

# Extract from the Table of Fees and Commissions

## Individual customers

Applicable as from 5 March 2018

FEE/COMMISSION FOR	FEE/COMMISSION AMOUNT		
KONTO Z LWEM	KONTO Z LWEM DIRECT	KONTO Z LWEM KOMFORT	KONTO PREMIUM Z LWEM <sup>1</sup>
<b>Opening a bank account</b>	PLN 0	PLN 0	PLN 0
<b>Maintenance of a bank account – monthly fee</b>	PLN 0	PLN 12/ Special offer <sup>2</sup>	PLN 0 <sup>3</sup> / PLN 30
<b>Statement – fee paid per each statement:</b>			
<b>Sent to the address for communication:</b>			
<ul style="list-style-type: none"> <li>Monthly</li> <li>After any change in the account balance<sup>5</sup></li> </ul>	Not applicable PLN 9	PLN 0 PLN 9	PLN 0 PLN 3.5
<b>Available to collect from the Branch:</b>			
<ul style="list-style-type: none"> <li>Monthly</li> <li>After any change in the account balance<sup>5</sup></li> <li>Current</li> <li>Past</li> </ul>	PLN 9 <sup>6</sup> PLN 9 PLN 9 PLN 9	PLN 9 <sup>6</sup> PLN 9 PLN 9 PLN 9	PLN 5 <sup>6</sup> PLN 3.5 PLN 3 PLN 5
<b>Available to download from the internet banking system:</b>			
<ul style="list-style-type: none"> <li>Monthly</li> <li>After any change in the account balance<sup>5</sup></li> </ul>	PLN 0 PLN 0	PLN 0 PLN 0	PLN 0 PLN 0
<p><sup>1</sup> Konto Premium is offered to the Premium, Private Banking, and Wealth Management customers. It may only be opened by account managers responsible for such customers. The eligibility requirements have been set forth in pt. 17 to 20 of the Chapter on the "Definition and Rules of Collection of Fees and Commissions".</p> <p><sup>2</sup> Special offer – for accounts opened from 29 April 2006 onwards, the maintenance fee is 50% of the fee for KONTO. The special offer fee is collected during the following maintenance period: the month in which the account is opened and the next three months.</p>			
<b>Cash deposit at the Bank's Branch<sup>1</sup></b>	PLN 9	PLN 0	PLN 0
<b>Cash withdrawal at the Bank's Branch</b>	PLN 9	PLN 0	PLN 0
<b>Transfer</b>			
<b>Internal transfer (to the Bank's account) made:</b>			
<ul style="list-style-type: none"> <li>At the Bank's Branch<sup>3</sup></li> <li>Through the internet banking system</li> <li>Through the internet banking system – mobile device transfer</li> <li>Through the automatic HaloŚląski service</li> <li>Through the operator HaloŚląski service</li> </ul>	PLN 9 <sup>4</sup> PLN 0 PLN 0 PLN 0 PLN 0	PLN 0 / PLN 9 <sup>5</sup> PLN 0 PLN 0 PLN 0 PLN 0	PLN 0 PLN 0 PLN 0 PLN 0 PLN 0
<b>Domestic transfer (in PLN to any account with any other bank in Poland) made:</b>			
<ul style="list-style-type: none"> <li>At the Bank's Branch<sup>3</sup></li> <li>At the Bank's Branch – Express ELIXIR transfer</li> <li>Through the internet banking system</li> <li>Through the internet banking system – mobile device transfer</li> <li>Through the internet banking system – Express ELIXIR transfer or BlueCash transfer</li> <li>Through the automatic HaloŚląski service</li> <li>Through the operator HaloŚląski service</li> </ul>	PLN 9 <sup>7</sup> PLN 10 PLN 0 PLN 0 PLN 5 PLN 0 PLN 4	PLN 0 / PLN 9 <sup>8</sup> PLN 10 PLN 0 PLN 0 PLN 5 PLN 0 PLN 4	PLN 0 PLN 6 PLN 0 PLN 0 PLN 5 PLN 0 PLN 0
<b>Currency transfer (to any account with any other bank in Poland/ abroad) made:</b>			
<ul style="list-style-type: none"> <li>At the Bank's Branch<sup>3</sup></li> <li>Through the internet banking system – European transfer</li> <li>Through the internet banking system – other currency transfers</li> </ul>	0.25% of the transfer amount, min. PLN 50, max. PLN 200  PLN 5 PLN 40	0.25% of the transfer amount, min. PLN 50, max. PLN 200  PLN 5 PLN 40	0.25% of the transfer amount, min. PLN 50, max. PLN 200  PLN 5 PLN 40
<b>Standing order</b>			
<b>Standing order submission/change/withdrawal:</b>			
<ul style="list-style-type: none"> <li>At the Bank's Branch</li> <li>Through the internet banking system</li> </ul>	PLN 0 PLN 0 PLN 0	PLN 0 PLN 0 PLN 0	PLN 0 PLN 0 PLN 0
<b>Transaction execution</b>			
<b>Transaction execution refusal notice:</b>			
<ul style="list-style-type: none"> <li>Sent to the address for communication:</li> <li>Delivered through the internet banking system</li> <li>Available at the Bank's Branch</li> </ul>	PLN 9 PLN 0 PLN 0	PLN 5 PLN 0 PLN 0	PLN 0 PLN 0 PLN 0
<b>Direct debit</b>			
<b>Direct debit consent/withdrawal</b>	PLN 0	PLN 0	PLN 0
<b>Transaction execution</b>	PLN 0	PLN 0	PLN 0
<b>Transaction cancellation/executed transaction amount reimbursement</b>	PLN 0	PLN 0	PLN 0
<b>Transaction execution refusal notice:</b>			
<ul style="list-style-type: none"> <li>Sent to the address for communication:</li> <li>Delivered through the internet banking system</li> <li>Available at the Bank's Branch</li> </ul>	PLN 5 PLN 0 PLN 0	PLN 5 PLN 0 PLN 0	PLN 0 PLN 0 PLN 0

