

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

(Effective from May 1<sup>st</sup>, 2018)



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

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

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

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Effective from May 1<sup>st</sup>, 2018

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### 1. GENERAL CONDITIONS

1.1. The Tariff of Banking Fees and Commissions for Customers of CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce, hereinafter referred to as the „Tariff”, sets out the amounts and rules for calculation and charging by the Bank of fees and commissions for banking services and other services which are ordered or provided to:

- a) legal persons;
- b) organizational entities without legal personalities who possess legal capacity;
- c) a natural person with full capacity to perform legal acts, operating a business on their own account.

1.2. Definitions used in the Tariff are of the same meaning to those used in the “Terms and Conditions for the opening and maintenance of bank accounts in CaixaBank, S.A. (Spółka Akcyjna) Oddział w Polsce”.

1.3. All banking fees and commissions shall be paid by the Client unless otherwise agreed by the parties to the transaction and approved by the Bank. Fees and commissions not paid by the other party within 3 months of their calculation shall be charged to the Client.

1.4. The fees and commissions specified in this Tariff are charged immediately after execution of the transaction or providing the service to which a given fee or commission refers, periodically in monthly settlement periods or based on the rules and in dates specified in regulations referring to such transaction or service.

1.5. The Bank may charge fees and commissions due at a later date if it did not charge them within the periods specified in this Tariff.

1.6. The Bank reserves the right to:

- a) determine and charge fees and commissions for bank operations and services not included in this Tariff,
- b) determine and charge fees and commissions higher than these stipulated in this Tariff if the service or operation is particularly complex or entails additional risk, or in the case of nonstandard services or operations,

in each case, after first notifying the Client on the type and amount of the fee or commission, if the Client expresses his/her consent to such fee or commission in the amount specified by the Bank.

1.7. For calculation of the amount of fee or commission due to the Bank in the currency other than the one of the transaction, the amounts shall be converted using buy/sell rates of the Bank binding on the date of transaction execution, unless individual rate has not been negotiated for this transaction.

1.8. Fees and commissions that were properly calculated and charged are not refundable.

1.9. In addition to the fees and commissions included in the Tariff, the Bank shall also charge:

- a) fees for telecommunication services necessary to execute the Client’s order,
- b) fees and commissions for postal services necessary to execute the Client’s order,
- c) fees for courier services if ordered by the Client,
- d) fees and commissions calculated by foreign and domestic banks acting as intermediaries in the execution of the Client’s order,
- e) other fees charged by persons and institutions acting as intermediaries while executing the transaction, for

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example legal opinion.

1.10. This Tariff is available at the seat of CaixaBank and at the website: [www.caixabank.pl](http://www.caixabank.pl)

1.11. The Bank reserves the right to introduce changes to this Tariff at any time if at least one of the circumstances specified below transpires:

- c) change of the type or form of services provided by the Bank to which the fees or commissions specified in this Tariff refer,
- d) changes of other factors which directly or indirectly influence the amount of charges for a given service provided by CaixaBank,
- e) changes of the market conditions having impact on the amount or principles of setting up fees or commissions specified in this Tariff.

Any information concerning the introduced changes shall be available to the Clients at the seat of the Bank and at the website: [www.caixabank.pl](http://www.caixabank.pl)

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## 2. CURRENT ACCOUNTS

DESCRIPTION	FEE
<b>Current account maintenance:</b>	
Current Account in PLN	PLN 25.00 monthly
Current Account in EUR	EUR 5.00 monthly
Current Account in USD	USD 5.00 monthly
Current Account in GBP	GBP 5.00 monthly
Current Account in CZK	CZK 150.00 monthly
Current Account in RON	RON 25.00 monthly
<b>Issuing a monthly account statement</b>	Free of charge
<b>Issuing an additional account statement on client's request</b>	PLN 20.00
<b>Issuing a certificate of the account</b>	PLN 50.00
<b>Issuing a certificate on the account balance</b>	PLN 50.00
<b>Blocking the funds on the account upon client's request</b>	PLN 100.00
<b>Processing of account seizure</b>	PLN 300.00
<b>Fee for the lack of operations on account during 6 months period (fee charged for 6 months period without operations)</b>	PLN 900.00

