

Valid from 15<sup>th</sup> December 2019

## Table of fees and commissions for corporate customers at Svenska Handelsbanken AB Spółka Akcyjna Oddział w Polsce

# Handelsbanken

## Current / subsidiary accounts in PLN and foreign currency

Activities	Fee / commission <sup>1</sup>
1. Opening of current or subsidiary account	free of charge
2. Account maintenance fee for resident clients: <ul style="list-style-type: none"><li>• current account in PLN or in foreign currency</li><li>• auxiliary account</li></ul>	PLN 50,00 monthly PLN 20,00 monthly
3. Accounts maintenance fee for non-resident clients	PLN 400,00 monthly
4. Account statement: For the preparation one account statement per month For the preparation more than one account statement per month: <ul style="list-style-type: none"><li>• in electronic form</li><li>• by mail</li><li>• by fax</li><li>• receipt at the Bank in person</li><li>• duplicate to be made</li><li>• monthly account statement JPK_WB on demand</li></ul>	free of charge  free of charge PLN 3,50 PLN 15,00 free of charge PLN 10,00 PLN 50,00
5. Turnover statement on request: <ul style="list-style-type: none"><li>• for every page concerning current year</li><li>• for every page concerning previous years</li></ul>	PLN 5,00 PLN 10,00
6. Preparing a confirmed copy of documents (e.g. account agreements, signature specimen card, etc.) on Customer request	PLN 200,00 + notary costs
7. Amendments to Account Agreement / signature sample card (e.g. address, Customers name, proxies, etc.)	free of charge

<sup>1</sup> All fees are charged in PLN or equivalent in foreign currencies according to the current average exchange rate announced by the NBP by the end of processing day. The Bank reserves the right to round up or to round down the calculated fee amounts. In individual cases the fees are subject to negotiation between the Bank and the Customer.

## Other bank services

Activities	Fee / commission
1. Confirmations: <ul style="list-style-type: none"> <li>• Account balance confirmation on auditor's request</li> <li>• Account balance confirmation on Customer's request</li> <li>• Account maintenance</li> <li>• domestic/ foreign credit transfer confirmation</li> </ul>	PLN 150,00 PLN 50,00 PLN 50,00 PLN 30,00
2. Preparing and issuing of a bank opinion	PLN 150,00
3. Preparing and issuing of complete bank opinion on Customer's or its auditor request (regarding i.e. servicing of the loans and/or guarantees)	PLN 300,00
4. Sending SWIFT message on Customer request	PLN 100,00
5. Orders requiring additional work due to non-standard procedures	negotiated individually
6. Other services related to execution of Customer's non-standard orders (i.e. additional telecommunication, postal service charges, etc.)	Customer will be charged with the costs Handelsbanken has to cover
7. Sending MT940 message to another bank: <ul style="list-style-type: none"> <li>• arrangement fee</li> <li>• monthly fee for each bank account, for which the service is provided</li> </ul>	PLN 200,00 PLN 50,00
8. Monthly fee for salary account balancing	free of charge
9. Monthly fee for the other accounts balancing	PLN 20,00
10. Execution of payment by the Bank from other account than ordered by Customer in payment order, in case of insufficient funds on the account (upon Customer's disposition)	PLN 20,00 per payment
11. Domestic courier shipment	PLN 50,00
12. International courier shipment	PLN 120,00

# Handelsbanken

## Term deposits

<b>Activities</b>	<b>Fee / commission</b>
1. Opening of Account for Clearing Deposits	free of charge
2. Account for Clearing Deposits maintenance	free of charge
3. Confirmation of Term Deposit opening	free of charge
4. Break before the date of Term Deposit	negotiated individually

