrafts, FX overdrafts, working capital loans, loans/ overdrafts sanctioned within a multi-product, multi-currency line, loans for pre-financing an export contract, Biznes Ekspres (Business Express), Biznes Ekspres EBI (Business Express EIB) and Biznes Ekspres Hipoteka (Business Express Mortgage) loans, investment loans for thermomodernisation purposes, loans for technological innovations, Agro Produkcja (Agro Production), Agro Pomostowy (Agro

*Bridging), Agro Inwestycja (Agro Investment), Agro Budowa, (Agro Construction) and Agro Grunt (Agro Land) loans, loans for real property developers, loans for residential/ commercial investments and purchase of land and equity release loans  
b) other loans, overdrafts and credit services, including loans for the purchase of receivables in the primary market and during the IPO, a credit line for financing export receivables, purchase of receivables.  
2) In the case of loans sanctioned in cooperation with Agency for Restructuring and Modernisation of Agriculture (ARiMR), the sum of the fee for processing the application and the arrangement fee cannot exceed the amount of the fee for sanctioning a loan specified in the agreement between Santander Bank Polska S.A. and ARiMR. The current amount of the fee is published at [www.santander.pl](http://www.santander.pl) in the preferential loans section.*

## Chapter 12. Other fees and charges

Item	Service	Rate
1.	2.	3.
1.	<b>Preparing a confirmation of executing one transaction at the customer's request</b> <i>NOTE: 1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction. 2) Fees for confirmations ordered using the electronic banking services are collected on the 5th day of the calendar month following the month in which the order was placed.</i>	PLN 20
2.	<b>Account history</b> (fee for each month started)	PLN 20
3.	<b>Preparing information, a certificate (excluding the certificates specified in Chapter 11), an opinion (excluding the opinion for an auditor specified in item 4 of this Chapter), a copy, a photocopy or another document (including the documents that disclose banking secrecy) that refers to one customer:</b> 1) at the request of the customer or another authorised party, excluding the requests specified in items 3(2) and 3(3) 2) at the request of a court enforcement officer made using the OGNIVO application 3) at the request of another bank <i>NOTE: 1) The fee is paid by the ordering party. 2) The fee is not collected from the persons, bodies and institutions that are exempt from it under applicable laws. 3) The fee specified in items 3(1) and 3(3) is collected on the day when the instruction to prepare a document is accepted. The fee specified in item 2(2) is collected in accordance with the agreement between Santander Bank Polska S.A. and the KIR clearing house.</i>	PLN 50 as specified in the agreement between Santander Bank Polska S.A. and KIR PLN 30
4.	<b>Preparing an opinion for the customer's auditor</b>	PLN 150
5.	<b>Renting a safe deposit box, safekeeping property</b> (fee collected upfront): 1) for one month 2) for one year	PLN 50 PLN 400
6.	<b>Blocking funds in a bank account</b> (for all operations): 1) in order to secure agreements between the account holder and Santander Bank Polska S.A. 2) for other purpose	PLN 20 PLN 50
7.	<b>Assignment of funds</b> (for each single operation)	PLN 30
8.	<b>Sending a reminder</b>	PLN 30
9.	<b>Handling a garnishee order/ order to secure claims against a bank account</b> 1) Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order) 2) Executing a garnishee order/ order to secure claims <i>NOTE: The fee is collected for each enforced amount, excluding amounts lower than PLN 30, transferred at the order of an enforcement authority to supplement a garnishee order/ order to secure claims that has been executed previously. In addition, the transfer of funds to an account specified by the enforcement authority is subject to the same fee as a transfer ordered at the outlet of Santander Bank Polska S.A. (an ELIXIR transfer or a transfer to an account maintained by Santander Bank Polska S.A. as applicable).</i>	PLN 30 PLN 60
10.	<b>Providing access to receivables arising from unsettled guaranteed sales of securities through Santander Dom Maklerski</b> (fee collected based on the amount of receivables made available)	0.2%
11.	<b>Using the Dokumenty Zastrzeżone system to cancel blank cheques and cheques and revoke their cancellation, report documents as stolen or lost and cancel the report, disable and re-enable accounts, etc.</b> (regardless of the number of documents reported/ cancelled/ disabled)	PLN 20
12.	<b>Non-standard services related to cash deposits, transfers and standing orders made to an account maintained by Santander Bank Polska S.A. or another Polish bank: cancelling a transaction, locating the funds that have not been received by the payee, returning funds, sending an inquiry about the date of posting the funds in the payee's bank</b>	PLN 25

Item	Service	Rate
13.	<b>Electronic Debtors Identification (EIN)</b>	
	1) Activating the service	PLN 150
	2) Crediting the auxiliary account with the amount of transaction resulting from the EIN service	as specified in the agreement
	3) Preparing an annex to the agreement	PLN 25
	4) Generating a report for a period beyond the previous month (the fee is collected for each daily report)	PLN 5
14.	<b>Other services not specified in this Schedule or particularly labour-intensive services</b>	as specified in the agreement
15.	<b>Sending documents by courier at the customer's request</b>	PLN 30
16.	<b>Summary information about bank accounts provided using the Central Information database</b>	PLN 30
17.	<b>Changing banknotes or coins into banknotes or coins of other denominations</b> (available only for PLN banknotes and coins; the fee is calculated based on the value of changed coins/ notes)	5%, min. PLN 10
18.	<b>Purchase/ sale of convertible currencies</b>	0.3%
	NOTE:	
	1) Santander Bank Polska S.A. does not purchase/sell convertible foreign currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed.	
	2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Santander Investment Fund units or withdrawals made in connection with the redemption of those units.	
	3) If one convertible foreign currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible foreign currency by the Bank).	

## APPENDIX 1. OFF-SALE PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A. FOR SME CUSTOMERS

### 1. Business accounts

Table 1

Item	Service	Biznes Pakiet MOBI (Business Package MOBI) Tariff*	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers)	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ****
	Accounts maintained:	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.
1.	<b>Maintaining the account</b> (monthly)	The average monthly account balance is used to determine whether the fee is collected: free of charge if the balance is at least PLN 5,000 PLN 10 if the balance is lower than PLN 5,000	PLN 15	PLN 25 <sup>1)</sup>	PLN 60 <sup>2)</sup>	PLN 30	free of charge
	1) Maintenance fee as part of a special offer <sup>3)</sup> for PLN account holders whose accounts were opened within the first 12 months of their economic activity.	-	free of charge for 6 months	free of charge for 6 months	free of charge for 6 months	free of charge for 6 months	-
	NOTE:						
	<sup>1)</sup> The holders of a business account maintained at the Biznes Pakiet OPTI (Business Package OPTI) Tariff are exempt from the fee for maintaining the following additional business accounts available as part of Business Package OPTI: - 1 account maintained in EUR at the Biznes Pakiet Optimum (Business Package Optimum) Tariff and - 1 account maintained in PLN at the Business Package OPTI Tariff.						
	<sup>2)</sup> The holders of a business account maintained at the Biznes Pakiet MAXI (Business Package MAXI) Tariff are exempt from the fee for maintaining the following additional business accounts available as part of Business Package MAXI: - 1 account maintained in EUR, USD, GBP or CHF at the Biznes Pakiet Optimum (Business Package Optimum) Tariff and - 50 accounts maintained in PLN at the Business Package MAXI Tariff.						
	<sup>3)</sup> The special offer period starts at the day when the account is opened.						

