

Table of Fees

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

Legal status as at 31.01.2012 r.

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GENERAL RULES

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

1. This „Table of Fees Charged by Nordea Bank Polska S.A. from Private Customers”, („Table of Fees” applies to banking transactions carried out for private persons.
2. The term “Bank” as used in this Table of Fees shall be understood as Nordea Bank Polska SA.
3. The term “Exchange Rates Table” as used in this Table of Fees means Nordea Bank Polska SA’s table of exchange rates.
4. In the case of the customers who acceded to the Nordea Benefit Programme, the products included in the programme are subject to the rates applicable in the Nordea Benefit Programme.
5. Apart from the fees set out in this Table of Fees, the Bank also charges:
 - 1) Fees, commission and other costs charged by third party banks (foreign banks and domestic ones in foreign exchange dealings),
 - 2) flat-rate postage and telecommunications fees as specified in this Table of Fees,
 - 3) other fees as envisaged by the generally applicable laws.
6. Residents and non-residents are charged fees according to the same rules.
7. Fees are charged:
 - 1) on the completion of the service or on the day the relevant order is placed,
 - 2) in specific cycles,
 - 3) in accordance with the relevant agreement.
8. Standing fees, especially the fee for the maintenance of a current account, are charged monthly in arrears except as agreed otherwise.
9. All fees and commissions set out in this Table of Fees shall be paid by the ordering party, unless the parties have agreed otherwise.
10. Fees and commissions are charged in PLN, with the reservation of subparagraph 11. The amounts payable are subject to rounding up in accordance with the generally applicable rules.
11. If the customer only holds a foreign currency account or does not have a sufficient amount to cover payable fees or commissions on his PLN account, the Bank will have a right to charge such fees to his foreign currency account. The amounts payable shall be translated at the average exchange rate used by Nordea Bank Polska SA for the currency in question, as quoted in the Table of Exchange Rates valid on the date of execution of the banking transaction.
12. Partner banks’ fees expressed in foreign currencies may be charged to the customer’s PLN account, using the selling rate of the currency in question set out in the Exchange Rates Table published on the transaction execution date.
13. With regard to foreign exchange transactions expressed in foreign currencies and debiting/crediting an FX account, the basis for the calculation of the fee is the PLN equivalent of the transaction amount at the average exchange rate set out in the Nordea Bank Polska SA Table of Exchange Rates.
14. If a withdrawal is made from a Nordea Progress account subject to a fee, the fee can be refunded if on the same day the holder of such a Nordea Progress account submits any one of the instructions eligible for exemption from the fee, with the reservation of the provisions of clauses 15-16.
15. 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
16. If the amount of the deposit in the product giving eligibility for fee exemption is lower than the amount withdrawn from a Nordea Progress account, the fee for the withdrawal is charged on the difference between the two amounts.
17. If a withdrawal is made from a Nordea Progress account in a foreign currency, subject to a fee in the foreign currency, the fee can be refunded if on the same day the account holder pays the fee in PLN.”
18. Specific fees stipulated in this Table of Fees will be applicable if the product or order which the fee is related to are carried by the given Branch Office.
19. Information about the main fees and commissions relating to account maintenance is provided on the opening of the account.
20. The Bank’s organizational units present the fees to the customers by posting them on the notice boards. The complete Table of Fees is available at every Branch Office of the Bank and on its website at www.nordea.pl.

CHAPTER I NORDEA BENEFIT PROGRAMME

Rates for specific customer groups

Bronze Silver **Gold** Checkin Package

1. Account maintenance (monthly fee)

1) when the Account Holder uses e-banking	5,-	4,-	3,-	FOC
2) when the Account Holder does not use e-banking	9,-	7,-	5,-	9,-
3) for the holders of a NORDEA SPEKTRUM account ¹	0,-/10,99,- ²	0,-/10,99,- ²	0,-/10,99,-²	0,-/10,99,- ²

2. E-Banking fees³

1. Fee for a credit transfer to an account with another bank ⁴	0,70	0,50	0,40	0,40
2. Standing order crediting an account with another bank ⁴	0,70	0,50	0,40	0,40

3. Issuance of a VISA Classic payment card

1) for the Account Holder	55,-	45,-	30,-	30,-
2) for the Co-Holder	55,-	45,-	30,-	30,-
3) additional card for an authorised user	50,-	40,-	25,-	25,-

4. Renewal of a VISA Classic card on expiry

1) for the Account Holder	55,-	45,-	25,-	55,-
2) for the Co-Holder	55,-	45,-	25,-	55,-
3) additional card for an authorised user	55,-	45,-	25,-	55,-

5. Issuance of a VISA Gold card

1) for the Account Holder	200,-	180,-	150,-	150,-
2) for the Co-Holder	200,-	180,-	150,-	150,-
3) additional card for an authorised user	180,-	150,-	100,-	100,-

6. Renewal of a VISA Gold card on expiry

1) for the Account Holder	180,-	150,-	100,-	180,-
2) for the Co-Holder	180,-	150,-	100,-	180,-
3) additional card for an authorised user	180,-	150,-	100,-	180,-

7. Overdraft facility

1. Arrangement fee on the allocated facility amount	1,5 % min. 40,-	1,2 % min. 40,-	0,8 % min. 40,-	0,8 % min. 40,-
2. Renewal of the overdraft facility - on the amount of the renewed facility	2 % min. 50,-	1,5 % min. 50,-	1% min. 50,-	2 % min. 50,-
3. Increase in the facility amount - on the difference between the previous and the newly established facility amount	1,5 % min. 40,-	1,2 % min. 40,-	0,8 % min. 40,-	0,8 % min. 40,-
4. Reduction of the overdraft limit (in relation to the requested lower overdraft limit)	1,5 % min. 40,-	1,2 % min. 40,-	0,8 % min. 40,-	0,8 % min. 40,-
5. Change in the credit terms and conditions under an addendum to the Agreement request (other than loan renewal, the raising or reduction of the loan amount) in relation to the allocated loan amount	1,5 % min. 100,-	1,2 % min. 100,-	0,8 % min. 100,-	0,8 % min. 100,-

¹ The holders of NORDEA SPEKTRUM accounts are subject to fees set out in Chapter III Part 1.

