



Excerpt from
Bank Handlowy w Warszawie S.A.
Customer Fees and Charges Table

Applicable as of 1st of December 2008

This excerpt has been drawn up pursuant to Decision no. P-527/PT of Global Transaction Services Head of 19th of November 2008.

**PRINCIPLES OF COLLECTION OF BANK FEES AND CHARGES
AT BANK HANDLOWY W WARSZAWIE SA**

1. Bank Handlowy w Warszawie S.A., hereinafter referred to as "BHW", shall collect the fees and charges due from the Customer/orderer of the banking operation or service in question unless the Customer/orderer indicates another party which is to be charged.
2. Apart from fees and charges, BHW shall collect:
 - telecommunications, postage and courier charges;
 - the fees and expenses quoted by the bank which orders the operation in question or participates in its execution.
3. BHW shall charge all fees and charges to the Customer's/orderer's PLN account with BHW unless the Customer/orderer indicates another account to be charged. PLN equivalents of foreign currency amounts shall be calculated according to the exchange rate for the currency in question applicable at BHW on the date on which the fee is collected.
4. Correctly calculated and collected fees and charges shall not be refundable.
5. BHW may:
 - determine and charge fees for banking operations or services not listed in this excerpt from the Fees and Charges Table;
 - determine and charge fees higher than these stipulated in this excerpt from the Fees and Charges Table for operations or services which are particularly complex and time-consuming or involve additional risk.
6. BHW reserves the right to amend Fees and Charges Tables at any time.
7. Information concerning any amendments shall be available at BHW branches.

CASH MANAGEMENT

BANK ACCOUNTS

| | | |
|-----|--|--|
| 1. | Current account - opening | Free of charge |
| a. | Current account - maintenance | PLN 80.00 per month |
| b. | Each additional Customer's account - opening | Free of charge |
| c. | Each additional Customer's account - maintenance | PLN 80.00 per month |
| d. | Technical internal account opened by BHW | Free of charge |
| 2. | Escrow Account – arrangement fee (drafting the agreement) | PLN 400.00 |
| a. | Escrow Account - deployment | Negotiable |
| b. | Escrow Account - maintenance | Negotiable |
| 3. | TRUST ACCOUNT – arrangement fee (drafting the agreement) | PLN 400.00 |
| a. | TRUST ACCOUNT - deployment | Negotiable |
| b. | TRUST ACCOUNT - maintenance | Negotiable |
| 4. | Zero balancing / fund consolidation / automatic overnight deposits (O/N) | PLN 5.00 per transaction |
| 5. | Issuance of a bank certificate / standard bank opinion / bank confirmation: | |
| a*) | Issuance of a bank certificate / standard bank opinion | PLN 25.00 |
| b*) | Written confirmation that BHW has executed a domestic transfer / confirmation with a clause, of a foreign transfer / SWIFT copy | PLN 7.00 |
| c*) | Written confirmation that the Customer's account has been credited | PLN 20.00 |
| d) | Certificate that a loan has been refused | PLN 40.00 |
| e) | Certificate concerning the carrying of foreign currencies abroad | PLN 50.00 |
| f*) | Written confirmation of bank rates of exchange | PLN 20.00 |
| g*) | Written confirmation that BHW has executed a domestic transfer / foreign transfer / SWIFT transfer - more than 3 months after the transfer | PLN 10.00 |
| 6* | Issuance of a non-standard bank opinion | PLN 100.00 |
| 7. | Drawing up a copy of an annex to a statement | PLN 7.00 |
| 8. | Paper statement fee | from 1 up to 60 pages – PLN 40.00 per month from 61 up to 100 pages – PLN 70.00 per month from 101 up to 250 pages – PLN 120.00 per month over 250 pages - PLN 350.00 per month |
| 9*. | Statement reissuance | |
| a) | Up to two days later/for each account/for each business day | PLN 8.00 |
| b) | More than two days but not more than three months later/for each account/for each business day | PLN 20.00 |
| c) | More than three months later/for each account/for each business day | PLN 100.00 |
| 10. | Drawing up an interest statement copy | PLN 20.00 |
| 11. | Enclosing documents confirming cash deposits together with statements | PLN 300.00 per month per each sub-account for which documents are enclosed |

| | | |
|-----|---|--|
| 12. | Electronic statement and advice note archive | PLN 150.00 per disc (negotiable for more than 5 discs per month) |
| 13. | Electronic statements in a format different from the bank statement, reflecting postings to Customers' accounts | PLN 200.00 per month per each sub-account number for which an electronic report was generated and delivered during the month in question |
| 14. | Statement delivered electronically | Free of charge |
| 15. | Customer account history report for the period since 2003 | PLN 100.00 per monthly statement |
| 16. | Customer account history report for the period until 2002 inclusive | PLN 200.00 per monthly statement |

(*) For this service, telecommunications charges are included in the price.