Item	Service	Biznes Pakiet MOBI (Business Package MOBI) Tariff*	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers)	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ****
1.	Accounts maintained:	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
2.	2.	3.	4.	5.	6.	7.	8.
<b>2.</b>	<b>Transfers</b>						
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:						
	a) ELIXIR transfer to an account in Santander Bank Polska S.A. <sup>1)</sup> or in another bank <sup>3)</sup>	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12
	b) SORBNET transfer to an account in another bank <sup>3)</sup>	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
	2) Transfers ordered using electronic banking services:						
	a) transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) transfer to an account in another bank:						
	– ELIXIR transfer <sup>3)</sup>	free of charge <sup>2)</sup> / PLN 1	free of charge <sup>2)</sup> / PLN 1.50	free of charge <sup>2)</sup> / PLN 1	free of charge <sup>2)</sup> / PLN 0.90	PLN 1	free of charge <sup>2)</sup> / PLN 1
	– Express ELIXIR transfer <sup>3)</sup>	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 10
	– BlueCash transfer <sup>3)</sup>	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 10
	– SORBNET transfer <sup>3)</sup>	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	d) Przelew24 transfer <sup>3)</sup>	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50
	NOTE:						
	<sup>1)</sup> The fee is not collected for transfers to credit accounts and term deposit accounts.						
	<sup>2)</sup> Applies to transfers to ZUS (Social Insurance Institution) and tax authorities.						
	<sup>3)</sup> The service is not available for FX accounts.						
<b>3.</b>	<b>Standing orders placed at the outlets of Santander Bank Polska S.A. or using the electronic banking services</b>						
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) Executing a standing order to transfer funds to an account in another bank <sup>1)</sup>	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
	NOTE:						
	<sup>1)</sup> The service is not available for FX accounts.						
<b>4.</b>	<b>Defining, modifying or cancelling a standing order at the outlets of Santander Bank Polska S.A.</b>	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
<b>5.</b>	<b>Direct debits<sup>1)2)</sup></b>						
	1) Crediting the payee's (creditor's) account as part of a direct debit	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	2) Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit – for each message about the refusal	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:						
	a) by Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) by another bank	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	4) Cancelling a non-executed direct debit instruction or returning an executed direct debit	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	5) Withdrawing consent to a direct debit	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	NOTE:						
	<sup>1)</sup> The service is not available for FX accounts.						
	<sup>2)</sup> The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3), 5(4) and 5(5) are collected from the payer (debtor).						

Item	Service	Biznes Pakiet MOBI (Business Package MOBI) Tariff*	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers)	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ****
1.	Accounts maintained:	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
2.		3.	4.	5.	6.	7.	8.
<b>6.</b>	<b>Cash deposit</b>						
	1) Cash deposits made by the account holder:						
	a) open cash deposit made at an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	b) sealed cash deposit:						
	– made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	– made to the night safe	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10
	– made at the cash centre (Centrum Obsługi Gotówki)	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10
	<i>NOTE: Fees for sealed cash deposits listed in item 6(1)(b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.</i>						
	2) Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	3) Cash deposit made at an outlet of Santander Bank Polska S.A. by a person that does not hold an account and acts in their own name	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	4) Sealed cash deposit made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
	5) Cash-in-transit services for a sealed cash deposit	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
	6) Additional fees and charges:						
	a) deposit made in convertible foreign currency coins	–	–	–	–	–	–
	b) deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10
	c) issuing a magnetic card/ key to the night safe	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%
	d) sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
<b>7.</b>	<b>Cash withdrawal at an outlet of Santander Bank Polska S.A.</b>	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	<i>NOTE: 1) Fees and charges for cash withdrawal with the use of payment cards are specified in Chapter 7(a).</i>						
<b>8.</b>	<b>Failure to collect the amount of a withdrawal notified in advance at the agreed date</b> (the fee is calculated based on the amount that was not withdrawn)	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100
<b>9.</b>	<b>Cash-in-transit services for a sealed cash withdrawal</b>	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
<b>10.</b>	<b>Cheques in domestic trade <sup>1)</sup></b>						
	1) Ordering blank cheques (for each blank cheque) <sup>2)</sup>	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
	2) Sending blank cheques by mail <sup>2)</sup>	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6
	3) Confirming a cheque	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	4) Cheque collection	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	<i>NOTE:</i>						
	<sup>1)</sup> The service is not available for FX accounts.						
	<sup>2)</sup> The fee for ordering blank cheques and sending the ordered blank cheques by mail is collected upon accepting the order.						

Item	Service	Biznes Pakiet MOBI (Business Package MOBI) Tariff*	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers)	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ****
1.	2.	in PLN 3.	in PLN 4.	in PLN 5.	in PLN 6.	in PLN 7.	in PLN 8.
<b>11.</b>	<b>Account statement</b>						
	1) eWyciąg (eStatement): made available in the electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) account statement in the form of a SWIFT message <sup>1)</sup> :						
	a) MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	b) MT941 or MT942 <sup>2)</sup>	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
	NOTE:						
	<sup>1)</sup> An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month.						
	<sup>2)</sup> A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.						
	3) Paper account statement (fee payable for each generated statement)						
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	e) sent by registered mail <sup>1)</sup>	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 10
	NOTE: <sup>1)</sup> The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.						
	4) duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	5) confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
<b>12.</b>	<b>Change of the pricing tariff applied for the account</b>						
	NOTE: The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.						
	* The fee is not collected for the conversion of an account maintained at the Biznes Pakiet MOBI (Business Package MOBI) Tariff made in the 18th month after the month during which the account was opened.						
		PLN 150*	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150

\* Applies to business accounts maintained on standard terms and conditions for the holders of Biznes Pakiet MOBI (Business Package MOBI).