² No fee is charged if the average monthly receipts on the account (other than receipt from the holder's other accounts with the Bank) for the last 3 months are not less than PLN 1,500.

³ The fee applies to Elixir credit transfers.

⁴ The fee does not concern Nordea Spektrum account

Important - Transactions not listed above are subject to the provisions of other chapters of this Table of Fees.

CHAPTER II ACCOUNT MAINTENANCE IN THE ELECTRONIC BANKING SYSTEM

Part 1 - Accounts: Nordea, Nordea Waluta, Nordea Progres, Nordea Lokata maintained within the electronic banking system

1. Opening of an account

1) a NORDEA current account	FOC
2) a NORDEA WALUTA current account	FOC
3) a savings account, such as NORDEA PROGRES	FOC
4) a NORDEA LOKATA account	FOC

2. Account maintenance (monthly fee)

1) a NORDEA current account	7,-
2) a NORDEA WALUTA current account	FOC
3) a savings account, such as NORDEA PROGRES	FOC
4) a NORDEA LOKATA account	FOC

3. Access channels (communication channels)

1. Giving access to a channel in the electronic banking system	FOC
2. Use of the telephone channel	FOC
3. Use of the WAP channel	FOC
4. Use of the SMS channel	FOC
5. Blocking of an access channel	FOC
6. Unblocking of an access channel	FOC

4. Authentication package

1. Issuances of a token	FOC
2. Fee for the use of a token in the first year (a monthly fee charged, during the first 12 months of use)	20,-
3. Fee for the use of the token in subsequent years	FOC
4. Invalidation of a token	20,-

5. Fee for the resignation from the token prior to the lapse of 12 months from the issuance date (for every remaining month until the end of that period)	20,-
6. Issuance of an authentication card	FOC
7. Invalidation of an authentication card	FOC

5. Instructions placed through the Internet

1. Credit transfer to an account held with the Bank	FOC
2. Credit transfer to an account held with another bank (including a future-dated credit transfer)	0,90
3. Standing order crediting an account held with the Bank	FOC
4. Standing order crediting an account with another bank	0,90
5. Credit transfer to an account with another – through the Sorbnet system ¹	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 Contact Centre

1. Undefined - with the help of an operator	5,-
2. Automatically – through the Call Centre	0,60
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 Nordea's electronic banking system	FOC

8. Other

1. Other paper documents not listed in the Table	50,-
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¹ 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. Important – Transactions not listed above are subject to the provisions of other chapters of this Table of Fees

Part 2 – Account Nordea Spektrum maintained within the electronic banking system

1. Opening of an account

1) a NORDEA SPEKTRUM current account	FOC
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2. Account maintenance (monthly fee)

1) a NORDEA SPEKTRUM current account	0,-/10,99,- ¹
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3. Access channels (communication channels)

1. Giving access to a channel in the electronic banking system	FOC
2. Use of the telephone channel	FOC
3. Use of the WAP channel	FOC
4. Use of the SMS channel	FOC
5. Blocking of an access channel	FOC
6. Unblocking of an access channel	FOC

4. Authentication package

1. Issuances of a token	FOC
2. Fee for the use of a token in the first year (a monthly fee charged, during the first 12 months of use)	20,-
3. Fee for the use of the token in subsequent years	FOC
4. Invalidation of a token	20,-
5. Fee for the resignation from the token prior to the lapse of 12 months from the issuance date (for every remaining month until the end of that period)	20,-
6. Issuance of an authentication card	FOC
7. Invalidation of an authentication card	FOC

5. Instructions placed through the Internet

1. Credit transfer to an account held with the Bank	FOC
2. Credit transfer to an account held with another bank (including a future-dated credit transfer)	FOC
3. Standing order crediting an account held with the Bank	FOC

4. Standing order crediting an account with another Bank	FOC
5. Credit transfer to an account with another – 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 Contact Centre

1. Undefined – with the help of an operator	5,-
2. Automatically – through the Call Centre	FOC
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 Nordea's electronic banking system	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

1. Other paper documents not listed in the Table	50,-
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¹ No fee is charged if the average monthly receipts on the account (other than receipt from the holder's other accounts with the Bank) for the last 3 months are not less than PLN 1,500.

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. Important – Transactions not listed above are subject to the provisions of other chapters of this Table of Fees

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

1. Sign L qualified certificate, valid 2 years

<ul style="list-style-type: none"> • 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 • card reader (USB port) • software for the reader and the Cryptocard • Sigillum Sign Pro software for making a safe digital signature 	366,54 ³
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2. Renewal of certificates – the qualified and the commercial one – valid for 2 years, issued on a new cryptographic card (one-off fee).	121,77 ³
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³ 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

CHAPTER III BANK ACCOUNTS – IN PLN AND FOREIGN CURRENCIES

Part 1 – Nordea Spektrum account

1. Opening of a NORDEA SPEKTRUM current account	FOC
2. Maintenance of a rowadzenie NORDEA SPEKTRUM current account PLN1 (monthly fee)	0,-/10,99,- ²
3. Account statements	
1. Printed once a month:	FOC
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 every transaction: ³	FOC
1) collected at a branch office	10,-
2) mailed to the holder	15,-

4. Every additional statement on demand	15,-
5. Storage of NORDEA SPEKTRUM account statements by the Bank for more than two months if the „collect at a branch office” option was selected (for every commenced calendar month)	10,-