# Handelsbanken

## Leasing

<b>Activities</b>	<b>Fee / commission in PLN<sup>2</sup> net</b>
1. Arrangement fee	Negotiable, not less than PLN 200,00
2. Monthly administration fee	up to PLN 50,00
3. Fee for early settlement of the contract due to the occurrence of total loss or theft of the item	3.5% of the capital to be repaid, no less than PLN 800,00
4. Early termination of the agreement - Annex	PLN 300,00
5. Preparation of other annexes to agreement, change of payment schedule	Negotiable, no less than PLN 200,00
6. Assignment of the contract	PLN 500,00
7. Issuing an authorization for compensation collection	OC – free of charge AC - PLN 100,00
8. Vehicle registration fee	Cost of registration + PLN 250,00
9. Additional window sticker	The cost of the sticker + PLN 100,00
10. Ordering of individual license plates	The cost of plates + PLN 200,00
11. Fee for other activities performed at the Lessee's request	PLN 150,00
12. Additional activities related to visits in Registration / other offices	Office fees + PLN 100,00
13. Sending written information to state or local authorities	PLN 50,00
14. Second reminder due to the lack of an insurance policy (7 days after the first call)	PLN 100,00
15. Subsequent reminder due to the lack of an insurance policy (every 7 days)	PLN 50,00

<sup>2</sup> All fees are charged in PLN or equivalent in foreign currencies according to the current average exchange rate announced by the National Bank of Poland (NBP). In individual cases the fees are subject to negotiation.

# Handelsbanken

## Credits

Activities	Fee / commission
1. Arrangement fee	negotiated individually
2. Availability fee	negotiated individually
3. Commitment fee (on unused credit facility/ tranche)	negotiated individually
4. Fee for early repayment	negotiated individually
5. Issuing statement on loan repayment: <ul style="list-style-type: none"><li>• after maturity of the loan</li><li>• during availability period</li></ul>	free of charge PLN 100,00
6. Credit balance confirmation on Customer's or its auditor request	PLN 100,00
7. Preparing on Customer request additional information/ copy of information concerning granted credit facilities for the Customer or others, after loan maturity date	PLN 200,00
8. Change of terms of the existing credit facility (annex to the agreement)	negotiated individually
9. Customer's worthiness written information	PLN 200,00
10. Call for payment	PLN 50,00

## Guarantees

Activities	Fee / commission
<p>1. Arrangement fee:</p> <ul style="list-style-type: none"> <li>• standard guarantee wording of the Bank</li> <li>• non-standard wording given by the Applicant/Customer and accepted by the Bank</li> </ul> <p>The fee is payable on the day of issuance the guarantee.</p>	<p>negotiated individually, min. PLN 500,00</p> <p>negotiated individually, min. PLN 1.000,00</p>
2. Maintenance fee (paid up-front for each started quarter and calculated from the date of issuance the guarantee)	negotiated individually, min. PLN 150,00
3. Amendment of terms and conditions (amount increase, extension of maturity)	negotiated individually
<p>4. Commission on guarantee issued by order of a foreign bank paid up-front for each started quarter:</p> <ul style="list-style-type: none"> <li>• SHB branch</li> <li>• other bank</li> </ul>	<p>0,1%, min. PLN 500,00</p> <p>0,3%, min. PLN 500,00</p>
5. Handling of an assignment of rights under a guarantee	negotiated individually, min. PLN 250,00
6. Payment under a guarantee granted by the Bank (fee calculated/charged according to guarantee)	0,20%, min. PLN 200,00
7. Submission of a claim in the name of the Customer	PLN 200,00
8. Payment for sending a guarantee to beneficiary via SWIFT system	PLN 200,00
9. Issuance of a duplicate of a guarantee	negotiated individually
10. Issuance of a promise of a guarantee	negotiated individually, min. PLN 250,00
11. Drafting or reviewing of the text of the guarantee different than the standard form of SHB	negotiated individually, min. PLN 500,00
12. Advising to the Beneficiary of the guarantee issued by another bank	PLN 250,00
13. Guarantee cancelation before its expiry date or booking of the returned guarantee	PLN 100,00 or according to agreement
14. Guarantee order cancelation before its issuance	in the amount of arrangement fee
15. Preparing on Customer request additional information, report or statement etc. regarding guarantee	PLN 200,00

