

**SCHEDULE OF FEES & CHARGES
COLLECTED BY BANK ZACHODNI WBK S.A.
FOR BANKING SERVICES PROVIDED TO PERSONAL CUSTOMERS**

Effective as of 01.12.2011

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Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

CHAPTER I GENERAL PROVISIONS

1. Bank Zachodni WBK S.A., hereinafter referred to as BZ WBK, collects fees and charges for banking services provided to personal customers in line with this Schedule of Fees and Charges.

2. Definitions:

Partner outlet – BZWBK agency outlet operating under the name “Bank Zachodni WBK Partner”.

BZWBK Branch – BZWBK organisational unit conducting business operations.

BZWBK outlet – BZWBK Branch or BZWBK Partner outlet

Business Day – each day not being Saturday or a national holiday

3. Fees and charges are set in Polish zloty or in foreign currencies.

4. Collection of fees and charges.

4.1. Bank accounts and savings accounts

Collection of fees and charges:

a) account maintenance, transfers, account statements, withdrawals:

- In the case of: Konto Wydajesz & Zarabiasz, Konto na Obcasach, Konto Aktywni 50+, Konto Wydajesz & Zarabiasz Plus, Konto24 (to be offered from 1.07.2009 to 31.03.2011) and savings accounts - Konto Wydajesz & Zarabiasz, Konto na Obcasach, Konto Wydajesz & Zarabiasz Plus, Konto24 (to be offered from 1.07.2009 to 31.03.2011) and savings accounts – cyclically, on the last day of a given calendar month (a collective fee for effected transactions and statements provided in the period from the first day till the last day of a given month, inclusive).

- In the case of: Konto<30, Konto24 VIP, F/X Konto24, Konto24 opened till 30.06.2009, Konto24 Plus opened till 22.01.2006, Konto24 Prestiż, Konto 24.pl – cyclically, on the 15th and the last day of a given calendar month (a collective fee for effected transactions and statements provided in the period from the first day to the 15th day of a given calendar month, inclusive and from 16th to the last day of a given calendar month, inclusive; account maintenance fee is collected on those days in the amount representing half of the monthly fee).

b) other fees are collected from the account – on the day of placing or effecting an order or on other dates indicated in this Schedule for individual fees and charges or in agreements signed by a customer and BZWBK.

4.2. Debit cards/other electronic payment instruments and related activities

Fees and charges are collected:

a) on the day of effecting or settling a transaction or

b) in a monthly cycle – by the 10th day of each calendar month (inclusive); the only exception is a monthly fee for Visa KKS Lech card and Wydajesz & Zarabiasz card (issued by 16.02.2010) – fees are collected by the end of each calendar month.

c) in an annual/ semi-annual cycle – on the card issuance day or on 25th of each calendar month; the only exception is an annual fee for EURO<26 Maestro card – the fee is collected on the card issuance day.

4.3. Electronic banking services

Sms-code and Alert24 Packages – fees are collected on the 5th day of a calendar month following the month they apply to.

4.4. Credit cards

a) When the main card is issued, the Card account is debited with a card fee – during year one, within 3 months of the new card issuance.

b) thereafter, the card fee is collected on an annual or monthly basis, in accordance with the customer's instructions:

- the annual fee debits the card account on the day when the first list of transactions is generated, after the end of a month when the card account opening anniversary takes place,

- the annual fee debits the card account on the day when the first list of transactions is generated, after the end of a month when the card account opening anniversary takes place,

Thereafter, monthly fees are debited to the card account on the days when subsequent transaction statements are generated.

c) A fee for additional card is collected on the same date as the main card fee.

d) The main card holder has the right to change the cycle of card fee collection in the next years (from annual to monthly and otherwise). The above instruction will lead to changing the fee collection mode both for the main and the additional cards. The annual fee debits the card account on the day when the first list of transactions is generated, after the end of a calendar month when the card account opening anniversary takes place, Instructions to change the fee collection frequency should be reported by a customer not later than a week before the end of a month when the card account opening anniversary takes place.

e) When the MasterCard<30 is replaced at the renewal date for customers over 30 – a fee for card replacement is not collected.

4.5. Insurance

a) Monthly fee for "Twoje Bezpieczeństwo" Package is accrued on the debt balance recorded on the 28th day of each month and then collected on the same date. When the date is a non-business day, the fee is collected on the last business day preceding that day.

b) Monthly fee for "Bezpieczne Pieniądze Komfort (Safe Money Comfort)" in the amount indicated in this Schedule of Fees and Charges is collected up-front for the following month on the last business day of a given month during the insurance validity period.

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- c) When funds in the bank account are insufficient to cover the fees collectable by the Bank as per Appendix 1, the insurance cover will be discontinued in accordance with Insurance terms & conditions.
- d) Other fees are collected from the account – on the day of placing or effecting an order or at other dates indicated in this Schedule for individual fees and charges or in agreements signed by a customer and BZWBK.
- e) Hipoteka+ (Mortgage +) insurance:
- for Życie 18+ (Life 18+) and Życie 48+ (Life 48+) packages, the fee is set based on the level of debt arising from a loan agreement used for determining the loan installment that falls due in a given settlement period
 - for Praca (Job) package, the fee is set based on the level of loan installment falling due in a given settlement period
5. Fees and charges for banking activities are not collected on:
- a) operations related to repayment of debts toward BZWBK or its subsidiaries, regardless of the debt form (not applicable to operations effected from the Savings Account),
 - b) lodgements made by private individuals when an agreement signed with an account holder indicates that in this case, the fee is paid by receiver of the lodged funds,
 - c) cash lodgements made by BZWBK customer and related to payment of tax on civil law activities, provided the tax is on services provided by BZWBK.
6. Apart from fees and charges listed in the Schedule, the following are collected for services ordered by domestic and international customers:
- a) fees and charges collected by banks acting as agents, while effecting an order,
 - b) fees and charges for telecommunications and postal services for domestic and international transactions.
7. The applicable fees & charges are paid by the party that orders a transaction unless the parties to a given transaction agreed otherwise or the instruction submitted states otherwise and BZWBK accepts it. Fees & charges not paid by the other party within three months will be debited to the person who ordered a banking operation.
8. The fees & charges amounts will be rounded in line with generally acceptable principles.
9. For operations in foreign currencies, fees & charges will be calculated based on:
- a) a PLN equivalent of the operation amount – in the case of fees & charges denominated in PLN,
 - b) operation amount - in the case of fees & charges and cost of international banks denominated in foreign currencies.
- Fees & charges denominated in PLN are converted at the average NBP rate applicable on the fee/ charge collection date, except for fees on operations related to:
- management of f/x loans and guarantees (excluding early advice, indirect and confirmed guarantees) - converted at the fx buy/sell rate for foreign currencies applicable in BZ WBK,
 - purchase/sale of fx currencies at the BZWBK cash desks - converted at buy/sell rate applicable in BZWBK,
 - execution of collections and letters of credit in convertible currency - converted at buy/sell rate for foreign currencies applicable in BZWBK,
10. In the case of costs of foreign banks denominated in currency other than the currency in which they will be collected, the conversion is made at the average NBP rate applicable on the day of collecting costs, except for costs of operations related to the execution of collections and letters of credit in convertible currency, early advice, indirect and confirmed guarantees - converted at the sell rate for foreign currencies applicable in BZ WBK
11. Fees and charges for transfers/ cash lodgements to an account in another bank do not refer to funds transferred in a foreign currency to accounts of domestic banks and to transfers to accounts in foreign banks – fees and charges for the delivery of these transactions are collected in line with the fees for withdrawal orders.
- The following conditions must be met for SEPA and Target money orders:

