

Table of Fees

charged by Nordea Bank Polska S.A. to institutional customers

Legal status as at 03.10.2011 r.

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GENERAL RULES

of charging fees for transactions on the accounts of corporate customers of Nordea Bank Polska SA

1. The terms "Bank" and "Nordea Bank" as used in this Table of Fees shall be understood as Nordea Bank Polska SA.
2. The term "Exchange Rates Table" as used in this Table of Fees means Nordea Bank Polska SA's table of exchange rates.
3. Residents and non-residents are charged fees according to the same rules.
4. Fees are charged in the Polish currency (PLN). Except as otherwise agreed by the parties, fees are charged to the principal's PLN account. If by customer's request, a foreign currency account is to be debited, then the payment amount is translated at the currency average exchange rate set out in the Nordea Bank Polska SA Exchange Rates Table published on the transaction execution date.
5. Partner banks' fees may be charged to the customer's PLN account in foreign currencies, using the selling rate of the currency in question set out in the Exchange Rates Table published on the transaction execution date.
6. In term of foreign exchange transactions not involving the purchase or sale of foreign money for domestic money, the transaction amount is translated, for the purpose of fee calculation, into PLN at the relevant currency average exchange rate in the Nordea Bank Polska SA.
7. As regards cash payments of foreign money, as referred to in Chapter
- 4 "Settlements relating to FX dealings", the fee set out under item 2 does not apply to coins. Payments in coins are allowed on the basis of specific agreements between the Bank and the customer concerned, subject to an extra fee charged on such payments at a rate agreed with the Bank.
8. Fees are charged on the execution dates of the transaction which they relate to.
9. Fees for the maintenance of bank accounts, the mailing of account statements, for providing information subject to pas-

sword, the monthly contract fees for the maintenance of accounts in the Home Banking (Corporate Solo) system are charged monthly in arrears, with the reservation that account maintenance fee for the first month is charged along with the account opening fee, on the agreement date.

10. Fees on cash deposits and for credit transfers executed may be charged at the end of the month, as a lump sum, at the rate stated in this Table of Fees.
11. No fee is charged for the opening and maintenance of the following types of accounts:
 - 1) term deposit accounts
 - 2) charity accounts
 - 3) special fund accounts (special purpose funds) being in addition to a given customer's current account or ancillary account.
12. However, if payments made using funds set aside for specific purposes exceed significant payments executed from the current or the ancillary account, then a fee shall be charged for the maintenance of the special fund account at the rate applicable to a current account.
13. No commission shall be charged on any cash payments or withdrawals made by customers from the public sector, including the State Treasury and authorities representing it (ministries), Special Purpose Funds, the Social Security Office, the National Health Fund as well as local government units, including provinces, counties, communes as well as other units having the legal status of a local government unit in line with Articles 18, 19, and 20 of the Public Finance Act dated 26/11/1998.
14. Cash transactions exempted from commission payments are only transactions made on behalf of the customer as referred to in section
13. above, executed by authorized officers of such entities; they do not concern other entities effecting payments on the accounts of local government units or withdrawals from such accounts.
15. No commission shall be charged on any cash transactions relating to repayment/disbursement of loans.

16. No commission shall be charged on the handling of term deposits placed by public sector entities, regardless of what entity effects such transactions

17. Account statements relating to the settlement of term deposits are sent free of charge after the calculation of interest.
18. The basis for charging a fee for account statements is the customer's instruction regarding how statements of accounts other than term deposit accounts are to be collected.
19. Fees for the execution of writs of enforcements are charged to the customer's account, on top of the fee for the credit transfer to the enforcement authority. If the account does not contain sufficient funds, the fee is charged upon full payment under such writ of enforcement, along with all transfer fees, ahead of execution of any other instructions made by the customer.
20. No fee shall be charged on withdrawal of a deposit made on a Nordea Progress account if the Holder of the Nordea Progress account makes the following instructions along with the withdrawal instruction:
 - 1) to transfer the money to another Nordea Progress account,
 - 2) to open a Nordea Lokata account with the maturity period of at least 6 months,
 - 3) the purchase of a Nordea Profit Plus policy or any other bancassurance product,
 - 4) the purchase of bonds issued by Nordea Bank Polska SA.
21. On top of banking fees, the customer will be charged the following, if applicable in connection with the execution of an order:
 - 1) flat-rate fees by way of reimbursement for the Bank for postage and telecommunication fees in domestic and international dealings,
 - 2) fees accruing to any domestic and foreign banks involved in the execution or orders.

Fees for other transactions not specified in this Table of Fees (item "Other transactions not included in the Table of Fees") shall be charged at rates agreed by the parties (contractual rates) within the limits set out in the Table of Fees.

CHAPTER I BANK ACCOUNTS WITH NORDEA BANK POLSKA S.A.