<sup>1</sup> This fee is debited to the account to which the cash deposit is made at the end of a settlement period. The settlement period is calculated from the 29th day of a given calendar month to the 28th day of the following calendar month.

<sup>3</sup> Applicable also to transfers made by relevant account managers responsible for the Premium, Private Banking, and Wealth Management customers.

<sup>4</sup> This fee is not applicable to any transfers to savings accounts in PLN or to Otwarte Konto Oszczędnościowe (for entrepreneurs) in PLN, deposit accounts, investment deposit accounts (applicable to Inwestycyjna Lokata Terminowa and Inwestycyjna Lokata Terminowa Plus, as well as any investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the Konto holder and also to any accounts of the Konto holder with ING Securities S.A.

<sup>5</sup> The fee of PLN 0 is applicable to the first internal transfer (to any account with the Bank) or the first domestic transfer (in PLN to any account with any other bank in Poland) in a monthly period from the 29th day of a given month to the 28th of the following month, and there is a fee of PLN 9 for any further

transfers. The fee of PLN = 0 is applicable at all times to any transfers to savings accounts in PLN or to Otwarte Konto Oszczędnościowe (for entrepreneurs) in PLN, deposit accounts, investment deposit accounts (applicable to Inwestycyjna Lokata Terminowa and Inwestycyjna Lokata Terminowa Plus, as well as any investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the Konto holder and also to any accounts of the Konto holder with ING Securities S.A.

<sup>7</sup> This fee is not applicable to any transfers to investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the Konto holder.

<sup>8</sup> The fee of PLN 0 is applicable to the first internal transfer (to any account with the Bank) or the first domestic transfer (in PLN to any account with any other bank in Poland) in a monthly period from the 29th day of a given month to the 28th of the following month, and there is a fee of PLN 9 for any further transfers. The fee of PLN 0 is applicable at all times to any transfers to investment fund unit accounts used for recording purchases of units in investment funds offered by the Bank for the benefit of the account holder.