Type of payment order	Transaction currency	Cost option	Country of the beneficiary	Bank of the beneficiary	Other requirements / features
SEPA	EUR	SHA	EU, Norway, Iceland, Lichtenstein and Switzerland	Bank delivering SEPA transfers	Beneficiary's IBAN; Correct BIC of the beneficiary's bank; Standard execution mode (SPOT value date)
Target	EUR	No requirements	No limitations	Bank settling transactions via TARGET2	RTGS

SHA cost option – the cost of the ordering party's bank are covered by the ordering party, while the cost of the agent bank and the beneficiary's bank are covered by the beneficiary; BZWBK fee is collected from the account of the ordering customer while fees of the agent banks and the beneficiary's bank – from the payment amount.

12. BZ WBK will not notify its customers of changes in this Schedule of Fees and Charges which will consist solely in the introduction of new types of products or services to the BZ WBK offering and in the case of changes in products not referred to in agreements signed by the customer and the Bank.

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

OTHER PAYMENT CARDS/OTHER ELECTRONIC PAYMENT INSTRUMENTS FOR ACCOUNTS

1	2 Operations	3 Visa Electron (issued as of 1.07.2009)	4 Visa Electron Prestiż	5 Visa Classic	6 Savings Maestro	7 MasterCard PAYBACK	8 MasterCard PAYBACK Contactless Sticker	9 F/X MasterCard		
								9 EUR	10 GBP	11 USD
1	Monthly card fee									
1a	collected every month if during the last calendar month the Bank settled at least one non-cash transaction effected with the use of a card	-	-	-	-	Free of charge	-	-	-	-
1b	collected every month if during the last calendar month the Bank did not settle any non-cash, card transaction	-	-	-	-	PLN 3	-	-	-	-
1c	collected every month if during the last calendar month the Bank settled at least three non-cash transactions effected with the use of a card	PLN 1	PLN 1	-	-	-	-	-	-	-
1d	collected every month when during the last calendar month the Bank did not settle at least three non-cash transactions effected with the use of a card	PLN 3	PLN 3	-	-	-	-	-	-	-
1e	collected every month	-	-	-	-	-	PLN 3	-	-	-
2	Annual card fee <i>FEE WAIVER: In the case of F/X MasterCards, no fee is collected for the first year of using the first card issued for a given account to account holder, co-holders and proxies</i>	-	-	PLN 40	-	-	-	EUR 10	GBP 5	USD 10
3	Express issuance of a new card	PLN 30	PLN 30	PLN 30	PLN 30	PLN 30	-	EUR 5	GBP 2.5	USD 5
4	Issuance of another card for an account <i>NOTE: Applies to another card issued for a given account to account holder, co-holders and proxies</i>	-	-	-	-	PLN 15	-	-	-	-
5	Cash withdrawal:						-			
5a	in BZWBK24 ATMS and in BZWBK Partner outlets	Free of charge	Free of charge	3%; min PLN 5	PLN 20	Free of charge	-	EUR 0.25	GBP 0.15	USD 0.25
5b	in Millenium ATMs	PLN 1	Free of charge	PLN 1	PLN 20	PLN 1	-	EUR 1.5	GBP 1	USD 1.5
5c	in other ATMs in Poland	PLN 5	Free of charge	3%; min PLN 5	PLN 20	PLN 5	-	EUR 1.5	GBP 1	USD 1.5
5d	in ATMs and terminals of other institutions abroad	3%; min PLN 10	PLN 5	3.5%; min PLN 10	3%; min PLN 20	3%; min PLN 10	-	EUR 1.5	GBP 1	USD 1.5
5e	cash back	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	-	-	-	-
5f	effected with a card in a BZ WBK Branch	-	-	3%; min PLN 5	-	-	-	EUR 1.5	GBP 1	USD 1.5
6	Currency conversion of a foreign transaction effected in a currency other than EUR (the fee is added automatically to the transaction amount)	2.8%	2.8%	3.0%	-	-	-	-	-	-
7	Checking the balance of available funds or generating a mini-statement (a list of 10 recent transactions) in ATMs	PLN 20	PLN 1.5	PLN 1.5	PLN 1.5	PLN 1.5	-	EUR 0.5	GBP 0.25	USD 0.50
8	Generating a new PIN number for an issued card – made at a holder’s request, in a paper form, in a BZWBK outlet	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	EUR 1.5	GBP 1	USD 1.5
9	Generating a history of transactions	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	EUR 0.5	GBP 0.25	USD 0.5
10	Emergency cash withdrawal abroad	-	-	PLN 150	-	-	-	-	-	-

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CHAPTER IV BZWBK24 E-BANKING SERVICES