\*\* Applies to business accounts maintained on standard terms and conditions for the holders of Biznes Pakiet dla Wolnych Zawodów (Business Package for Freelancers).

\*\*\*\* Applies to business accounts maintained on standard terms and conditions for the holders of Biznes Pakiet z Terminalem (Business Package with a Terminal).

Table 1 (continued)

Item	Service	Standardowa (Standard) Tariff *	Standardowa (Standard) Tariff *	Niebieska (Blue) Tariff **	Srebrna Elektroniczna (Silver Electronic) Tariff **	Srebrna Gotówkowa (Silver Cash) Tariff **	Złota (Gold) Tariff **	Biznes Pakiet Minimum (Business Package Minimum) Tariff ***	Biznes Pakiet Optimum (Business Package Optimum) Tariff ***	Biznes Pakiet Maximum (Business Package Maximum) Tariff ***
	accounts maintained:	in foreign currencies	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1.	Maintaining the account (monthly)	PLN 30	PLN 30	The average monthly account balance is used to determine whether the fee is collected: PLN 15 if the balance is at least PLN 10,000 PLN 24 if the balance is from PLN 5,000 to PLN 9,999.99 PLN 30 if the balance is lower than PLN 5,000	PLN 60 <sup>1)</sup> / PLN 30	PLN 60 <sup>1)</sup> / PLN 30	PLN 100 <sup>1)</sup> / PLN 30	The average monthly account balance is used to determine whether the fee is collected: PLN 10 if the balance is higher than PLN 10,000 PLN 30 if the balance is PLN 10,000 or lower	PLN 25	PLN 50
NOTE: <sup>1)</sup> The fee for maintaining the first account at a given pricing tariff.										
2.	<b>Transfers</b>									
1) Transfers ordered at the outlets of Santander Bank Polska S.A.:										
a) ELIXIR transfer to an account in Santander Bank Polska S.A. <sup>1)</sup> or in another bank <sup>2)</sup>		free of charge	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12
b) SORBNET transfer to an account in another bank <sup>5)</sup>		-	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
c) additional fee for a SORBNET transfer of less than PLN 1m		-	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
2) Transfers ordered using electronic banking services:										
a) transfer to an account in Santander Bank Polska S.A.		free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
b) ELIXIR transfer to an account in another bank <sup>5)</sup> made from an account with the average balance:										
- equal to or higher than PLN 50,000		-	PLN 2	PLN 1 <sup>2)</sup> / PLN 1.60	PLN 0.80	PLN 2	PLN 1	PLN 1 <sup>3)</sup> / PLN 3.50	PLN 1.50 <sup>3)</sup> / PLN 2.50	PLN 1 <sup>4)</sup> / PLN 2
- from PLN 25,000 to PLN 49,999.99		-	PLN 2	PLN 1 <sup>2)</sup> / PLN 1.60	PLN 1.20	PLN 2	PLN 1.30	PLN 1 <sup>3)</sup> / PLN 3.50	PLN 1.50 <sup>3)</sup> / PLN 2.50	PLN 1 <sup>4)</sup> / PLN 2
- from PLN 10,000 to PLN 24,999.99		-	PLN 2	PLN 1 <sup>2)</sup> / PLN 1.60	PLN 1.60	PLN 2	PLN 1.60	PLN 1 <sup>3)</sup> / PLN 3.50	PLN 1.50 <sup>3)</sup> / PLN 2.50	PLN 1 <sup>4)</sup> / PLN 2
- from PLN 5,000 to PLN 9,999.99		-	PLN 2	PLN 1 <sup>2)</sup> / PLN 1.80	PLN 2	PLN 2	PLN 2	PLN 1 <sup>3)</sup> / PLN 3.50	PLN 1.50 <sup>3)</sup> / PLN 2.50	PLN 1 <sup>4)</sup> / PLN 2
- from PLN 2,000 to PLN 4,999.99		-	PLN 2	PLN 1.60 <sup>2)</sup> / PLN 2	PLN 2	PLN 2	PLN 2	PLN 1 <sup>3)</sup> / PLN 3.50	PLN 1.50 <sup>3)</sup> / PLN 2.50	PLN 1 <sup>4)</sup> / PLN 2
- lower than PLN 2,000		-	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 1 <sup>3)</sup> / PLN 3.50	PLN 1.50 <sup>3)</sup> / PLN 2.50	PLN 1 <sup>4)</sup> / PLN 2
c) Express ELIXIR transfer to an account in another bank <sup>5)</sup>		-	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8
d) BlueCash transfer to an account in another bank <sup>5)</sup>		-	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8
e) SORBNET transfer to an account in another bank <sup>5)</sup>		-	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15

Item	Service	Standardowa (Standard) Tariff *	Standardowa (Standard) Tariff *	Niebieska (Blue) Tariff **	Srebrna Elektroniczna (Silver Electronic) Tariff **	Srebrna Gotówkowa (Silver Cash) Tariff **	Złota (Gold) Tariff **	Biznes Pakiet Minimum (Business Package Minimum) Tariff ***	Biznes Pakiet Optimum (Business Package Optimum) Tariff ***	Biznes Pakiet Maximum (Business Package Maximum) Tariff ***
	accounts maintained:	in foreign currencies	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
	f) additional fee for a SORBNET transfer of less than PLN 1m	-	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	g) Przelew24 transfer <sup>5)</sup>	-	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50
	NOTE:									
	<sup>1)</sup> The fee is not collected for transfers to credit accounts and term deposit accounts.									
	<sup>2)</sup> Applies to transfers to ZUS (Social Insurance Institution) and tax authorities.									
	<sup>3)</sup> The fee applies for the first 5 transfers in a given one-month period.									
	<sup>4)</sup> The fee applies for the first 20 transfers in a given one-month period.									
	<sup>5)</sup> The service is not available for FX accounts.									
<b>3.</b>	<b>Standing orders placed at the outlets of Santander Bank Polska S.A. or using the electronic banking services</b>									
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) Executing a standing order to transfer funds to an account in another bank <sup>1)</sup>	-	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
	NOTE:									
	<sup>1)</sup> The service is not available for FX accounts.									
<b>4.</b>	<b>Defining, modifying or cancelling a standing order at the outlets of Santander Bank Polska S.A.</b>									
		PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
<b>5.</b>	<b>Direct debits <sup>1)2)</sup></b>									
	1) Crediting the payee's (creditor's) account as part of a direct debit	-	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	2) Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit - for each message about the refusal	-	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:									
	a) by Santander Bank Polska S.A.	-	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) by another bank	-	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	4) Cancelling a non-executed direct debit instruction or returning an executed direct debit	-	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	5) Withdrawing consent to a direct debit	-	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	NOTE:									
	<sup>1)</sup> The service is not available for FX accounts.									
	<sup>2)</sup> The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3), 5(4) and 5(5) are collected from the payer (debtor).									
<b>6.</b>	<b>Cash deposit</b>									
	1) Cash deposits made by the account holder:									
	a) open cash deposit made at an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	b) sealed cash deposit:									
	- made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10