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

1. Fee for the issuance of a certificate of account balance, a certificate confirming the existence of an account or conforming the fact of using/not using/ a loan or that the account has not been seized by a bailiff, or the issuance of another certificate, opinion, copy of transaction list.	30,-
2. Fee for the issuance of any other documents on Customer's request (including transcripts, copies of documents, various certificates printed from the IT system concerning e.g. account number/balance)	20,-
3. Certificate, letter of reference or a transaction list concerning one NORDEA SPEKTRUM account on the basis of archived documents	60,-

5. Instruction regarding an authorisation to use

1) Registration of an authorised user	5,-
2) Change in the scope of authorisation	5,-
3) Cancellation of authorisation	5,-

6. Other

1. Fee for preparing documents:	
1) Change of the account agreement from the single holder agreement to the joint holders agreement and otherwise	10,-
2) Change in accounts arrangements	10,-
2. The closing of NORDEA SPEKTRUM account within 90 days of its opening	20,-

Part 2 – Other accounts

1. Opening of an account

1) a NORDEA current account	FOC
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2) a NORDEA WALUTA current account	FOC
3) a savings account, e.g. NORDEA PROGRES	FOC
4) a NORDEA LOKATA account	FOC

2. Account maintenance

1) a PLN current account ¹ (monthly fee)	10,-
2) a NORDEA WALUTA current account	FOC
3) a NORDEA PROGRES savings account	FOC
4) a NORDEA LOKATA account	FOC

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 every transaction: ²	
1) collected at a branch office	10,-
2) mailed to the holder	15,-
4. Statements of NORDEA LOKATA, NORDEA PROGRES accounts	FOC
5. Every additional statement on demand	15,-
6. Storage of NORDEA SPEKTRUM account statements by the Bank for more than two months, if the „collect at a branch office” option was selected (for every commenced calendar month)	10,-

4. Reference letters, certificates, excerpts, copies of documents:³

1. Fee for the issuance of a certificate of account balance, a certificate confirming the existence of an account or conforming the fact of using/not using/ a loan or that the account has not been seized by a bailiff, or the issuance of another certificate, opinion, copy of transaction list.	30,-
2. Fee for the issuance of any other documents on Customer's request (including transcripts, copies of documents, various certificates printed from the IT system concerning e.g. account number/balance)	20,-

3. Certificate, letter of reference or a transaction list concerning one = account on the basis of archived documents.	60,-
5. Instruction regarding an authorisation to use	
1) Registration of an authorised user	5,-
2) Change in the scope of authorisation	5,-
3) Cancellation of authorisation	5,-
6. Other	
1. Fee for preparing documents:	
1) Change of the account agreement from the single holder agreement to the joint holders agreement and otherwise	10,-
2) Change in accounts arrangements	10,-
2. The closing of NORDEA, NORDEA WALUTA account within 30 days of its opening	20,-

¹ No fee is charged for the month when the account was opened.

² No fee is charged if the average monthly receipts on the account (other than receipt from the holder's other accounts with the Bank) for the last 3 month are not less than PLN 1,500.

³ An account certificate is issued subject to prior application

⁴ An account certificate is issued subject to prior application

CHAPTER IV DOMESTIC SETTLEMENTS

1. Cash transactions¹

1. Payments in PLN	
1) payment to an account with the Bank	FOC
2) payment to an account with another bank	0,5% min. 15,-
3) payment of a premium to Nordea Polska Towarzystwo Ubezpieczeń na Życie SA	0,2% min. 2,-
4) payment for charity ²	FOC ²
2. Payments in foreign currencies	
1) payment to an account with the Bank	FOC
2) payment to an account with another bank	–
3. Withdrawals	
1) withdrawal from a PLN account	FOC

2) withdrawal from a foreign currency account	FOC
3) payment order (a service for persons not holding an account with the Bank)	1% min. 20,
4) failure to collect a previously advised withdrawal on agreed date	50,-

2. Credit transfers

1. Credit transfer to an account held with the Bank	FOC
2. Credit transfer to an account with another bank	9
3. Credit transfer to an account with another bank through the Sorbnet system ³	10,-
4. Execution of an order through the Sorbnet system concerning an amount below PLN 1 million (on request)	35,-
5. Transfer confirmation	10,-
6. Execution of orders	
1) one-off order to credit an account with the Bank (with future date)	FOC
2) one-off order to credit an account with another Bank (with future date)	6,50,-
3) standing order crediting an account with the Bank	FOC
4) standing order crediting an account with another bank	1,50
5) cancellation of a one-off order at a branch office	5,-

7. 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,-
8. Execution of an order for an enforcement authority ⁴	5,-
9. 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 ordered by a customer or escrow accounts)	20,-
10. 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,-
11. Payment transfer to Nordea Polska Towarzystwo Ubezpieczeniowe na Zycie SA	FOC

12. Making of a one-time or multiple time, premium payment transfer to Nordea Polska Towarzystwo Ubezpieczeniowe na Zycie SA's account	FOC
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3. Direct Debit

1. Execution of a single DD order – debiting the payer's account	FOC
2. Direct Debit service (monthly charge payable regardless of the number of settlements effected in the given month)	2,-
3. Modification or cancellation of consen	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,-

¹ A separate Table of Fees applies to payments crediting institutional customers' accounts held with Nordea and payments of money in connection with a business activity.

² This also applies to a transfer to charity made in a branch office

³ 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.

