

SCHEDULE OF FEES AND COMMISSIONS FOR INDIVIDUAL CUSTOMERS

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The Schedule is effective as of 1.10.2010. Fees and commissions are quoted in Polish zlotys (PLN), unless indicated otherwise.

1. Bank account maintenance	Package 1	Package 2
Current accounts		
1.1 Current account opening and closing	0	0
1.2 Current account maintenance	50 /month *	100 /month
1.3 Additional current account maintenance	0	0
Term deposit accounts		
1.4 Term deposit account opening and maintenance	0	0
1.5 Term deposit account closing	according to term deposit maintenance conditions	0
Investment Deposits		
1.6 Transaction fee - fee agreed upon between the Client and the Bank on the transaction date, required in order to open a deposit. The fee is collected on the day of entry into the transaction.	according to term deposit maintenance conditions	according to term deposit maintenance conditions
1.7 Cancellation fee – fee for pre-term deposit cancellation	according to term deposit maintenance conditions	according to term deposit maintenance conditions
Bank statements		
1.8 monthly	0	0
1.9 weekly	12 /month	0
2. DZ Internet Banking System	Package 1	Package 2
2.1 Monthly flat fee for use of the internet banking system	0	0
2.2 Fee for transaction confirmation by SMS code	0	0
2.3 Issue of microchip card and card reader (at customer's request)	125	0
2.4 Failure to return readers and cards (upon service termination) – per device	125	0
3. PLN outgoing transfers	Package 1	Package 2
Domestic transfers		
3.1 Placed at Bank offices (on paper) or by fax	7	0
3.2 Placed by telephone	5	0
3.3 To be executed via SORBNET (above PLN 1 million – mandatory)	30	0

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3.4 To be executed via SORBNET (below PLN 1 million - at Client's request)	50	50
3.5 Placed electronically via the internet banking system	0	0
3.6 Related to personal investments brokered by DZ BANK Polska S.A.	0	0
3.7 Among bank accounts at DZ BANK Polska S.A.	0	0
Standing orders		
3.8 Execution of a standing order for a fixed amount	2	0
3.9 Execution of a standing order for a variable amount	5	0
3.10 Placed electronically via the internet banking system	0	0
Direct debit		
3.11 DD execution	1	0
4. Outgoing cash transfers in foreign currencies	Package 1	Package 2
Outgoing transfers		
4.1 In currencies other than GBP, placed by telephone, fax or at Bank offices (on paper)	0.30 % of the transfer amount (minimum 70, maximum 200)	0.30 % of the transfer amount (minimum 70, maximum 200)
4.2 In GBP, placed by telephone, fax or at Bank offices (on paper)	0.50 % of the transfer amount (minimum 120, maximum 250)	0.50 % of the transfer amount (minimum 120, maximum 250)
4.3 In currencies other than GBP, placed via the internet banking system	0.20 % of the transfer amount (minimum 30, maximum 200)	0.20 % of the transfer amount (minimum 30, maximum 200)
4.4 In GBP, placed via the internet banking system	0.30 % of the transfer amount (minimum 70, maximum 200)	0.30 % of the transfer amount (minimum 70, maximum 200)
4.5 Additional fee for execution of a transfer with a non-SPOT value date	30	0
4.6 Among bank accounts at DZ BANK Polska S.A.	0	0
EuroELIXIR transfers		
4.7 Placed via the internet banking system Notes: Applicable to transfers which meet all of the following conditions: - EUR transfer up to EUR 50,000 - beneficiary account in the IBAN format - beneficiary bank BIC - bank cost – SHA option - SPOT value date (D+2), and for domestic orders, TOMORROW value date (D+1)	5	5
SEPA transfer		
4.8 Placed via the internet banking system Notes: Applicable to transfers which meet all of the following conditions: - EUR transfer - beneficiary account in the IBAN format - beneficiary bank BIC - beneficiary bank is a SEPA Credit Transfer participant - bank cost – SHA option - TOMORROW value date (D+1)	5	5