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### 3. DOMESTIC TRANSFERS

DESCRIPTION	TRANSFERS ORDERED BY ELECTRONIC BANKING SYSTEM	TRANSFERS ORDERED AT THE BANK
<b>Internal transfer in PLN between accounts in the Bank (transfer to own account and to third parties accounts)</b>	Free of charge	PLN 15.00 per transfer
<b>Domestic transfer in PLN to another bank (Elixir)</b>	PLN 2.50 per transfer	PLN 30.00 per transfer
<b>Urgent domestic transfer in PLN (SORBNET2)</b>	PLN 15.00 per transfer	PLN 50.00 per transfer
<b>Domestic transfer in PLN - permanent order definition</b>	Free of charge	PLN 50.00 per transfer

The rules of domestic payments execution:

On the best effort basis the Bank will execute domestic payments (Elixir) ordered by Clients as follows:

1. Payments ordered by electronic banking system:
  - a) before 13:30 will be executed by the Bank and delivered to the beneficiary's bank on the given working day
  - b) after 13:30 will be executed by the Bank on the given working day and delivered to the beneficiary's bank on the following working day
2. Payments ordered at the Bank:
  - a) before 14:00 will be executed by the Bank on the given working day and delivered to the beneficiary's bank on the following working day
  - b) after 14:00 will be executed by the Bank on the following working day and delivered to the beneficiary's bank on the working day following the execution date.

On the best effort basis the Bank will execute urgent domestic payment (Sorbnet) ordered by Clients as follows:

1. Payments ordered by electronic banking system:
  - a) before 15:30 will be executed by the Bank and delivered to the beneficiary's bank on the given working day
2. Payments ordered at the Bank:
  - a) before 14:00 will be executed by the Bank and delivered to the beneficiary's bank on the given working day
  - b) after 14:00 will be executed by the Bank and delivered to the beneficiary's bank on the following working day.

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#### 4. FOREIGN TRANSFERS

DESCRIPTION	TRANSFERS EXECUTED VIA E-BANKING SYSTEM	TRANSFERS ORDERED AT THE BANK
SEPA Credit Transfer <sup>1</sup>	EUR 5.00	EUR 15.00
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 and PLN) 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 and PLN) 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 10.00	

The rules of foreign transfers execution:

On the best effort basis the Bank will execute foreign transfers ordered by Clients as follows:

1. Payments ordered by electronic banking system:
  - a) executed in account currency (without currency exchange) will be executed by the Bank on the given working day and delivered to the beneficiary's bank on the following working day
  - b) executed in currency other than Client's account currency (with currency exchange) will be executed by the Bank on the given working day and delivered to the beneficiary's bank on the second working day after transfer execution
2. Payments ordered at the Bank:
  - a) before 15:00 will be executed by the Bank on the given working day,
  - b) after 15:00 will be executed by the Bank on the following working day.

<sup>1</sup> Transfer executed in EUR and sent to the beneficiary's account at the bank in the EU territory (including other 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 a Customer and the costs of third party banks are covered by a beneficiary).

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

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#### 5. ELECTRONIC BANKING SYSTEM

DESCRIPTION	FEE
Granting access to electronic banking	Free of charge
Monthly e-banking maintenance fee	Free of charge
Issuing a token	Free of charge
Change of identification code	PLN 200.00
Issuing a replacement token	PLN 300.00



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## 6. 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 50.00 per document
Credit repayment certificate	PLN 50.00 per document
Repayment schedule issued at the request of the borrower (excluding consumer credits)	PLN 20.00 per document

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## 7. 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>Comission 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 1,000.00
withhold or withdrawal of calling for payment	PLN 200.00
<b>Report of issued guarantees (on client's request)</b>	PLN 100.00
<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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## 8. LETTERS OF CREDIT

### 8.1. EXPORT LETTER OF CREDIT

DESCRIPTION	FEE <sup>1</sup>
Advising of an opened Letter of Credit	PLN 250.00
Examination of documents – of the documents amount	0.2% min PLN 150.00
Presentation of discrepant documents - charged from 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

1 Equivalent in the currency of the Letter of Credit

2 Charged up front for each 3-months period of validity of the Letter of Credit

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#### 8.2. 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>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 bank abroad</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