

# Tariff of Banking Fees and Commissions for Clients of CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce

(Effective from July 15<sup>th</sup>, 2022)



[www.CaixaBank.pl](http://www.CaixaBank.pl)

## CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce

### Tariff of Banking Fees and Commissions for Clients in Poland ("Tariff")

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Effective from July 15<sup>th</sup>, 2022

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### 1. GENERAL INFORMATION

- 1.1. This Tariff of Banking Fees and Commissions, hereinafter referred to as "Tariff", forms an integral part of the Bank Account Agreement and the Service Agreement and sets out the amounts of fees and commissions for banking services and other services ordered to be performed by CaixaBank and the rules for their calculation and charging by the Bank. The Tariff encompasses services provided to:
  - 1.1.1. a legal person,
  - 1.1.2. an organisational unit without legal personality granted legal capacity by a legal act,
  - 1.1.3. a self-employed natural person, including a natural person who is an entrepreneur within the meaning of Polish law.
- 1.2. The Tariff is a standard contract, within the meaning of Article 384 of the Civil Code, and constitutes an integral part of the Bank Account Agreement and the Regulations.
- 1.3. CaixaBank shall make this Tariff available to the Account Holder in the following manner:
  - 1.3.1. in electronic form in PDF format on the CaixaBank Website in a way that allows copying, storage and reproduction of the Tariff by the Account Holder,
  - 1.3.2. in addition, if the Bank Account Agreement provides so, by delivering the Tariff to the Account Holder prior to the conclusion of the Bank Account Agreement.
  - 1.3.3. Notwithstanding the binding nature of the Tariff under Article 384 of the Civil Code, CaixaBank may request that the Account Holder additionally accept the Tariff by signing it. When signed by CaixaBank and the Account Holder, the Tariff becomes a written attachment to the Bank Account Agreement and unless the Parties decide otherwise, becomes a written attachment to each subsequent Bank Account Agreement that includes references to the Tariff.
- 1.4. Definitions and words capitalised in the Tariff have the same meaning as assigned to them in the Regulations.
- 1.5. All amounts constituting the remuneration of the CaixaBank are expressed in net amounts, to which VAT may be added at the rates applicable on the date of providing the service or on another date indicated in the tax regulations as the date when the VAT obligation arises.

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#### 2. CURRENT ACCOUNTS

DESCRIPTION	FEE
<b>Current account opening:</b>	
For resident	Free of charge
For non-resident	PLN 1,000.00
<b>Current account maintenance:</b>	
Current Account in PLN	PLN 100.00 monthly
Current Account in EUR	EUR 20.00 monthly
Current Account in USD	USD 20.00 monthly
Current Account in GBP	GBP 20.00 monthly
Current Account in CZK	CZK 600.00 monthly
Current Account in RON	RON 100.00 monthly
Current Account in HUF	HUF 8 000.00 monthly
<b>Issuing a monthly account statement</b>	Free of charge
<b>Issuing an additional account statement upon client's request</b>	PLN 20.00
<b>Issuing an account certificate</b>	PLN 100.00
<b>Issuing a certificate of the account balance</b>	PLN 100.00
<b>Blocking the funds in the account upon client's request</b>	PLN 100.00
<b>Processing of the account seizure</b>	
– with payment execution	PLN 300.00
– without payment execution	PLN 100.00
<b>Fee for the lack of activity on the account during a 3 months period</b> (fee charged for a 3 months period without operations)	PLN 500.00
<b>Monthly fee for a high balance of funds in current accounts</b>	
charged when the average monthly balance <sup>1</sup> of funds in all current accounts in given currency maintained by CaixaBank for client is equal to or above the limit specified below. The fee is charged till the end of the following month.	
PLN accounts (including VAT accounts) – PLN 5 000 000	max 0.02%
EUR accounts - EUR 100 000	max 1/12 of the absolute value of the current EUR deposit rate published by the European Central Bank + 0.02%
USD accounts - USD 100 000	max 0.02%
<sup>1</sup> Monthly average is calculated from daily positive balances from first till last day of calendar month	

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#### Monthly fee for a high balance on Client's accounts at the end of the month

Charged when the sum of positive balances of all accounts of the Client (including VAT accounts) at the last day of the month is equal to or above PLN 5 000 000 max 0.05%

For accounts in other currencies a PLN equivalent is calculated applying NBP fixing rate from the last day of the month.

The fee is charged till the end of the following month. The fee is not calculated for balances at the end of December.

#### Fee for a high balance on Client's accounts at the end of the year

Charged when the sum of positive balances of all accounts of the Client (including VAT accounts) at the last day of the year is equal to or above PLN 5 000 000 max 0.30%

For accounts in other currencies a PLN equivalent is calculated applying NBP fixing rate from the last day of the month.