1	Operations 2	Rate 3	
1	smsCode		
1.1	for Konto<30 or Konto24 VIP holders	Free of charge	
1.2	for customers who do not hold Konto<30 or Konto24 VIP account		
1.2a	the first 5 smsCodes in a given month	Free of charge	
1.2b	6 th and further smsCodes for customers who do not hold Konto<30 or Konto24 VIP accounts	PLN 0.2	
2	SMS under BZWBK24sms service	PLN 0.3	
1	Operations 2	MAXI Package 3	MINI Package 4
3	Alert24 Packages		
3a	package usage	PLN 9	Free of charge
3b	sending an alert (via SMS)	Free of charge	PLN 0.3
3c	sending an alert (via e-mail)	Free of charge	Free of charge

CHAPTER V TERM DEPOSITS AND SAVINGS ACCOUNTS

TERM DEPOSITS

1	Operations 2	Rate 3	
1	Transfer of funds coming from a withdrawal from a deposit account to an account held with another bank (for placing an order)	PLN 5	
2	Account statement (per each statement)		
2a	eWyciąg (eStatement)	Free of charge	
2b	hard copy	Free of charge	
2c	account statement duplicate	PLN 5	

SAVINGS ACCOUNT

1	Operations 2	Savings account in PLN 3	Savings account a'la deposit in PLN 4	Savings account in F/X 5
1	Cash withdrawal effected in a BZ WBK Branch			
1a	first one in a calendar month	Free of charge	Free of charge	Free of charge
1b	each next one in a calendar month	PLN 5	PLN 20	PLN 5
2	Transfer to an account with BZWBK			
2.1	effected via BZWBK24 e-banking services			
2.1a	first one in a calendar month	Free of charge	PLN 20	Free of charge
2.1b	each next one in a calendar month	PLN 5	PLN 20	PLN 5
2.2	effected in a BZ WBK Branch	PLN 5	PLN 20	PLN 5
2.3	transfer via SORBNET	PLN 35	PLN 35	-
2.4	standing order	PLN 9	PLN 20	PLN 9
2.5	variable order (placed before 1.04.2011)	PLN 9	PLN 20	PLN 9
2.6	direct debit	PLN 9	PLN 20	-
3	Transfer to an account in another bank			
3.1	effected via BZWBK24 e-banking services			
3.1a	first one in a calendar month	Free of charge	PLN 20	-
3.1b	each next one in a calendar month	PLN 8	PLN 20	-

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	Operations	Visa Silver, Visa Silver "Akcja Pajacyk", MasterCard Silver, MasterCard PayPass, Visa Classic: 300 lat Uniwersytetu Wrocławskiego, Uniwersytetu Mikołaja Kopernika, Uniwersytet Jagielloński, Visa Classic „LSH Starówka”	MasterCard PAYBACK, MasterCard Silver "Narciarska"	Visa Gold, Visa Gold "Akcja Pajacyk", MasterCard Gold	World MasterCard	Visa Platinum, Visa Platinum Porsche	MasterCard<30
1	2	3	4	5	6	7	8
7	Unauthorised debt (% of the amount above the authorised limit)	10%; min PLN 40	10%; min PLN 40	10%; min PLN 40	10%; min PLN 40	10%; min PLN 40	10%; min PLN 40
8	Card change at the customer's request	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12
9	Lost card replacement with a new card	PLN 12	PLN 12	PLN 12	PLN 12	Free of charge	PLN 12
10	History of transactions						
10a	for the main card	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
10b	for the additional card	PLN 2	PLN 2	PLN 2	PLN 2	Free of charge	PLN 2
11	Transaction history duplicate	PLN 5	PLN 5	PLN 5	PLN 5	Free of charge	PLN 5
12	Management of overdue repayment of the minimum amount	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
13	Reminder on overdue repayment, on non-authorised debt or non-compliance with contractual terms & conditions	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
14	Placement of card holder's picture & signature on a card – each time	PLN 9.9 ²⁾	-	Free of charge	-	-	-
15	Emergency cash withdrawal abroad	PLN 150	PLN 150	Free of charge	Free of charge	Free of charge	PLN 150
16	Replacement card issue abroad	PLN 200	PLN 200	Free of charge	Free of charge	Free of charge	PLN 200

1) The monthly fee does not apply to MasterCard PAYBACK cards, except for MasterCard PAYBACK cards issued to replace another card held previously to which a monthly fee applied

2) By 31.12.2011, the fee for domestic and international cash withdrawals with World MasterCard is 0%.

3) Does not apply to MasterCard PayPass and Visa Classic "LSH Starówka" cards

CHAPTER VII LOANS

MORTGAGE LOANS

1	Operations	Rate
1	2	3
1	Processing a credit application – arrangement fee ¹⁾ the fee is collected only when a loan is sanctioned and it is taken towards the loan sanction fee. When the loan sanction fee equals 0%, the above fee is not collected.	PLN 50
2	Loan sanction	
2.1	home loan, equity release	
2.1a	PLN loan	max. 3,5%
2.1b	EUR loan	2%
2.2	home loan for the purchase of a real estate on primary market from a developer or a housing co-operative funded by a BZWBK commercial loan	
2.2a	PLN loan	3,5%
2.2b	EUR loan	2%
2.3	home loan subsidized by BGK under "Rodzina na Swoim" programme	0%
3	Early repayment of total or part of the loan (on the prepaid amount) The fee applies to: home loan, fixed interest rate home loan with subsidies, consolidation loan, investment loan, equity release and Business Locum	
3a	with a fixed interest rate	3% or the rate specified in the agreement
3b	with a variable interest rate	Free of charge or the rate specified in the agreement

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1	Operations 2	Rate 3
4	Change of the fixed interest rate into a variable interest rate (calculated on the outstanding loan amount) of home loan, fixed interest rate home loan with subsidies, consolidation loan, investment loan, equity release and Business Locum	3% or the rate specified in the agreement
5	Issuing a sanction in principle for a home mortgage If the customer obtained a loan and earlier s/he availed of a sanction in principle, then the fee for issuing the sanction in principle paid by the client is returned to his/her personal account with BZ WBK	PLN 200
6	Loan currency conversion (on the amount to be converted) The fee is not collected if an f/x home loan, consolidation loan, investment loan, equity release or Business Locum is converted into PLN.	1%
7	Change of the remaining terms and conditions of the agreement at the borrower's request in the form of:	
7a	an annex to the agreement or an arrangement ²⁾	PLN 100
7b	an arrangement setting new conditions for the repayment of receivables subject to the debt collection proceedings (following the termination of the loan agreement)	PLN 100
8	For a B/E protest	min PLN 16.00 + the cost
9	Photo-inspection verifying the progress in construction works	PLN 150