1. Opening of an account¹:

1. a PLN current account	50,-
2. a foreign currency-denominated current account	30,-
3. an ancillary account	30,-
4. a special purpose funds account	FOC
5. a term deposit account	FOC
6. a Nordea Progress account	FOC
7. an escrow account	50,-

2. Maintenance of an account²

1. a PLN current account	30,-
2. a foreign currency-denominated current account	30,-
3. an ancillary account	30,-
4. a special purpose funds account ³	FOC
5. a term deposit account	FOC
6. a Nordea Progress account	FOC
7. an escrow account	as per agreement

3. Account statements

1. Printed once a month:	
1) collected at a branch office	FOC
2) mailed to the holder	FOC
2. Generated within the e-banking system, including monthly as a pdf file	FOC
3. Printed after each transaction: ⁴	
1) collected at a branch office	30,-
2) mailed to the holder	60,-
4. Statements of term deposit accounts	FOC
5. Every additional statement on demand	20,-

4. Reference letters, certificates, excerpts, copies of documents

1. Fee for the issuance of a reference letter relating to the account, stating that there have been/have not been any enforcement titles ⁵	100,-
1) Issuance of a reference letter to an auditor	150,-
2. Fee for other documents issued on request (including transcripts, copies of documents, various certificates printed from the IT system concerning e.g. account number/balance). ⁶	50,-
3. Statement of movements on the account for every commenced 12 months ^{6 & 7}	
1) for current Customers	50,-
2) for former Customers	50,-

5. Other

1. Changes in the specimen signature card (not connected with any changes in the Commercial Register or other registration documents)	
2. Services not provided for in the Table of Fees	As per agreement min. 25,-

¹ The fee is charged on the account opening date

² A monthly fee, charged for first month along with account opening fee

³ The fee is charged if the special funds account is the only account held with Nordea

⁴ A monthly fee debited to one of the accounts

⁵ A reference letter is issued subject to a prior request

⁶ If the requested document has been archived, the fee is doubled

⁷ No fee is charged if the only transaction on the account was interest accrual

CHAPTER II MAINTENANCE OF E-BANKING ACCOUNTS

Part 1 – Accounts within the eFirma and eFirma plus packages

1. Opening of an account

1. an eFirma or eFirma plus account	FOC
2. any other account within package	FOC

2. Account maintenance¹

1. eFirma	9,-
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2. eFirma plus	30,-
3. Nordea Progress	FOC
4. any other account within eFirma package	9,-
5. any other account within eFirma plus package	30,-

3. Access (communication) channels

1. Use of the telephone channel	FOC
2. Use of the WAP channel	FOC
3. Use of the SMS channel	FOC
4. Blocking an access channel	FOC
5. Unblocking an access channel	FOC

4. Authentication package

1. Issuance of a token FOC	FOC
2. Token fee - monthly ⁵	6,-
3. Fee for the first two token in the Nordea Wspólnota package- monthly	FOC
4. fee for each subsequent token in the Nordea Wspólnota package- monthly	6,-
5. Fee for the use of a token - monthly, during the first year of use ⁶	20,-
6. Fee for the use of the token in subsequent years ⁶	FOC
7. Cancellation of a token	5,-
8. Fee for the resignation from the token prior to the lapse of 24 months from the issuance date (for every remaining month in that period)	10,-
9. Issuance of an authentication card	FOC

5. Credit transfers to bank accounts (ordered through the Internet)

1. To accounts in Nordea Bank Poland	FOC
2. To accounts in other banks	1,-
3. Standing orders to accounts in other banks	1,-
4. Future-dated credit transfers	1,-
5. To accounts in other banks – through the Sorbnet system ²	10,-

6. Withdrawal of money deposited on a NORDEA Progress account	
1) first withdrawal in a calendar month	FOC
2) every subsequent withdrawal in the calendar month	0,2% min 10,-

6. Credit transfers through the Customer Service Centre

1. Undefined - with the help of an operator	4,-
2. Automatically - through the Call Centre	1,-
3. Setting and amending a standing order/one-off order with a future date, through an operator.	3,-

7. Credit transfer execution certificate

1. Sent by facsimile	10,-
2. Generated in the Internet	FOC

8. SMS service (service for customers of Netbank)

1. Service activation	no charge (until further notice)
2. SMS service fee - per month	no charge (until further notice)

9. Other documents, transactions as per other chapters of the Table of Fees

Part 2 – Accounts operated in the HOME BANKING system (Solo Corporate)

1. Connection to the system	FOC
2. Cost of installation and training	
1) 1 work station	FOC
2) more than 1 work station	min. 100,-
3. Monthly contract fee¹	
1. 1 work station	FOC
2. for a standard installation, for each work station on top of one	50,-
3. for a nonstandard installation, for each work station on top of one	75,-

4. Credit transfer

1. to accounts in Nordea Bank Poland	FOC
2. to accounts in other bank	1,5
3. to accounts in another bank in the Nordea Wspólnota package	1,-
4. to accounts in other banks – through the Sorbnet system ²	10,-
5. to accounts in other banks, if less than PLN 1 million, through the Sorbnet system (subject to prior agreement with the Bank)	35,-

5. Cancellation by the Customer of future-dated orders, through the system

6. Cancellation, subject to the Bank's consent, of „current-dated” orders made through the electronic banking system prior to their execution by the Bank in the clearing system

1. a single domestic order	10,-
2. a part of the whole of a collective order ³	as per agreement
3. an order in a foreign currency	At rate for Polish currency or per agreement

7. Blocking of the access to the system

8. Unblocking of the access to the system

9. Maintenance services

1. Maintenance visit for reasons lying with the Bank	FOC
2. Illegitimate call for maintenance or maintenance at the Customer's request for reasons lying with the Customer (incl.VAT), depending on the service completion time	
1) up to 12 hrs	860,-
2) up to 20 hrs	750,-
3) up to 48 hrs	500,-
3. IT personnel visit (regular course maintenance – generation of signature codes, establishment of user accounts, registration of code paths)	420,-

10. Recovery of the administrator password

11. Preparation and delivery to the customer of a Solo Corporate installation disk

80,-

12. Customisation of the Solo Corporate at the Customer's request

To be agreed (depending on the nature and complexity of changes, not less than PLN 1.000,-)