## SAVINGS ACCOUNTS

Opening an account
Maintenance of an account – monthly fee
Statement – fees charged for each statement collected from the Bank's Branch: <ul style="list-style-type: none"> <li>Monthly</li> <li>Current</li> <li>Past</li> </ul>
Note: No statements are sent by the Bank.
Cash deposit at the Bank's Branch
Cash deposit at the Bank's Branch by third parties (charged to the person making the payment)
Withdrawal in PLN/ foreign currencies from the account made in the form of: <b>Cash withdrawal at the Bank's Branch</b>
Transfer to the accounts of the account holder held with the Bank, made: <ul style="list-style-type: none"> <li>At the Bank's Branch</li> <li>Through the internet banking system</li> <li>Through the automatic HaloŚląski service</li> <li>Through the operator HaloŚląski service</li> </ul>
Transfer to the accounts of the account holder held with other banks, made: <ul style="list-style-type: none"> <li>At the Bank's Branch</li> <li>Through the internet banking system</li> <li>Through the automatic HaloŚląski service</li> <li>Through the operator HaloŚląski service</li> </ul>
Note: Transfers in foreign currencies are made only to the accounts of the savings account holder held with the Bank.
Withdrawal of funds in PLN/ foreign currencies made in the form of a transfer order submitted at the Bank's Branch to own term deposit accounts and to investment term deposit accounts during a subscription period (applicable to Inwestycyjna Lokata Terminowa and Inwestycyjna Lokata Terminowa Plus) of the account holder

<sup>1</sup> The first transaction in a monthly period from the 29th day of a given month to the 28 day of the following month is free of charge, and a fee of PLN 9 is charged for any further transactions.

## TERM DEPOSIT ACCOUNT

Opening a term deposit account
Maintenance of a term deposit account – monthly fee
Cash deposit to a term deposit account at the Bank's Branch
Cash withdrawal/transfer from a term deposit account at the Bank's Branch
Term deposit assignment certificate

## PAYMENT CARD (DEBIT CARD)

Card issuance/ renewal
Monthly fee for a card issued to <ul style="list-style-type: none"> <li>a) KONTO Direct</li> <li>b) KONTO Komfort</li> <li>c) KONTO Premium</li> </ul>
Replacement of blocked/claimed/issued card after a change in the data provided on the card
Replacement of card image to Moja Karta ING /change in the image design of Moja Karta ING /issuance of Moja Karta ING
Renewal of Moja Karta ING
Card block /temporary card block
PIN <ul style="list-style-type: none"> <li>a) PIN assignment (by phone or through the internet banking system)</li> <li>b) PIN change at the Bank's ATM</li> <li>c) PIN change (by phone)</li> <li>d) PIN change through the internet banking system</li> </ul>
Change in a transaction limit
Non-cash transaction
Currency conversion fee for a non-cash transaction in a currency other than the account currency
Card transaction - cash withdrawal <ul style="list-style-type: none"> <li>a) Bank and Planet Cash ATMs in Poland</li> <li>b) Cashback service (KONTO Komfort, Premium and Direct)</li> <li>c) Other cash withdrawals in PLN: <ul style="list-style-type: none"> <li>From KONTO Direct</li> <li>From KONTO Komfort/ Premium</li> </ul> </li> <li>d) Other cash withdrawals in a currency other than PLN</li> </ul>
Account balance check – fee collected at the end of a settlement period <ul style="list-style-type: none"> <li>a) ATMs of ING Bank and Planet Cash in Poland</li> <li>b) Other ATMs</li> </ul>
Card transaction – cash deposit at the Bank's CDM

<sup>1</sup> For Visa Zblizeniowa and MasterCard Zblizeniowa – the fee is charged, unless a total of cashless transactions made with payment cards issued to a single account and settled by the Bank in a monthly period from the 29th day of a given month to the 28th day of the following month exceeds the amount of PLN 300 (PLN 200 for the Konto Direct holders aged 18 to 26). The amount of cashless transactions is calculated as a total of any combination of Visa Zblizeniowa, Debit MasterCard Zblizeniowa, Zblizak Visa, and MasterCard w telefonie, issued for a given user to a single account and regardless of whether a transaction has been made with the use of a virtual or physical card.

<sup>2</sup> For Visa NFC – the fee is collected, unless a total of cashless transactions made with the use of the debit card issued to a given account and settled by the Bank in a monthly period from the 29th day of a given month to the 28th day of the following month exceeds the amount of PLN 300.

<sup>3</sup> This fee is not charged to the Konto Direct holders aged 13 to 18.