⁴ A fee is debited to the account for every transfer, on top of the fee for the handling of a claim seizure order

CHAPTER V FOREIGN TRANSACTIONS

1. Credit transfers

1. Credit transfers between foreign currency account with the Bank	FOC
2. Payment order in a foreign currency to another domestic bank or to a foreign bank – in a foreign currency or PLN:	
1) standard priority (value date D+2) and „Nordea Payments” NP. (value date D+1) ¹	0,25% min. 20,- max. 200,-
2) urgent ² priority executed the following business day (value date D+1) ¹	0,75% min. 30,- max. 300,-
3) “express” priority executed the same business day (value date D+0) ²	0,75% min. 100,- max. 500,-

4) "Nordea Private Transfer" (NPT) between the Customer's accounts with different Nordea Banks ³	FOC
3. Execution of a payment order: ⁴	
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) ^{5,6}	20,-
b) with an instruction that the ordering bank's costs are to be covered by the principal (OUR cost option) ⁷	at a separate rate for banks
2) A "Nordea Private Transfer" (NPT) between the Customer's accounts with different Nordea Banks ³	FOC
3) transfer of the payment order amount to another bank, in a foreign currency of PLN ¹	
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) ⁷	at a separate rate for banks
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. Supplementation or amendment of a payment order to be sent ¹ (fee charged on top of the fees listed in section 2)	40,-
7. Clarification/complaint processing with regard to FX payment orders ¹ (no charge, if the error was made by Nordea BP)	100,-
8. „Non STP" payments – payment orders requiring manual operations (an additional fee to the ones set out in sections 2 and 3)	40,-
9. Return of a payment order	140,-
10. Other foreign currency transactions not provided for in this Table of Fees	as per agreement min 50,-

2. SEPA payments⁸

1. Incoming SEPA payments	10,-
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3. Cheques⁹

1. Cashing of cheques issued/sold abroad, payable by the Bank	50,-
2. Cashing of cheques issued/sold abroad, payable by other domestic or foreign banks (except for cheques payable in the USA)	2% min. 50,- max. 500,-
3. Cashing of cheques issued/sold abroad, payable in the USA	5% min. 100,- max. 1000,-
4. Collection of cheques issued abroad (for every cheque, plus postage)	0,2% min. 10,- max. 200,-
5. Sale of cheque (for every cheque)	0,5% min. 10,- max. 100,-
6. Return of cheques not paid abroad (for every cheque – on top of the costs charged by the foreign bank)	10,-
7. Stopping a cheque (for every cheque)	50,-
8. Traveller's cashing cheques	1,5% min. 30, max. 200,-

¹ On top of the fee for every transaction, an additional telecommunication fee is charged

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

³ A transfer will be effected free of charge provided that it satisfies all the requirements for a NPT presented at www.nordea.pl

⁴ In the case of payment received 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.

⁵ Including telecommunication fee

⁶ The fee is not charged when the payment is related to repayments of loans denominated and indexed to a currency other than the Polish currency.

⁷ Settlement of costs with other banks, as translated at the average NBP rate

⁸ Payment Type realized if it complies with all conditions of the SEPA Credit Transfer, or presented on the website www.nordea.pl

⁹ Double flat-rate postage fee

CHAPTER VI PAYMENT CARDS

Part 1 – VISA Electron / Instant with a NORDEA SPEKTRUM account

1. Card fees

1. Issuance of a new card connected with the account	
1) for the holder and the co-holder	FOC
2) an additional card for an authorised user	FOC
2. Monthly fee for the use of the card	
1) by the holder and the co-holder	1,50
2) an additional card by an authorised user.	1,50
3. Renewal of the card on expiry:	
1) for the holder and the co-holder	FOC
2) an additional card for an authorised user	FOC
4. Issuance of a duplicate card during the validity period	10,-
5. Express ordering of a card (sending the card and PIN by courier)	30,-

2. Transactions

1. Cash transactions in Poland:	
1) withdrawal of cash from ATMs owned by Nordea Bank, BZ WBK SA and e-Card	FOC
2) cash withdrawals from other banks' ATMs	FOC
3) withdrawal of cash at other banks' cash desks or other institutions	5,-
2. Cash transactions abroad	
1) withdrawal of cash from ATMs owned by the NORDEA Group	FOC ²
2) withdrawal of cash from ATMs and other banks' cash desks or other institutions	3% min. 15,-
3. Non-cash transactions in Poland/abroad	FOC ²

4. 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%
5. Emergency cash withdrawal abroad, up to the maximum of USD 1,000, in the event of loss of card	at cost

3. Other fees

1. Issuance of a copy of a receipt issued by a merchant	20,-
2. Re-generation of the PIN	FOC
3. Change of the PIN in an ATM owned by BZ WBK SA	3,50
4. Change of PIN in ATMs owned by BZ WBK SA ¹	3,-

Part 2 – VISA Electron / Instant

1. Card fees

1. Issuance of a new card connected with the account NORDEA	
1) for the holder and the co-holder	FOC
2) an additional card for an authorised user	20,-
2. Renewal of the card on expiry:	
1) for the holder and the co-holder	10,-
2) an additional card for an authorised user	10,-
3. Issuance/Renewal of a card, if it is not collected by the applicable deadline	20,-
4. Issuance of a duplicate card during the validity period	10,-
5. Express ordering of a card (sending the card and PIN by courier)	30,-

2. Transactions

1. Cash transactions in Poland:	
1) withdrawal of cash from ATMs owned by Nordea Bank, BZ WBK SA and e-Card	FOC
2) withdrawal of cash from ATMs owned by Euronet – two first withdrawals in a calendar month	FOC
3) further withdrawals from Euronet's ATMs and withdrawals from other banks' ATMs	4,-

4) withdrawal of cash at other banks' cash desks or other institutions	5,-
2. Cash transactions abroad	
1) withdrawal of cash from ATMs owned by the NORDEA Group	FOC ²
2) withdrawal of cash from ATMs and other banks' cash desks or other institutions	3% min. 15,-
3. Non-cash transactions in Poland/abroad	FOC ²
4. 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%
5. Emergency cash withdrawal abroad, up to the maximum of USD 1,000, in the event of loss of card	at cost