13. Electronic reports in a format other than the bank account, presenting entries on the customer's account, e.g. MT940 reports sent through the Solo Corporate mailing system:

- one-off arrangement fee	100,-
- a subscription fee for every account	10,- per month

14. Signature without a time code (activation of service)

100,-

15. Automation of system tasks (activation of service)

500,-

Part 3 – Secure digital signature (as per the price list for Sigillum PCCE services)

1. Sign L qualified certificate, valid 2 years

• Sigillum TOP qualified certificate (secure digital signature) issued for 2 years	
• Sigillum Basic commercial certificate (for signing and encrypting) issued for 2 years	
• cryptographic card	366,54 ⁴
• card reader (USB port)	
• software for the reader and the Cryptocard	
• Sigillum Sign Pro software for making a safe digital signature	

2. Renewal of certificates – the qualified and the commercial one – valid for 2 years, issued on a new cryptographic card (one-off fee)

121,77⁴

¹ Monthly fee

² Payments from PLN 1 million up, except for payments to accounts belonging to the Social Security Office and the Revenue Office, are compulsorily executed through the Sorbnet system

³ For every cancelled credit transfer instruction

⁴ Payment on the date of conclusion of the certification service agreement to the following account with Nordea Bank Polska SA, Gdynia: IBAN PL33 1440 1185 1000 1111 1226 2185

⁵ The fee applies to customers to whom the token was issued after 18.04.2010. (This does not apply to customers who have the Nordea Wspólnota package)

⁶ The fee applies to customers to whom the token was issued before 19/04/2010

CHAPTER III DOMESTIC SETTLEMENTS

1. PLN cash payments

1. Payments to accounts with the Bank		
1) at the cash counter	0,35 %	min. 6,-
2) at the cash counter, to accounts held by housing associations	3,-	
3) wrapped deposits ¹	0,3%	min. 6,-
4) ATM deposit	FOC	
2. Payments to accounts with other banks ²		
	0,5%	min. 15,-
3. Payment in coins		
1) to accounts with the Bank ³	10%	min. 6,-
2) to accounts with other banks ³	10%	min. 15,-

2. Withdrawals

1. Withdrawal from an account with the Bank	0,1%	min. 4,-
2. Fee for failure to collect cash if a withdrawal has been advised in an amount exceeding the limit allocated to the given branch office.	50,-	

3. Credit transfers

1. To accounts with Nordea Bank Polska S.A.	FOC	
2. To accounts with other banks (paper transfer slips)	6,-	
3. To accounts with other banks, through the Sorbnet system ⁴	10,-	
4. Effected by Customer's instruction through the Sorbnet system (if the transferred amount is below PLN 1 m)	35,-	
5. To a debt enforcement agency ⁵	10,-	
6. Transfer execution certificate (paper form)	10,-	

7. Execution of a one-off or a standing order:

1) to an account with Nordea Bank Polska S.A. Including automatic execution by the system	FOC	1,-
2) standing order to an account with another bank		3,-
3) one-off credit transfer to an account with another bank		5,-

8. Withdrawal of funds from a Nordea Progress account

1) first withdrawal in a calendar month	FOC	
2) every subsequent withdrawal in a calendar month	0,2 %	min. 10,-

9. Defining and changing a one-off/standing order registered by a bank officer in a branch office of the bank

		3,-
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10. Review of the contractual terms before the execution of a credit transfer (the fee charged on top of the fee for the transfer; it concerns account freezing by the Customer's order or escrow accounts)

		30,-
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11. The handling of an account seizure order under a writ of enforcement (the fee is charged after the whole amount stated in the writ of enforcement is seized)

		20,-
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4. Direct Debit orders – crediting the payee's account

1. Execution of a single DD order – debiting of the payer's account	FOC	
2. Direct Debit service fee (monthly)		2,-
3. Modification or cancellation	FOC	
4. Cancellation of a single DD order – crediting of the payer's account		2,-
5. Notification of the payer of the refusal to execute a DD order due to lack of funds – on customer's request		5,-

5. Direct Debit orders – payee's service

1. One-off arrangement fee	as per agreement (subject to Nordea's consent)	
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2. Execution of a single DD order- fee for transmitting an order to be executed

1) when the payer holds an account with Nordea Bank	as per agreement (subject to Nordea's consent)	
2) when the payer holds an account with another bank	as per agreement (subject to Nordea's consent)	

3. Debiting the payee's account due to denial of a single DD order by the payer

	as per agreement (subject to Nordea's consent)	
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4. Execution of the payer's denial of a single DD order – when the debiting of the payee's account causes an overdraft

	as per agreement (subject to Nordea's consent)	
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5. Cancellation by the payee of a Direct Debit order

	as per agreement (subject to Nordea's consent)	
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6. Notification of the execution of a DD order by a transaction report

	as per agreement (subject to Nordea's consent)	
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7. Notification of the rejection of a DD order by a transaction report

	as per agreement (subject to Nordea's consent)	
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8. Execution of a one-off zero-value DD order

1) when the payer holds an account with Nordea Bank	as per agreement (subject to Nordea's consent)	
2) when the payer holds an account with another bank	as per agreement (subject to Nordea's consent)	

9. Fee for any amendments

	as per agreement (subject to Nordea's consent)	
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6. Cashing of cheques

1. Issuance of a cheque (per 1 slip)	0,70	
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2. Cashing of a cheque	10,-
3. Confirmation of a cheque	10,-
4. Cashing of a cheque – cash payment	0,1% min. 4,-

7. Bill of exchange

1. Acceptance of a bill of exchange to be settled with another bank ⁷	20,-
2. Handling of a cheque received for cashing from another bank ⁸	25,-

¹ In the case of payment in coins, the fee as per item 3 may be charged, subject to the inclusion of the relevant clause in the agreement.

