

Fees and Charges and STP Requirements Applicable to Banks

1. Investigation Charges

1.1 Processing of routine inquiries and complaints – for each payment inquiry as well as for inquiries to booking items, investigations / amendments / cancellations

Foreign Transaction

- | | |
|------------------------------------|--|
| ▪ less than 3 months after booking | 120,00 PLN |
| ▪ more than 3 months after booking | 160,00 PLN
plus third party charges, if any |

Domestic Transaction

- | | |
|------------------------------------|---|
| ▪ less than 3 months after booking | 60,00 PLN |
| ▪ more than 3 months after booking | 80,00 PLN
plus third party charges, if any |

1.2 Other activities involved in complaints procedures agreed individually
not less than 40,00 PLN

Note: We kindly ask our customers to use SWIFT MT 192 / MT 292 for any cancellation, and SWIFT MT 195 / MT 295 for any investigation message.

2. Clean Payments - Incoming Commercial Payments / SWIFT MT 103

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|--|----------------|
| 2.1 Payments in favour of own clients – customers of DZ BANK Polska stating / OUR / in field 71a of MT 103 | 40,00 PLN |
| 2.2 Payments in favour of other banks stating / OUR / in field 71a of MT 103 | by arrangement |
| 2.3 Payments requiring additional handling such as inquiries by us in respect of incomplete/missing instructions.
<i>Note: This fee will also be charged if otherwise instructed.</i> | 40,00 PLN |
| 2.4 NON-STP Payments/Repairs (for account of the sending bank)
<i>Note: Straight-through-processing (STP) prices apply to payment orders which comply with our STP guidelines.</i> | 40,00 PLN |

3. Clean Payments - Outgoing Commercial Payments / SWIFT MT 103

3.1 DZ BANK Polska will only accept market related claims pays for payments sent with a charges instruction “OUR” and/or NON-STP. 100,00 PLN

Note: Claims will not be accepted that are in excess of 3 months old.

4. STP requirements of DZ BANK Polska S.A.

4.1 Incoming Payments / Intermediary Payments

- MT1xx (commercial payments)

We consider a S.W.I.F.T. MT1XX payment order to be "straight-through" if the below criteria are fulfilled:

- Bank fields 52, 54, 55, 56 should only be present in S.W.I.F.T.-option "A";
- Whilst we prefer to receive field 57 in S.W.I.F.T.-option "A", we still accept field 57 in S.W.I.F.T.-option "D" without counting a repair if a correctly formatted national clearing system identifier and code is used (as far as they are quote in the S.W.I.F.T. standard field definitions);
- Other than field 57, S.W.I.F.T.-option "D" should not be used in any fields (including field 53);
- IBAN format in field 59 is mandatory in countries where IBAN format is present
- Field 70 is mandatory.
- Field 72 and Field 23E should not be used. Code words for a special service bilaterally agreed with DZ BANK Polska S.A. will however not be counted as repair;
- Mandatory fields are used in line with S.W.I.F.T. guidelines. Example: Field 57a is mandatory if different from the receiver, even if field 59 contains an IBAN.

- MT2xx (bank-to-bank payments)

We consider a S.W.I.F.T. MT2xx payment order to be "straight-through" if the below criteria are fulfilled:

- Bank fields 52, 54, 56, 57 and 58 (if applicable) should only be present in S.W.I.F.T.-option "A";
- Field 53 is blank. Only if the sender maintains more than one account with us in the same denomination, or
- instructs us to debit an account of another bank (for which we need an authorisation of this bank), he should use field 53 and will need to state the number of the account to be debited in S.W.I.F.T.-option "A" or "B".
 Example:
 F53: /account number
 S.W.I.F.T. BIC
- Field 72 should not be used. The codewords "/BNF/" (information for the beneficiary), "/OCMT/" and bilaterally agreed codewords (e.g. "/CLSTIME/" or "/CHGS/") will however not be counted as repair.

5. Other Charges and Expenses

- The charges mentioned in this list apply to normal business transactions.
- Postage, SWIFT, and telephone charges, messenger fees, out- of-pocket-expenses as well as any other correspondent's charges are for account of the instructing party.
- Balance confirmation fee 150,00 PLN

6. Miscellaneous

- The charges mentioned in this list apply to standard transactions.

- With respect to special services we reserve the right to calculate additional or increased charges and commissions.
- This edition supersedes all previous issued.
- We reserve the right for alterations with immediate effect at any time and without prior notification.
- The Bank does not honour any claims below EUR 200,00 or equivalent (established threshold).
- The Bank determines commissions and fees for ordered services in PLN. The Bank charges due commissions and fees in accordance with applicable laws in PLN or convertible currencies by converting PLN rates into a foreign currency at the foreign middle exchange rate of the National Bank of Poland (NBP).