3. Other fees

1. Issuance of a copy of a receipt issued by a merchant	20,-
2. Re-generation of the PIN	FOC
3. Change of the PIN in an ATM owned by BZ WBK SA	3,50
4. Change of PIN in ATMs owned by BZ WBKSA ¹	3,-

Part 3 – VISA CLASSIC

1. Card fees

1. Issuance of a new card connected with the account NORDEA:		
1) for the holder and the co-holder	55,-	17,-
2) an additional card for an authorised user	50,-	12,-
2. Renewal of the card on expiry:		
1) for the holder and the co-holder	65,-	12,-
2) an additional card for an authorised user	65,-	12,-
3. Issuance of a duplicate card during the validity period	40,-	40,-
4. Express ordering of a card (sending the card and PIN by courier)	30,-	30,-

2. Transactions

1. Cash transactions in Poland:		
1) withdrawal of cash from ATMs in Poland	2,5% min. 4,-	2,5% min. 4,-
2) withdrawal of cash at other banks' cash desks or other institutions	3 % min. 5,-	3 % min. 5,-
2. Cash transactions abroad		
1) withdrawal of cash from ATMs	2,5% min. 15,-	2,5% min. 15,-
2) withdrawal of cash at other banks' cash desks or other institutions	3% min. 15,-	3% min. 15,-
3. Non-cash transactions in Poland/abroad	FOC ²	1%
4. 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.	1,5%	1,5%
5. Emergency cash withdrawal abroad, up to the maximum of USD 1,000, in the event of loss of card	100 USD + operating costs	100 USD + operating costs

3. Other fees

1. Issuance of a copy of a receipt issued by a merchant	20,-	20,-
2. Re-generation of the PIN	FOC	FOC
3. Change of the PIN in an ATM owned by BZ WBK SA	6,-	6,-
4. Change of PIN in ATMs owned by BZ WBK ¹	3,-	3,-
5. Insurance going with the card	FOC	FOC

Part 4 – VISA GOLD

1. Card fees

1. Issuance of a new card connected with the account NORDEA:	
1) for the holder and the co-holder	200,-
2) an additional card for an authorised user	180,-

2. Renewal of the card on expiry:		
1) for the holder and the co-holder	200,-	
2) an additional card for an authorised user	200,-	
3. Issuance of a duplicate card during the validity period	40,-	
4. Express ordering of a card (sending the card and PIN by courier)	30,-	

1. Cash transactions in Poland:

1. Cash transactions in Poland:		
1) withdrawal of cash from ATMs in Poland	2,5% min. 4,-	
2) withdrawal of cash at other banks' cash desks or other institutions	3 % min. 5,-	
2. Cash transactions abroad		
1) withdrawal of cash from ATMs	2,5% min. 15,-	
2) withdrawal of cash at other banks' cash desks or other institutions	3% min. 15,-	
3. Non-cash transactions in Poland/abroad	FOC ²	
4. 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%	
5. Emergency cash withdrawal abroad, up to the maximum of USD 1,000, in the event of loss of card	100 USD + operating costs	

3. Other fees

1. Issuance of a copy of a receipt issued by a merchant	20,-	
2. Re-generation of the PIN	FOC	
3. Change of PIN in ATMs owned by BZ WBK SA	6,-	
4. Change of PIN in ATMs owned by BZ WBK SA ¹	3,-	

Part 5 – MasterCard Nordea Aspirations credit card

Standard

Gold

1. Card fees

1. Arrangement fee	FOC	FOC
2. Use of card in the first year	80,-	215,-

3. Use of the main card in every subsequent year	50,-	150,-
4. Issuance and use of an additional card in the first year	40,-	130,-
5. Use of an additional card in every subsequent year	40,-	130,-
6. Issuance of a duplicate card	40,-	40,-
7. Issuance of a new card in place of a stopped one	40,-	40,-
8. Issuance of a replacement card abroad, fee for an emergency cash withdrawal abroad	at cost	at cost

2. Transactions and other orders made with the car

1. Non-cash transactions	FOC	FOC
2. Cash transactions	3% min. 7,-	3% min. 7,-
3. Transfer of money from the credit card account	3% min. 7,-	3% min. 7,-
4. Change of the PIN in an ATM	3,50	3,50
5. Generation of a mini-account statement in an ATM owned by BZ WBK SA (a mini-account statement lists last 10 transactions made with the card)	3,-	3,-
6. Late payment or a failure to pay the minimum amount	FOC	FOC

3. Other fees

1. Delivery of a card by courier:		
1) Customers of brick-and-mortar branches	15,-	FOC
2) Customers of the Contact Centre	FOC	FOC
2. Express ordering of a card (sending the card and PIN by courier)	30,-	30,-
3. Issuance by the Bank of any of the following documents: an additional account statement, account history, transaction certificate	20,-	20,-

4. Sending of a request for payment	10,-	10,-
5. Issuance of a Banking Writ of Enforcement	25,-	25,-

4. Insurance

1. Fee for the insurance package		
1) travel accident		
2) loss of card		
3) discharge of credit in the event of		0,65% of the outstanding amount
a) death		
b) loss of job		
c) permanent disability		
d) temporary disability		

Part 6 – Nordea Platinum credit card

1. Card fees

1. Arrangement fee	FOC
2. Use of the card for one year	500,-
3. Use of an additional card for one year	250,-
4. Issuance of a duplicate card	40,-
5. Issuance of a new card in place of a stopped one	40,-
6. Issuance of a replacement card abroad, an emergency cash withdrawal abroad	at cost

2. Transactions and other orders made with the card

1. Non-cash transactions	FOC
2. Cash transactions	3% min. 7,-
3. Transfer of money from the credit card account	3% min. 7,-
4. Change of the PIN in an ATM	3,50
5. Generation of a mini-account statement in an ATM owned by BZ WBK SA (a mini-account statement lists last 10 transactions made with the card)	3,-
6. Late payment or a failure to pay the minimum amount	FOC