² In the case of customers not holding an account with Nordea Bank, a branch manager may decide to raise the minimum amount in the given branch to PLN 50;

³ The fee is only charged if the Branch Manager decides so

⁴ Payments from PLN 1 million, except for payments to accounts belonging to the Social Security Office and the Revenue Office, are compulsorily executed through the Sorbnet system.

⁵ A fee is debited to the account for every transfer, on top of the fee for the handling of a claim seizure order

⁶ The fee is collected from the creditor's account for every direct debit sent by the Bank for settlement to the National Clearing House

⁷ The fee is charged to the presenter of the bill

⁸ The fee is charged to the drawer of the bill

CHAPTER IV FOREIGN TRANSACTIONS

1. Credit transfers ^{1 & 4}

1. Credit transfers between foreign currency account with the Bank.	FOC
2. Import payment order in a foreign currency to another domestic bank or to a foreign bank – in a foreign currency or PLN ¹	
1) standard priority (value date D+2) and „Nordea Payments” NP. (value date D+1)	0,25% min. 20,- max. 200,-
2) „urgent” priority ² executed the following business day (value date D+1)	0,75% min. 30,- max. 300,-
3) „express” ⁶ priority executed the same business day (value date D+0) ²	0,75% min. 100,- max. 500,-
4) „Nordea Intracompany Payments” (NIP) ³	
a) paper instruction	40,-
b) electronic instruction	35,-
3. The implementation of payment orders received	
1) crediting an account with the Bank	
a) with an instruction that the ordering bank's costs are to be covered by the beneficiary (BEN or SHA cost option ³)	20,-
b) with an instruction that the ordering bank's costs are to be covered by the principal (OUR cost option)	As per a separate tariff for banks
2) „Nordea Intracompany Payments” NIP	FOC
3) transfer of the payment order amount to another bank, in a foreign currency of PLN	
a) with an instruction that the ordering bank's costs are to be covered by the beneficiary (BEN or SHA cost option)	0,25% min. 20,- max. 200,-
b) with an instruction that the ordering bank's costs are to be covered by the principal (OUR cost option)	As per a separate tariff for banks

IMPORTANT: In the case of an export payment in an amount below PLN 100,- or its equivalent in a foreign currency, regardless of the cost option selected, the transaction cost is to be covered by the ordering party.

4. Issuance of a certificate of the receipt by the customer of an export payment (by fax or e-mail)	25,-
5. Issuance of a copy of an import payment order	25,-
6. Re-advising of an export payment order received before it is posted to the customer's account (separately for each account) ⁵	25,- m-th
7. Providing information about credit transfers to the customer's account by virtue of export payment orders – against a password (subject to the conclusion of a relevant agreement)	25,- m-th
8. Clarification/complaint processing with regard to foreign currency payment orders ¹ (no charge, if the error was made by Nordea BP)	100,-
9. Supplementation or an amendment in the text of the import payment order, chargeable on top of the fees stipulated in section 2 ¹	40,-
10. „Non STP” payments – payment orders requiring manual operations (an additional fee to the ones set out in sections 2 and 3)	40,-
11. Return of a payment order	140,-
12. Fee for complaint about a cross-border payment following the execution of the payment based on the Customer's instruction containing incorrect or incomplete details	100,- + third party bank's cost
13. Other FX transactions not provided for in this Table of Fees	as per agreement min. 50,-

2. SEPA payments⁷

1. Outgoing SEPA payments:	
1) only an electronic order placed through the HOME BANKING system (Solo Corporate)	5,-
2) a flat-rate telecommunication fee for a SEPA payment	5,-
2. Incoming SEPA payments	10,-

3. Cash payments and withdrawals in foreign currencies

1. Payments to accounts with Nordea Bank Polska S.A.	0,35% min. 6,-
1) including closed deposits	0,30% min. 6,-
2. Withdrawal from an account with Nordea Bank Polska S.A.	0,1% min 4,-
3. Fee for failure to collect the cash if a withdrawal has been advised of an amount exceeding the limit set for the given branch office	50,-
4. Payments to accounts with other banks	0,5% min. 15,-
5. Purchase or sale of foreign money	FOC
6. Currency exchange	5% min. 25,-
7. Exchange of coins	75%

4. Cheques⁹

1. Cashing of cheques	
1) issued/sold abroad (except ones payable in the USA)	2% min.50,- max.500,-
2) issued/sold abroad, payable in the USA	5% min.100,- max.1000,-
2. Cheque collection	
1) collection of cheques issued abroad (for every cheque plus a lump-sum postage fee)	1% min. 20,- max. 250,-
2) return of cheques not paid abroad (for every cheque – on top of the costs charged by the foreign bank)	20,-
3. Banker's cheques	
1) sale of banker's cheques (for every cheque)	0,5% min. 20,- max. 200,-
2) return of unused cheques (for every cheque)	30,-
3) stopping a cheque (for every cheque)	50,-

4. Cashing Traveller's cheques	1,5% min. 30 max. 200,-
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5. Documentary collection

