



BRE BANK SA



BRE BANK SA
TARIFF
OF BANKING FEES
AND COMMISSIONS

(uniform wording – effective 1st December 2009)

**Warsaw
December 2009**

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GENERAL PROVISIONS

1. The BRE Bank SA Tariff of Banking Fees and Commissions ("Tariff") sets out the amount and the terms and conditions of fees and commissions charged by BRE Bank SA for banking services and other services provided by BRE Bank SA by order of or to:
 - a) resident businesses, organisational units with a legal identity, organisational units without a legal identity, excluding banks;
 - b) non-residents, excluding natural persons and foreign banks.
2. The following terms used in the Tariff shall be construed as follows:
 - a) Bank – BRE Bank SA;
 - b) business day - a business day at the Bank shall be understood at the Bank as a day on which the Bank is open for the Clients, i.e. every day from Monday to Friday, except for public holidays or days announced previously by the Bank as days free from work;
 - c) Client – a resident business, organisational unit with a legal identity, organisational unit without a legal identity (excluding banks) or a non-resident (excluding natural persons and foreign banks) who orders a banking transaction or holds an account credited with a transaction;
 - d) branch – organisational unit of the Bank which maintains the account of the Client or executes transactions and services in order to implement the Client's order.
3. All banking fees and commissions shall be paid by the Client unless otherwise agreed by the parties to the transaction and approved by the Bank. Fees and commissions not paid by the other party within 3 months of their accrual shall be charged to the Client.
4. Fees and commissions shall be accrued and charged on the date the transaction is executed or on a monthly, quarterly, or other basis as agreed with the Client.
5. In individual justifiable cases the Bank and the Client may agree a fee or commission or term and conditions of charging fees and commissions other than set out in the Tariff.
6. Properly accrued fees and commissions are not refundable.
7. Fees and commissions due to the Bank in one currency for a transaction in another currency shall be set based on conversion using the mid rate of exchange as quoted by the Bank.
8. Fees and commissions charged in a currency other than that in which the fees and commissions are accrued shall be set based on conversion using the relevant currency purchase or sale rate as quoted by the Bank.
9. In addition to the fees and commissions set out in the Tariff, the Bank shall also charge:
 - a) fees and commissions for postal and telecommunication services necessary to execute the Client's orders as per the Appendix to the Tariff;
 - b) fees and commissions charged by foreign and domestic banks which participate in the execution of the Client's order;
 - c) fees for courier delivery by order of the Client;
 - d) other fees charged by persons and institutions participating in the execution of the transaction (protest, legal opinion, etc.).
10. Fees and commissions for unusual services not listed in the Tariff shall be set by the Bank.
11. If the execution of the Client's order requires special efforts involving extra work time, or if by order of the Client the Bank oversteps the terms and conditions of standard agreements applicable in the Bank which requires legal and technical research and opinions, the amount of charged commissions may be raised by 50%.
12. The Bank may at a later date charge due fees and commissions not charged within the timeframe set out in the Tariff.
13. The Bank shall notify the Client of any amendment of the Tariff by posting notices in the offices of the Bank and, additionally, as per the terms and conditions of the agreement executed with the Client.

I. BANK ACCOUNTS

A. BANK ACCOUNTS AND CASH TRANSACTIONS

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

NOTE TO POINTS 1-3

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

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

NOTE

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

in addition upon request of the Client:

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|----|-----------------------------------|-----------|
| c) | copies of bank account statements | PLN 10.00 |
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NOTE

The fee is charged for each copy of the bank account statement and charged once a month within the "periodical settlement". Copies of bank account statements are delivered in one form selected by the Client.

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

NOTE TO POINTS 5, 6 AND 7

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

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| 8. | Cash deposit made with the use of Visa BRE Business card in a cash deposit machine of: | |
| | a) mBank | 0.3% min. PLN 7.00 |
| | b) MultiBank | 0.3% min. PLN 7.00 |
| 9. | Open cash withdrawal from the Client's account in the currency of the
account made in the Bank's cash office – of the amount of the withdrawal | 0.15%
min. PLN 10.00 |

NOTE

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

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

NOTE

The standard time limit for cash withdrawal requiring notification:

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

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

12. Acceptance of a paper or fax instruction concerning cash withdrawal from the Client's own account, requiring an instruction, order of closed cash withdrawal, order of nominal value exchange	PLN 30.00 ¹
13. Failure to collect a notified cash withdrawal for reasons the Client is to be blamed for – up to the requested amount of such a withdrawal	0.4% min. PLN 10.00
14. Cash withdrawal by a third party in the currency of the account – of the amount of the withdrawal	1% min. PLN 10.00
15. PLN transfer – credit to the account	no fee
16. PLN transfer – debit against the account, to a PLN account:	
– submitted via the electronic banking system	PLN 2.50
– submitted using SWIFT MT 101 message	PLN 5.00
– submitted on paper (on a standard form complying with the PN-F-01101 standard)	PLN 30.00
– submitted on paper (on a non-standard form that does not comply with the PN-F-01101 standard) – additional fee	PLN 15.00

NOTE

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

17. PLN transfer in SORBNET – debit against the account	
a) PLN 1,000,000.00 or more	PLN 10.00 plus NBP fees
b) less than PLN 1,000,000.00	PLN 30.00 plus NBP fees
18. Direct debit ²	
a) fee paid by the creditor who is a Client of the Bank – for accepting electronic instructions for execution	PLN 1.00
b) fee paid by the debtor who is a Client of the Bank – for executing a direct debit instruction	PLN 2.50
– for executing direct debit cancellation	PLN 6.00
19. Post giro with confirmation of receipt – submitted via the electronic banking system	PLN 2.50

¹ Effective as of 1 January 2010

² Applicable to Clients who concluded the „Direct Debit Application Agreement” after 14 February 2007

B. PURCHASE AND SALE OF FOREIGN CURRENCIES

Purchase and sale of foreign currencies – cash 1.25%

NOTE

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

C. FOREIGN PAYMENTS

1. Transfer from abroad or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank, with determined cost option – „BEN” or „SHA” (the Bank’s costs are covered by the beneficiary) and settled by the Bank:
 - a) automatically (no need for manual intervention of the Bank) PLN 10.00
 - b) manually PLN 20.00

NOTE

Transfer from abroad or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank is settled automatically if:

1/ there is a positive automatic verification of the payer’s data performed in accordance with the Regulation No. 1781/2006 of the European Parliament and the Council,

2/ the IBAN account number indicated in the transfer is correct, and

3/ the currency of the account and the currency of the inflowing funds are the same, or if booking on the account is made automatically, with appropriate exchange rate applied in accordance with the valid table of exchange rates at the Bank (currency exchange transaction is executed if as a result of automatic search of the Client’s main account in the currency of inflowing funds the account was not identified and credited).