1) valid until 17.12.2011

2) the fee is not charged for changes in the agreement referring to the detailed rules of setting methods and dates of calculating the fx rates as well as making principal&interest repayments and full or partial loan prepayments in the loan currency

OVERDRAFT LIMITS

1	Operations 2	24 VIP Overdraft 3	Other overdraft limits 4	Broker loan ²⁾ 5
1	Processing an overdraft application – arrangement fee ¹⁾ the fee is collected only when an overdraft limit is sanctioned and it is taken towards the overdraft sanction fee.	PLN 50	PLN 50	PLN 50
2	Overdraft limit sanction	0.5%; min PLN 50	1%; min PLN 50	1%; min PLN 50
3	Overdraft limit increase (% of the increase)	0.5%; min PLN 50	1%; min PLN 50	0,10% ³⁾
4	Limit renewal (on the renewed amount)	1%; min PLN 50	1%; min PLN 50	1%; min PLN 50
5	Change of the remaining terms and conditions of the agreement at the borrower's request in the form of:			
5a	annex to the agreement	PLN 30	PLN 30	PLN 30
5b	an arrangement setting new conditions for the repayment of receivables subject to the debt collection proceedings (following the termination of the loan agreement)	Free of charge	Free of charge	Free of charge
6	for a B/E protest	min PLN 16.00 + the cost	min PLN16.00 + the cost	min PLN16.00 + the cost

1) valid until 17.12. 2011

2) Loan for the purchase of securities on the regulated market

3) For each commenced month until the end of the contractual lending term

OTHER LOANS

1	Operations 2	Cash loan 3	cash loan secured with liquid assets 4	loan for the purchase of securities in the primary market or during the IPO 5	student loan with BGK subsidies 6	cash loan for repayment of debts towards BZ WBK (restructuring) 7
1	Processing loan application – arrangement fee ²⁾ the fee is collected only when the loan is sanctioned and it is taken towards the loan sanction fee.	PLN 50 ¹⁾	PLN 50	PLN 50	-	PLN 50
2	Loan sanction	5%; min PLN 50	1%; min PLN 50	0.5%; min PLN 50	-	PLN 50
3	Early repayment of total or part of the loan (on the prepaid amount)					-

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	Operations	Cash loan	cash loan secured with liquid assets	loan for the purchase of securities in the primary market or during the IPO	student loan with BGK subsidies	cash loan for repayment of debts towards BZ WBK (restructuring)
1	2	3	4	5	6	7
3.1	with a fixed interest rate					
3.1a	loans sanctioned until 17.12. 2011 in the amount lower or equal to PLN 80,000 zł	Free of charge	Free of charge	-	-	Free of charge
3.1b	loans sanctioned until 17.12.2011 in the amount exceeding PLN 80,000 zł	4%; min PLN 16	4%; min PLN 16	-	-	4%; min PLN 16
	loans sanctioned as of 18.12.2011 in the amount lower or equal to PLN 255,550 ⁴⁾	Free of charge	Free of charge	-	-	Free of charge
	loans sanctioned as of 18.12.2011 in the amount exceeding PLN 255,550 ⁴⁾	Free of charge	4%; min. PLN 16.00	-	-	Free of charge
3.2	with a variable interest rate	-	-	Free of charge	-	-
4	Change of the remaining terms and conditions of the agreement at the borrower's request in the form of:					
4a	annex to the agreement	30,00 zł ³⁾	PLN 30	PLN 30	PLN 30	PLN 30
4b	an arrangement setting new conditions for the repayment of receivables subject to the debt collection proceedings (following the termination of the loan agreement)	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
5	for a B/E protest	min PLN16.00 + the cost	min PLN16.00 + the cost	min PLN16.00 + the cost	min PLN16.00 + the cost	min PLN16.00 + the cost

1) The fee does not apply to cash loans sanctioned in Partner outlets.

2) valid until 17.12.2011

3) The fee does not apply to annex to agreement re. cash loan conversion into a car loan.

4) valid as of 18.12.2011

CHAPTER VIII FOREIGN CURRENCY TRANSACTIONS

1	Operations	Rate
1	2	3
1	Incoming payment orders to a BZ WBK account	
1.1	meeting SEPA criteria	PLN 5
1.2	payment order received as a result of pension benefits transferred from abroad	PLN 30 ¹⁾
1.3	others	PLN 10
	NOTE: In the case of incoming payment orders (when funds are lodged to BZWBK account), the fees listed in item 1) are not applied to transactions where BZWBK costs are covered by the ordering party	
2	Outgoing payment order	
2.1	effected via BZWBK24 e-banking services	
2.1a	meeting SEPA criteria	PLN 5
2.1b	others	0.2%; min PLN 9.5, max. PLN 180
2.2	made at BZ WBK branch (incl. outgoing payment orders in EUR, GBP or USD sent to the account of the beneficiary's bank with the option to pay out the cash with a cheque)	0.25%; min PLN 9.5, max. PLN 180
3	Additional fees and charges to the outgoing payment orders	
3.1	fee for sending a payment instruction (excl. SEPA withdrawal instructions) sent as:	
3.1a	urgent - transaction made at BZ WBK branch or via e-banking service (in EUR, USD, GBP and PLN, value date tomorrow)	0.1%; min PLN 4.75, max. PLN 90
3.1b	express - transaction made at BZ WBK branch or via e-banking service (in EUR, USD, GBP and PLN, value date today)	0.2%; min PLN 9.5, max. PLN 180