1. Import documentary collection	
1) advising the payer of the receipt of the documents	50,-
2) delivery of documents on the terms and conditions as set out in the Documentary Collection Instructions effective in the Bank	0,2% min. 100,- max. 300,-
3) change in the conditions of collection, cancellation of collection	100,-
4) delivery of documents without collecting the money (franco)	100,-
5) partial payment without the delivery of documents	50,-
6) endorsement or assignment of documents issued to the Ba	100,-
7) transfer of collection for execution by another bank, return of documents to the principal's bank	100,-
8) instruction to protest a bill of exchange (chargeable on top of notary's costs)	300,-
9) other transactions not provided for in this Table of Fees	as per agreement min. 50,-
2. Export documentary collection	
1) acceptance of a collection order for execution	0,2% min. 100,- max. 300,-
2) the handling of receipts under collection	50,-
3) change in the conditions of collection, cancellation	100,-
4) other transactions not provided for in this Table of Fees	as per agreement min. 50,-

6. Documentary credit

1. Import documentary credit (own)	
1) issuance of a documentary credit – for every commenced 3-month period during the validity term (the fee is calculated in relation to the credit amount plus a percentage of tolerance)	as per agreement min. 250,-

2) change in the credit terms and condition	
a) raising the amount, prolongation of validity (the fee is charged when the prolongation goes beyond the period for which a fee has been charged)	as per agreement min. 250,-
b) any other change in the terms and conditions, including cancellation	250,-
3) payment of documentary credit – commission in relation to the amount specified in the documents	0,2% min. 250,-
4) deferment of payment under documentary credit – for every 1-month period of deferment from the credit expiry date	0,1% min. 200,-
5) formulation of a draft of the documentary credit or amendments to the credit	250,-
6) endorsement or assignment of documents issued to Nordea Bank Polska S.A.	250,-
7) Presentation of documents that are inconsistent with the terms and conditions of the documentary credit – a fee charged to the beneficiary/foreign bank	PLN 400 or EUR 100 or USD 150
8) write-off of the unused credit balance (over the equivalent of PLN 1,000)	150,-
9) other transactions not provided for in the Price List	as per agreement min. 200,-
2. Export letter of credit (third party)	
1) advice of a letter of credit	0,2% min. 100,- max. 500,-
2) conformation of a credit – for every commenced 3-month period during the validity term (the fee is calculated in relation to the credit amount plus a percentage of tolerance)	as per agreement min. 250,-
3) change in the credit terms and conditions	
a) increase in the amount, prolongation of validity (the fee is charged when the prolongation goes beyond the period for which a fee has been charged)	as per agreement min. 250,-
b) any other change in the credit terms and conditions incl. cancellation	250,-

4) examination of documents and/or payment under a letter of credit available at Nordea Bank Polska S.A.	0,2% min. 250,-
5) presentation for negotiations of documents inconsistent with the terms and conditions of a credit available at Nordea Bank Polska S.A.	250,-
6) deferment of payment of the letter of credit – for every commenced month from the LC expiry date – regarding a credit confirmed by Nordea Bank Polska S.A.	0,2% min. 250,-
7) deferment of payment of the letter of credit regarding a letter of credit not confirmed by Nordea Bank Polska S.A.	250,-
8) preliminary verification of documents	300,-
9) transfer of a credit –for every commenced 3-month period during the validity term (the fee is calculated in relation to the credit amount plus a percentage of tolerance)	0,25% min. 500,-
10) transfer of documents to the bank at which the credit is available	250,-
11) Acceptance of an order to transfer of the proceeds from the letter of credit	250,-
12) other transactions not provided for in this Price List	as per agreement min. 200,-

¹ An extra fee is charged in connection with every transaction

² The value date + 0 is available for transfers denominated in EUR, USD or PLN

³ A type of payment exempted from the SWIFT flat-rate fee, executed at a preferential rate as long as it meets all the conditions of NIP or the conditions specified at the www.nordeabank.pl site

⁴ In foreign exchange transactions, a customer may be charged foreign bank's fees

⁵ The service is only available to SOLO Corporate customers and is activated on a customer's written request

⁶ To the extent there are funds available on Nostro accounts

⁷ Payment type realized if it complies with all conditions of the SEPA Credit Transfer, or presented on the website www.nordea.pl

⁸ Including telecommunication fee

⁹ Double flat-rate postage fee

CHAPTER V CASH MANAGEMENT SERVICES

1. Management of an account from abroad¹

1. Payments to abroad in foreign currencies and in PLN and payments in foreign currencies to another domestic bank, on the basis of MT101 orders	As per the rate for an imp order
2. Payments in PLN on the basis of instructions received in an MT 101 message to accounts:	
1) with Nordea Bank Polska S.A.	FOC
2) with other domestic banks	At rates as per domestic credit transfers through the Home Banking system
3. Conclusion of an agreement with a customer concerning the performance of and acceptance of payments orders in international dealings (MT101-type message) and the reporting of balances/transactions from the parent company's accounts (MT94X group messages, separate for each transaction)	100,-
4. Conclusion of an account with the customer or the customer and to parent/partner company concerning the execution and acceptance of payments orders in international dealings (MT101-type message) and the reporting of balances/transactions from the daughter company's accounts (MT94X group messages, separate for each transaction)	100,-
5. Subscription for the sending of account statements through SWIFT as MT94X messages. IMPORTANT: Reporting of balances/transactions to Nordea Group banks based on the general agreement for mutual services.	100,-/m-th
6. Acceptance for execution of a request for transfer in international dealings (MT101)	20,-