Transfer from abroad or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank and using one of the SME Packages are not subject to this fee.

2. PLN transfer carried out to an account of a Client held in foreign currency within the Bank or transfer in a foreign currency carried out to the Client’s account held within the Bank PLN 20.00
3. Telephone notification to the Client of an incoming transfer as per the Client’s standing instructions or SWIFT instructions or to enquire about the payment (sub-account to be credited) PLN 20.00
4. Transfer to a foreign bank in a currency other than EUR, USD and GBP or transfer in a foreign currency other than EUR, USD and GBP to another domestic bank – of the amount transferred 0.25%, min. PLN 20.00 max. PLN 200.00
5. Transfer to a foreign bank in the currency EUR, USD and GBP or transfer in the currency EUR, USD and GBP to another domestic bank

Order release mode	Value date for the beneficiary’s bank	Of the amount transferred:
STANDARD	D+2	0.25%, min. PLN 20.00 max. PLN 200.00
URGENT	D+1	0.30%, min. PLN 30.00 max. PLN 300.00
EXPRESS	D	0.35%, min. PLN 40.00

where D means a date of the Client’s payment order execution by the Bank

NOTE (applicable to item 4 and 5)

An additional fee is charged for a transfer instruction placed in a paper form on:

- a standard form (available in the offices of the Bank) PLN 30.00*
- a non-standard form (other than that available in the offices of the Bank) PLN 45.00*

6. Regulated payment /in line with the EU Regulation no 924/2009/
 – transfer carried out in Euro to an account of a beneficiary
 in a bank on a territory of the EU (including other domestic banks)
 and:
 – stating the BIC code of the beneficiary's bank
 – stating the number of the beneficiary's account according to the IBAN standard
 – defining the cost option – SHA (i.e. costs of the transferring bank are covered by the person requesting
 the payment, while costs of third party banks are covered by the beneficiary)

a)	up to the amount of EUR 12,500.00		
	Order release mode	Value date for the beneficiary's bank	
	STANDARD	D+2	PLN 20.00
	URGENT	D+1	PLN 30.00

b)	from EUR 12,500.01 to EUR 50,000.00		
	Order release mode	Value date for the beneficiary's bank	
	STANDARD	D+2	PLN 100.00
	URGENT	D+1	PLN 150.00

where D means a date of the Client's payment order execution by the Bank

NOTE

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

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

7. SEPA Credit Transfer /Single Euro Payments Area/
 – transfer carried out in Euro to an account of a beneficiary
 in a bank on a territory of the EU (including other domestic banks)
 and:
 – stating the BIC code of the beneficiary's bank
 – stating the number of the beneficiary's account according to the IBAN standard
 – defining the cost option – SHA (i. e. costs of the transferring bank are covered by the person requesting the payment,
 while costs of third party banks are covered by the beneficiary)

	Order release mode	Value date for the beneficiary's bank	
	STANDARD	D+2	PLN 20.00
	URGENT	D+1	PLN 30.00

where D means a date of the Client's payment order execution by the Bank

NOTE

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

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

In accordance with the rules of the SEPA Credit Transfer Scheme, the maximum settlement period is 3 business days, counting from the date on which the Client's payment order is executed by the Bank (D+3), and depends on the manner in which the Credit Transfer is executed by the beneficiary's bank.

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| 8. | Cancellation or modification of the specification of a submitted foreign payment plus the other bank's fees | PLN 120.00 |
| 9. | Identification of an incoming transfer by written order of the Client plus the other bank's fees | PLN 50.00 |

D. ELECTRONIC BANKING

1. Home banking system

1.	System installation (for each user, including installation and installation of an upgrade)	PLN 300.00 (one-off fee)
2.	Home banking system's user training	PLN 300.00 (one-off fee)
3.	System access (for each user) – per month	PLN 95.00
4.	Support of/consultations about integration of the electronic banking systems with the Client's systems, or maintenance works performed by the Bank's employee on the Client's premises, connected with improper use of the system or resulting from other reasons which cannot be attributed to the Bank	
	a) less than 1.5 hour	PLN 150.00
	b) more than 1.5 hour	PLN 300.00
	c) daily rate	PLN 500.00

NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the journey to the Client's)

2. iBRE – internet banking system

1.	Access to and parameterisation of the internet electronic banking system in accordance with the Client's instruction	PLN 50.00
2.	Parameterisation and granting of authorisations to a new user of the internet electronic banking system, or a change in the authorisations granted to an existing user (also on request of the controller of the internet electronic banking system)	PLN 10.00
3.	Change of configuration of the Client's profile in the internet electronic banking system	PLN 10.00
4.	Use of the internet electronic banking system (except for using the module of the internet electronic banking system indicated in item 5)	no fee
5.	Using the following modules of the internet electronic banking system: iBRE Cash, iBRE Cards and other modules made available following 30 November 2009 – per each module	PLN 75.00 (monthly)
6.	Internet banking system's user training (one-off fee)	PLN 300.00
7.	Fee for a token	
	a) the first token	no fee
	b) another token or replacement of a token	PLN 200.00
8.	Support of/consultations about integration of the electronic banking systems with the Client's systems, or maintenance works performed by the Bank's employee on the Client's premises, connected with improper use of the system or other reasons which cannot be attributed to the Bank	
	a) less than 1.5 hour	PLN 150.00
	b) more than 1.5 hour	PLN 300.00
	c) daily rate	PLN 500.00

NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the journey to the Client's)

E. BUSINESS CARDS

1. Visa BRE Business payment card

1.	Issuing a card	PLN 40.00
2.	Monthly fee for using a card	PLN 5.00
3.	Issuing a copy of the card	PLN 30.00
4.	Issuing a replacement card (if lost)	PLN 40.00
5.	Service rendered abroad by Visa International in the case of card loss	
	a) issuing a replacement card	USD 180.00
	b) emergency cash advance	USD 100.00
6.	Cash withdrawal at a point-of-sale (Visa cash back service) ¹	no fee
7.	Cash withdrawal with the use of the card	
	a) in ATMs of the following networks:	
	– Cash4You	PLN 3.00
	– eCard	PLN 3.00
	– Euronet on the territory of Poland	PLN 3.00
	– Bank Zachodni WBK S.A.	PLN 3.00
	b) in other ATMs and cash desks of other banks in Poland and abroad	3%, min. PLN 7.00
8.	Copy of documentation confirming an executed operation	
	a) in Poland	PLN 20.00
	b) abroad	PLN 50.00
9.	Card blockade	no fee
10.	Change of daily limits after issuing the card	PLN 10.00

2. Visa Business Card

1.	Annual card fee	PLN 190.00
2.	Annual card fee for Visa Business card issued together with MasterCard Business card (on the basis of a single business card application, per user)	PLN 300.00
3.	Issuing a copy of the card	PLN 70.00
4.	Issuing a replacement card (if lost)	PLN 150.00
5.	Service rendered abroad by Visa International in the case of card loss	
	a) issuing a replacement card	USD 180.00
	b) emergency cash advance	USD 100.00
6.	Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
7.	Commission for operations executed with a charge card – of the amount of the operation	1%
8.	Copy of documentation confirming an executed operation	
	a) in Poland	PLN 20.00
	b) abroad	PLN 50.00
9.	Card blockade	no fee
10.	Card insurance (package “Just-In-Case”)	PLN 0.90 (per month)
11.	Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 100.00

¹ Details concerning Visa cash back service are available on the website: www.brebank.pl

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| 12. Statements of operations: | |
| a) an electronic statement of operations | no fee |
| b) a paper statement of operations | PLN 4.00 |
| additionally, if requested by the Client: | |
| c) a copy of the paper statement of operations | PLN 9.00 |

3. MasterCard Business Card

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|--|-------------------------|
| 1. Annual card fee | PLN 190.00 |
| 2. Annual card fee for Visa Business card issued together with MasterCard Business card (on the basis of a single business card application, per user) | PLN 300.00 |
| 3. Issuing a copy of the card | PLN 70.00 |
| 4. Issuing a replacement card (if lost) | PLN 150.00 |
| 5. Service rendered abroad by Europay in the case of card loss | |
| a) issuing a replacement card | EUR 148.00 |
| b) emergency cash advance | EUR 95.00 |
| 6. Cash withdrawal – of the amount of the operation | 3% min. PLN 7.00 |
| 7. Commission for operations executed with a charge card – of the amount of the operation | 1% |
| 8. Copy of documentation confirming an operation executed | |
| a) in Poland | PLN 20.00 |
| b) abroad | PLN 50.00 |
| 9. Card blockade | no fee |
| 10. Card insurance (package “Just-In-Case”) | PLN 0.90
(per month) |
| 11. Issuing a card (fee charged in the case when the Client withdraws from the Agreement) | PLN 100.00 |
| 12. Statements of operations: | |
| a) an electronic statement of operations | no fee |
| b) a paper statement of operations | PLN 4.00 |
| additionally, if requested by the Client: | |
| c) a copy of the paper statement of operations | PLN 9.00 |

4. Visa Business Gold Card

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|---|------------------|
| 1. Annual card fee | PLN 340.00 |
| 2. Issuing a copy of the card | PLN 150.00 |
| 3. Issuing a replacement card (if lost) | no fee |
| 4. Service rendered abroad by Visa International in the case of card loss | |
| a) issuing a replacement card | no fee |
| b) emergency cash advance | no fee |
| 5. Cash operation – of the amount of the withdrawal | 3% min. PLN 7.00 |
| 6. Commission for operations executed with a charge card – of the amount of the operation | 1% |
| 7. Copy of documentation confirming an operation executed | |
| a) in Poland | PLN 20.00 |
| b) abroad | PLN 50.00 |

8. Card blockade	no fee
9. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 150.00
10. Visit to an airport lounge as a participant of the Priority Pass program	USD 27.00 (per person)
11. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

5. Visa Business Platinum

1. Annual card fee	PLN 525.00
2. Issuing a copy of the card	PLN 100.00
3. Issuing a replacement card (if lost)	no fee
4. Service rendered abroad by Visa International in the case of card loss	
a) issuing a replacement card	no fee
b) emergency cash advance	no fee
5. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
6. Commission for operations executed with a charge card – of the amount of the operation	0%
7. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
8. Card blockade	no fee
9. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 250.00
10. Visit to an airport lounge as a participant of the Priority Pass program	USD 27.00 (per person)
11. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

6. Visa Business Electron Card

1. Annual card fee	PLN 50.00
2. Issuing a copy of the card	PLN 20.00
3. Issuing a replacement card (if lost)	PLN 30.00
4. Emergency cash advance – service rendered abroad by Visa International in the case of card loss	USD 100.00
5. Cash withdrawal – of the amount of the operation	3%, min. PLN 7.00
6. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00

7. Card blockade	no fee
8. Card insurance (package "Just-In-Case")	PLN 0.90 (per month)
9. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 25.00
10. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00

NOTE RELATING TO POINT E. 1-2, AND E. 4-6:

In the case of foreign operations (cash withdrawal and non-cash operations) by Visa cards in a currency other than EUR, a currency operation charge of up to 2.5% is added automatically to the amount of the operation.