PAYMENTS AND CASH TRANSACTIONS

1. PAYMENTS

1.1 Internal Payments

| | | |
|----|--------------------|-------------------------|
| 1. | Internal transfers | Depending on the volume |
|----|--------------------|-------------------------|

1.2 Outgoing Domestic Payments

| | | |
|----|---|---|
| 1. | Domestic payments | |
| - | Electronic | PLN 2.50 |
| - | SORBNET | PLN 14.00 - additional charge added to the price of electronic outgoing domestic transfers, payments processed manually or payments initiated by phone via InterCentrum |
| - | Processed manually | PLN 25.00 |
| - | Initiated by tested fax on a bar code form | PLN 12.00 |
| 2. | Charge for a telephone correction of a domestic Social Insurance Institution/Tax Office/NRB/IBAN transfer | PLN 10.00 |
| 3. | Charge for a complaint made due to the Customer's fault, concerning a domestic transfer other than a Social Insurance Institution/Tax Office/NRB/IBAN transfer | PLN 6.00 |
| 4. | Charge for account seizure ordered by an enforcement body per enforcement order, the fee shall be charged after the full repayment of the amount to be seized, irrespective of transfer fees (*) | PLN 100.00 |

(*) The fee shall be applicable as of April 1, 2008.

1.3 Outgoing Foreign Payments

| | | |
|----|---|--|
| 1 | Foreign currency payments - electronic and manual processing | 0.20%, minimum charge PLN 40.00, maximum charge PLN 200.00 |
| 2 | Payment charge in case the payment order does not include the beneficiary's IBAN account no. or the beneficiary's bank's address in the SWIFT format in the dedicated field | PLN 30.00 |
| 3. | Urgent foreign transfer (value date on the next day) Additionally to the charge specified in point 1 | PLN 20.00 |
| 4. | Express foreign transfer (value date on the same day) Additionally to the charge specified in point 1 Possible for EUR, USD, GBP, provided that the transfer order is delivered via the electronic banking system by 10 am on the execution date | PLN 30.00 |
| 5. | Fixed third-party bank costs (OUR) where the transfer form specifies that all third-party bank costs are to be paid by the orderer | PLN 80.00 |
| 6 | Charge for an unjustified complaint concerning a foreign transfer made by the Customer | PLN 40.00 + foreign bank costs + SWIFT costs |
| 7 | Charge for a complaint concerning a foreign transfer executed according to the Customer's instruction which included incorrect details | PLN 40.00 + SWIFT costs + foreign bank costs |
| 8 | Confirmation of the execution of a foreign transfer by a foreign bank at the Customer's request | PLN 20.00 + foreign bank costs |
| 9. | Foreign transfer - WorldLink via CitiDirect | PLN 80.00 |

1.4 Export Receipts

| | | |
|----|---|--|
| 1. | Receipts to the beneficiary's account with BHW | PLN 16.00 |
| 2. | Receipts to the beneficiary's account with another bank | |
| a | for transfers in PLN | charge as for a domestic outgoing transfer |
| b | for transfers in a currency other than PLN | charge as for a foreign outgoing transfer |

1.5 Electronic Postal Transfers

| | |
|----------------------------|--|
| Electronic Postal Transfer | PLN 2.50 + postal transfer fee according to the Polish Post price list |
|----------------------------|--|

1.6 Direct Debit

a) One-off Arrangement Fee for Customer Deployment

| | | |
|----|-----------------|------------|
| 1. | Arrangement fee | PLN 500.00 |
|----|-----------------|------------|

b) Charge per Transaction Number/Price in PLN:

| | Transactions (monthly) | Standard prices in PLN |
|----|------------------------|------------------------|
| 1. | 0 - 1 000 | PLN 0.50 |
| 2. | 1 000 – 5 000 | PLN 0.45 |
| 3. | > 5 000 | PLN 0.40 |

c) Charge per Transaction - “Komfort” Option Number/Price in PLN:

| | Transactions (monthly) | Standard prices in PLN |
|----|------------------------|------------------------|
| 1. | 0 - 1 000 | PLN 0.85 |
| 2. | 1 000 – 5 000 | PLN 0.75 |
| 3. | > 5 000 | PLN 0.65 |

d) Charges for Consent Form Distribution

| | | |
|----|---|----------|
| 1. | Charge for single consent form distribution | PLN 4.00 |
|----|---|----------|

Charges for technical changes

| | | |
|----|---------------------|--|
| 1. | Charges for changes | Agreed on a case-by-case basis with the Customer, depending on the complexity of the type of changes |
|----|---------------------|--|