3. Other fees

1. Delivery of a card by courier:

1) Customers of brick-and-mortar branches	FOC
2) Customers of the Contact Centre	FOC
2. Express ordering of a card (sending the card and PIN by courier)	30,-
3. Issuance by the Bank of any of the following documents: an additional account statement, account history, transaction certificate	20,-
4. Sending of a request for payment	10,-
5. Issuance of a Banking Writ of Enforcement	25,-
6. Insurance:	
1) travel accident	FOC
2) loss of card	FOC
7. Priority Pass – every use of a lounge in an airport	Equivalent of USD 27
8. Europ Assistance - Concierge and other organizational services	As per the price list of Europ Assistance

Part 7 – BOMI Nordea credit card

1. Card fees

1. Arrangement fee FOC	FOC
2. Use of the main/an additional card in the first year	36,-
3. Użytkowanie karty głównej/ dodatkowej w każdym kolejnym roku	36,-
4. Issuance of a duplicate card	30,-
5. Issuance of a new card in place of a stopped one	30,-
6. Issuance of a replacement card abroad, fee for an emergency cash withdrawal abroad	at cost

2. Transactions and other orders made with the card

1. Non-cash transactions	FOC
2. Cash transactions	3% min. 7,-
3. Transfer of money from the credit card account	3% min. 7,-

4. Change of the PIN in an ATM BZ WBK SA	3,50
5. Generation of a mini-account statement in an ATM owned by BZ WBK SA (a mini-account statement lists last 10 transactions made with the card)	3,-
6. Late payment or a failure to pay the minimum amount	FOC

3. Other fees

1. Delivery of a card by courier:	
1) Customers of brick-and-mortar branches	15,-
2) Customers of the Contact Centre	FOC
2. Express ordering of a card (sending the card and PIN by courier)	30,-
3. Issuance by the Bank of any of the following documents: an additional account statement, account history, transaction certificate	20,-
4. Sending of a request for payment	10,-
5. Issuance of a banking Writ of Enforcement	25,-

Part 8 – Nordea VISA payWave credit card

Classic

Gold

1. Card fees

1. An annual fee for the card	58,-	140,-
2. An annual fee for an additional card	48,-	100,-
3. Issuance of a duplicate card	40,-	40,-
4. Issuance of a new card in place of a stopped one	40,-	40,-
5. Issuance of a replacement card abroad, fee for an emergency cash withdrawal abroad	at cost	at cost

2. Transactions and other orders made with the card

1. Non-cash transactions in Poland/abroad	FOC ²	FOC ²
2. Cash transactions in Poland/ abroad	3% min. 7,-	3% min. 7,-

3. 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.	1,50%	1,50%
4. Transfer of money from the credit card account	3% min. 7,-	3% min. 7,-
5. Change of the PIN in an ATM, if it offers such an option	3,50	3,50
6. Generation of a mini-account statement in an ATM owned by Nordea or BZ WBK SA (a mini-account statement lists last 10 transactions made with the card)	3,-	3,-
7. Check of the available credit limit in an ATM, if it offers such an option	1,-	1,-

3. Other fees

1. Express ordering of a card (sending the card and PIN by courier)	30,-	30,-
2. Issuance by the Bank of any of the following documents: an additional account statement, account history, transaction certificate	20,-	20,-
3. Sending of a request for payment	10,-	10,-
4. Priority Pass - every use of a lounge in an airport by the Holder or a person invited by the Holder	not applicable	the equivalent of 27 USD
5. Issuance of a Banking Writ of Enforcement	25,-	25,-

4. Insurance

1. Fee for the insurance package:		
1) travel accident	FOC	FOC
2) loss of card	FOC	FOC

¹ A mini-account statement lists last 10 transactions.

² In case when the currency of a transaction is PLN or EUR.

CHAPTER VII LOANS

Part 1 – Fees for different loans/transactions

1. Consumer loans

1. Arrangement fee	1-3%
2. Postponement of the repayment of the whole loan or an instalment	0,2-3%
3. A change in the credit terms and conditions under an addendum to the Agreement (other than postponement), in relation to the outstanding amount	od 0,5% min. 100,-

2. Car loans

1. Arrangement fee	1,5 %-5 %
2. Fee for a commitment letter (if the actual loan is made, this fee is subtracted from the arrangement fee)	0,2% min. 100,-
3. Postponement of the repayment of the whole loan or an instalment(in relation to the amount so postponed)	0,2-0,3% min. 100,-
4. Conversion of the loan currency at the Customer's request (fee calculated in relation to the amount of loan as converted). Includes agreements made before 07.07.2009 r.	
1) foreign currency to PLN	FOC
2) PLN/foreign currency to foreign currency	1,5% min. 100,-
5. A change in the terms and conditions of an agreement, except for a prolongation, a change of the currency of repayment, prepayment (partial or total) of a loan repaid directly in a foreign currency.	0,5% min. 100,-

3. Credit line for the purchase of securities

1. Arrangement fee	0,50%
2. Fee for the raising of the loan amount (in relation to the difference between the original and the raised loan amount)	0,50%
3. Other changes	1,00%

4. Lombard loan secured with a term deposit or a security deposit

1. Arrangement fee – on the allocated loan amount	0,5-3%
2. A change in the terms and conditions of funding, in the form of an amendment to the loan agreement, except for a prolongation, a change of the currency of repayment, prepayment (partial or total) of a loan repaid directly in a foreign currency - in relation to the outstanding amount.	0,5% min. 30,-

5. Lombard loan for the purchase of shares on the primary market

1. Fees as per the specific terms and conditions set for each issue	
2. Fee for the issuance – on customer's request - of any documents issued by the Bank on the basis of credit documentation or the Bank's ledgers	10,-