The fee is charged till the end of January of the following year.

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### 3. TRANSFERS

#### 3.1. DOMESTIC TRANSFERS

DESCRIPTION	TRANSFERS ORDERED VIA ELECTRONIC BANKING SYSTEM	TRANSFERS ORDERED AT THE BANK
Internal transfer in PLN between accounts in the Bank (transfer to own account and to third parties accounts)	Free of charge	PLN 15.00 per transfer
Domestic transfer in PLN to another bank (Elixir)	PLN 2.50 per transfer	PLN 30.00 per transfer
Urgent domestic transfer in PLN (SORBNET2)	PLN 15.00 per transfer	PLN 50.00 per transfer
Domestic transfer in PLN - standing order instruction	Free of charge	not available

#### 3.2. FOREIGN TRANSFERS

DESCRIPTION	TRANSFERS EXECUTED VIA E-BANKING SYSTEM	TRANSFERS ORDERED AT THE BANK
SEPA Credit Transfer <sup>1</sup>	PLN 2.50	PLN 30.00
Transfer in EUR to countries outside EU (of the transfer amount)	0.2% (min EUR 10.00 - max EUR 150.00)	0.4% (min EUR 30.00 - max EUR 300.00)
Transfer in foreign currency (except EUR) to Spain (of the transfer amount)	0.15% (min EUR 7.50 - max EUR 100.00)	0.3% (min EUR 22.50 - max EUR 200.00)
Transfer in foreign currency (except EUR) to other countries (of the transfer amount)	0.2% (min EUR 10.00 - max EUR 150.00)	0.4% (min EUR 30.00 - max EUR 300.00)
An additional fee for urgent transfer <sup>2</sup>	EUR 100.00	
An additional fee for Non-STP (insufficient or incorrect data) per each initiated outgoing transfer	EUR 20.00	
An additional fee for transfers with the OUR cost option	EUR 50.00	

<sup>1</sup> Transfer executed in EUR and sent to the beneficiary's account at the bank in the EU (including another domestic bank) and:

- with the beneficiary's bank number indicated in the IBAN standard,

- with costs option specified as SHA (i.e. the costs of the transferring bank are covered by the Client and the costs of third-party banks are covered by the beneficiary).

<sup>2</sup> Transfer in EUR, USD, GBP, CAD or CHF executed with D value date

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#### 4. ELECTRONIC BANKING SYSTEM

DESCRIPTION	FEE
Granting access to electronic banking	Free of charge
Monthly e-banking maintenance fee	PLN 50.00
Issuing a security token	Free of charge
Identification code change	PLN 200.00
Issuing a replacement security token	PLN 300.00

#### 5. LOANS

DESCRIPTION	FEE
Up-front fee - of the amount of principal	max 3%, min PLN 1,000.00
Early repayment fee - of the repaid principal amount	max 5%, min PLN 1,000.00
Modification of credit conditions (including an increase and/or extension of the available limit) – of the principal amount	max 5%, min PLN 1,000.00
Commitment fee of the undrawn principal amount	max 5% p.a.
Credit conditions certificate	PLN 100.00 per document
Credit repayment certificate	PLN 100.00 per document
Repayment schedule issued upon borrower's request (excluding consumer credits)	PLN 100.00 per document

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#### 6. GUARANTEES

DESCRIPTION	FEE
<b>Guarantee line granting</b>	max. 3% of the guarantee limit, min PLN 1,000.00
<b>Guarantee issuance (new guarantee/annex)</b>	
Standard wording	PLN 150.00
Non-standard wording	PLN 250.00
<b>Commission on the issued guarantee<sup>1</sup></b>	max. 5% p.a. of the guarantee amount min PLN 500.00
<b>Modification of guarantee agreement or guarantee/limit conditions</b>	max 3% min PLN 1,000.00 of the guarantee amount or the current guarantee limit
<b>Calling for payment processing</b>	
execution of payment from guarantee	PLN 2,000.00
withholding or withdrawal of call for payment	PLN 500.00
<b>Report of issued guarantees (upon client's request)</b>	PLN 100.00
<b>Confirmation / rejection of the assignment of rights under the guarantee</b>	PLN 300.00
<b>Other activities</b>	Subject to negotiations, min. PLN 100.00 - max. PLN 10,000.00

<sup>1</sup> Charged up front for each 3-months period of validity of the guarantee



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#### 7. EXPORT LETTER OF CREDIT