1.7 SpeedCollect

| | | |
|----|---------------------|--|
| 1. | Charges for changes | Agreed on a case-by-case basis with the Customer, depending on the complexity of the type of changes |
|----|---------------------|--|

a) One-off Arrangement Fee for Customer Deployment

| | | |
|----|-----------------|------------|
| 1. | Arrangement fee | PLN 200.00 |
|----|-----------------|------------|

b) Mass Incoming Payments Number/Price in PLN:

| | Transactions (monthly) | Price per transaction (PLN) |
|--|------------------------|-----------------------------|
| | 0 - 50 000 | PLN 0.22 |
| | > 50 000 | Negotiable |

c) Monthly Charge for Incoming Mass Payments to Foreign Currency Accounts

| | |
|----------------|------------|
| Monthly charge | PLN 200.00 |
|----------------|------------|

d) Reconciliation of Incoming Payments in the SpeedCollect Plus System:

| | |
|---|----------|
| Price per payment transferred to the customer | PLN 0.40 |
|---|----------|

e) One-off Charge for Technical Changes Introduced in the SpeedCollect or SpeedCollect Plus System upon the Customer's Request

| | |
|----------------|---|
| One-off charge | Agreed on a case-by-case basis with the Customer, depending on the complexity of the type of changes (in consultation with the Product Manager) |
|----------------|---|

f) Monthly Charge for PRGSTA or MT940 electronic statements

| | |
|----------------|------------|
| Monthly charge | PLN 200.00 |
|----------------|------------|

1.8 Standing Orders

a) External

| | | |
|----|---|-----------|
| 1. | Account owner's standing order concerning the transfer of funds to a specified account (the charge is collected each time the order is executed in addition to the charge for the outgoing payment) | PLN 10.00 |
|----|---|-----------|

b) Automatic Internal (Sweep)

| | | |
|----|---|----------|
| 2. | Internal standing order between the Customer's accounts | PLN 5.00 |
|----|---|----------|

c) Manual Internal

| | | |
|----|---|----------|
| 3. | Charge for one-off crediting of the account where there are insufficient funds in this account to execute the Customer's orders (service available where the Customer has funds or an available limit in another account with BH) | PLN 1.50 |
|----|---|----------|

1.9 Unikasa

| | | |
|----|--|---|
| 1. | Agent's commission for payments accepted via Unikasa | Determined with the issuer and agent on an individual basis |
| 2. | Charge for terminal delivery, installation and monthly rental | Determined with the Agent on an individual basis |
| 3. | Training for employees concerning terminal operation and the Unikasa network | Free of charge |
| 4. | Displaying Unikasa promotional materials and signs on outlets | Free of charge |
| 5. | Charge for agent's participation in strategic Unikasa information campaigns | Determined with the agent / issuer on an individual basis |
| 6. | Equipping the Agent's facility with terminals (for the Bank's investment) | Negotiable |

2. DEPOSITS

2.1 Open Cash Deposits in PLN

| | | |
|----|--|--|
| 1. | Own cash deposits | 0.5% |
| 2. | Cash deposits from natural and legal persons who are not BHW corporate customers | 0.5%, minimum charge PLN 16.00 |
| 3. | Coin deposits | PLN 20.00 per each 1,000 coins or part thereof |

2.2 Closed Cash Deposits in PLN

| | | |
|----|--|------|
| 1. | Own cash deposits at cash desks, bank vaults, Counting Units and Automatic Deposit Machines (ADMs) | 0.3% |
| 2. | Own cash deposits at Post Offices (Deposits Plus) | 0.5% |
| 3. | Coin deposits | 2% |

2.3 Open Cash Deposits in Foreign Currencies (Except for Non-Convertible Currencies)

| | | |
|----|--|--|
| 1. | Own cash deposits in notes | 1.5% |
| 2. | Own cash deposits in coins | 53% |
| 3. | Own cash deposits in notes and coins | 1.5% of note amount + 53% of coin amount |
| 4. | Cash deposits from natural persons who are not BHW corporate customers, in notes | 1.5%, minimum charge PLN 16.00 |
| 5. | Open foreign currency cash deposits from natural persons who are not BHW corporate customers, in coins | 53%, minimum charge PLN 16.00 |
| 6. | Open foreign currency cash deposits from natural persons who are not BHW corporate customers, in notes and coins | 1.5% of note amount + 53% of coin amount, minimum charge PLN 16.00 |

2.4 Closed Cash Deposits in Foreign Currencies (Except for Non-Convertible Currencies)

| | | |
|----|----------------------------|------|
| 1. | Own cash deposits in notes | 1.5% |
| 2. | Own cash deposits in coins | 53% |