2. Interest Enhancement Service not applicable

3. Cash Pooling Service (within a single legal entity), minimum fee depends on the agreed option not applicable

4. Automatic cash transfers and automatic MT 101

1. Fee for the registration in the banking system of the conditions of a Request (internal, domestic and international transfers as well as MT 101 between banks from the Nordea Group)	
1) internal and domestic transfers	200,-
2) international transfers and automatic MT101 between banks from the Nordea Group	200,-
2. Fee for the registration in the banking system of the conditions of a Request (international transfers to other foreign banks)	280,-
3. Service fee (internal, domestic and international transfers as well as MT 101 between banks from the Nordea Group); (monthly fee)	
1) internal and domestic transfers	200,-
2) international transfers and automatic MT101 between banks from the Nordea Group	200,-
4. Service fee (international transfers to other foreign banks); (monthly fee)	280,-
5. Fee for the registration in the banking system of changes in the conditions of a Request	
1) internal and domestic transfers	200,-
2) international transfers and automatic MT101 between banks from the Nordea Group	200,-
3) international transfers to other foreign banks	200,-
5. Identification of incoming payments in the mass payment recognition system	
1. One-off arrangement fee	100,-
2. Fee for the execution of a single mass payment transaction depending on the number of transactions per month:	
1) 0 - 5.000 transactions per month	0,25
2) over 5.000 transactions per month	per month as per agreement
3. The fee for the execution of a single MPS transaction, depending on the number of transactions per month in the Nordea Wspólnota package.	
1) 0-200 transactions per month	0,20

2) 200-500 transactions per month	0,15
3) over 500 transactions per month	0,10
4. Amendment fee	To be agreed (depending on the nature and complexity of the changes, min. 50,-)
5. A monthly fee for mass payments to accounts in:	
1) PLN	25,-
2) foreign currencies	100,-
6. Monthly fee for mass payments transferred to PLN accounts in the Nordea Wspólnota package.	5,-
7. Generation of a unique mass payment account number according to the rules agreed with the customer	
1) to 500 accounts	1,- for every generated account
2) over 500 accounts	as per agreement

6. Local Cash Pooling service

1. Up-front fee payable once upon the conclusion of the Cash Pooling Agreement in relation to each account involved in the local cash pooling service	as per agreement
2. Recurring fee payable in advance in relation to each account involved in the local cash pooling service	as per agreement

7. Other cash management activities not specified in the Table of Fees

as per agreement - min 50,-

¹ As regards account management from abroad, transfers are governed by the relevant provisions of other chapters of this Table of Fees.

CHAPTER VI PAYMENT CARDS

1. Visa Business debit card

1. Issuance of a card	100,-
2. Renewal of a card	80,-
3. Issuance of a duplicate card	60,-
4. Card stopping due to failure to observe the rules	30,-

5. Ordering of a card in an express mode (card and PIN sent by courier service)	30,-
6. Cash transactions	
1) in Poland	3% min. 5,-
2) abroad	3% min. 10,-
7. Non-cash transactions in Poland and abroad	FOC ¹
8. Currency change-over of a cash or a non-cash transaction amount in case when the currency of transaction is other than PLN or EUR.	2%
9. Emergency issuance of a replacement (temporary) card abroad in the event of the loss of the card	at cost
10. Emergency cash withdrawal abroad in the event of the loss of the card	at cost
11. Issuance of a copy of a receipt issued by a merchant	15,-
12. Re-generation of the PIN	5,-
13. Issuance of a duplicate list of transactions	5,-
14. Change of PIN in ATMs owned by BZ WBK S.A.	6,-
15. Generation of a mini-account statement in an ATM owned by BZ WBK ²	3,-

2. Visa Business charge card

1. Issuance of a card	100,-
2. Renewal of a card	80,-
3. Issuance of a duplicate card	60,-
4. Card stopping due to failure to observe the rules	30,-
5. Ordering of a card in an express mode (card and PIN sent by courier service)	30,-
6. Cash transactions	
1) in Poland	3% min. 5,-
2) abroad	3% min. 10,-

7. Non-cash transactions in Poland and abroad	1,3%
8. Currency change-over of a cash or a non-cash transaction amount in case when the currency of transaction is other than PLN or EUR.	2%
9. Emergency issuance of a replacement (temporary) card abroad in the event of the loss of the card	at cost
10. Emergency cash withdrawal abroad in the event of the loss of the card	at cost
11. Issuance of a copy of a receipt issued by a merchant	15,-
12. Re-generation of the PIN	5,-
13. Issuance of a duplicate list of transactions	5,-
14. Change of PIN in ATMs owned by BZ WBK S.A.	6,-
15. Generation of a mini-account statement in an ATM owned by BZ WBK ²	3,-