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1	Operations 2	Rate 3
3.1c	express - transaction made at BZ WBK branch (in EUR, USD, GBP and PLN, value date today)	0.3% min PLN 20 max. PLN 180
3.1d	Target - transaction made via e-banking service (in EUR, settled in real time - RTGS)	0.2%; min PLN 9.5, max. PLN 180
3.1e	Target ²⁾ - transaction made at BZ WBK branch (in EUR, settled in real time - RTGS)	0.3% min PLN 20 max. PLN 180 + PLN 20
3.2	fee for transfer of funds to another bank to the beneficiary's account in the format other than IBAN (for each message)	PLN 20
3.3	flat fee when the costs of intermediating banks and the recipient bank are borne by the ordering party, for f/x payment orders NOTE: If the costs of the intermediaries are three times higher than the flat fee, BZ WBK can charge the customer additionally with the amount equal to the difference between the flat fee and actual costs	
3.3a	EUR – payment orders equal to or lower than EUR 1000	EUR 5
3.3b	EUR – payment orders higher than EUR 1000	EUR 25
3.3c	USD	USD 30
3.3d	GBP	GBP 12
3.3e	AUD	AUD 25
3.3f	CAD	CAD 20
3.3g	CHF	CHF 55
3.3h	DKK	DKK 70
3.3i	NOK	NOK 130
3.3j	SEK	SEK 100
3.3k	CZK	CZK 270
3.3l	JPY	JPY 3.500
3.3ł	PLN	PLN 50
3.3m	Other currencies	PLN 75
4	Issuing a payment order copy (per copy of the message)	PLN 10
5	Non-standard activities referring to payment orders and in particular order of: confirmation of the payment order execution, search for the payment order not received by a recipient, changes in the details of the outgoing payment order, cancellation of the outgoing payment order, return of the outgoing payment order, explanation of the incoming/ outgoing payment order costs.	min PLN 50.00 + the cost of third party banks
6	Cheque encashment NOTE: cheques are encashed only if the cheque drawer has an account with BZ WBK NOTE: In the case of checks payable at the same bank and in the same currency, collected from one presenter on one list the fee is collected on the total value of the cheques, in accordance with relevant brackets.	
6.1	cheque collection	0.15%; min PLN 150, max. PLN 500
6.2	settlement with recourse	PLN 30
6.3	abbreviated settlement with recourse	PLN 50
7	Purchase and sale of checks NOTE: In the case of the purchase of traveller's cheques payable in the same currency accepted from one cheque presenter, the fee is collected on the total value of cheques.	
7.1	purchase of cheques	
7.1a	cashed by BZ WBK	0.2%; min PLN 20
7.1b	conditional purchase	1%; min PLN 100
7.1c	purchase of other checks	0.5%; min PLN 30
7.2	sale of banker's checks	0.2%; min PLN 40, max. PLN 200
8	Return of a cheque not paid by the drawee (fee and costs are borne by the cheque presenter)	PLN 30,00 + costs of the check drawer's bank and of intermediating banks

1) The fee will be collected as of 01.08.2011

2) Applies to selected BZWBK branches – for the list of all BZWBK branches contact any BZWBK branch

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

CHAPTER IX OTHER SERVICES

OPERATIONS RELATED TO MANAGEMENT OF BANK ACCOUNTS

1	Operations	Rate
1	2	3
1	Cash lodgement:	
1a	to a bank account of a business entity held with BZ WBK	0.5%; min PLN 6
1b	to an account in another bank	1%; min PLN 7
1c	in Partner Outlets, lodgements up to PLN 1000 to a bank account (in PLN) of a business entity held with BZ WBK or to an account in another bank	Set by the Partner Outlet, ranging from PLN 0 to PLN 6
1d	in Partner Outlets, lodgements exceeding PLN 1000 to a bank account (in PLN) of a business entity held with BZ WBK or to an account in another bank	Set by the Partner Outlet, ranging from 0.2% to 0.5%
2	Lodgement in coins of convertible currencies (additional fee)	60%
3	Lodgement accepted in a Partner Outlet in PLN and then transferred in EUR	PLN 10
4	Transcash/ Giro Credit Bank	
4a	issuance and dispatch of Transcash forms (5 pieces)	PLN 3
4b	execution	GBP 2.5
4c	fee for exceeding the limit of a single transfer or limit of monthly transfers	GBP 50
5	Stopping cheque forms, cheques, ID documents, receipts/bills and other in DZ system (irrespective of the number of stopped documents)	PLN 10

OPERATIONS RELATED TO ISSUANCE OF CONFIRMATIONS AND CERTIFICATES

1	Operations	Rate
1	2	3
1	Confirmation of single transaction	
1a	confirmation ordered in a BZ WBK Branch with regard to a transaction effected with a payment card/ another electronic payment instrument or a transaction effected via BZWBK24 e-banking services, other than confirmation of transfers to ZUS/ tax authorities' accounts	PLN 1
1b	confirmation ordered in a BZ WBK Branch and referring to a transaction effected in BZWBK Branch, when the confirmation is collected immediately thereafter.	Free of charge
1c	other confirmations ordered via BZWBK24 e-banking services	PLN 5
1d	other confirmations ordered in a BZ WBK Branch	PLN 5
2	Producing different types of statements, excerpts, copies and other documents at the Customer's request based on the information for:	
2a	the last 12 months	PLN 16
2b	period preceding the last 12 months (for each commenced year)	PLN 30
3	Producing a history of account turnover (for each commenced month)	PLN 10

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

RECOVERY OPERATIONS

1	Operations 2	Rate 3
1	Enforcement of the execution writ The fee is collected for each recovered amount, excluding amounts under PLN30, transferred at the order of the execution authority as a supplement to the garnishee order effected earlier. In addition a fee is collected for the transfer of funds to an account indicated by execution authority.	PLN 30
2	Blockade of funds in a bank account (all activities)	
2a	in relation to security for agreements between an account Holder and BZ WBK	Free of charge
2b	Others	PLN 20
3	Assignment of funds (for each operation)	PLN 20
4	Reminders	
4a	sending the first reminder re. overdue payment, non-authorized debt, submission of required documents and non-compliance with obligations arising from a loan agreement	Free of charge
4b	sending another reminder re. overdue payment, non-authorized debt, submission of required documents and non-compliance with obligations arising from a loan agreement (excluding credit card agreements)	PLN 20
4c	sending other reminders (including those on the lack of declared inflows)	PLN 10
4d	phone reminders (excluding those related to credit card agreements)	PLN 3
5	Payment reminder in the recovery process	PLN 20

ACTIVITIES RELATED TO DEPOSIT ACCOUNTS OPERATED CENTRALLY BY THE BANK

1	Operations 2	Rate 3
1	Securities account (account opening/ maintenance, transaction on the secondary market, print out and dispatch of information on the securities portfolio balance /an account statement, blockade of the securities in the account, transfer of securities among portfolios)	Free of charge

OTHER SERVICES

1	Operations 2	Rate 3
1	Lease of a safe box, safekeeping a tangible deposit	
1a	monthly fee	PLN 50
1b	annual fee	PLN 400
2	Purchase / sale of convertible currencies In case of a simultaneous purchase of one convertible currency and sale of another convertible currency, the fee is collected once only – for the currency purchase	0,3%
3	Exchange of banknotes/coins for banknotes/coins with other denominations (refers to PLN only)	
3a	up to 5 items	Free of charge
3b	from 6 up to 50 items	0.2%; min PLN 5
3c	above 50 items	0.5%; min PLN 10
4	Recording or changing an instruction in the case of death	PLN 7
5	Other services not specified in the Schedule of Fees and Charges	as per agreement concluded with a customer

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

APPENDIX NO. 1 INSURANCE

Detailed information concerning insurance protection is presented in insurance terms & conditions relevant for a given policy.