2.5 Other Charges Related to Cash Deposits

| | | |
|----|--|-------------------------------------|
| 1. | Closed deposit statement (report) delivered electronically | PLN 24.00 per report |
| 2 | Document concerning a single closed deposit (i.e. a single package) sent to the Customer's registered office by fax: | |
| | a) for closed deposits made not earlier than 30 calendar days before the request for the document is submitted | PLN 0.50 per faxed page |
| | b) for closed deposits made earlier than 30 calendar days before the request for the document is submitted | PLN 0.50 per faxed page + PLN 24.00 |
| 3 | A photocopy of a document concerning a single closed deposit (i.e. a single package): | |
| | a) for closed deposits made not earlier than 30 calendar days before the request for the document is submitted | PLN 0.30 per document |
| | b) for closed deposits made earlier than 30 calendar | PLN 24.00 per document |

| | | |
|------|--|----------------------------------|
| | days before the request for the document is submitted | |
| 4. | Deposit portfolio charge | PLN 100.00 per portfolio |
| 5. | Charge for bank vault magnetic card / key | PLN 15.00 per card / key |
| 6. | Training with regard to note and coin identification (at least 15 participants) | PLN 150.00 + VAT per participant |
| 7. | The sale of secure envelopes used to make closed deposits (service available only where the Bank provides closed deposit services at the same time): | |
| 7.1. | package of 1,000 secure B5 envelopes | PLN 700.00 + VAT |
| 7.2. | package of 1,000 secure B4 envelopes | PLN 900.00 + VAT |
| 7.3. | package of 500 secure B5 envelopes | PLN 450.00 + VAT |
| 7.4. | package of 500 secure B4 envelopes | PLN 500.00 + VAT |
| 7.5. | package of 100 secure B5 envelopes | PLN 110.00 + VAT |
| 7.6. | package of 100 secure B4 envelopes | PLN 120.00 + VAT |

3. CASH WITHDRAWALS

| | | |
|----|--|---|
| 1. | Open cash withdrawals at BHW cash desks | 0.5% |
| 2. | Open foreign currency cash withdrawals at BHW cash desks | 1.5% |
| 3. | Local check cash withdrawals | 0.5% |
| 4. | Open and closed PLN cash withdrawals in coins | PLN 6.00 per each 1,000 coins or part thereof |

CHECKS

1. OPEN AND CROSSED CHECKS

| | | |
|----|---|--|
| 1. | Collection and encashment of foreign checks (including travelers' checks) Where the beneficiary presents more than one check at the same time, the fee shall be calculated on the basis of the total amount. | |
| a) | Checks drawn on BHW | 0.25%, minimum charge PLN 10.00 |
| b) | Checks drawn on another bank | 0.25%, minimum charge PLN 10.00 |
| c) | Sending a check to the Drawee (postage) | PLN 12.50 |
| 2. | Conditional encashment of foreign checks (including travelers' checks) | 1.25%, minimum charge PLN 10.00 |
| 3. | Sale of foreign checks | |
| a) | Worldlink banker's checks | 0.2%, minimum charge PLN 40.00, maximum charge PLN 200.00 |
| 4. | Return of travelers' checks purchased but not encashed | Free of charge |
| 5. | Collection and encashment of foreign currency checks | 0.25%, minimum charge PLN 14.00, maximum charge PLN 1,000.00 |
| 6. | Return/cancellation of foreign currency checks not paid by the recipient | Free of charge |

| | | |
|-----|--|----------------|
| 7. | Collection/encashment of local crossed checks Fee paid by the beneficiary | PLN 18.00 |
| 8. | Confirmation of local crossed checks Fee paid by the drawer | PLN 8.00 |
| 9. | Issue of a checkbook | PLN 35.00 |
| 10. | Stopping local crossed checks in PLN and foreign currency | Free of charge |
| 11. | Stopping foreign currency banker's checks | USD 10.00 |
| 12. | Cancellation of foreign currency banker's checks | USD 10.00 |

CITIBANK BUSINESS CARDS

1. CITIBANK VISA BUSINESS

| | | |
|-----|---|---|
| 1. | Card issuance fee | PLN 35.00 |
| 2. | Express card issuance | PLN 200.00 |
| 3. | Annual fee | Gold PLN 400.00 Silver PLN 200.00 Commercial PLN 150.00 CitiBusiness PLN 50.00 |
| 4. | Non-cash transactions | Free of charge |
| 5. | Cash withdrawals | Payment cards: 3%, minimum charge PLN 7.00 CitiBusiness in Poland: 1.5%, minimum charge PLN 7.00; abroad: 3%, minimum charge PLN 7.00 |
| 6. | Monthly settlement fee (on total transaction and fee amount for charge cards) | 1.5% |
| 7. | Statement of Operations copy | PLN 10.00 |
| 8.. | Fee for using the VISA emergency assistance service | USD 7.50 |
| 9. | Fee for the emergency issue of a replacement card by VISA (not applicable to CitiBusiness) | USD 250.00 |
| 10. | Emergency cash advances | USD 175.00 |
| 11. | Monthly fee for extended Bank liability | Gold, Silver, Commercial – PLN 8.00 per month CitiBusiness cards - PLN 5.50 per month |
| 12. | Monthly fee for electronic card statements | |
| | Delivered on a daily basis | PLN 300.00 |
| | Delivered on a monthly basis | PLN 100.00 |
| 13. | Card limit change fee | PLN 20.00 Applies to business cards (Gold, Silver, Commercial, Citibusiness) |