F. SME PACKAGE

1. SME Package EFEKT

1. Standard administration of an account (as per Section I.A point 1) as well as access (including parameterisation) and use of the iBRE – internet banking system	PLN 90.00 (per month)
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NOTE

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

2. Fee for issuing a Visa Business card	PLN 50.00
3. Fee for renewing a Visa Business card	PLN 50.00
4. Fee for using a Visa Business card	PLN 10.00 (per month)
5. Fee for issuing a MasterCard Business card	PLN 50.00
6. Fee for renewing a MasterCard Business card	PLN 50.00
7. Fee for using a MasterCard Business card	PLN 10.00 (per month)
8. Issuing a Visa Business Electron card	no fee
9. Renewing a Visa Business Electron card	no fee
10. Fee for using a Visa Business Electron card	PLN 4.00 (per month)
11. Issuing a Visa Business Electron card (fee charged in the case when the Client withdraws from the Agreement)	PLN 25.00
12. Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit	0.25%
13. Open cash withdrawal from the Client's account in the currency of the account made in the Bank's cash office – of the amount of the withdrawal	0.1% min. PLN 5.00

NOTE

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

2. SME Package EFEKT Plus

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| 1. Standard administration of an account (as per Section I.A point 1) as well as access (including parameterisation) and use of the iBRE – internet banking system | PLN 140.00
(per month) |
|--|---------------------------|

NOTE

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

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|--|--------------------------|
| 2. Fee for issuing a Visa Business card | PLN 50.00 |
| 3. Fee for renewing a Visa Business card | PLN 50.00 |
| 4. Fee for using a Visa Business card | PLN 10.00
(per month) |
| 5. Fee for issuing a MasterCard Business card | PLN 50.00 |
| 6. Fee for renewing a MasterCard Business card | PLN 50.00 |
| 7. Fee for using a MasterCard Business card | PLN 10.00
(per month) |
| 8. Issuing a Visa Business Electron card | no fee |
| 9. Renewing a Visa Business Electron card | no fee |
| 10. Fee for using a Visa Business Electron card | PLN 4.00
(per month) |
| 11. Issuing a Visa Business Electron card (fee charged in the case when the Client withdraws from the Agreement) | PLN 25.00 |
| 12. Access to the home banking system (per each installation) | PLN 60.00
(per month) |
| 13. Fee for maintenance of a BRE Auto Overnight – automatic overnight deposit account | PLN 50.00
(per month) |
| 14. Fee for maintenance of a securities account | PLN 30.00
(per month) |
| 15. Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit | 0.25 % |
| 16. Open cash withdrawal from the Client's account in the currency of the account made in the Bank's cash office – of the amount of the withdrawal | 0.1%
min. PLN 5.00 |

NOTE

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

3. SME Package New EFEKT

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|---|--------------------------|
| 1. Standard administration of the account (as per Section I.A point 1) as well as access (including parameterisation) and use of the iBRE – internet banking system | PLN 90.00
(per month) |
|---|--------------------------|

NOTE

If administration of the account includes additional services listed in Section I.A point 2 or 3, the additional charge per month is PLN 140 or PLN 280 respectively.

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|-------------------------------------|--------|
| 2. Issuing a VISA BRE Business card | no fee |
|-------------------------------------|--------|

3.	Fee for using a VISA BRE Business card	PLN 5.00 (per month)
4.	Cash withdrawal with the use of Visa BRE Business card	
	a) in ATMs of the Cash4You network	PLN 1.00
	b) in ATMs of the eCard network	PLN 1.00
5.	Issuing a VISA BRE Business card (fee charged in the case when the Client withdraws from the Agreement)	PLN 30.00
6.	PLN transfer made via the internet banking system	PLN 1.50
7.	Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit	0.25%

4. SME Package New EFEKT Plus

1.	Standard administration of the account (as per Section I.A point 1) as well as access (including parameterisation) and use of the iBRE – internet banking system	PLN 140.00 (per month)
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NOTE

If administration of the account includes additional services listed in Section I. A point 2 or 3, the additional charge per month is PLN 140 or PLN 280 respectively.

2.	Issuing a VISA BRE Business card	no fee
3.	Fee for using a VISA BRE Business card	PLN 5.00 (per month)
4.	Cash withdrawal with the use of Visa BRE Business card	
	a) in ATMs of the Cash4You network	PLN 1.00
	b) in ATMs of the eCard network	PLN 1.00
5.	Issuing a VISA BRE Business card (fee charged in the case when the Client withdraws from the Agreement)	PLN 30.00
6.	Fee for issuing a VISA Business card	PLN 50.00
7.	Fee for renewing a VISA Business card	PLN 50.00
8.	Fee for using a VISA Business card	PLN 10.00 (per month)
9.	Fee for issuing a MasterCard Business card	PLN 50.00
10.	Fee for renewing a MasterCard Business card	PLN 50.00
11.	Fee for using a MasterCard Business card	PLN 10.00 (per month)
12.	Fee for using a VISA Business Electron card	PLN 4.00 ¹ (per month)
13.	Issuing a VISA Business Electron card (fee charged in the case when the Client withdraws from the Agreement)	PLN 25.00 ¹
14.	PLN transfer made via the iBRE – internet banking system	PLN 1.90
15.	SEPA Credit Transfer /Single Euro Payments Area/ – transfer carried out in Euro to an account of a beneficiary in a bank on a territory of the EU (including other domestic banks) and: – stating the BIC code of the beneficiary's bank – stating the number of the beneficiary's account according to the IBAN standard	

¹ Applicable only to Visa Business Electron cards issued before 1 January 2010

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

Order release mode	Value date for the beneficiary's bank	
STANDARD	D+2	PLN 5.00

where D means the date on which the Client's payment order is executed by the Bank

NOTE

Relates to orders made via the electronic banking system from an account of the Client kept in Euro. Release of the SEPA Credit Transfer is possible only in case of a beneficiary's bank participation in the SEPA Scheme. Verification of the participation is made during the transfer ordering in the electronic banking system. In accordance with the rules of the SEPA Credit Transfer Scheme, the maximum settlement period is 3 business days, counting from the date on which the Client's payment order is executed by the Bank (D+3), and depends on the manner in which the Credit Transfer is executed by the beneficiary's bank.