1	Operations	Rate
1	2	3
	Insurance for holders of PLN accounts	
1	"Na obcasach/ High Heeled" Insurance Package - monthly insurance fee	PLN 5
	NOTE: "Na Obcasach" Account Holder covered with insurance for the first time will not be charged with the insurance fee for the first 6 months from the date of the insurance cover coming into force	
2	"Ochrona Płatności/ Payment Protection" Insurance Package - monthly insurance fee	
2a	Standard Option	PLN 12
2b	Premium Option	PLN 20
2c	Prestige Option	PLN 27
3	"Dla Bliskich" Insurance Package - monthly insurance fee ¹⁾	
3.1	PACKAGE 1	
3.1a	Option I	PLN 18
3.1b	Option II	PLN 36
3.2	PACKAGE 2	
3.2a	Option I	PLN 33
3.2b	Option II	PLN 66
	Insurance for holders of debit cards	
4	"Pewne Pieniądze/ Safe Money" Insurance Package - monthly insurance fee	
4.1	for BZ WBK Visa Electron VIP to Konto24 VIP account	Free of charge
4.2	for other debit cards	
4.2a	when entering into agreement on a new card, for the first two months of insurance protection	Free of charge
4.2b	in other cases	PLN 2
	Insurance for holders of credit cards	
5	"Bezpieczne Pieniądze/ Safe Money" Insurance (not applicable to Platinum cards)	Free of charge
6	"Safe Money Komfort" insurance – monthly fee	
6a	Silver, Visa Classic Electronic, MasterCard PayPass and co-branded cards	PLN 3.75
6b	Gold, World MasterCard	PLN 5.6
7	"Twoje Bezpieczeństwo/ Your Safety" Package – monthly fee	
7a	for Holders who applied for a loan in a Credit Card, took out insurance and received a new Credit Card for a calendar month in which the insurance cover starts and two subsequent calendar months, while in the case of other Holders – for a calendar month in which the insurance cover starts	Free of charge
7b	in other cases	0,36%
8	"Assistance Gold" Package for Gold cards	Free of charge
9	"Travel Gold" Package for Gold cards	Free of charge
10	"Mastercard Travel Assistance" programme for World MasterCard cards	Free of charge
11	World Travel Insurance for World MasterCard cards	Free of charge
12	"Bezpieczne Pieniądze Platinum/ Safe Money Platinum" Insurance for Platinum cards	Free of charge
13	"Assistance Platinum" Insurance for Platinum cards	Free of charge
14	"Platinum Travel" Insurance for Platinum cards	Free of charge
	Insurance for mortgage borrowers	
15	Home insurance – annual fee accrued against the property value NOTE: Insurance available also to all customers holding a personal account who do not avail of mortgage loans. The insured is entitled to a return of a fee for the non-utilised insurance period	
15a	existing property	0.08%;
15b	property under construction	0.2%

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

16	Movable assets insurance + Civil Liability insurance (available in 3 options depending on the sums insured) NOTE: Insurance available also to all customers holding a personal account who do not avail of mortgage loans. The insured is entitled to a return of a fee for the non-utilised insurance period	
16a	Option 1	PLN 80
16b	Option 2	PLN 250
16c	Option 3	PLN 380
17	Hipoteka+ (Mortgage +) insurance – monthly insurance fee	
17a	Życie 18+ (Life 18+) package (offered to customers who turned 18 and are under 48 years of age on the day when the insurance is taken out)	0.04% of fee basis (death – 0.038% + permanent disability – 0.002%)
17b	Życie 48+ (Life 48+ package) (offered to customers who turned 48 and are under 64 years of age on the day when the insurance is taken out)	0.17% of fee basis (death – 0.158% + permanent disability – 0.012%)
17c	Praca (Job) package	4.2% of fee basis (job loss – 3.287% + temporary disability – 0.913%)
Insurance for mortgage borrowers – products that are no longer offered by the Bank		
18	Insurance for mortgage borrowers - monthly fee	
18a	Standard Package	4.6% on the current loan instalment
18b	Premium Package	4.6% on the current loan instalment + PLN 9.99
18c	VIP Package	4.1817% on the current loan instalment + 0.0499% on the current debt balance + PLN 9.99
19	Borrower's life insurance - monthly fee NOTE: The fee is the sum of daily accruals (0.002% from the loan balance accrued each day).	0.06%
Insurance for cash loans		
20	Insurance for the cash loan borrower – one-off fee accrued on the loan value	
20a	over the lending period of up to 12 months	5.7%
20b	over the lending period ranging from 13 to 18 months	7.2%
20c	over the lending period ranging from 19 to 24 months	8.7%
20d	over the lending period ranging from 25 to 36 months	10.15%
20e	over the lending period ranging from 37 to 48 months	11.95%
20f	over the lending period ranging from 49 to 60 months	13.65%
20g	over the lending period ranging from 61 to 72 months	15.95%

1) Product sale outside the Bank Branches – direct channels (phone) – offered as of 15.11.2010

APPENDIX NO. 2 PRIVATE BANKING PRODUCTS AND SERVICES

It refers only to clients who have concluded an agreement on Private Banking Account and e-Banking Services for Personal Clients with Bank Zachodni WBK

BANK ACCOUNTS		Rate
1	2	3
1	Opening an account	Free of charge
2	Account maintenance	Free of charge
3	Transfer effected via BZWBK24 e-banking services	
3a	to an account with BZWBK	Free of charge
3b	to an account in another bank	Free of charge
3c	to an account in another bank, via Sorbnet system	Free of charge
4	Account statement – hard copy (per each statement)	
4a	sent via ordinary mail once a month or rarer	Free of charge
4b	collected from BZWBK Private Banking Department	Free of charge
4c	sent by regular mail more frequently than once a month or after each change in the balance	Free of charge

In terms of:

- additional fee for a transfer of funds =/ < PLN 1m effected via Sorbnet system; - F/X operations

relevant fees are applied as per the Schedule of fees & charges collected by BZWBK for banking services provided to personal customers.