DESCRIPTION	FEE <sup>1</sup>
Advising of the Letter of Credit to CaixaBank client	PLN 250.00
Evaluation of documents – of the documents amount	0.2% min PLN 150.00
Presentation of discrepant documents - charged to the Beneficiary upon payment	PLN 300.00
Delivery of the documents to the issuing bank (courier fee)	PLN 200.00
Increasing the amount of the Letter of Credit – of the increased amount	0.2% min PLN 150.00 <sup>2</sup>
Other amendments to the Letter of Credit	PLN 150.00
Payment of the Letter of Credit – of the amount of the Letter of Credit	0.2% min PLN 300.00
Cancellation of the Letter of Credit or writing the balance off before the expiration date	PLN 100.00
Transfer of the Letter of Credit to secondary beneficiaries	PLN 100.00 <sup>1</sup>
Confirmation of the Letter of Credit	Fee negotiated individually
Advising of the Letter of Credit to the third bank	
advising fee	0.1% min EUR 60.00
SWIFT telecommunication fee	EUR 51.00

<sup>1</sup> Equivalent in the currency of the Letter of Credit

<sup>2</sup> Charged up front for each 3-months period of validity of the Letter of Credit

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#### 8. IMPORT LETTER OF CREDIT

DESCRIPTION	FEE <sup>1</sup>
Opening of the Letter of Credit – of the Letter of Credit amount	0.15% min PLN 150.00 per each started quarter <sup>2</sup>
Examination of documents – of the documents amount	0.2% min PLN 300.00
Presentation of discrepant documents - charged upon payment	PLN 300.00
Endorsement/Assignment	PLN 200.00
Increasing the amount of the Letter of Credit – of the increased amount	0.15% min PLN 150.00 <sup>2</sup>
Other amendments to the Letter of Credit	PLN 150.00
Payment of the Letter of Credit – of the amount of the Letter of Credit	0.2% min PLN 300.00
Cancellation of the Letter of Credit or writing the balance off before the expiration date	PLN 250.00
Fee for granting/increasing a Letter of Credit limit - of the granted limit	0.3% min PLN 1,000.00

<sup>1</sup> Equivalent in the currency of the Letter of Credit

<sup>2</sup> Charged up front for each 3-months period of validity of the Letter of Credit

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#### 9. OTHER SERVICES

DESCRIPTION	FEE
<b>SWIFT MT 940 statements</b>	
Implementation	PLN 500.00
Monthly per account	PLN 100.00
<b>SWIFT MT101 payments</b>	
Implementation	PLN 500.00
Monthly per account	PLN 100.00
<b>Import financing</b>	Negotiated individually
<b>UPAS (Usance Payable at Sight)</b>	Negotiated individually
<b>Factoring</b>	Negotiated individually
<b>Reverse factoring (CaixaConfirming)</b>	Negotiated individually
<b>Virtual accounts (payer identification)</b>	
Implementation	PLN 500.00
Monthly	PLN 300.00
<b>Transfer confirmation</b>	PLN 20.00
<b>Issuance of a standard Bank opinion</b>	PLN 150.00
<b>Issuance of a non-standard Bank opinion or opinion for auditor</b>	PLN 300.00
<b>Postal fees</b>	According to the provider's current pricelist
<b>Express postal service fees</b>	According to the provider's current pricelist
<b>Claim of payment in third domestic bank</b>	PLN 50.00
<b>Claim of payment in third foreign bank</b>	PLN 200.00 + foreign banks fees
<b>Other activities not indicated in the Tariff or for which commissions have not been specified in separate agreements</b>	Subject to negotiations, min. PLN 100.00 max. PLN 10,000.00

**This Processing Guide sets out important processing information  
about CaixaBank S.A. (*Spółka Akcyjna*) Oddział w Polsce**

The information in this Processing Guide is correct at the time it is provided to you, but may be subject to change from time to time. You can ask your contact at CaixaBank for the latest version of this Processing Guide at any time.

**1 Glossary**

A **Business Day** is a every day, except Saturdays, Sundays and public holidays, on which CaixaBank conducts its operations and performs payment transactions in Warsaw.

A **Cut-Off Time** is the time by which we must receive a payment instruction or a payment into an account if it is to be processed that day.

An **EEA Country** is a country in the European Economic Area. This includes all European Union member states, as well as Iceland, Liechtenstein and Norway – see the final section of this Processing Guide for more details.