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5. Cash transactions	Package 1	Package 2
5.1 Deposits	0	0
5.2 Withdrawals	0	0
Withdrawals which need to be advised 2 working days before withdrawal:		
- withdrawals over 50 000 PLN		
- withdrawals over 5 000 EUR, USD		
- withdrawals over 2 000 GBP CHF		
5.3 Failure to collect advised amounts	1 %	0
6. Checking transactions	Package 1	Package 2
6.1 Acceptance of foreign check for collection	0.25 % of the check amount (minimum 70, maximum 200) + foreign bank costs	0.25 % of the check amount (minimum 70, maximum 200) + foreign bank costs
6.2 Acceptance of domestic check for collection	5	5
6.3 Return of foreign check accepted for collection	50 + foreign bank costs, if any	50 + foreign bank costs, if any
6.4 Return of domestic check accepted for collection	10	10
7. Loans	Package 1	Package 2
7.1 Commitment fee	3 %, payable on the loaned amount *	3 %, payable on the loaned amount *
7.2 Annex to loan/facility agreement	500 *	500 *
7.3 Currency conversion fee	1 % of the amount to be converted *	1 % of the amount to be converted *
7.4 Prepayment fee	2 % of the amount prepaid *	2 % of the amount prepaid *
7.5 Credit renewal fee	1 % of the credit amount	0
7.6 Credit increase fee	2 % of the increase *	2 % of the increase *

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8. Bank guarantees	Package 1	Package 2
8.1. Guarantee issuance	2 % of the guarantee amount	2 % of the guarantee amount
8.2 Increase of guarantee amount	2 % of the increase	2 % of the increase
8.3 Guarantee extension	1 % of the guarantee amount	1 % of the guarantee amount
8.4 Drawdown on guarantee	0.2 % of the amount of payment / documents value (minimum 250)	0.2 % of the amount of payment / documents value (minimum 250)
<i>Notes: Where several terms of a guarantee are changed, a single, higher commission is charged. In the event of guarantee invalidation, fees and commissions are nonrefundable.</i>		
9. Cards	Package 1	Package 2
Visa Gold		
9.1 Card issuance	0	0
9.2 Card renewal	0	0
9.3 Annual main Card fee	150 * (the fee is not charged if the annual card turnover exceeds PLN 30,000)	0
9.4 Card duplicate issuance	25	0
9.5 Card insurance fee	6 /month	6 /month
9.6 Cash withdrawal in Poland	3 % (minimum 7)	3 % (minimum 7)
9.7 Cash withdrawal abroad	3 % (minimum 10)	3 % (minimum 10)
9.8 Non-cash transactions	0	0
9.9 Issuance of a substitute Card upon Card loss abroad	equivalent of USD 250	equivalent of USD 250
9.10 Emergency cash withdrawal abroad	equivalent of USD 175	equivalent of USD 175
9.11 Issuance of a Transactions summary duplicate	10	0
9.12 Sending a copy of a transaction receipt at Client request	15	0
9.13 Credit limit interest rate	Four times the NBP lombard rate	Four times the NBP lombard rate
9.14 Minimum Payment	5 % of outstanding amount (minimum 50)	5 % of outstanding amount (minimum 50)
9.15 Fee for exceeding the credit limit	39	39
9.16 Fee for late payment processing	39	39
9.17 Sending a dunning letter to Client	10	10

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Visa Electron		
9.18 Card issuance	0	0
9.19 Card renewal	0	0
9.20 Annual fee	0	0
9.21 Card duplicate issuance	10	0
9.22 Card insurance fee	4 /month	4 /month
9.23 Cash withdrawal in Poland	0	0
9.24 Cash withdrawal abroad	10	10
9.25 Non-cash transactions	0	0
9.26 Issuance of a Transactions summary duplicate	10	0
9.27 Sending a copy of a transaction receipt at Client request	15	15
<i>Notes: In the case of foreign non-EUR transactions, the transaction amount is automatically increased by the currency conversion fee of 2% of the transaction amount.</i>		

10. Other transactions and banking services	Package 1	Package 2
10.1 Issuance of a certificate for taking foreign tenders abroad	50	50
10.2 Search for archived transaction documents (over three months old)	agreed upon individually (minimum 50)	agreed upon individually (minimum 50)
10.3 Execution of an enforcement title	50	50
10.4 Issuance of certificates and bank opinions (at Client request)	50 **	50 **
10.5 Freezing of funds on bank account (at Client request)	100	100
10.6 Post-mortem or its revision	20	0
10.7 Consideration of an unjustified complaint	50+additional Bank costs, if any	50+additional Bank costs, if any
10.8 Fees and commissions for banking services not listed in the Schedule	agreed upon individually	agreed upon individually

** **Notes:** Additional fee for English or German version of a certificate or opinion: PLN 25