3. Visa Business Electron debit card

1. Issuance of a card within an eFirma/eFirma plus package	
1) first	FOC
2) every subsequent	19,-
2. Issuance of a card related to the current account - outside the package	50,-
3. The annual fee for card	19,-
4. Issuance/Renewal of a card, if it is not collected by the applicable deadline	20,-
5. Issuance of a duplicate card while the card is still valid	10,-
6. Card stopping due to failure to observe the rules	50,-
7. Ordering of a card in an express mode (card and PIN sent by courier service)	30,-
8. Cash transactions – withdrawals in Poland	
1) using the ATM network belonging to Nordea Bank, BZ WBK SA and e-Card	FOC
2) using the Euronet ATM network	
a) two first withdrawals in a calendar month	FOC

b) further withdrawals from Euronets ATMs	4,-
3) from other banks' ATMs	4,-
4) withdrawals at other banks' cash desks	5,-
9. Cash transactions – withdrawals abroad	
1) from ATMs owned by the Nordea Group	FOC ¹
2) from other banks' ATMs and cash desks	3% min. 15,-
10. Emergency cash withdrawal abroad, up to the maximum of USD 1,000, in the event of loss of card	at cost
11. Non-cash transactions in Poland / abroad	FOC ¹
12. Currency change-over of a cash or a non-cash transaction amount in case when the currency of transaction is other than PLN or EUR.	1%
13. Card fee in the event of account closing before the lapse of one year from the issuance of the first card (if it was issued free of charge – for every month until the end of the one-year period)	2,-
14. Issuance of a copy of a receipt issued by a merchant	10,-
15. Re-generation of the PIN	FOC
16. Change of PIN in ATMs owned by BZ WBK S.A.	3,5
17. Generation of a mini-account statement in an ATM owned by BZ WBK ²	3,-

4. MasterCard Business credit card

1. Annual card utilization fee	100,-
2. Issuance of a duplicate card	60,-
3. Issuance of a new card in place of a stopped one	40,-
4. Issuance of a replacement card abroad, fee for an emergency cash withdrawal abroad	at cost
5. Non-cash transactions	FOC
6. Cash transactions	3% min 7,-
7. Change of PIN in ATMs	3,50
8. Generation of a mini-account statement in an ATM owned by BZ WBK S.A. ²	2,50

9. Late payment of non-payment of the minimum repayment	FOC
10. Stopping of a card in the event of failure to observe the regulations.	50,-
11. Ordering of a card in an express mode (card and PIN sent by courier service)	30,-
12. Issuance by the Bank of any of the following documents: an additional account statement, account history, transaction certificate	10,-
13. Sending of a request for payment	30,-
14. Temporary blocking of the card	20,-
15. Issuance of a Banking Writ of Enforcement	25,-

5. Volvo Truck Nordea credit card

1. Arrangement fee	FOC
2. Annual card utilization fee	80,-
3. Issuance of a duplicate card	60,-
4. Issuance of a new card in place of a stopped one	40,-
5. Issuance of a replacement card abroad, fee for an emergency cash withdrawal abroad	at cost
6. Card transactions and other instructions made with the card:	
1) Non-cash transactions	FOC ¹
2) Cash transactions	3% min 7,-
7. Change of PIN in ATMs owned by BZ WBK S.A.	3,5
8. Currency change-over of a cash or a non-cash transaction amount in case when the currency of transaction is other than PLN or EUR.	2%
9. Generation of a mini-account statement in an ATM owned by BZ WBK S.A. ²	2,50
10. Late payment of non-payment of the minimum repayment	FOC
11. Stopping of a card in the event of failure to observe the regulations	50,-
12. Sending of a card by courier:	

1) the customers of brick-and -mortar	15,-
2) the customers of the Contact Centre (Internet Branch)	FOC
13. Issuance by the Bank of any of the following documents: an additional account statement, account history, transaction certificate	10,-
14. Sending of a request for payment	30,-
15. Temporary blocking of a card	20,-
16. Issuance of a Banking Writ of Enforcement	25,-
17. Loyalty programme:	
1) premium for non-cash transactions	0,35% of the value of non-cash transactions
2) rebate in authorised garages of Volvo Trucks	3% of the purchase amount

¹ In case when the currency of a transaction is PLN or EUR.

² A mini-account statement lists last 10 transactions

CHAPTER VII LOANS AND GUARANTEES

1. Loans

1. Acceptance of a loan application	100,-
2. Arrangement fee for a loan	
1) for approving overdraft in eFirma account	2,5% min. 200,-
2) for approving all other loans	od 1% min. 100,-
3. Fee for the raising of the loan amount	
1) for increasing the amount of overdraft in eFirma account	2,5% min. 200,-
2) for increasing the amount of all other loans	od 1% min. 100,-
4. Loan renewal fee	
1) for overdraft renewal in eFirma account	2,5% min. 200,-
2) for renewal of all other loans	od 1% min. 100,-

5. Prepayment fee, in relation to the prepaid amount	2%
6. Fee for other changes in the terms of the agreement (made on Customer's request)	
1) for prolongation	od 1% min. 100,-
2) for the shortening of the credit term	od 1% min. 100,-
3) change of currency	od 1% min.100,-
4) other changes	od 1% min.100,-
7. Commitment fee (readiness to disburse the loan)	as per agreement
8. Commitment fee – for any unutilized part of the loan	0-5%

2. Factoring

1. Acceptance of an application for the factoring of invoices:	
1) one-off transaction	100,-
2) factoring line	100,-
2. Arrangement fee	0,3-2%
3. Fee for changes in the terms of the agreement on customer's request	
1) for increasing the amount	0,2-1%
2) for prolongation	0,2-1%
3) for the shortening of the credit term	0,2-1%
4) other changes	0,2-1%
4. Fee for payments under a factoring line	0,2%

3. Discounting of bills of exchange

1. Fee for the acceptance of an application for	
1) a one-off discount	50,-
2) a discount line	100,-
2. Arrangement fee for the processing of an application for	

1) a one-off discount	0,5%
2) a discount line	0,5%
3. Commitment fee for unutilized part of the discount line	5%