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

APPENDIX NO. 3 SERVICES NOT COVERED BY THE OFFERING

BANK ACCOUNTS NOT COVERED BY THE OFFERING

1	2	Konto24 (opened by 30.06.2009)	Konto24 opened from 1.07.2009 to 31.03.2011)	Konto24 Plus (opened by 22.01.2006)	Konto24 Plus (opened by 31.12.2004)	Konto24 Prestiż (opened from 1.01.2005 to 31.03.2011)	Konto 24.pl (opened by 31.03.2011)
1	2	3	4	5	6	7	8
1	Account maintenance (monthly)						
1a	monthly inflow equal to or higher than PLN 1000	PLN 7.5	PLN 5	PLN 8	PLN 11	PLN 15	Free of charge
1b	monthly inflow below PLN 1000	PLN 7.5	PLN 7.5	PLN 8	PLN 11	PLN 15	Free of charge
2	Transfer to an account with BZWBK	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
3	Transfer to an account in another bank						
3a	effected via BZWBK24 e-banking services	PLN 0.5	PLN 0.5	PLN 0.5	PLN 0.5	Free of charge	PLN 0.5
3b	effected in a BZ WBK Outlet/ Branch	PLN 5	PLN 5	PLN 5	PLN 5	Free of charge	PLN 6
3c	transfer via SORBNET	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35	PLN 35
3d	standing order	PLN 1	PLN 1	PLN 0.5	PLN 0.5	Free of charge	PLN 0.5
3e	variable order (placed before 1.04.2011)	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
3f	direct debit	PLN 0.5	PLN 0.5	PLN 0.5	PLN 0.5	Free of charge	PLN 0.5
4	Account statement						
4a	eWyciąg (eStatement)	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
4b	sent via ordinary mail once a month or rarer	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
4c	sent via ordinary mail more frequently than once a month or after each change in the balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
4d	account statement duplicate	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5

PAYMENT CARDS NOT COVERED BY THE OFFERING

1	2	AlleKarta Visa (issued by 31.08.2009)	Visa Electron, Maestro (issued by 30.06.2009)	Visa Wydajesz & Zarabiasz (issued by 16.02.2010)	Maestro (issued from 1.07.2009 to 31.03.2011)	EURO<26 Maestro (issued by 31.03.2011)	MoneyKarta Visa (issued by 31.03.2011), GronoKarta Visa (issued by 31.03.2011), Visa KKS Lech (issued by 31.03.2011)	Visa Electron<30 (issued by 30.06.2009)
1	2	3	4	5	5	6	7	8
1	Monthly card fee							
1a	collected every month *applies to Visa KKS Lech only	-	-	PLN 1.5	-	-	PLN 0.95*	-
1b	collected every month if during the last calendar month the Bank settled at least three non-cash transactions effected with the use of a card	-	-	-	PLN 1	-	-	-
1c	collected every month if during the last calendar month the Bank did not settle at least three non-cash transactions effected with the use of a card	-	-	-	PLN 3	-	-	-
2	Annual card fee	-	-	-	-	PLN 75	-	-
3	Two-year card fee	PLN 25	PLN 25	PLN 29	-	-	PLN 25	PLN 25
4	Express issuance of a new card	-	PLN 30	PLN 30	PLN 30	-	-	PLN 30

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

1	2	AlleKarta Visa (issued by 31.08.2009)	Visa Electron, Maestro (issued by 30.06.2009)	Visa Wydajesz & Zarabiasz (issued by 16.02.2010)	Maestro (issued from 1.07.2009 to 31.03.2011)	EURO<26 Maestro (issued by 31.03.2011)	MoneyKarta Visa (issued by 31.03.2011), GronoKarta Visa (issued by 31.03.2011), Visa KKS Lech (issued by 31.03.2011)	Visa Electron<30 (issued by 30.06.2009)
1	2	3	4	5	5	6	7	8
5	Cash lodgement:							
5a	in BZWBK24 ATMS and in BZWBK Partner outlets	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
5b	in Millenium ATMS	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
5c	in other ATMS in Poland	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
5d	in ATMS and terminals of other institutions abroad	3%; min PLN 10	3%; min PLN 10	PLN 5	3%; min PLN 10	3%; min PLN 10	3%; min PLN 10	3%; min PLN 10
5e	cash back	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
6	Currency conversion of a foreign transaction effected in a currency other than EUR (for Visa cards only) (the fee is added automatically to the transaction amount)	2,8%	2,8%	2,8%	-	-	2,8%	2,8%
7	Checking the balance of available funds or generating a mini-statement (a list of 10 recent transactions) in ATMS	PLN 1.5	PLN 1.5	PLN 1.5	PLN 1.5	PLN 1.5	PLN 1.5	PLN 1.5
8	Generating a new PIN number for an issued card – made at a holder's request, in a paper form, in a BZWBK outlet	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6
9	Generating a history of transactions	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5

CREDIT CARDS NOT COVERED BY THE OFFERING

1	2	Visa Orange, Visa Classic Electronic	Visa Silver KKS Lech	AlleKarta credit card ¹⁾	Visa Money
1	2	3	4	5	6
1	Card fee in next years (collected on an annual or monthly basis)				
1.1	annual fee				
1.1a	main card (up to the sanctioned limit)	2.5%; max PLN 58	2.5%; max PLN 58	2.5%; max PLN 58	2.5%; max PLN 58
1.1b	additional card	PLN 38	PLN 38	PLN 38	PLN 38
	<i>FEE WAIVER:</i>	The fee is not collected on condition that transactions settled during the last 12-month cycles (except for transfers from credit card) totalled PLN 12k.			-
1.2	monthly fee				
1.2a	main card (up to the sanctioned limit)	0.2%; max PLN 5	-	-	0.2%; max PLN 5
1.2b	additional card	PLN 3	-	-	PLN 3
	<i>FEE WAIVER:</i>	The fee is not collected on condition that transactions settled during the last month (except for transfers from credit card) totalled PLN 1k.			The fee is not collected on the condition that min. 5 transactions were settled during a given settlement period (except for transfers from credit card)
2	Cash withdrawal in Poland and abroad	3%; min PLN 7	3%; min PLN 7	3%; min PLN 7	3%; min PLN 7
3	Non-cash transaction	Free of charge	Free of charge	Free of charge	Free of charge
4	Currency conversion of a foreign transaction effected in a currency other than EUR (the fee is added automatically to the transaction amount)	3%	3%	3%	3%
5	Transfer from a credit card account effected via BZWBK24 (% of the transferred funds)	1%; min PLN 2	1%; min PLN 2	1%; min PLN 2	1%; min PLN 2