# Handelsbanken

## Internet banking system – GlobalOn-Line

Activities	Fee / commission
1. Access to GlobalOn-Line per month	PLN 80,00
2. Issuing first and second card reader for company	free of charge
3. Issuing next card leader for company	PLN 200,00
4. Personalized card issuing to log on to the electronic banking	free of charge
5. Replacing the personalized card to log on to the electronic banking for technical reason	free of charge
6. Issuing of new log on card in place of the blocked one on Customer request	PLN 200,00
7. Delivery of SWIFT MT940, xml, csv reports or other possible formats: <ul style="list-style-type: none"><li>• one-time activation fee</li><li>• monthly fee for every activated format from every account</li></ul>	PLN 200,00 PLN 30,00
8. Delivery of SWIFT MT942: <ul style="list-style-type: none"><li>• one-time activation fee</li><li>• monthly fee for every activated format from every account</li></ul>	PLN 200,00 PLN 50,00



## MasterCard Charge Cards

Activities	Fee / commission
1. Card issuance / renewal fee	free of charge
2. Annual fee for card usage: <ul style="list-style-type: none"> <li>• MasterCard Corporate Charge</li> <li>• MasterCard Business Gold Charge</li> </ul> <p>The fee is collected at the beginning of the first and each subsequent year, counting from the date of issuance of the card</p>	PLN 150,00 PLN 250,00
3. Commission on non-cash transaction	free of charge
4. Commission on ATM cash withdrawal: <ul style="list-style-type: none"> <li>• MasterCard Corporate Charge*</li>   <li>• MasterCard Business Gold Charge</li> </ul> <p>*For MasterCard Corporate Charge interest will be charged at the rate of quadruple of the Lombard rate from the date of execution of the transaction</p>	3% of the transaction amount min. PLN 4,00  3% of the transaction amount min. PLN 7,00
5. Fee for insurance package	free of charge
6. Fee for duplicate of monthly card statement at Customers's request	PLN 20,00
7. Fee for PIN code change	free of charge
8. Fee for interest portal for user	free of charge
9. Monthly fee for MasterCard Smartdata.gen2 portal (optional service)	PLN 30,00
10. Fee for domestic delivery of the card by courier on Customer request	PLN 35,00
11. Fee for delivery of the card by courier on Customer request (abroad Poland)	PLN 120,00
12. Fee for the entrance to the VIP lounges Priority Pass per person and for each stay	USD 27,00
13. Lack of funds on the account in the amount sufficient for the repayment after closing of settlement cycle	PLN 100,00

# Handelsbanken

## Domestic Credit Transfer

Activities	Fee / commission
1. Incoming domestic credit transfer	free of charge
2. Outgoing domestic credit transfer: <ul style="list-style-type: none"> <li>• delivered via electronic banking</li> <li>• delivered in standard paper form</li> <li>• via SORBNET system over PLN 1 MM</li> <li>• via SORBNET system on Customer's request</li> </ul>	PLN 3,00 PLN 10,00 PLN 15,00 PLN 25,00
3. Internal credit transfer between accounts held in the Bank delivered in paper or electronically	free of charge
4. Manual correction of a credit transfer	PLN 20,00
5. Delivering to the Bank incomplete tax payments without required data	PLN 20,00
6. Direct debit Customer - recipient: a. Execution of a single direct debit order: <ul style="list-style-type: none"> <li>• payer's account at Handelsbanken</li> <li>• payer's account at another bank</li> </ul> A single fee for sending Direct Debit form to the payer's bank  Customer – payer: a. debiting the account and transferring the order amount to the recipient's account in Handelsbanken b. debiting the account and transferring the order amount to the recipient's account in another bank c. cancellation of a single direct debit order	free of charge PLN 2,00  PLN 5,00  free of charge PLN 2,00 PLN 5,00
7. Cancellation of a credit transfer delivered to the Bank for a future payment date on Customer request	PLN 20,00
8. Processing a claim on Customer request	PLN 100,00
9. Registration of a standing order	PLN 5,00
10. Execution of a standing order	PLN 10,00
11. Execution of a standing order between Customer accounts at the Bank	free of charge
12. Performance of an order for a notice of attachment of claims on the bank Customer account	PLN 50,00