Item	Service	Standardowa (Standard) Tariff *	Standardowa (Standard) Tariff *	Niebieska (Blue) Tariff **	Srebrna Elektroniczna (Silver Electronic) Tariff **	Srebrna Gotówkowa (Silver Cash) Tariff **	Złota (Gold) Tariff **	Biznes Pakiet Minimum (Business Package Minimum) Tariff ***	Biznes Pakiet Optimum (Business Package Optimum) Tariff ***	Biznes Pakiet Maximum (Business Package Maximum) Tariff ***
	accounts maintained:	in foreign currencies	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
	- made to the night safe	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10	0.4%; min. PLN 10
	- made at the cash centre (Centrum Obsługi Gotówki)	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10	0.3%; min. PLN 10
<i>NOTE: Fees for sealed cash deposits listed in item 6(1)(b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.</i>										
2)	Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	-	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3)	Cash deposit made at an outlet of Santander Bank Polska S.A. by a person that does not hold an account and acts in their own name	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10
4)	Sealed cash deposit made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
5)	Cash-in-transit services for a sealed cash deposit	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
6)	Additional fees and charges:									
	a) deposit made in convertible foreign currency coins	60%	-	-	-	-	-	-	-	-
	b) deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10	5%; min. PLN 10
	c) issuing a magnetic card/ key to the night safe	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%
	d) sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
7.	<b>Cash withdrawal at an outlet of Santander Bank Polska S.A.</b>	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10	0.5%; min. PLN 10
<i>NOTE:</i>										
<i>1) Fees and charges for cash withdrawal with the use of payment cards are specified in Chapter 7(a).</i>										
8.	<b>Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is calculated based on the amount that was not withdrawn)</b>	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100	0.3%; min. PLN 100
9.	<b>Cash-in-transit services for a sealed cash withdrawal</b>	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
10.	<b>Cheques in domestic trade <sup>1) 2)</sup></b>									
	1) Ordering blank cheques (for each blank cheque) <sup>2)</sup>	-	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
	2) Sending blank cheques by mail <sup>2)</sup>	-	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6
	3) Confirming a cheque	-	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	4) Cheque collection	-	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
<i>NOTE:</i>										
<i><sup>1)</sup> The service is not available for FX accounts.</i>										
<i><sup>2)</sup> The fee for ordering blank cheques and sending the ordered blank cheques by mail is collected upon accepting the order.</i>										

Item	Service	Standardowa (Standard) Tariff *	Standardowa (Standard) Tariff *	Niebieska (Blue) Tariff **	Srebrna Elektroniczna (Silver Electronic) Tariff **	Srebrna Gotówkowa (Silver Cash) Tariff **	Złota (Gold) Tariff **	Biznes Pakiet Minimum (Business Package Minimum) Tariff ***	Biznes Pakiet Optimum (Business Package Optimum) Tariff ***	Biznes Pakiet Maximum (Business Package Maximum) Tariff ***
	accounts maintained:	in foreign currencies	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
<b>11.</b>	<b>Account statement</b>									
	1) eWyciąg (eStatement): made available in the electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) account statement in the form of a SWIFT message <sup>1)</sup> :									
	a) MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	b) MT941 or MT942 <sup>2)</sup>	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
	NOTE:									
	<sup>1)</sup> An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month.									
	<sup>2)</sup> A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.									
	3) Paper account statement (fee payable for each generated statement)									
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	e) sent by registered mail <sup>1)</sup>	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	NOTE: <sup>1)</sup> The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.									
	4) duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	5) confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
<b>12.</b>	<b>Change of the pricing tariff applied for the account</b>									
	NOTE:									
	The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150	PLN 150

NOTE:  
 \* Applies to the current accounts maintained at this pricing tariff on standard terms and conditions before 1 March 2009 and to the escrow accounts for real property developers opened before 16 June 2009.  
 \*\* Applies to the current accounts maintained at this pricing tariff before 16 September 2006.  
 \*\*\* Applies to the current accounts maintained at this pricing tariff before 15 March 2010. The Biznes Pakiet Minimum (Business Package Minimum) Tariff applies to the accounts whose holders are sole traders, i.e. self-employed natural persons.

## 2. Insurance

### General provisions:

- 1) If the customer fails to ensure that the balance of funds in the bank account designated for the collection of insurance fees is sufficient to cover the insurance fees specified in this Appendix, the insurance cover will be terminated or will not start (as set out in the relevant Insurance Terms and Conditions).
- 2) Detailed information about the insurance cover and definitions of the Share and Debt Balance are available in the applicable Insurance Terms and Conditions.

Item	Service	Rate
1.	2.	3.
<b>1. Payment card insurance:</b>		
1) Pewne Pieniądze (Safe Money) financial insurance package: monthly fee for Visa Business Electron or MasterCard Business Debit card insurance		PLN 3
<i>NOTE: If the card user takes out the insurance when signing an agreement for a new card, the fee is not collected during the first two months of the insurance cover.</i>		
<b>2. Biznes Gwarant (Business Guarantor) insurance for borrowers (insurance fee):</b>		
1) Biznes Ekspres (Business Express) loans, Biznes Ekspres Hipoteka (Business Express Mortgage) loans, working capital loans, investment loans excluding Biznes Hipoteka (Business Mortgage) loans:		
a) with the lending period of up to 36 months (one-off fee)		Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases <sup>1)</sup> and Insurance Premium Indicators <sup>2)</sup>
b) with the lending period higher than 36 months:		
– the first fee collected once for the period from making the loan available to the end of the 36th month of the loan agreement period		Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases <sup>1)</sup> and Insurance Premium Indicators <sup>2)</sup>
– subsequent annual fees collected during the period from the first day after the end of the 36th month of the loan agreement period to the end of the loan agreement period		Annual fee = sum of products of Insurance Premium Bases <sup>1)</sup> and Insurance Premium Indicators <sup>2)</sup>
2) Overdrafts (one-off fee)		Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases <sup>3)</sup> and Insurance Premium Indicators <sup>4)</sup>
<sup>1)</sup> Insurance Premium Basis:		
– death, total incapacity for work		Share multiplied by the sum of the Debt Balance and unutilised loan amount pursuant to the loan agreement as at the day of calculating the Business Guarantor insurance fee, without taking into account the insurance fee amount
– temporary incapacity for work as a result of an accident, hospitalisation		Principal instalment payable on the day when the Business Guarantor insurance fee is calculated as specified in the original repayment schedule
<sup>2)</sup> Insurance Premium Indicator:		
– death		1.749%
– total incapacity for work		0.141%
– temporary incapacity for work as a result of an accident		3.89%
– hospitalisation		10.01%
<sup>3)</sup> Insurance Premium Basis:		
– death, total incapacity for work		Share multiplied by the amount of overdraft made available pursuant to the overdraft agreement, without taking into account the insurance fee amount
– temporary incapacity for work as a result of an accident, hospitalisation		The amount of overdraft made available pursuant to the overdraft agreement, without taking into account the insurance fee amount
<sup>4)</sup> Insurance Premium Indicator:		
– death		1.749%
– total incapacity for work		0.141%
– temporary incapacity for work as a result of an accident		0.144%