16. Maintenance of BRE Auto Overnight – Automatic Overnight Deposit Account	no fee
17. Cash deposits in sealed envelopes to the Client's account in the currency of the account – of the amount of deposit	0.25%

G. OTHER ACCOUNT SERVICE

1. Issuing cheques (fee per each cheque issued)	PLN 1.00
2. Certifying a cheque	PLN 8.00
3. Stop payment for a lost or stolen cheque	PLN 10.00
4. Issuing a statement of the account balance	PLN 20.00
5. Issuing a statement of the held account	PLN 20.00
6. Issuing a statement of a transfer executed from the account	PLN 10.00
7. Sending a copy of a transaction statement by facsimile	PLN 10.00
8. Issuing a copy of the statement of transactions in the account – per page	PLN 10.00

NOTE

No fee shall be charged if:

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

9. Closing the account within 90 days of its opening	PLN 40.00
10. Issuing a statement authorising the importation of foreign currencies	PLN 20.00
11. Authenticating signatures signed for the Client	PLN 10.00
12. Freezing funds in an account as a collateral of agreements executed by the Client	
a) with the Bank	no fee
b) with a third party	PLN 20.00
13. Monthly fee for the readiness to deliver statements concerning a single account in accordance with SWIFT message MT940/MT942 via electronic banking systems or to another bank via SWIFT messages	PLN 50.00
14. Fee for a single MT940 bank account statement delivered via another bank by SWIFT	PLN 12.00
15. Access to the account from abroad (MT 101 SWIFT orders)	PLN 500.00
16. Access to BRE Convert software	PLN 500.00

17. One-time compilation and delivery in an electronic form of additional non-standard reports	PLN 50.00
18. Adjustment of the reports in accordance with the Client's specification, and preparation of the option to make the reports available through the electronic banking systems	subject to negotiation
19. Seizure of an account by order of an executive authority – per seizure order, charged upon full repayment of the seized amount, on top of transfer fees	PLN 100.00
20. Issuing a confirmation of a surplus/shortage of cash deposited in a sealed envelope	PLN 10.00
21. Call for a payment due to an unauthorised debit balance on the Client's bank account	PLN 50.00

II. CHEQUES

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

NOTE to points 1-3

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

4. Stopping a lost or stolen bank cheque	PLN 200.00
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III. BILLS OF EXCHANGE

1. Presentation of a bill for payment:	
a) discounted by the Bank	PLN 40.00
b) other – of the amount of the bill	0.2%, min. PLN 60.00, max. PLN 400.00
2. Sending a bill for collection – of the amount of the bill	0.2%, min. PLN 100.00, max. PLN 500.00
3. Protesting a bill	
a) issued in the Polish language	PLN 40.00
b) issued in another language	PLN 150.00

NOTE

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

4. Aval (guarantee)	see Section V
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IV. CREDITS

1. Front-up fee	
a) of the amount of credit granted or the credit line limit	max. 5%, min. PLN 1,000.00
b) of the increased amount of credit or credit line limit	max. 5%, min. PLN 1,000.00
c) of the extended amount of credit or credit line limit	max. 5%, min. PLN 1,000.00
2. Fee for issuing a promise of a credit – of the amount of a promise	max. 5%, min. PLN 1,000.00
3. Compensation for withdrawing from the terms and conditions of a promise of credit – of the amount of a promise	max. 5%, min. PLN 1,000.00

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

NOTE

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

In addition, upon request of the Client:

c) copies of credit contract statements	PLN 10.00
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NOTE

*The fee is charged for each copy and collected once a month within the "periodic settlement".
Copies of credit contracts are delivered in one form, selected and used by the Client.*

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

1. Front-up fee for processing the application:	
a) issuing a guarantee, counterguarantee or aval, opening a stand-by letter of credit – of the amount of the transaction	max. 5%, min. PLN 500.00
b) increasing the amount of a guarantee, counterguarantee, aval or stand-by letter of credit – of the increased amount	max. 5%, min. PLN 500.00
c) extending a guarantee, counterguarantee, aval or stand-by letter of credit – of the outstanding amount	max. 5%, min. PLN 500.00
2. Additional fee for processing an application submitted in paper form	PLN 500.00 ¹
3. Amendment (<i>annex</i>) to the provisions of the guarantee agreement – concerns amendments other than extension /increasing the amount thereof	PLN 500.00
4. Bank's exposure under issued guarantee, counterguarantee, aval or stand-by letter of credit – of the exposure amount, for each commenced period of 3 months	
a) secured with funds blocked in a current account or a term deposit of the applicant	0.5%, min. PLN 250.00
b) secured with reguarantee of a foreign or domestic bank	0.5%, min. PLN 250.00
c) secured otherwise	1.5%, min. PLN 250.00
5. Depositing a non-BRE Bank guarantee by order of the Client	PLN 500.00
6. Amendment to a non-BRE Bank guarantee deposited with the Bank	PLN 250.00
7. Consulting or negotiating the wording of a non-BRE Bank guarantee – of the guarantee amount	0.2%, min. PLN 500.00

¹ In case of applications which may be processed through the Trade Finance module of iBRE – the internet electronic banking system