4. Guarantees and suretyships

1. Arrangement fee for the processing of an application for a guarantee/counter-guarantee/suretyship or a commitment letter for a guarantee of suretyship	as per agreement min. 250,-
2. Guarantee fee – for the operation of a guarantee/counter-guarantee/suretyship or a commitment letter for a guarantee of suretyship (charged in advance for every commenced three-month validity period – on the first day of the period)	as per agreement min. 250,-
3. Raising of the amount of a guarantee/counter-guarantee/suretyship (in relation to the amount of the increase)	as per agreement min. 250,-
4. Prolongation of the validity of a guarantee/counter-guarantee/suretyship (the fee is charged on top of the guarantee fee for subsequent validity periods)	250,-
5. Any other change in the terms and conditions of a guarantee/counter-guarantee/suretyship	250,-
6. Payment of the compensation under a guarantee/counter-guarantee/suretyship issued by the Bank	300,-
7. Handling of an assignment of rights under a guarantee (one-off fee)	300,-
8. Advising of a third-party guarantee or changes to a third-party guarantee to the beneficiary	250,-
9. The submission of a claim, by request of a Bank's customer, under a third-party guarantee issued to that customer	300,-
10. Drafting or reviewing of the text of a guarantee different than the form used by Nordea Bank	250,-
11. Authentication of a third-party guarantee, not advised by the Bank	250,-
12. Issuance of a duplicate of a guarantee	500,-
13. Other transactions relating to a guarantee/counter-guarantee/suretyship/ letter of commitment, not provided for in the Price List	as per agreement min. 200,-

5. Other fees relating to the restructuring of financial obligations towards the Bank or the setting of the terms of payment of a mature debt^{1 and 2}

1. An addendum the subject of which is a change in or release of collateral	0,2-3% min. 100,-
2. Other addenda / agreements / letters of understanding relating to the restructuring of or the setting of the terms of payment of a mature	
1) prolongation	0,2-3% min. 200,-
2) other changes	0,2-3% min. 200,-

6. Miscellaneous

1. Fee for the issuance of a letter of commitment concerning a loan, a guarantee or suretyship (in the case of a loan, the fee is deducted from the arrangement fee)	0,2% min. 50,-
2. Copy of an agreement – by request of the borrower or surety	20,-
3. Fee for the issuance of a Banking Writ of Enforcement	25,-
4. Fee for the sending of a reminder or another call (charged in the event of delinquency during the term of a loan agreement, regardless of the number of calls for payment sent at one time)	30,-
5. Other activities relating to loans, not provided for in this Table of Fees	wg umowy min. 25,-

¹ When, by initiative of the Customer or the Bank, an addendum/agreement/debt take-over agreement/debt accession agreement/arrangement/amicable settlement agreement is drawn up in connection with a Bank's receivable under a loan, guarantee or a suretyship accepted by the Bank, a debit or credit card, or other financial obligations.

² In the case of restructuring or the setting of the terms of payment of a mature debt, the fee is calculated in relation to the whole debt under restructuring or whose terms of repayment are to be set, and in the case of an addendum concerning a change in or the release of collateral, the fee is calculated in relation to the value of the object of collateral, with the reservation that if the change causes a difference between the value of current collateral and new collateral to arise, the higher of the two shall be taken into account.

CHAPTER VIII MISCELLANEOUS ORDERS

1. Telephone inquiries about the account against a password through the Customer Service Centre (monthly fee)	15,-
2. Freeze of funds on an account for the protection of agreements entered into by the account holder	
1) with Nordea Bank Polska S.A.	FOC
2) with other banks	75,-
3) with other entities	50,-
3. The sending of a call for payment or a reminder, or any other call for the performance of an obligation under the bank account agreement.	30,-
4. Acceptance of an authorisation to use the account, as security for any agreement entered into by the account holder with a third-party institution.	50,-
5. Safekeeping	
1) fee for the placement of a deposit	50,-
2) safekeeping fee (monthly)	20,-
6. Exchange of small change in the domestic currency for bigger denominations	
1) over 10 units but less than 100	3,-
2) over 100 units (in relation to the amount)	0,5 % min. 15,-
7. Reporting a stolen or lost ID	
1) acceptance of a report ¹	30,-
2) cancellation of a report	15,-

¹ If a report on a lost or stolen ID is recorded in the Bank's IT system and in the interbank system – the fee is doubled.

CHAPTER IX TELECOMMUNICATIONS AND POSTAGE FEES ^{1 AND 2}

1. Flat-rate postage	
1. Ordinary mail – in Poland	5,-
2. Ordinary mail – to a European country	10,-

3. Ordinary mail –to a non-European country	15,-
4. Registered mail, air mail, first class priority mail	As above + 5,-

2. Flat telecommunication fees for using clearing systems excluding domestic clearing systems.³

1. Basic rate	10,-
2. A message in the urgent mode	20,-
3. Other messages not related to requests for transfers/ payment orders	20,-

3. Flat-rate facsimile fees

1. Facsimiles to other banks in Poland:	
1) for the first page	10,-
2) for every subsequent page	5,-
2. Facsimiles to banks abroad	
1) for the first page	15,-
2) for every subsequent page	10,-

4. Other

1. Flat-rate fees for a wire message – for every sequence consisting of 160 characters	15,-
2. Courier services on customer's request	As per the courier's price list

IMPORTANT

¹ Flat-rate fees are liable to change in the event of a major change in the general postage and telecommunication fees

² Fees are charged in the event of execution of an order in line with additional instructions (by Customer)

³ Fees are charged additionally for every transaction affected in this form.