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

1	2	3	4	5	6
	Operations	Visa Orange, Visa Classic Electronic	Visa Silver KKS Lech	AlleKarta credit card ¹⁾	Visa Money
1	2	3	4	5	6
6	Unauthorised debt (% of the amount above the authorised limit)	10%; min PLN 40	10%; min PLN 40	10%; min PLN 40	10%; min PLN 40
7	Card change at the customer's request	PLN 12	PLN 12	PLN 12	PLN 12
8	Lost card replacement with a new card	PLN 12	PLN 12	PLN 12	PLN 12
9	List of transactions				
9a	for the main card	Free of charge	Free of charge	Free of charge	Free of charge
9b	for the additional card	PLN 2	PLN 2	PLN 2	PLN 2
10	Transaction history duplicate	PLN 5	PLN 5	PLN 5	PLN 5
11	Management of overdue repayment of the minimum amount	PLN 40	PLN 40	PLN 40	PLN 40
12	Reminder on overdue repayment, on non-authorised debt or non-compliance with contractual terms & conditions	Free of charge	Free of charge	Free of charge	Free of charge
13	Placement of card holder's picture & signature on a card – each time	PLN 9.90 ²⁾	-	-	-
14	Emergency cash withdrawal abroad	PLN 150	PLN 150	PLN 150	PLN 150
15	Replacement card issue abroad	PLN 200	PLN 200	PLN 200	PLN 200

1) Applies also to: Visa Multikino, Visa LuxMed, Visa SGH Absolwent, Visa SGH Student, Visa Newsweek and Visa Voyage cards.

2) Applies to Visa Orange.

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

APPENDIX NO. 4

AVOCADO PRODUCTS AND SERVICES

Applies solely to customers who concluded the Avocado account agreement, Visa Avocado payment card agreement and BZWBK24 e-banking agreement or the Avocado account agreement and the Visa Avocado payment card agreement at Polkomtel points of sales

BANK ACCOUNTS

1	2 Operations	3 Avocado Acc.
1	Account maintenance (monthly)	
1a	monthly inflow equal to or higher than PLN 1000	Free of charge
1b	monthly inflow below PLN 1000	PLN 3.00
2	Transactions in an account with BZ WBK	
2.1	transfer	
2.1a	effected via BZWBK24 e-banking services except for Teledysponent service	Free of charge
2.1b	effected via Teledysponent service	PLN 3.00
2.1c	effected in a BZ WBK Branch	PLN 5.00
2.1d	via SORBNET system	PLN 35.00
2.2	standing order	Free of charge
2.3	direct debit	Free of charge
3	Transactions in an account with another bank	
3.1	transfer	
3.1a	effected via BZWBK24 e-banking services except for Teledysponent service	Free of charge
3.1b	effected via Teledysponent service	PLN 6.00
3.1c	effected in a BZ WBK Branch	PLN 9.00
3.1d	via SORBNET system	PLN 35.00 zł
3.2	standing order	PLN 0.50
3.3	direct debit	PLN 0.50
4	Account statement	
4a	eWyciąg (eStatement)	Free of charge
4b	sent via ordinary mail	Free of charge
4c	account statement duplicate	PLN 5.00
5	SMS Transfer Service	
5a	Transfer of funds via SMS to another "SMS Transfer" service user	Free of charge
5b	Transfer of funds to an account which was predefined via SMS	PLN 0.50
5c	Cash withdrawal from BZWBK ATM via SMS	PLN 2.00
5d	Information about transactions executed through "SMS Transfer" service sent via SMS	Free of charge
5f	Information about "SMS Transfer" service and Help for "SMS Transfer" service via SMS	Free of charge

PAYMENT CARDS FOR ACCOUNTS

1	2 Operations	3 Visa Avocado
1	Monthly card fee (collected every month)	
1a	If the Bank settled non-cash card transactions totalling min. PLN 500 in the previous calendar month.	Free of charge
1b	In other cases	PLN 3.00
2	Express issuance of a new card	PLN 30.00
3	Cash withdrawal	
3a	in ATMs in Poland	Free of charge
3b	in ATMs and terminals of other institutions abroad	PLN 5.00
3c	under cash back service	Free of charge
4	Currency conversion of a foreign transaction effected in a currency other than EUR (the fee is added automatically to the transaction amount)	2.8%
5	Checking the balance of available funds or generating a mini-statement (a list of 10 recent transactions) in ATMs	PLN 1.50
6	Generating a new PIN number for an issued card – made at a holder's request, in a paper form, in a BZWBK outlet	PLN 6.00
7	Generating a history of transactions	PLN 5.00

Schedule of Fees & Charges collected by Bank Zachodni WBK S.A. for banking services provided to Personal Customers

BZWBK24 E- BANKING SERVICES

1	Operations 2	Rate 3
1	SmsKod (SMSCode)	Free of charge
2	SMS under BZWBK24sms service	PLN 0.30
3	Alerty24 Avocado Packages	
3a	package usage	Free of charge
3b	sending an alert (via SMS)	Free of charge
3c	sending an alert (via e-mail)	Free of charge

AVOCADO TERM DEPOSIT

1	Wyszczególnienie czynności 2	Rate 3
1	Transfer of funds from Avocado deposit account to an account in another bank	PLN 5.00
2	Account statement (per statement)	
2a	E-Statement (eWyciąg)	Free of charge
2b	in paper form	Free of charge
2c	copy of statement	PLN 5.00

As regards foreign currency transactions, provisions of Chapter VIII Foreign Currency Transactions of this Schedule of Fees and Charges shall apply.
As regards other operations, provisions of Chapter IX Other Services shall apply.