8. Advising the Client of a non-BRE Bank guarantee or a stand-by letter of credit – of the guarantee or stand-by letter of credit amount	0.2%, min. PLN 250.00, max. PLN 500.00
9. Advising the Client of an amendment to a non-BRE Bank guarantee or a stand-by letter of credit previously advised by the Bank – of the amount of the guarantee or stand-by letter of credit	0.2%, min. PLN 250.00, max. PLN 500.00
10. Confirmation of a non-BRE Bank guarantee or a stand-by letter of credit – depending on the issuing bank, of the outstanding amount, for each commenced period of 3 months	subject to negotiation, min. PLN 500.00
11. Confirmation of the increased amount of a guarantee or a stand-by letter of credit – depending on the issuing bank, of the outstanding amount	subject to negotiation, min. PLN 500.00
12. Assistance in claim settlement or consulting claim content under a non-BRE Bank guarantee	PLN 500.00
13. Payment of claims under a guarantee, countereguarantee, aval or stand-by letter of credit issued by the Bank of the payment amount	0.2%, min. PLN 500.00, max. PLN 1,000.00
14. Cancelling the application for BRE Bank guarantee	PLN 150.00
15. Consulting the guarantee wording upon the Client's request	PLN 500.00

VI. LETTERS OF CREDIT

A. BRE BANK DOCUMENTARY LETTERS OF CREDIT

1. Front-up fee for processing the application:	
a) opening the letter of credit – of the amount	max. 5%, min. PLN 250.00
b) increasing the amount – of the increased amount	max. 5%, min. PLN 250.00
c) extension of the letter of credit – of the remaining balance	max. 5%, min. PLN 250.00
2. Additional fee for processing the application submitted in paper form	PLN 250.00
3. Amending the agreement on the letter of credit opening or the collateral agreement (annex)	PLN 300.00
4. Cancelling the application for the letter of credit issuance or for an amendment thereto – depending on the work input required	max. PLN 250.00
5. The Bank's exposure under the letter of credit (of the letter of credit amount) or due to increasing the letter of credit amount (of the increased amount), for each 3-month period commenced	
a) pre-paid	0.15%, min. PLN 250.00, max. PLN 1,000.00
b) secured otherwise, as agreed with the Bank	max. 0.5%, min. PLN 250.00

NOTE

The fee for successive periods is accrued on the outstanding balance of the letter of credit.

6. Other amendment to the letter of credit conditions	PLN 200.00
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NOTE

Only one, the higher fee is charged when several provisions of the letter of credit are amended at the same time.

7.	The Bank's exposure due to deferred payment under the letter of credit	
	a) pre-paid	PLN 250.00
	b) secured otherwise – for each commenced 1-month period of the deferral, of the payment amount	max. 0.5%, min. PLN 250.00
8.	Examining documents, payment or acceptance of a bill of exchange, under letter of credit, of the documents' amount, of the payment amount or of the bill of exchange amount	0.2%, min. PLN 250.00
9.	Endorsing documents, authorising the collection of goods when the bill of lading or the insurance policy is issued or endorsed to the Bank	PLN 200.00
10.	Transfer of the letter of credit to secondary beneficiaries – of the amount of the assignment	0.25%, min. PLN 250.00
11.	Cancellation of the letter of credit or writing the unused balance down	PLN 100.00
12.	Presentation of discrepant documents – fee paid by the beneficiary / foreign bank	EUR 100.00 ¹
13.	Collection or return of cash cover for pre-paid letter of credit due to changed decision on required collateral	PLN 10.00
14.	Rejection of an opening/amendment application due to errors, errors correction	PLN 30.00
15.	Drafting the letter of credit or an amendment, based on the instruction submitted to the Bank, and saving the draft in the Bank's records for 14 calendar days	PLN 100.00
16.	Redrafting the letter of credit or an amendment, after the Client's corrections, and saving the draft in the Bank's records for 14 calendar days	PLN 30.00
17.	Saving the draft letter of credit or the amendment in the Bank's records – for additional, subsequent 14 calendar days	PLN 10.00
18.	Assistance in drafting the terms of an opening/amendment application, or drafting the letter of credit if the Client's application was not submitted to the Bank	0.1%, min. PLN 300.00
19.	Delivery of documents to the address other than the address of the applicant (import)	PLN 30.00

¹ – or its equivalent in other currency

B. NON-BRE BANK DOCUMENTARY LETTERS OF CREDIT

- | | |
|---|---|
| 1. Advising the Client of a pre-advice on opening a letter of credit | PLN 100.00 |
| 2. Advising the Client of an opened or increased letter of credit (of the amount of a letter of credit or the increase amount) | 0.1%, min. PLN 250.00
max. PLN 500.00 |
| 3. Additional fee for processing the instruction submitted in paper form | PLN 250.00 |
| 4. Bank's exposure due to letter of credit confirmation, (of the total amount or of the remaining balance), or due to increasing the amount of a confirmed letter of credit (of the increase amount) – for each 3-month period commenced, depending on the opening bank | subject to negotiation
min. PLN 500.00 |
| 5. Advising the Client of other amendment to the letter of credit conditions | PLN 200.00 |

NOTE TO POINTS 2 and 4-5

Only one the higher fee is charged when several provisions of the letter of credit are amended at the same time.

- | | |
|--|--|
| 6. Examining documents or payment under the letter of credit – of the documents' amount or of the payment amount | 0,2%
min. PLN 300.00 |
| 7. The Bank's exposure due to the acceptance or deferred payment under confirmed letter of credit (on top of fees in point 5) – depending on the opening bank, of the amount of exposure, for each commenced period of 1 month | subject to negotiation,
min. PLN 200.00 |
| 8. Payment deferral under non-confirmed letter of credit (on top of fees in point 5) | PLN 250.00 |
| 9. Presentation of discrepant documents – fee paid by the beneficiary | PLN 200.00 |
| 10. Preliminary examination of a full set of documents or of a single document – for each set of documents – for each single document (does not exclude commission for final examination) | PLN 300.00
PLN 50.00 |
| 11. Transfer of the letter of credit to secondary beneficiaries – of the amount of the assignment | 0.25%, min. PLN 250.00 |