Item	Service	Rate
1.	2.	3.
	- hospitalisation	0.369%
<b>3.</b>	<b>Insurance covering a property or a property under construction: an annual fee equal to the sum insured multiplied by the relevant rate specified below:</b>	
	1) insurance covering a property	0.08%
	2) Insurance covering a property under construction	0.2%
	3) Movable asset insurance, private life third party liability insurance and Home Assistance insurance (available in three options depending on the sum insured)	
	a) option I	PLN 120
	b) option II	PLN 250
	c) option III	PLN 380

All fees and charges not specified in Appendix 1 are collected in accordance with other chapters of this Schedule of fees and charges

## APPENDIX 2. OFF-SALE PRODUCTS AND SERVICES OF THE FORMER KREDYT BANK S.A. FOR SME CUSTOMERS

### 1. Packages and accounts

Table 1

Item	Service	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package	PLUS package	KOMFORT (COMFORT) package	SUPER package	PREMIUM package	WALUTOWY (FX) package	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) <sup>3)</sup>
1.	2.	3.	4.	5.	6.	7.	8.	9.
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN
<b>1.</b>	<b>Maintaining a current account (monthly)</b>	PLN 15	PLN 55	PLN 70	PLN 120	PLN 240	PLN 240	free of charge
	<b>Maintaining an auxiliary account in PLN and an FX current account (monthly)</b>	free of charge for the first account/ PLN 10 <sup>3)</sup>	PLN 25	free of charge for the first account/ PLN 25 <sup>3)</sup>	free of charge for the first three accounts/ PLN 25 <sup>3)</sup>	free of charge for the first five accounts/ PLN 25 <sup>3)</sup>	free of charge for the first five accounts/ PLN 25 <sup>3)</sup>	-
<b>2.</b>	<b>Transfers</b>							
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:							
	a) ELIXIR transfer to an account in Santander Bank Polska S.A. <sup>1)</sup> or in another bank <sup>2)</sup>	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	free of charge <sup>10)</sup> / PLN 15
	b) SORBNET transfer to an account in another bank <sup>2)</sup>	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
	2) Transfers ordered through electronic banking services:							
	a) transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge <sup>10)</sup> / PLN 15
	b) transfer to an account in another bank:							
	- ELIXIR transfer <sup>2)</sup>	free of charge <sup>4)</sup> / PLN 1.25	free of charge <sup>5)</sup> / PLN 1.50	free of charge <sup>6)</sup> / PLN 1.50	free of charge <sup>7)</sup> / PLN 1.50	free of charge <sup>8)</sup> / PLN 1.50	free of charge <sup>9)</sup> / PLN 1.50	free of charge <sup>10)</sup> / PLN 15
	- Express ELIXIR transfer <sup>2)</sup>	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Item	Service	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package	PLUS package	KOMFORT (COMFORT) package	SUPER package	PREMIUM package	WALUTOWY (FX) package	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) <sup>3)</sup>
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.
	- BlueCash transfer <sup>2)</sup>	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8
	- SORBNET transfer <sup>2)</sup>	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	d) Przelew24 transfer <sup>2)</sup>	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50
	NOTE:							
	<sup>1)</sup> The fee is not collected for transfers to credit accounts and term deposit accounts.							
	<sup>2)</sup> The service is not available for FX current accounts.							
	<sup>3)</sup> The fee applies for maintaining each subsequent account opened within the package.							
	<sup>4)</sup> The fee applies for the first 8 transfers in a given one-month period and for transfers to ZUS (Social Insurance Institution) and tax authorities.							
	<sup>5)</sup> The fee applies for the first 10 transfers in a given one-month period.							
	<sup>6)</sup> The fee applies for the first 20 transfers in a given one-month period.							
	<sup>7)</sup> The fee applies for the first 50 transfers in a given one-month period.							
	<sup>8)</sup> The fee applies for the first 100 transfers in a given one-month period.							
	<sup>9)</sup> The fee applies for the first 80 transfers in a given one-month period.							
	<sup>10)</sup> The fee applies to the first payment transaction in the account in a given one-month period which is a transfer to an account in Santander Bank Polska S.A., an ELIXIR transfer or a cash withdrawal made at an outlet of Santander Bank Polska S.A.							
<b>3.</b>	<b>Standing orders placed at the outlets of Santander Bank Polska S.A. or using the electronic banking services</b>							
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	PLN 1.25	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.25
	2) Executing a standing order to transfer funds to an account in another bank <sup>1)</sup>	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
	NOTE: <sup>1)</sup> The service is not available for FX current accounts.							
<b>4.</b>	<b>Defining, modifying or cancelling a standing order at the outlets of Santander Bank Polska S.A.</b>							
		PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
<b>5.</b>	<b>Direct debits<sup>1)2)</sup></b>							
	1) Crediting the payee's (creditor's) account as part of a direct debit <sup>3)</sup>	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	-
	2) Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit (payable for each message about the refusal) <sup>3)</sup>	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	-
	3) Executing a direct debit from the payer's account to the payee's account maintained:							
	a) by Santander Bank Polska S.A.	PLN 1.25	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.25
	b) by another bank	PLN 1.25	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.25
	4) Cancelling a non-executed direct debit instruction or returning an executed direct debit	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	5) Withdrawing the consent to a direct debit	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	NOTE:							
	<sup>1)</sup> The service is not available for FX current accounts.							
	<sup>2)</sup> The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3), 5(4) and 5(5) are collected from the payer (debtor).							
	<sup>3)</sup> The service is not available for Rachunki Depozytowe (Deposit Accounts).							
<b>6.</b>	<b>Cash deposit</b>							
	1) Cash deposits made by the account holder:							
	a) open cash deposit made at an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	b) sealed cash deposit:							