<sup>4</sup> This fee is not charged to the Konto Direct holders aged 13 to 26 for the first issuance of Moja Karta ING or for the first change in the card's image design, regardless of the number of payment cards issued to Konto Direct.

<sup>5</sup> This fee does not apply to any Visa NFC.

<sup>6</sup> The first withdrawal settled by the Bank in a monthly period from the 29th day of a given month to the 28 day of the following month is free of charge, and a fee of PLN 2.50 is charged for any further withdrawals.

PLN 0
PLN 0
PLN 0
PLN 3
PLN 5
PLN 0/ PLN 9 <sup>1</sup>
PLN 9
PLN 0/ PLN 9 <sup>1</sup>
PLN 0/ PLN 9 <sup>2</sup>
PLN 0
PLN 0/ PLN 9 <sup>2</sup>
PLN 0/ PLN 9 <sup>2</sup>
PLN 0/ PLN 9 <sup>2</sup>
PLN 0/ PLN 9 <sup>2</sup>
PLN 0/ PLN 9 <sup>2</sup>
PLN 0/ PLN 9 <sup>2</sup>
PLN 0

PLN 0
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<sup>2</sup> The first transaction in a monthly period from 29th day of a given month to the 28th day of the following month is free of charge, regardless of the type of transfer (to accounts of the account holder held with the Bank/ other banks), and a fee of PLN 9 is charged for any further transactions.

PLN 0
PLN 0
PLN 0
PLN 0
PLN 15

VISA zblizeniowa VISA NFC <sup>8</sup>	Zblizak VISA PAYWAVE w formie naklejki	MasterCard w telefonie	Debit MasterCard zblizeniowa
PLN 0	PLN 15/ Not applicable	PLN 0	PLN 0
PLN 0/ PLN 7 <sup>1,2,3</sup> PLN 0/ PLN 7 <sup>1,2</sup> PLN 0	PLN 0 PLN 0 PLN 0	PLN 0/ PLN 7 <sup>3,9</sup> PLN 0/ PLN 7 <sup>9</sup> PLN 0/ PLN 7 <sup>9</sup>	PLN 0/ PLN 7 <sup>1,3</sup> PLN 0/ PLN 7 <sup>1</sup> PLN 0
PLN 0	Not applicable	Not applicable	PLN 0
PLN 15 <sup>4,5</sup>	Not applicable	Not applicable	PLN 15 <sup>4</sup>
PLN 0 <sup>5</sup>	Not applicable	Not applicable	PLN 0
PLN 0	PLN 0	PLN 0	PLN 0
PLN 0	Not applicable	Not applicable	PLN 0
PLN 0	PLN 0	PLN 0	PLN 0
PLN 0	PLN 0	PLN 0	PLN 0
PLN 0	PLN 0	PLN 0	PLN 0
3% of the transaction amount	3% of the transaction amount	Not applicable	Not applicable
PLN 0 PLN 0	PLN 0 PLN 0	Not applicable Not applicable	PLN 0 PLN 0
PLN 0 <sup>5</sup> / PLN 2.50 PLN 0	PLN 0 <sup>5</sup> / PLN 2.50 PLN 0	Not applicable Not applicable	PLN 0 <sup>5</sup> / PLN 2.50 PLN 0
3% of the withdrawal amount	3% of the withdrawal amount	Not applicable	3% of the withdrawal amount
PLN 0 <sup>5</sup> PLN 1.50 <sup>5</sup>	Not applicable Not applicable	Not applicable Not applicable	PLN 0 PLN 1.50
PLN 0 <sup>5</sup>	Not applicable	Not applicable	PLN 0

<sup>7</sup> This fee/commission is charged for transactions made with the use of cards issued from 10 October 2016 onwards. This fee is not charged for any transaction made with the use of cards issued before 10 October 2016.

<sup>8</sup> The Visa NFC was withdrawn from sale on 14 November 2016.