2. PREPAID CARDS

| | | |
|----|-----------------|--|
| 1. | Arrangement fee | Depending on the number of cards issued and the average replenishment amount, to be approved by the Commercial Cards Unit Head in each |
|----|-----------------|--|

| | | |
|----|---|---|
| | | case |
| 2. | Co-branding fee | Depending on the number of cards issued, to be approved by the Commercial Cards Unit Head in each case |
| 3. | Annual service fee for each card with a PIN | Depending on the number of cards issued and the average replenishment amount, to be approved by the Commercial Cards Unit Head in each case |
| 4. | Annual service fee | Depending on the number of cards issued and the average replenishment amount, to be approved by the Commercial Cards Unit Head in each case |
| 5. | Fee for other services related to the issuance of the card directly to the holder | PLN 5.00 per card |
| 6. | Fee for cash withdrawals (*) | 3%, minimum charge PLN 7.00 |
| 7. | Card replenishment fee | PLN 20.00 per file for more than 1 file per month |
| 8. | Monthly card usage fee* | PLN 1.00 |

(*) Fee charged directly to Users' cards.

3. CITIBANK BUSINESS DEBIT CARDS

3.1 BASIC SERVICES

| | | |
|----|---|-----------------------------|
| 1 | Card issuance fee* | PLN 20.00 |
| 2 | Annual card service fee* | PLN 50.00 |
| 3 | Fee for domestic cash withdrawals from Citi Handlowy and eCard ATMs | PLN 3.00 |
| 4. | Fee for domestic cash withdrawals | 2%, minimum charge PLN 6.00 |
| 5. | Fee for domestic cashbacks | PLN 1.50 |
| 6. | Fee for domestic non-cash transactions | No fee |
| 7. | Fee for foreign cash withdrawals | 3%, minimum charge PLN 7.00 |
| 8. | Fee for foreign non-cash transactions | No fee |
| 9. | Monthly fee for extended Bank liability | PLN 4.00 |

**Does not apply to the first two cards issued when a current account is opened. Fees for subsequent cards shall be charged as per the Fees and Charges Table.*

3.2 NON-STANDARD SERVICES

| | | |
|---|---|------------|
| 1 | Transaction record copy fee | PLN 10.00 |
| 2 | T&E document copy fee | PLN 75.00 |
| 3 | Transaction statement copy fee | PLN 10.00 |
| 4 | Express (within 24 hours) card issuance fee | PLN 200.00 |
| 5 | Fee for using the VISA emergency assistance service | USD 7.50 |
| 6 | Fee for emergency cash advances by VISA | USD 175.00 |

3.3 ELECTRONIC CARD STATEMENTS

| | | |
|---|--|----------------------|
| 1 | Fee for electronic statements (on a monthly basis) | PLN 50.00 per month |
| 2 | Fee for electronic statements (on a daily basis) | PLN 100.00 per month |

4. GUARANTEED CARDS

| | | |
|-----|---|---|
| 1. | Card issuance fee | PLN 35.00 |
| 2. | Express card issuance | PLN 200.00 |
| 3. | Annual fee | Gold PLN 400.00 Silver PLN 200.00 Commercial PLN 150.00 |
| 4. | Non-cash transactions | Free of charge |
| 5. | Cash withdrawals | Payment cards: 3%, minimum charge PLN 7.00 Abroad: 3%, minimum charge PLN 7.00 |
| 6. | Transaction slip copy | PLN 10.00 |
| 7. | Copy of T&E expense documents (e.g. a copy of a hotel bill or airline ticket) | PLN 75.00 |
| 8. | Statement copy | PLN 10.00 |
| 9. | Fee for using the VISA emergency assistance service | USD 7.50 |
| 10. | Fee for the emergency issue of a replacement card by VISA | USD 250.00 |
| 11. | Fee for emergency cash advances by VISA | USD 175.00 |
| 12. | Monthly fee for extended Bank liability | Gold, Silver, Commercial – PLN 8.00 per month |
| 13. | Monthly fee for electronic transaction statements | |
| | Delivered on a daily basis | PLN 300.00 |
| | Delivered on a monthly basis | PLN 100.00 |
| | Fee for monitoring activities related to late debt repayment | 2% of card debt |
| 14. | Card limit change fee | PLN 20.00 |