NOTE

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

- | | |
|--|--|
| 12. Assignment of proceeds under the letter of credit in favor of the Bank or other indicated entity | PLN 200.00 |
| 13. Transfer of funds to another bank: – in zlotys – in foreign currency | PLN 50.00
PLN 100,00 |
| 14. Registration of a letter of credit submitted by the Client to the Bank | 0.1%, min. PLN 250.00
max. PLN 500.00 |
| 15. Cancellation or write-down of a fully unused letter of credit | PLN 100.00 |
| 16. Making xero copies of the documents' set submitted under export letter of credit (if the Client does not provide additional copy of those documents) | PLN 10.00 |

C. OTHER ACTIVITIES PERFORMED IN CONNECTION WITH SERVICING IMPORT OR EXPORT DOCUMENTARY LETTER OF CREDIT

1.	Preparing and sending information not related to the letter of credit amendment, including payment monitoring	subject to negotiation, min. PLN 50.00
2.	Consulting the content of the documentary letter of credit	0.1%, min. PLN 300.00
3.	Mailing document/documents to supplement or to replace the documents in the earlier sent set	PLN 50.00
4.	Returning /sending to the beneficiary /intermediary bank the unaccepted or unpaid documents	PLN 50.00
5.	Verifying authenticity of instruction/application of the Client, who does not hold an account with the Bank (based on KRS /entry in the register of economic activity /through the Client's bank, including MultiBank and mBank)	PLN 50.00
7.	Renewing an expired import or export letter of credit (in addition to the commission for amendment or for discrepant documents)	PLN 100.00
8.	Retrieving document/ documents of completed transactions from the Bank's archive records	PLN 200.00
9.	Sending a fax	PLN 10.00

VII. DOCUMENTARY COLLECTION

1.	Delivering documents against payment, acceptance of drafts or against issuance of promissory note (includes advising, sending a copy of the invoice and a copy of the bill of lading to the Client by registered mail, and execution of one payment) – of the collected amount	0.2%, min. PLN 100.00, max. PLN 500.00
2.	Advising the Client of documentary collection	PLN 100.00

NOTE

Fee is collected if there was no delivery of documents against payment or acceptance or for the issue of a promissory note in accordance with point 1

3.	Additional fee for processing the instruction submitted in paper form	PLN 100.00
4.	Handling bills of exchange (includes presenting a draft for acceptance, receipt of a promissory note or secure storage)	PLN 100.00
5.	Execution of partial payment (starting from the second payment)	PLN 50.00
6.	Sending commercial or financial documents for collection – of the amount of the documents	0.2%, min. PLN 100.00, max. PLN 500.00
7.	Direct (captain's) collection – of the collected amount	0.1%, min. PLN 50.00, max. PLN 150.00
8.	Preparation and sending information not related to the amendment of the collection conditions, including payment monitoring	subject to negotiation min. PLN 50.00
9.	Transfer of funds to another bank: – in zlotys – in foreign currency	PLN 50.00 PLN 100.00
10.	Return of uncollected documents	PLN 100.00

NOTE

In case the payment is collected for selected documents sent under one collection order, both the commission on collected amount and the fee for the return of uncollected documents are charged.

- | | |
|---|------------|
| 11. Amending the export collection instructions, including delivery of documents/draft without payment | PLN 100.00 |
| 12. Assignment or endorsement of the shipping documents (if shipping documents are addressed to the Bank) | PLN 200.00 |

NOTE

The fee is charged in addition to the fee for delivering documents against payment, acceptance of drafts and issuance of promissory note

- | | |
|---|-----------|
| 13. Non-standard collection services: | |
| – sending documents to the address other than the address of the collection payer | PLN 50.00 |
| – accepting a collection order placed between 1 p.m. and 2 p.m. for execution on the same day | PLN 50.00 |
| – sending a fax, to the Client's order | PLN 10.00 |
| – preparing and sending an explanatory correspondence | PLN 25.00 |
| – assistance in preparation of promissory note | PLN 50.00 |
| 14. Verification of authenticity of instruction /order of the Client, who does not hold an account with the Bank (based on KRS/entry in the register of economic activity /through the Client's bank, including MultiBank and mBank). | PLN 50.00 |

VIII. CUSTODY

- | | |
|---|------------------------|
| 1. Maintaining a securities account, a deposit account, and registers – semi-annual fee, due in advance for each running semi-annual calendar period | PLN 200.00 |
| 2. Custody of securities registered outside KDPW S.A. (T-bills, monetary bills, BRE Bank certificates of deposit, securities for which the Bank is the Payment Agent) | subject to negotiation |
| 3. Custody of securities registered with KDPW S.A. (Treasury bonds, other debt securities) – quarterly fee, of the face value of the securities | 0.04% p.a. |
| 4. Custody of debt securities registered abroad – quarterly fee, of the face value of the securities | 0.028% p.a. |
| 5. Custody of equity securities registered with KDPW S.A. – quarterly fee, of the market value of the securities | 0.2% p.a. |
| 6. Clearing sell-buy-back transactions with the Bank | no fee |
| 7. Clearing transactions executed with persons other than the Bank – for each transaction, charged on the settlement date or on a monthly basis | PLN 100.00 |
| 8. Clearing transactions with persons other than the Bank – debt securities registered abroad – for each transaction, accrued and charged on a monthly basis | PLN 220.00 |
| 9. Freezing securities for the benefit of the Bank – fee accrued and charged on the date the securities are frozen | PLN 100.00 |
| 10. Freezing securities for the benefit of a person other than the Bank – fee accrued and charged on the date the securities are frozen | PLN 500.00 |

11. Portfolio transfer – outgoing – per single item	PLN 500.00
12. Portfolio transfer – incoming	no fee
13. Delivery of debt securities for which the Bank is the Issue Agent (in particular mortgage bonds) and certification of their authenticity – of the face value of the securities, charged on the date of delivery of securities (documents that must be provided under terms and conditions of the issue are delivered free of charge)	10 %
14. Other services	subject to negotiation

NOTE

The amounts of fees are quoted net, VAT exclusive.