**2 OUTGOING TRANSACTIONS**
**2.1 Credit Transfers**

When making credit transfers you must use the following unique identifier of the payee:

Destination area	Currency	Unique identifier of payee
Poland	zloty	NRB (BAN)
European EconomicArea	euro	IBAN
European EconomicArea	currency other than euro	IBAN and BIC or account number and BIC
Outside of the European EconomicArea	euro or other currency	IBAN and BIC or account number and BIC

**Please note that the name of the payee is only taken for the information on your statement. The name of the payee is not checked and the credit transfer will be made, even if the name of the payee provided does not match the name of the payee held at the receiving bank.**

Payment type	Instruction method channel	Cut-Off Time(1)	Funds will be debited from your account	Funds should be available
Domestic Elixir	NO CBN	14:00	Same Business Day	1 Banking Business Day
	CBN <sup>3</sup>	14:30	Same Business Day	Same Business Day
Domestic Sorbnet2	NO CBN	14:00	Same Business Day	Same Business Day
	CBN <sup>3</sup>	15.30	Same Business Day	Same Business Day
SEPA <sup>1</sup> trf <sup>2</sup>	NO CBN	20:00	Same Business Day	1 Banking Business Day
	CBN <sup>3</sup>	20:00	Same Business Day	1 Banking Business Day
SEPA Massive trf	CBN	15:00	Same Business Day	1 Banking Business Day
International (SWIFT) without currency conversion (mono currency)	NO CBN	23:59	Same Business Day	1 Banking Business Days
	CBN	23:59	Same Business Day	1 Banking Business Days
International (SWIFT) with currency conversion (cross currency]	NO CBN	23:59	Same Business Day	2 Banking Business Days
	CBN	23:59	Same Business Day	2 Banking Business Days
International (SWIFT) in PLN	NO CBN	23:59	Same Business Day	3 Banking Business Days (1 Banking Business Day when ben's bank is CaixaBank Spain)
	CBN	23:59	Same Business Day	3 Banking Business Days (1 Banking Business Day when ben's bank is CaixaBank Spain)

<sup>1</sup> Single Euro Payments Area (SEPA). SEPA comprises the EEA countries as well as countries and territories of Monaco, San Marino, St. Pierre & Miquelon, Switzerland plus Guernsey, Jersey and Isle of Man.

<sup>2</sup> Trf means transfer.

<sup>3</sup> CBN means CaixaBankNow service, the CaixaBank's online banking service.

Payment type	Instruction method channel	Cut-Off Time(1)	Funds will be debited from your account	Funds should be available
Urgent International trf in EUR	NO CBN	15:30	Same Business Day	Same Business Day
	CBN	15:30	Same Business Day	Same Business Day
Urgent International trf in USD	NO CBN	15:30	Same Business Day	Same Business Day
	CBN	11:00	Same Business Day	Same Business Day
Urgent International trf in GBP	NO CBN	15:30	Same Business Day	Same Business Day
	CBN	11:00	Same Business Day	Same Business Day
Urgent International trf in CHF	NO CBN	13:30	Same Business Day	Same Business Day
	CBN	11:00	Same Business Day	Same Business Day
Urgent International trf in CAD	NO CBN	13:30	Same Business Day	Same Business Day
	CBN	11:00	Same Business Day	Same Business Day

(1): Payment Instructions received after the Cut-Off Time will be deemed to be received on the next Banking Business Day.

**N.B. Due to the financial international sanctions and/or the anti-money laundering and counter terrorist financing rules with which CaixaBank must comply, the payment instructions, in application of the said rules, may be delayed or not executed.**

## 2.2 SEPA DIRECT DEBITS (in euros from a bank under the SEPA Schemes – Core and Business to Business (“B2B”))

The use of Direct Debits is only possible with a current account in euro.

### Execution period

The execution period for SEPA direct debits is 1 Banking Business Day.

**N.B. Due to the financial international sanctions and/or the anti-money laundering and counter terrorist financing rules with which CaixaBank must comply, SEPA direct debits, in application of the said rules, may be delayed or not executed.**

## 3 INCOMING TRANSFERS

Incoming transfers will credit your account after CaixaBank will receive funds from the third bank to its relevant Nostro account (it will not be possible to credit your account based on the payment instruction MT103 before crediting relevant Nostro account of CaixaBank).

**N.B. Due to the financial international sanctions and/or the anti-money laundering and counter terrorist financing rules with which CaixaBank must comply, the payment instructions, in application of the said rules, may be delayed or not executed.**

## 4 FEES AND CHARGES

The most common CaixaBank account and service fees are set out in the Tariff of Banking Fees and Commissions for Clients of CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce, as amended from time to time. For other services, please ask us what charges will apply.

Fees and charges will be applied when the service is provided, or if they are charged periodically, on the first day of each period.

### 4. The countries in the European Economic Area (EEA) are currently:

Austria	Germany	The Netherlands
Belgium	Greece	Norway
Bulgaria	Hungary	Poland
Croatia	Iceland	Portugal
Cyprus	Ireland	Romania
Czech Republic	Italy	Slovakia
Denmark	Latvia	Slovenia
Estonia	Liechtenstein	Spain
Finland	Lithuania	Sweden
France	Luxembourg	United Kingdom
	Malta	