6. Credit line for the purchase of securities – Nordea Partner

1. Arrangement fee	0,4% min. 100,-
2. Renewal of the credit line (in relation to the renewed credit amount)	0,4% min. 100,-
3. Fee for the raising of the loan amount (in relation to the difference between the original and the raised loan amount)	0,5% min. 70,-
4. Fee for a change in the credit terms and conditions under an addendum to the Agreement (other than renewal or raising of the loan amount)	100,-

7. Lombard loan within the Check-in Package

1. Fee for the raising of the loan amount (in relation to the difference between the original and the raised loan amount)	0,5%
2. Fee for a change in the credit terms and conditions under an addendum to the Agreement (other than renewal or raising of the loan amount), in relation to the allocated loan amount	0,3%

8. Overdraft

1. Arrangement fee	1,5% min. 40,-
2. Prolongation of the overdraft – in relation to the prolonged overdraft limit	2% min. 50,-
3. Increase of the overdraft limit (in relation to the difference between the original and the new overdraft limit)	1,5% min. 40,-
4. Reduction of the overdraft limit (in relation to the requested lower overdraft limit)	1,5% min. 40,-
5. Change in the credit terms and conditions under an addendum to the Agreement – by Borrower's request (other than loan renewal, the raising or reduction of the loan amount)– in relation to the allocated loan amount	1,5% min. 100,-

9. Hire purchase loan

1. Change in the terms and conditions of the Agreement	6
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10. Nordea Student tuition loan

1. Arrangement fee	2%
2. Fee for the postponement of the repayment of the whole loan or an instalment (on the amount so postponed).	0,2-0,3%
3. Fee for a change in the credit terms and conditions under an addendum to the Agreement (other than postponement of repayment of prepayment).	0,5% of the outstanding amount

11. Nordea Polisa loan

1. Nordea Polisa loan fee:	
1) on loans secured with a policy in an amount:	
a) from PLN 80,001 to PLN 200,000	0,5%
b) of over PLN 200,000.	0,2%
2) for the purchase of shares in investment funds, in an amount:	
a) from PLN 80,001 to PLN 200,000	0,2%
b) of over PLN 200,000.	FOC

12. Coverage of cost

1. Application for the registration of a pledge in the register of pledges	200,-
2. Application for a change in a registration entry in the register of pledges	100,-
3. Application for the deregistration of a registered pledge from the register of pledges	50,-

13. Coverage of cost

1. Issuance of a transcript from the Register of Treasury Pledges	20,-
2. Issuance of a transcript from the Central Register of Treasury Pledges	50,-

14. Coverage of cost

1. Transcript or information provided by the Central Registered Pledge Inquiry Office at a request for the issuance of a transcript from the register of pledges	15,-
2. Certificate issued by the Central Registered Pledge Inquiry Office at a request for the issuance of a certificate	20,-
3. Statement by the Central Registered Pledge Inquiry Office at a request for the specification of the number of an entry in the register of pledges	10,-

15. Fees relating to the restructuring of financial obligations to the Bank or the setting of the conditions of repayment of a mature debt

1. An addendum concerning a change in or the release of collateral	0,2 – 3% min. 100,-
2. Other addenda/contracts/agreements/ connected with restructuring or the setting of the conditions of repayment of a mature debt	
1) postponement	0,2 - 3% min. 200,-
2) other changes	0,2 - 3% min. 200,-

15. Fees relating to the restructuring of financial obligations to the Bank or the setting of the conditions of repayment of a mature debt

1. An addendum concerning a change in or the release of collateral	0,2 – 3% min. 100,-
2. Other addenda/contracts/agreements/ connected with restructuring or the setting of the conditions of repayment of a mature debt	
1) postponement	0,2 - 3% min. 200,-
2) other changes	0,2 - 3% min. 200,-

16. Miscellaneous activities relating to loan agreements

1. Transcript of an agreement - by request of the borrower or a surety	10,-
2. Issuance of a Banking Writ of Enforcement	25,-
3. Sending of a request for payment, reminder or any other demand for the discharge one's contractual obligation (in the case of call for payment due to delinquency in payment during the term of the loan agreement, the fee is charged irrespective of the number of calls for payment sent at any one time)	30,-
4. Other activities not provided for in this Table of Fees	wg um. min. 25,-

Part 2 – Mortgage loans, advances and limits

1. NORDEA – HABITAT housing loan, NORDEA-HABITAT consolidation loan and NORDEA – HABITAT mortgage advance

1. Issuance of a loan commitment letter – housing loan	100,-
2. Making of a loan	2- 3% min. 200,- ¹
3. Increase of the amount of a loan or advance	1,5 - 3% min. 200,- ⁴
4. Extension of the term	1% min. 200,- ²
5. Change of the currency of a loan or advance	
1) from a foreign currency to PLN	100,-

2) from PLN to a foreign currency	0,75% ² min. 100,-
3) from a foreign currency to another foreign currency	0,75% ² min. 100,-
6. Change of the currency of repayment of a loan or advance.	
1) from a foreign currency to PLN	0%
2) from PLN to a foreign currency	0%
3) from a foreign currency to another foreign currency	0%
7. Prepayment of a loan or advance - this does not apply to loans granted on promotional terms.	
1) handling fee charged before the third anniversary of the agreement	
a) in the case of partial repayment	0%
b) in the case of a full discharge of a loan or advance repaid in PLN	1,5% ³ min. 100,-
c) in the case of a full discharge of a loan or advance repaid directly in the currency of the loan	0%
2) a handling fee charged after the third anniversary of the loan agreement	0%
8. Commission to annex (commission – not charged in the case of:	
• change of contract, written in §. 3 - 6,	from 100,-
• changes associated with transferring ROR accounts associated with mortgage)	to 500,-
9. Fee for the sending of a reminder/call for payment in the event of delinquency in payment or failure to deliver documents to Nordea by the time limit set by the bank (regardless of the number of reminders/calls sent at any one time, the customer is charged one fee)	30,-
10. Fee for the issuance – on customer's request - of any documents prepared by the Bank on the basis of credit documentation and the Bank's ledgers	from 100,- to 300,-
including: a fee for the issuance of an opinion letter about a loan	100,-