5. SERVICES RELATED TO CARD ISSUANCE AND PROCESSING OF CARD OPERATIONS FOR OTHER BANKS AND FINANCIAL INSTITUTIONS

| | | |
|----|--|---|
| 1. | Fees related to card issuance and operation processing | Negotiable, to be approved by the Commercial Cards Unit Head in each case |
|----|--|---|

ELECTRONIC BANKING

1. GONIEC 2000

| | | |
|----|------------------|------------|
| 1. | Installation fee | Negotiable |
| 2. | Monthly fee | PLN 200.00 |

2. GONIEC EXTRANET

| | | |
|----|-------------------|------------------|
| 1. | Installation fee | Negotiable |
| 2. | Monthly fee | PLN 200.00 |
| 3. | Smart Card reader | PLN 150.00 + VAT |
| 4. | Smart Card | PLN 50.00 + VAT |

3. CITIDIRECT

| | | |
|----|----------------------------|----------------------|
| 1. | Installation fee | Negotiable |
| 2. | Monthly fee | PLN 200.00 |
| 3. | E-mail event notifications | PLN 200.00 per month |

FINANCIAL LIQUIDITY MANAGEMENT PRODUCTS

| | | |
|----|--|--|
| 1. | Consolidated Account and Consolidated Plus Account | PLN 300.00 per each account monthly + PLN 5.00 per transaction |
| 2. | Blocked deposit | |
| a | Fee for opening | PLN 150.00 |
| b | Fee for standard deposit opening confirmation | PLN 10.00 |
| c | Fee for non-standard deposit opening confirmation | PLN 50.00 |
| d | Arrangement fee – non-standard solutions | Negotiable |

OTHER BANKING SERVICES

| | | |
|-----|--|----------------|
| 1. | Deposit collection or withdrawal | Negotiable |
| 2*. | Providing information: | |
| a) | To auditors | |
| - | On standard forms | PLN 100.00 |
| - | On non-standard forms | PLN 1,000.00 |
| b) | To banks | |
| - | Domestic | PLN 10.00 |
| - | Foreign | USD 150.00 |
| 3. | Issuance of an opinion concerning the customer's financial standing by a credit unit | PLN 200.00 |
| 4. | Accepting orders by fax | Free of charge |
| 5. | Account balance information provided by telephone Monthly | Free of charge |
| 6. | Signing an agreement concerning the acceptance of payment orders on floppy disk | Free of charge |

(*) For this service, telecommunications charges are included in the price

TELECOMMUNICATIONS AND POSTAGE CHARGES

| | | |
|----|--|--------------------------|
| 1 | Electronic statement file / night faxes - faxed statements | PLN 300.00 (monthly fee) |
| 2 | SWIFT | PLN 34.40 |
| 3 | Information sent by fax (upon the customer's request) | |
| a) | first page | PLN 2.20 |
| b) | each subsequent page | PLN 1.10 |
| 4 | Parcel containing a check (to any destination country) | PLN 7.30 |

Other telecommunications and postage fees shall be charged according to the applicable Polish Post service price list.

TRADE FINANCE

1. INVOICE DISCOUNTING

| | |
|---|---|
| 1. Fee for preparation, administration and execution of the Framework Agreement | Negotiable, minimum charge PLN 3,000.00 (collected on an annual basis) |
| 2. Operational fee | Electronically – 0.40% of the amount receivable, minimum charge PLN 100.00 per each amount receivable In a paper form – 0.40% of the amount receivable, minimum charge PLN 200.00 per each amount receivable |
| 3. Margin | Negotiable |
| 4. Notice / reminder | PLN 10.00 per notice / reminder |

2. RECEIVABLES MANAGEMENT WITH FINANCING OPTION (FACTORING)

| | |
|---|--|
| 1. Fee for preparation, administration and execution of the Framework Agreement | Negotiable, minimum charge PLN 3,000.00 (collected on an annual basis) |
| 2. Operating fee for an application for transfer | Electronically – 0.30% of the amount receivable, minimum charge PLN 50.00 per each amount receivable In a paper form – 0.30% of the amount receivable, minimum charge PLN 100.00 per each amount receivable |
| 3. Operating fee for an application for discounting | 0.30% of the amount receivable, minimum charge PLN 50.00 per each amount receivable In a paper form – 0.30% of the amount receivable, minimum charge PLN 100.00 per each amount receivable |
| 4. Margin | Negotiable |
| 5. Notice / reminder | PLN 10.00 per notice / reminder |

3. FINANCING TRADE RECEIVABLES BASED ON PZU S.A. POLICY FOR THE BANK (PZU FACTORING)

| | |
|---|---|
| 1. Fee for preparation, administration and execution of the Framework Agreement | Negotiable, minimum charge PLN 4,000.00 (collected on an annual basis) |
| 2. Operating fee including the insurance premium | Electronically – 0.65% of the amount receivable, minimum charge PLN 130.00 per each amount receivable In a paper form – 0.65% of the amount receivable, minimum charge PLN 200.00 per each amount receivable |
| 3. Margin | Negotiable, minimum margin 3.00% per year |
| 4. Debtor verification fee | PLN 0.00 |