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

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

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

IX. MISCELLANEOUS

1. Assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation, transaction structuring – of the contract value	0.1%, min. PLN 2,000.00
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NOTE

The fee for assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation, transaction structuring is quoted net – VAT exclusive.

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

NOTE

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

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

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

6. Renting deposit boxes (per month)	
a) small deposit box (height up to 5 cm)	min. PLN 20.00, max. PLN 60.00
b) medium deposit box (height: min. 5 cm, max. 15 cm)	min. PLN 25.00, max. PLN 100.00
c) big deposit box (height: min. 15 cm)	min. PLN 30.00, max. PLN 150.00

NOTE

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

Plus additional, one-off fees.	
d) magnetic card	PLN 10.00
e) lock and a set of keys	PLN 250.00
7. Acceptance for deposit	
a) fee for acceptance for deposit (one-off)	PLN 50.00
b) monthly fee for safekeeping	PLN 30.00
8. BRE Exchange – exchange of notes and coins	
a) bag (500 pcs.)	PLN 1.00
b) sachet (100 pcs.)	PLN 0.50
c) roll (50 pcs.)	PLN 0.20

NOTE

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

9. Fee for forming a collective package for coins and notes	PLN 30.00
10. Purchase of coins in convertible currencies (AUD, CAD and JPY coins are not eligible for purchase) – of the amount of purchased coins	50%

NOTE

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

11. Issuing a duplicate of an agreement /transaction confirmation by the Bank (upon request of the Client) – per one copy	PLN 5.00
12. Issuing a list of transactions (upon request of the Client) – per one transaction	PLN 0.50
13. Issuing a statement of transactions in the Client's account (upon request of the Client)	PLN 10.00
14. Consolidated statement (monthly fee)	PLN 10.00

NOTE

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

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

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

16. Forwarding and verifying wire and SWIFT keys of other banks	PLN 30.00
17. Photocopying documents by order of the Client – for each page of the photocopy	PLN 0.50

18. Servicing of single application form „Approval to charge account” within „BRE Zgoda” service (fee paid by the creditor who is a Client of the Bank)	PLN 5.00
19. Delivery of a payment order to the debtor's (payment card user's) bank to settle operations made with a payment card (based on a separate agreement between the Client and the Bank)	PLN 1.00
20. Transfer from abroad or transfer in foreign currency from a domestic bank, in which the Ordering Party authorizes the Bank to charge commissions and fees and to debit their account (OUR option) – fee paid by the Ordering Party	PLN 40.00
21. Notification of refusal to execute the order placed through electronic banking systems, sent to the fax number identified by the Client	PLN 0.50
22. iBRE Invoice.net – Internet system of invoice presentation	
a) subscription fee for using iBRE Invoice.net – without the Client's company logo	
– for the Client holding a current/auxiliary account with the Bank	PLN 100.00
– for the Client not holding a current/auxiliary account with the Bank	PLN 200.00
b) subscription fee for using iBRE Invoice.net – with the Client's company logo	
– for the Client holding a current/auxiliary account with the Bank	PLN 200.00
– for the Client not holding a current/auxiliary account with the Bank	PLN 300.00
c) fee for presentation of electronic picture of an invoice in the Internet system of invoice presentation (for each invoice):	
1-100 pictures of invoices	PLN 0.20
101-500 pictures of invoices	PLN 0.15
501-1000 pictures of invoices	PLN 0.12
above 1000 pictures of invoices	PLN 0.05
d) fee charged when iBRE Invoice.net is being activated for a new user	PLN 50.00

NOTE

The subscription fee and other fees are gross prices – they include VAT tax (tax rate 22%). The subscription fee is charged in arrears for each started calendar month of the agreement validity period.

I. POSTAL FEES

Service	Delivery in Poland and Abroad			
Economic letters				
Letters / Printed matter:	Fee (PLN) per one letter			
	Poland		European countries (including Cyprus, all Russia and Israel)	Non-European countries
below 50g	1.55		2.40	2.50
	Size A ¹	Size B		
from 50 g to 100 g	1.70	2.00	3.00	3.20
from 100 g to 350 g	1.90	2.30	7.10	7.60
from 350 g to 500 g	2.70	2.90	11.00	11.50
from 500 g to 1000 g	4.80	5.30	21.30	21.80
from 1000 g to 2000 g	6.30	7.30	40.90	41.40
for each other 1000 g or its part:			21.30	21.80

Service	Delivery in Poland and Abroad					
Priority letters						
Letters / Printed matter:	Fee (PLN) per one letter					
	Poland		Europe (including Cyprus, all Russia and Israel)	North America, Africa	South & Latin America, Asi	Australia, Pacific
below 50g	1.95		3.00	3.20	3.50	4.50
	Size A	Size B				
from 50 g to 100 g	2.40	3.00	4.00	4.70	5.80	8.00
from 100 g to 350 g	2.90	3.50	10.00	13.50	16.00	23.00
from 350 g to 500 g	3.60	4.00	15.30	19.30	24.00	34.50
from 500 g to 1000 g	6.30	6.80	29.30	38.00	45.00	68.00
from 1000 g to 2000 g	8.80	9.90	58.90	77.00	95.00	147.00
for each other 500 g or its part:			17.00	22.00	27.00	42.00

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

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

Service	Delivery in Poland	
	Extra fee (PLN) per one letter	
Execution of a postal funds transfer, including "poste restante" transfers	1% of the amount of the transfer + 5.20	
Confirmation of receipt of a postal funds transfer	1.90	

II. TELECOMMUNICATION FEES

TELEFAX	Fee (PLN) for the first page	Fee (PLN) per each additional page
Fascimile – in Poland	3.00	2.00
Fascimile – abroad:		
European countries	7.50	2.50
Canada and the USA	15.00	5.0
Other countries	30.00	10.00

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