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Item	Service	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package	PLUS package	KOMFORT (COMFORT) package	SUPER package	PREMIUM package	WALUTOWY (FX) package	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) <sup>1)</sup>
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.
	- made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	- made to the night safe	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10
	- made at the cash centre (Centrum Obsługi Gotówki)	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10
	NOTE: Fees for sealed cash deposits listed in item 6(1)(b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.							
2)	Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A. <sup>1)</sup>	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	-
3)	Cash deposit made at an outlet of Santander Bank Polska S.A. by a person who does not hold an account and acts in their own name	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
4)	Sealed cash deposit made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
5)	Cash-in-transit services for a sealed cash deposit	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
6)	Additional fees and charges:							
	a) deposit made in convertible foreign currency coins	60%	60%	60%	60%	60%	60%	-
	b) deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10
	c) issuing a magnetic card/ key to the night safe	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%
	d) sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
	NOTE: <sup>1)</sup> The service is not available for Rachunki Depozytowe (Deposit Accounts).							
7.	<b>Cash withdrawal at an outlet of Santander Bank Polska S.A.</b> <sup>1)</sup>	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	free of charge <sup>2)</sup> / PLN 15 <sup>3)</sup>
	NOTE: <sup>1)</sup> Fees and charges for cash withdrawal with the use of payment cards are specified in Chapter 7(b) and Appendix 2(2) <sup>2)</sup> The fee applies to the first payment transaction in the account in a given one-month period which is a transfer to an account in Santander Bank Polska S.A., an ELIXIR transfer or a cash withdrawal made at an outlet of Santander Bank Polska S.A.							
8.	<b>Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is calculated based on the amount that was not withdrawn)</b>	0.3%; min. PLN 100.00	0.3%; min. PLN 100.00	0.3%; min. PLN 100.00	0.3%; min. PLN 100.00	0.3%; min. PLN 100.00	0.3%; min. PLN 100.00	0.3%; min. PLN 100.00
9.	<b>Cash-in-transit services for a sealed cash withdrawal</b>	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
10.	<b>Cheques in domestic trade</b> <sup>1)</sup>							
	1) Ordering blank cheques (for each blank cheque) <sup>2)</sup>	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
	2) Sending blank cheques by mail <sup>2)</sup>	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6
	3) Confirming a cheque	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	4) Cheque collection	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	NOTE: <sup>1)</sup> The service is not available for FX current accounts. NOTE: The fee for ordering blank cheques and sending the ordered blank cheques by mail is collected upon accepting the order.							
11.	<b>Account statement</b>							
	1) eWyciąg (eStatement) made available in the electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

Item	Service	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package	PLUS package	KOMFORT (COMFORT) package	SUPER package	PREMIUM package	WALUTOWY (FX) package	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) <sup>a)</sup>
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.
	2) account statement in the form of a SWIFT message <sup>1)</sup> :							
	a) MT940 (payable for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	b) MT941 or MT942 <sup>2)</sup>	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
	NOTE:							
	<sup>1)</sup> An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month.							
	<sup>2)</sup> A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.							
	3) Paper account statement (fee payable for each generated statement)							
	a) sent by unregistered mail once a month or less frequently to the customers who are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) sent by unregistered mail once a month or less frequently to the customers who are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	e) sent by registered mail <sup>1)</sup>	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	NOTE: <sup>1)</sup> The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 27 October 2014. As of 27 October 2014, the service is no longer available.							
	4) duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	5) confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
12.	Change of the pricing tariff applied to the account							
	NOTE: The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

Table 1 (continued)

Item	Service	EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup>	EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) Account	EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup>	Other Customers	Rachunek Depozytowy (Deposit Account) <sup>b)</sup>	Rachunek Depozytowy - Taryfa Negocjowana (Deposit Account: Negotiated Tariff) <sup>c)</sup>	Negocjowana (Negotiated) Tariff for the customers of the former Kredyt Bank S.A. <sup>d)</sup>	Rachunek płacowy (Payroll Account)
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.	Maintaining a current account (monthly)	PLN 39	PLN 12	PLN 49	PLN 50	PLN 15	PLN 15	PLN 15 <sup>5)</sup> / PLN 39	-
	Maintaining an auxiliary account in PLN and an FX current account (monthly)	PLN 15	-	PLN 10 <sup>3)</sup> / PLN 25	PLN 40	-	-	-	PLN 150

Item	Service	EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup>	EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) Account	EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup>	Other Customers	Rachunek Depozytowy (Deposit Account) <sup>b)</sup>	Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) <sup>c)</sup>	Negocjowana (Negotiated) Tariff for the customers of the former Kredyt Bank S.A. <sup>d)</sup>	Rachunek płacowy (Payroll Account)
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
<b>2.</b>	<b>Transfers</b>								
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:								
	a) ELIXIR transfer to an account in Santander Bank Polska S.A. <sup>1)</sup> or in another bank <sup>2)</sup>	PLN 12	PLN 12	PLN 12	PLN 12	PLN 20	free of charge <sup>4)</sup> / PLN 15	PLN 12	PLN 12
	b) SORBNET transfer to an account in another bank <sup>2)</sup>	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
	2) Transfers ordered through electronic banking services:								
	a) transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge <sup>4)</sup> / PLN 20	free of charge <sup>4)</sup> / PLN 15	free of charge	free of charge
	b) transfer to an account in another bank:								
	– ELIXIR transfer <sup>2)</sup>	PLN 1.25	PLN 1.25	PLN 1.50	PLN 1.50	PLN 20	free of charge <sup>4)</sup> / PLN 15	free of charge <sup>6)</sup> / PLN 1.25	PLN 1.50
	– Express ELIXIR transfer <sup>2)</sup>	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 10	PLN 10
	– BlueCash transfer <sup>2)</sup>	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 8	PLN 10	PLN 10
	– SORBNET transfer <sup>2)</sup>	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 15	PLN 15
	c) additional fee for a SORBNET transfer of less than PLN 1m	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	d) Przelew24 transfer <sup>2)</sup>	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50
	NOTE:								
	<sup>1)</sup> The fee is not collected for transfers to credit accounts and term deposit accounts.								
	<sup>2)</sup> The service is not available for FX current accounts.								
	<sup>3)</sup> The fee applies for maintaining an EKSTRABIZNES MIESZKAJ (EXTRABUSINESS LIVE) auxiliary account.								
	<sup>4)</sup> Applies to the first transfer made in a calendar month between the accounts of the same entity with the same CIF identification number.								
	<sup>5)</sup> Applies to the accounts which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones) as part of one of the following packages: EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT), PLUS, KOMFORT (COMFORT), SUPER, PREMIUM and WALUTOWY (FX).								
	<sup>6)</sup> The fee applies for the first 8 transfers in a given one-month period. It refers to the accounts which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones) as part of one of the following packages: EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT), PLUS, KOMFORT (COMFORT), SUPER, PREMIUM and WALUTOWY (FX).								
<b>3.</b>	<b>Standing orders placed at the outlets of Santander Bank Polska S.A. or using the electronic banking services</b>								
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	PLN 1.25	PLN 1.25	PLN 1.50	PLN 1.50	PLN 1.25	PLN 1.25	PLN 1.25	free of charge
	2) Executing a standing order to transfer funds to an account in another bank <sup>1)</sup>	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
	NOTE: <sup>1)</sup> The service is not available for FX current accounts.								
<b>4.</b>	<b>Defining, modifying or cancelling a standing order at the outlets of Santander Bank Polska S.A.</b>	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
<b>5.</b>	<b>Direct debits <sup>1) 2)</sup></b>								
	1) Crediting the payee's (creditor's) account as part of a direct debit <sup>3)</sup>	PLN 2	PLN 2	PLN 2	PLN 2	–	–	PLN 2	PLN 2
	2) Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit (payable for each message about the refusal) <sup>3)</sup>	PLN 2	PLN 2	PLN 2	PLN 2	–	–	PLN 2	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:								



Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Item	Service	EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup>	EKSTRABIZNES MIKRO (EXTRABUSINESS MIKRO) Account	EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup>	Other Customers	Rachunek Depozytowy (Deposit Account) <sup>b)</sup>	Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) <sup>c)</sup>	Negocjowana (Negotiated) Tariff for the customers of the former Kredyt Bank S.A. <sup>d)</sup>	Rachunek płacowy (Payroll Account)
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
	a) by Santander Bank Polska S.A.	PLN 1.25	PLN 1.25	PLN 1.50	PLN 1.50	PLN 1.25	PLN 1.25	PLN 1.25	free of charge
	b) by another bank	PLN 1.25	PLN 1.25	PLN 1.50	PLN 1.50	PLN 1.25	PLN 1.25	PLN 1.25	PLN 2
	4) Cancelling a non-executed direct debit instruction or returning an executed direct debit	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
	5) Withdrawing the consent to a direct debit	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	NOTE:								
	<sup>1)</sup> The service is not available for FX current accounts.								
	<sup>2)</sup> The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3), 5(4) and 5(5) are collected from the payer (debtor).								
	<sup>3)</sup> The service is not available for Rachunki Depozytowe (Deposit Accounts).								
<b>6.</b>	<b>Cash deposit</b>								
	1) Cash deposits made by the account holder:								
	a) open cash deposit made at an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	b) sealed cash deposit:								
	– made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	– made to the night safe	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10	0.4%, min. PLN 10
	– made at the cash centre (Centrum Obsługi Gotówki)	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10	0.3%, min. PLN 10
	NOTE: Fees for sealed cash deposits listed in item 6(1)(b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.								
	2) Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A. <sup>1)</sup>	free of charge	free of charge	free of charge	free of charge	–	–	free of charge	free of charge
	3) Cash deposit made at an outlet of Santander Bank Polska S.A. by a person who does not hold an account and acts in their own name	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10
	4) Sealed cash deposit made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
	5) Cash-in-transit services for a sealed cash deposit	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
	6) Additional fees and charges:								
	a) deposit made in convertible foreign currency coins	60%	60%	60%	60%	–	–	60%	60%
	b) deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10
	c) issuing a magnetic card/ key to the night safe	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%	purchase price + 10%
	d) sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50	PLN 50
	NOTE: <sup>1)</sup> The service is not available for Rachunki Depozytowe (Deposit Accounts).								

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Item	Service	EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup>	EKSTRABIZNES MIKRO (EXTRABUSINESS MIKRO) Account	EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup>	Other Customers	Rachunek Depozytowy (Deposit Account) <sup>b)</sup>	Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) <sup>c)</sup>	Negocjowana (Negotiated) Tariff for the customers of the former Kredyt Bank S.A. <sup>d)</sup>	Rachunek płacowy (Payroll Account)
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
7.	<b>Cash withdrawal at an outlet of Santander Bank Polska S.A.</b> <sup>1)</sup>	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	0.5%, min. PLN 10	free of charge <sup>2)</sup> / PLN 15	0.5%, min. PLN 10	0.5%, min. PLN 10
	NOTE: <sup>1)</sup> Fees and charges for cash withdrawal with the use of payment cards are specified in Chapter 7(b) and Appendix 2(2). <sup>2)</sup> The fee applies to the first payment transaction in the account in a given one-month period which is a transfer to an account in Santander Bank Polska S.A., an ELIXIR transfer or a cash withdrawal made at an outlet of Santander Bank Polska S.A.								
8.	<b>Failure to collect the amount of a withdrawal notified in advance at the agreed date</b> (the fee is calculated based on the amount that was not withdrawn)	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100
9.	<b>Cash-in-transit services for a sealed cash withdrawal</b>	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
10.	<b>Cheques in domestic trade</b> <sup>1)</sup>								
	1) Ordering blank cheques (for each blank cheque) <sup>2)</sup>	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
	2) Sending blank cheques by mail <sup>2)</sup>	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6
	3) Confirming a cheque	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	4) Cheque collection	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
	NOTE: <sup>1)</sup> The service is not available for FX current accounts. NOTE: The fee for ordering blank cheques and sending the ordered blank cheques by mail is collected upon accepting the order.								
11.	<b>Account statement</b>								
	1) eWyciąg (eStatement) made available in the electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) account statement in the form of a SWIFT message <sup>1)</sup> :								
	a) MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	b) MT941 or MT942 <sup>2)</sup>	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
	NOTE: <sup>1)</sup> An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month. <sup>2)</sup> A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.								
	3) Paper account statement (fee payable for each generated statement)								
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
	e) sent by registered mail <sup>1)</sup>	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 10	PLN 15
	NOTE: <sup>1)</sup> The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 27 October 2014. As of 27 October 2014, the service is no longer available.								
	4) duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
	5) confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1

Item	Service	EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup>	EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) Account	EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup>	Other Customers	Rachunek Depozytowy (Deposit Account) <sup>b)</sup>	Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) <sup>c)</sup>	Negocjowana (Negotiated) Tariff for the customers of the former Kredyt Bank S.A. <sup>d)</sup>	Rachunek płacowy (Payroll Account)
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
<b>12.</b>	<b>Change of the pricing tariff applied for the account</b>	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	<i>NOTE: The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.</i>								

<sup>a)</sup> Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

<sup>b)</sup> Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

<sup>c)</sup> Applies to Rachunki Depozytowe (Deposit Accounts) which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones), regardless of the former name of their package or pricing item.