4. LOCAL GOVERNMENT FACTORING

| | |
|---|--|
| 1. Fee for preparation, administration and execution of the Framework Agreement | Negotiable, minimum charge PLN 3,000.00 (collected on an annual basis) |
| 2. Operational fee | In a paper form – 0.40% of the amount receivable, minimum charge PLN 200.00 per each amount receivable |
| 3. Factoring margin | Negotiable, minimum margin 5% |

5. BILL OF EXCHANGE DISCOUNTING

| | |
|--|---|
| 1. Arrangement fee for the Framework Agreement | Negotiable |
| 2. Operational fee | 0.35 of the bill of exchange amount, minimum charge PLN 100.00 per bill of exchange |
| 3. Margin - with recourse - without recourse | Negotiable |
| 4. Standby fee | 50% of the margin |

6. DISTRIBUTOR FINANCING

6.1 PAYLINK CARDS

| | |
|--|--------------------------------------|
| 1. Arrangement fee | minimum charge PLN 4,000.00 per year |
| 2. Transactional fee (on the transaction value) | 0.55% |
| 3. Credit margin for distributor | Negotiable |
| 4. Reminder fee | PLN 20.00 |
| 5. Fee for electronic transaction statements: on a daily basis on a weekly basis | Free of charge |
| 6. Fee for non-standard reports | PLN 300.00 per month |

6.2 DISTRIBUTION CHANNEL FINANCING

| | |
|---|---|
| 1. Arrangement fee | Minimum charge PLN 10,000 per year |
| 2. Transactional fee (on the transaction value) | 0.35% |
| 3. Credit margin for distributor | Negotiable |
| 4. Reminder fee | PLN 20.00 |
| 5. Fee for electronic transaction statement | Free of charge |
| 6. Fee for non-standard reports | Negotiable, minimum charge PLN 300.00 per month |

7. SUPPLIER FINANCING

Negotiable, depending on the number of suppliers as well as the forecasted number and volume of transactions.

TRADE TRANSACTION SERVICES

1. GUARANTEES

1.1 Guarantees received and guarantees extended as counter-guarantees

| | |
|---|---|
| 1. Advice note/deposit acceptance | USD 55.00 |
| 2. Extension of a guarantee as counter guarantee/confirming another bank's guarantee | Negotiable <i>(the fee shall be charged up front for the entire validity period calculated from the date of guarantee extension/confirmation)</i> |
| 3. Change: a) extending the validity or increasing the amount of guarantee – for guarantees extended as counter-guarantees or confirmed guarantees b) other | As for extending a guarantee as counter-guarantee/confirmation <i>(the fee shall be calculated based on the extension period or the increase in amount)</i> USD 40.00 |
| 4. Assignment of guarantee rights | USD 40.00 |
| 5. Servicing a claim concerning an unconfirmed guarantee* | USD 50.00 |
| 6. Payments under a guarantee extended as counter-guarantee / confirmed another bank's guarantee | 0.2% of the payment amount, minimum charge USD 100.00, maximum charge USD 1,000.00 |

*Shall include:

- the delivery (excluding the Bank's liability) upon the beneficiary's request of the documents containing the beneficiary's representations submitted in line with guarantee terms or the submission of contents of such representations to the bank which issued the guarantee;
- the settlement of the claim amount as per the beneficiary's instructions after its receipt from the bank which issued the guarantee.

1.2 Own Guarantees

| | |
|---|--|
| 1. Extension of a guarantee / counter-guarantee | Negotiable, not less than 0.2% for each validity month or part thereof, minimum charge USD 100.00 for the entire validity period. <i>(the fee shall be charged up front for the entire validity period calculated from the date of guarantee/counter-guarantee extension)</i> |
| 2. Change: a) extending the validity or increasing the amount of guarantee b) other | As for extension <i>(the fee shall be calculated based on the extension period or the increase in amount)</i> USD 40.00 |
| 3. Payment | 0.2% of the payment amount, minimum charge USD 100.00, maximum charge USD 1,000.00 |
| 4. Assignment of guarantee rights | USD 40.00 |
| 5. Arrangement fee for the Framework Agreement | Negotiable |