<sup>9</sup> For MasterCard w telefonie – the fee is collected, unless a total of cashless transactions made with payment cards issued to a single account and settled by the Bank in a monthly period from the 29th day of a given month to the 28th day of the following month exceeds the amount of PLN 300 (PLN 200 for the Konto Direct holders aged 18 to 26). The total of cashless transactions is calculated for any combination of Visa Zblizeniowa, Debit MasterCard Zblizeniowa, Zblizak Visa, and MasterCard w telefonie, held by a given user and issued to a single account and regardless of whether a transaction has been made with the use of a virtual or physical card. This fee is not collected until 28 December 2018.

## FEE/COMMISSION FOR

## CREDIT CARD

## Card issuance:

- Main card
- Additional card

## Card use (annual fee)

- Main card
- Additional card

The annual fee is collected in advance on each anniversary of the validity date of the main /additional card.

## PIN

- PIN assignment (by phone or through the internet banking system)
- PIN change at the ATM of ING Bank Śląski S.A.
- PIN change (by phone)
- PIN change through the internet banking system

## Replacement of a card cancelled/lost with the same expiry date

## Card cancellation

## Transfer from the credit card account made through the internet banking system

This fee is calculated on the transfer amount.

## Cash withdrawal

This fee is calculated on the withdrawal amount.

## Cashless transactions

Exceeding the credit limit – the fee is calculated and collected in each settlement period, in which the credit card account is overdrawn

## Cash deposit to a credit card account at the Branch (own funds or third party's)

## Automatic credit card repayment (direct debit)

- Minimum credit card repayment
- Full credit card repayment

## Change in the credit card limit at the customer's request

## Credit card repayment notification service

## INTERNET BANKING SERVICES

## Internet banking system

- Access to the system and its use
- Unblocking of access to the system
- Authorised code sent by a text message to the user of the internet banking system

## HaloŚląski – automatic or operator service

- Access to the system and its use

## Automatic HaloŚląski service – definition of a transfer

- At the Bank's Branch
- At the operator HaloŚląski service

## Serwis SMS

## Access to the Serwis SMS

SMS – Pakiet Darmowy<sup>2</sup>

- Package fee
- Fee for a text message within the package

SMS – Pakiet Abonamentowy<sup>2</sup>

- Package fee
- Fee for a text message within the package
- Fee for a text message outside the package

SMS – Pakiet Bezabonamentowy<sup>2</sup>

- Package fee
- Fee for a text message within the package

<sup>2</sup> The Text Message service has been described in detail in the MESSAGE to the users of the HaloŚląski service.

## BLIK MOBILE PLATFORM

## BLIK activation

## Monthly fee for BLIK

## Change of a transaction limit for BLIK

## Cashless transaction

## Cash deposit to the account at ING Bank and Planet Cash CDMs in Poland

## Cash withdrawal transaction

- ING Bank and Planet Cash ATMs in Poland
- Other ATMs in Poland (other than specified in pt. a) above)

<sup>2</sup> The first withdrawal settled by the Bank in a monthly period from the 29th day of a given month to the 28 day of the following month is free of charge, and a fee of PLN 2.50 is charged for any further withdrawals.

## FEE/COMMISSION AMOUNT

## VISA

PLN 0  
PLN 0

PLN 0/ PLN 35  
PLN 0/ PLN 25

The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 200

PLN 0  
PLN 0  
PLN 0  
PLN 0

PLN 0  
PLN 0

2% of the transfer amount, min. PLN 5

3% of the withdrawal amount, min. PLN 9 (2% at the ATMs of ING Bank Śląski, min. PLN 5)