<sup>d)</sup> Applies to the accounts (including accounts of deposited sums) which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones), regardless of the former name of their package or pricing item. This pricing tariff does not apply to the Deposit Accounts referred to in (c) above.

NOTE:

1) Fees and charges for:

- EKSTRABIZNES MIESZKAJ (EXTRABUSINESS LIVE), EKSTRABIZNES LEX (EXTRABUSINESS LEX), EKSTRABIZNES MEDYK (EXTRABUSINESS MEDICAL) oraz EKSTRAPASTORES (EXTRAPASTORES) current and auxiliary accounts are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup> or EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup> (as applicable),
- current and auxiliary accounts for budgetary units are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup> or Other Customers (as applicable),
- current and auxiliary accounts for commercial and financial entities are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account <sup>a)</sup>, EKSTRABIZNES (EXTRABUSINESS) Account <sup>b)</sup> or Other Customers (as applicable), regardless of the former name of their package or pricing item.

2) If a current account listed in this Appendix 2 is closed or the type of that account is changed, the fees and charges for services available within Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) will be collected at the pricing tariff applicable for Rachunek Depozytowy (Deposit Account).

## 2. Loans, overdrafts and credit services

Item	Service	Rate
1.	2.	3.
<b>1.</b>	<b>Fee for extending a renewable credit limit agreement</b> (based on the sanctioned limit amount, payable each time the agreement is extended and collected on the extension day) applies to the Szybki kredyt (Quick Credit) and Szybki kredyt dla branż (Quick Credit for Sectors) renewable credit lines and overdrafts in Ekstrabiznes (Extrabusiness) accounts	1.5%
<b>2.</b>	<b>Commitment fee</b>	
	1) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan, loan for housing communities (if sanctioned to a customer that uses simplified accounting) as well as non-renewable working capital loan and Biznes Ekspres (Business Express) loan	min. 1%
	2) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan (if sanctioned to a customer that uses full accounting)	min. 0.5%
	<i>NOTE: The availability fee is calculated once based on the loan amount that was made available but not utilised. It is payable on the next day after the expiry of the loan availability period.</i>	
<b>3.</b>	<b>Commitment fee</b>	
	<i>NOTE: The commitment fee for an FX overdraft or overdraft denominated in a foreign currency is calculated by Santander Bank Polska S.A. in the currency in which the limit was sanctioned.</i>	
	1) For Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account and overdraft for SME customers (if sanctioned to an SME customer that uses simplified accounting). The fee is calculated and collected once a month based on the unutilised overdraft amount if the average monthly utilisation of the overdraft is lower than 50% of the sanctioned amount.	min. 0.5%

Item	Service	Rate
1.	2.	3.
2)	For Szybki kredyt (Quick Credit) working capital overdraft, overdraft for SME customers and working capital overdraft for SME customers (if sanctioned to an SME customer that uses full accounting). The fee is calculated daily based on the unutilised overdraft amount and collected once a month.	min. 1.5%
<p><i>NOTE: The fee which is calculated daily based on the unutilised overdraft amount becomes due and payable on the last day of the calendar month. The fee for the overdraft agreements with all SME customers who use simplified accounting and for the overdraft agreements signed before 1 July 2012 with SME customers that use full accounting is calculated on the last day of each calendar month and collected together with the next debt repayment if the monthly overdraft utilisation ratio (ur) is lower than 0.5.</i></p> <p>Commitment fee (Cf):  <math display="block">Cf = sa * (1 - ur) * fr * d</math>                     where:                      sa: sanctioned amount of the overdraft                      ur: monthly utilisation ratio for the overdraft, calculated in line with the following formula:  <math display="block">ur = \frac{\text{interest accrued at the end of a given month on the utilised overdraft amount}}{\text{interest for a given month on the full overdraft amount}}</math>                     fr: fee rate  <math display="block">d = \frac{\text{number of lending days in a given month}}{\text{total number of days in a given month}}</math> </p>		
4.	<b>Loan/ limit administration fee:</b> Applies to the Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account, overdraft for SME customers, Szybki kredyt (Quick Credit) overdraft, renewable working capital loan (in EUR or USD), non-renewable working capital loan (in PLN), working capital overdraft and working capital loan for SME customers (if sanctioned to an SME customer that uses full accounting) as well as to the investment loan, Inwestycja z Unią Europejską (Investment with the European Union) loan, thermomodernisation/ renovation loan, investment loan, Wspólnota Mieszkańcowa (Housing Community) loan and technological loan for SME customers.	min. 0.25%
<p><i>NOTE: The fee is collected for each 3-month period based on the actual exposure amount on the first day of that 3-month period. The actual exposure amount is understood as the loan/ overdraft amount that has been utilised or can be utilised. The first fee is collected on the day when the loan/ overdraft is made available to the borrower. The subsequent fees are collected on the last day of the calendar month during which a given 3-month period starts.</i></p>		
5.	<b>Fee for Bank Gospodarstwa Krajowego payable in the case of thermomodernisation/ renovation loans</b>	As specified in the agreement concluded with Bank Gospodarstwa Krajowego

*NOTE: The above table applies to the loans, overdrafts and credit services sanctioned by the former Kredyt Bank S.A. based on applications submitted by 8 September 2013.*

### 3. Other fees and charges

Item	Service	Rate
1.	2.	3.
1.	<b>Identification of a single KB Collect transaction (SPM)</b> (the fee depends on the amount of transactions credited to an account with the specified identifier during a month)	
	1) below 10,000	PLN 0.25; min. PLN 250
	2) from 10,000 to 19,999	PLN 0.24; min. PLN 250
	3) from 20,000 to 34,999	PLN 0.22; min. PLN 250
	4) from 35,000 to 49,999	PLN 0.20; min. PLN 250
	5) from 50,000 to 99,999	PLN 0.19; min. PLN 250
	6) from 100,000 to 199,999	PLN 0.18; min. PLN 250
	7) from 200,000 to 299,999	PLN 0.17; min. PLN 250
	8) 300,000 or more	PLN 0.15; min. PLN 250

All fees and charges not specified in Appendix 2 are collected in accordance with other chapters of this Schedule of fees and charges