11. Fee for preparing loans actual balance statement for the custom	15,-
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2. NORDEA KOMFORT home equity loan (mortgage limit)

1. Allocation or renewal of the limit	1% ¹ min. 1000 PLN
2. Increase of the limit amount	0,5-3,0% ⁴
3. Extension of the term	1% min. 200,- ²
4. Addendum fee – not charged for amendments to the agreement referred to in sections 3 - 5	from 100,- to 500,-
5. Fee for the sending of a reminder/call for payment in the event of delinquency in payment or failure to deliver documents to Nordea by the time limit set by the bank (regardless of the number of reminders/calls sent at any one time, the customer is charged one fee)	30,-
6. Fee for the issuance – on customer's request - of any documents prepared by the Bank on the basis of credit documentation and the Bank's ledgers	from 100,- to 300,-
including: a fee for the issuance of an opinion letter about a limit	100,-

3. NORDEA DOM housing loan

1. Increase of the loan amount	1,5 - 3% min. 200,- ⁴
2. Change of currency:	
1) from a foreign currency to PLN	0%
2) from PLN to a foreign currency	0,75% ² min. 100,-
3) from a foreign currency to another foreign currency	0,75% ² min. 100,-
3. Changing the currency in which repayment is	
1) foreign currency to PLN	100,- 0,25% ² min. 100,-
2) from PLN to a foreign currency	0,25% ² min. 100,-
3) from foreign currency to other foreign curren	0,25% ² min. 100,-

4. Prepayment	
1) within the initial 5 years	1,5% ³ min. 100,-
2) after 5 years of financing	0%
5. Introduction to the customer's request amendments to the contract - (commission - not being charged in case of:	
- change of contract, written in §. 1 - 3,	from 100,- to 500,-
- changes associated with transferring ROR accounts associated with mortgage)	
6. Fee for the sending of a reminder/call for payment in the event of delinquency in payment or failure to deliver documents to Nordea by the time limit set by the bank (regardless of the number of reminders/calls sent at any one time, the customer is charged one fee)	30,-
7. Other changes in the terms and conditions of the loan agreement (requested by the Customer)	from 100,- to 500,-
8. Fee for preparing loans actual balance statement for the customer	15,-

4. LOCUM, AVANTE, POSSESSOR, FAMILIA, FESTIVA made by 31/12/2003.

1. Increase of the amount of a loan or advance	1,5-3% min. 200,- ⁴
2. Extension of the term of a loan or advance	1% min.200,- ²
3. Change of the currency of a loan or advance:	
1) from a foreign currency to PLN	0%
2) other	0,75% ² min. 100,-
3) from a foreign currency to another foreign currency	0,75% ² min. 100,-
4. Changing the currency in which repayment is	
1) foreign currency to PLN	100,- 0,25% ² min. 100,-
2) from PLN to a foreign currency	0,25% ² min. 100,-
3) from foreign currency to other foreign currency	0,25% ² min. 100,-

5. Commission to annex (commission - not charged in the case of:	
- change of contract, written in §. 1 - 4,	from 100,- to 500,-
- changes associated with transferring ROR accounts associated with mortgage)	
6. Fee for the sending of a reminder/call for payment in the event of delinquency in payment or failure to deliver documents to Nordea by the time limit set by the bank (regardless of the number of reminders/calls sent at any one time, the customer is charged one fee)	30,-
7. Fee for the issuance – on customer's request – of any documents prepared by the Bank on the basis of credit documentation and the Bank's ledgers	from 100,- to 300,-
including: a fee for the issuance of an opinion letter about a loan	100,-
8. Fee for preparing loans actual balance statement for the customer	15,-

5. Fees collected by the Bank for internal verification of the value of legal collateral, examination of a land and mortgage register and on-site inspections

1. Fee for the inspection of a property	160,-
2. Fee for the examination of the land register	from 100,- to 200,-
3. Fee for internal verification of the value of legal collateral	400,-

¹ On the amount of the loan of the allocated or renewed limit.

² On the outstanding amount

³ On the prepaid amount of the loan or advance.

⁴ On the amount by which the facility was increased

CHAPTER VIII MISCELLANEOUS ORDERS

1. Reporting a lost or stolen ID

1) acceptance of a report ¹	30,-
2) cancellation of a report	15,-

2. Instructions in case of death

1) acceptance of instructions	10,-
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2) change of instructions	10,-
3) cancellation of instructions	10,-
3. Telephone inquiries about the account against a password through an operator in the Contact Centre (monthly fee, if the option is selected)	8,-
4. 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,-
5. 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,-
6. Safekeeping	
1) fee for the placement of a deposit	50,-
2) safekeeping fee (monthly)	20,-
7. Exchange of small change in the domestic currency for bigger denominations	
1) over 10 units but less than 100	5,-
2) over 100 units (in relation to the amount)	0,5 % min. 15,-
8. Sending of a call for payment or a reminder.	30,-
9. Establishment of a judicial mortgage	at cost +50,-
10. Issuance of a certificate of mortgage cancellation	
11. Other transactions and services not listed in this Table of Fees	as per agreement min. 50,-

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 FEES¹

1. Flat-rate postage fees²

1) Ordinary mail – in Poland	5,-
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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 systems³

1. Basic rate	10,-
2. A message in the urgent mode	20,-

3. Flat-rate facsimile fees¹

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. Courier services on customer's request	at cost
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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

³ Fees are charged additionally for every transaction.