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 0  
PLN 0

PLN 0

PLN 0

## KONTO Z LWEM DIRECT

PLN 0  
PLN 0  
PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 5  
PLN 0

PLN 0.25

PLN 0  
PLN 0.25

## MASTERCARD/ VISA CLASSIC

PLN 0  
PLN 0

PLN 0/ PLN 50  
PLN 0/ PLN 30

The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 500

PLN 0  
PLN 0  
PLN 0  
PLN 0

PLN 0  
PLN 0

2% of the transfer amount, min. PLN 5

3% of the withdrawal amount, min. PLN 9

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 0  
PLN 0

PLN 0

PLN 0

## KONTO Z LWEM KOMFORT

PLN 0  
PLN 0  
PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 0  
PLN 0

PLN 0.25

PLN 0  
PLN 0.25

## VISA GOLD

PLN 0  
PLN 0

PLN 0/ PLN 100  
PLN 0/ PLN 60

The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 1,000

PLN 0  
PLN 0  
PLN 0  
PLN 0

PLN 0  
PLN 0

2% of the transfer amount, min. PLN 5

3% of the withdrawal amount, min. PLN 9

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 0  
PLN 0

PLN 0

PLN 0

## KONTO Z LWEM PREMIUM

PLN 0  
PLN 0  
PLN 0

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 0  
PLN 0

PLN 0.25

PLN 0  
PLN 0.25

## MASTERCARD PLATINIUM

PLN 0  
PLN 0

PLN 0/ PLN 650  
PLN 0/ PLN 200

The fee is collected if the average monthly value of cashless transactions made in the last 12 months and settled on the card account is lower than PLN 12,500

PLN 0  
PLN 0  
PLN 0  
PLN 0

PLN 0  
PLN 0

2% of the transfer amount, min. PLN 5

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

PLN 0  
PLN 0

PLN 0

PLN 0

## SAVINGS ACCOUNTS

PLN 0  
PLN 0  
PLN 0

PLN 0

PLN 0/ Not applicable<sup>3</sup>  
PLN 0/ Not applicable<sup>3</sup>

PLN 0

PLN 0  
PLN 0

PLN 5  
PLN 0

PLN 0.25

PLN 0  
PLN 0.25

<sup>3</sup> Not available with Otwarte Konto Oszczędnościowe DIRECT (OKO DIRECT).

## KONTO Z LWEM DIRECT

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0<sup>2</sup>/ PLN 2.50

## KONTO Z LWEM KOMFORT

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

## KONTO Z LWEM PREMIUM

PLN 0

PLN 0

PLN 0

PLN 0

PLN 0  
PLN 0

## SAVINGS ACCOUNTS

PLN 0

PLN 0

PLN 0

Not applicable  
PLN 0

PLN 0  
Not applicable

**OVERDRAFT****Granting overdraft****Increasing overdraft**

- KONTO Premium
- Other accounts
- Premium (former Personal Banking), Private Banking, and Wealth Management customers for unsecured overdrafts over PLN 50,000 granted or annexed after 18 August 2014 onwards

Note: This commission is collected on the day the overdraft is made available

**Servicing overdraft**

- KONTO Premium
- Other accounts
- Premium (former Personal Banking), Private Banking and Wealth Management customers for unsecured overdrafts over PLN 50,000 granted or annexed after 18 August 2014 onwards

Note: This is an annual fee. The fee is collected at the beginning of each next annual period calculated from the day the overdraft concerned is made available, where for overdrafts granted:

- Before 28 December 1998 – on 28 December
- After 28 December 1998:
  - Before the 28th day of a given month – on the 28th day of a given month
  - After the 28th day of a given month – on the 28th day of the following month

**Processing applications****Fee for processing a credit facility/loan/overdraft application****Drawing up annexes at the customer's request****Fee for an annex to an overdraft agreement**

Note: This fee is not collected when an overdraft is increased.

Any other fees and commissions are collected in accordance with the Table of Fees and Commissions at ING Bank Śląski Spółka Akcyjna for natural persons.

The complete wording of the aforementioned table is available at the Bank's branches and on its website: [www.ingbank.pl](http://www.ingbank.pl) • ING Bank Śląski S.A. / ul. Sokolska 34 / Katowice Information applicable as from 5 March 2018 • Additional information: [www.ingbank.pl](http://www.ingbank.pl) / Call Centre 801 222 222<sup>1</sup> / Bank's branch.

This leaflet is not a business proposal within the meaning of the provisions of law. It is provided for information purposes only.

PLN 0

1.5% of the amount by which the overdraft is increased, min. PLN 68

1.8% of the amount by which the overdraft is increased, min. PLN 68

0%

1.5% of the amount by which the overdraft is increased, min. PLN 68

1.8% of the amount by which the overdraft is increased, min. PLN 68

0.9% of the overdraft granted. The fee is reduced to 0% if the average use in the past 12 months has been at least 10%.

PLN 0

PLN 20

In case of discrepancies between the Polish and English version of this document, the Polish version shall prevail.