2. DOCUMENTARY LETTERS OF CREDIT

2.1 Import Letters of Credit

| | |
|---|--|
| 1. Opening a letter of credit | Negotiable, not less than 0.15% for each validity month or part thereof, minimum charge USD 100.00 for the entire validity period. <i>(the fee shall be charged up front for the entire validity period)</i> |
| a) Sending a preadvice | USD 50.00 |
| 2. Change | |
| a) extending the validity or increasing the amount of a letter of credit | as for opening a letter of credit (the fee shall be calculated based on the extension period or the increase in amount) |
| b) other | USD 40.00 |
| 3. Payment/document verification | 0.2% of the payment amount, minimum charge USD 100.00 |
| 4. Deferred payment | as for opening a letter of credit <i>The fee shall be charged up front on the date of acceptance/issuance of documents to the orderer; it shall be calculated based on the amount stated in the documents and the period between the letter of credit validity date and the payment date.</i> |
| 4. Presentation of documents which do not comply with letter of credit terms | USD 75.00, due from the beneficiary |
| 5. Assignment of delivered goods or bank's endorsement on transport or insurance documents — where documents are issued/endorsed to BHW | USD 40.00 |
| 6. Arrangement fee for the Framework Agreement | Negotiable |
| 7. Cancellation or derecognition before the expiry of the validity period: | |
| a) of an unused letter of credit | USD 40.00 |
| b) of unused balance | USD 10.00 |

2.2 Import Letters of Credit - Prepaid

| | |
|---|---|
| 1. Opening a letter of credit | 0.15% of the letter of credit amount, minimum charge USD 100.00 - <i>the fee shall be collected up front, on the letter of credit opening date.</i> |
| a) Sending a preadvice | USD 50.00 |
| 2. Change | |
| a) increase in the amount | 0.15% of the increase, minimum charge USD 100.00 |
| c) other | USD 40.00 |
| 3. Payment/document verification | 0.2% of the payment amount, minimum charge USD 100.00. <i>The fee shall be collected up front, on the letter of credit opening date.</i> |
| 4. Presentation of documents which do not comply with letter of credit terms | USD 75.00, due from the beneficiary |
| 5. Assignment of delivered goods or bank's endorsement on transport or insurance documents — where documents are issued/endorsed to BHW | USD 40.00 |
| 6. Cancellation or derecognition before the expiry of the validity period: | |
| a) of an unused letter of credit | USD 40.00 |
| b) of unused balance | USD 10.00 |

2.3 Export Letters of Credit

| | |
|---|--|
| 1. Advice note | USD 50.00 |
| a) Advice note concerning a preadvice | USD 20.00 |
| 2. Confirming / undertaking a commitment to negotiate documents | Negotiable <i>The fee shall be charged up front for the entire validity period.</i> |
| 3. Change | |
| a) extending the validity or increasing the amount - for a confirmed letter of credit / undertaking a commitment to negotiate documents | as for confirming a letter of credit / undertaking a commitment to negotiate documents |
| b) other | USD 40.00 |
| 4. Negotiation / payment / document verification | 0.2% of the payment amount, minimum charge USD 100.00 |
| 5. Sending documents without verification under an unconfirmed letter of credit or without undertaking a commitment to negotiate | USD 20.00 |

| | |
|---|--|
| 6. Deferred payment: | |
| a) confirmed letter of credit / undertaking a commitment to negotiate documents | as for confirming a letter of credit / undertaking a commitment to negotiate documents <i>The fee shall be charged up front on the date of acceptance/presentation of documents; it shall be calculated based on the amount stated in the documents and the period between the letter of credit validity date and the payment date.</i> |
| b) unconfirmed letter of credit | USD 50.00 |
| 7. Transfer of a letter of credit | 0.2% of the amount transferred, minimum charge USD 150.00 |
| 8. Presentation of documents which do not comply with letter of credit terms | USD 75.00 from the beneficiary |
| 9. Preliminary verification of documents | USD 30.00 for each set of documents submitted for verification |
| 10. Payment to another bank upon the beneficiary's request | USD 10.00 |
| 11. Assignment of proceeds | USD 30.00 |
| 12. Cancellation or derecognition before the expiry of the validity period: | |
| a) of an unused letter of credit | USD 40.00 |
| b) of unused balance | USD 10.00 |

3. DOCUMENTARY COLLECTION / BILL OF EXCHANGE COLLECTION

| | |
|---|---|
| 1. Documentary / bill of exchange collection management | 0.2%, minimum charge USD 30.00, maximum charge USD 200.00 |
| 2. Issuance of documents / bills of exchange without payment or return of unpaid documents / bills of exchange (upon request, during operation processing - additional payment) | 0.1%, minimum charge USD 20.00, maximum charge USD 100.00 |
| 3. Assignment of delivered goods or bank's endorsement on transport or insurance documents - where documents are issued/endorsed to BHW | USD 40.00 |
| 4. Payment to another bank upon the bearer's request | USD 10.00 |
| 5. Change | USD 25.00 |
| 6. Direct collection | USD 30.00 |
| 7. Assignment of proceeds | USD 30.00 |
| 8. Bill of exchange protest (additional fee on top of notary fees) | USD 50.00 |