# Handelsbanken

## Foreign Credit Transfer in currencies other than EUR

Activities	Fee / commission
1. Incoming foreign credit transfer: <ul style="list-style-type: none"> <li>• in favour of Customers holding an account in the Bank</li> <li>• intra-group transfers between accounts with Handelsbanken received via GlobalOn-Line in option „transfer own account”</li> </ul>	0,1%, min. PLN 20,00, max. PLN 120,00  free of charge
2. Outgoing Foreign Credit Transfer: <ul style="list-style-type: none"> <li>• standard</li> <li>• express</li> <li>• intra-group transfers between Bank Accounts with Handelsbanken ordered via GlobalOn-Line in option „transfer own account”</li> </ul>	0,15%, min. PLN 25,00, max. PLN 200,00  0,2%, min. PLN 150,00, max. PLN 300,00  PLN 12,00
3. Internal Foreign Credit Transfer with foreign exchange	free of charge
4. Internal Foreign Credit Transfer without foreign exchange	free of charge
5. Additional fee for incoming Foreign Credit Transfer processing with cost option OUR (covered by orderer)	PLN 50,00 + Bank costs
6. Additional fee for outgoing Foreign Credit Transfer processing with cost option OUR	PLN 40,00 + foreign bank costs
7. Manual correction of the Foreign Credit Transfer (e.g. BIC, IBAN, remittance information)	PLN 20,00
8. Cancellation of unprocessed Foreign Credit Transfer on Customer request	PLN 20,00
9. Claim processing on Customer request	PLN 100,00 + foreign bank costs
10. Registration of a standing order	PLN 5,00
11. Standing order processing	0,15%, min. PLN 25,00, max. PLN 200,00

# Handelsbanken

## Foreign credit transfer in EUR

Foreign credit transfer executed within the European Economic Area including Iceland, Liechtenstein and Norway. SEPA credit transfer is settled from EUR accounts to EU banks which settle SEPA transactions. SEPA transfer should contain BIC (SWIFT), IBAN, costs SHA and remittance information (e.g. goods, services).

Activities	Fee / commission
1. Foreign credit transfer: a) incoming: <ul style="list-style-type: none"> <li>• in favour of Customer holding an account in the Bank</li> <li>• intra-group transfers between accounts with Handelsbanken received via GlobalOn-Line in option „transfer own account”</li> </ul> b) outgoing: <ul style="list-style-type: none"> <li>• standard</li> <li>• Express</li> <li>• intra-group transfers between accounts with Handelsbanken ordered via GlobalOn-Line in option „transfer own account”</li> </ul>	free of charge  free of charge  0,15%, min. PLN 25,00, max. PLN 200,00  0,2%, min. PLN 150,00, max. PLN 300,00  PLN 12,00
2. Internal Foreign Credit Transfer with foreign exchange	free of charge
3. Internal Foreign Credit Transfer without foreign exchange	free of charge
4. Additional fee for incoming Foreign Credit Transfer processing with cost option OUR (covered by orderer)	PLN 50,00 + Bank costs
5. Additional fee for outgoing Foreign Credit Transfer processing with cost option OUR	PLN 40,00 + foreign bank costs
6. SEPA credit transfer: <ul style="list-style-type: none"> <li>• incoming</li> <li>• outgoing               <ul style="list-style-type: none"> <li>- delivered in electronic form</li> <li>- delivered in paper form</li> </ul> </li> </ul>	free of charge  PLN 3,00 PLN 10,00
7. Manual correction of the Foreign Credit Transfer (e.g. BIC, IBAN, remittance information)	PLN 20,00
8. Cancellation of unprocessed Foreign Credit Transfer on Customer request	PLN 20,00

# Handelsbanken

9. Claim processing on Customer request	PLN 100,00 + foreign bank costs
10. Registration of a standing order	PLN 5,00
11. Standing order processing	0,15%, min. PLN 25,00, max. PLN 200,00

# Handelsbanken

## Cash operations

Activities	Fee / commission
1. Commission on cash deposits made in open or closed form at cash desk: • in PLN	0,4%, min. PLN 15,00
• in foreign currency	0,5%, min. PLN 15,00
2. Commission on cash withdrawals made in open or closed form at cash desk: • in PLN	0,15%, min. PLN 15,00
• in foreign currency	0,4%, min. PLN 15,00
3. Additional fee, when cash deposit made in a closed form includes coins up to 5% of deposit value	0,03%
4. Additional fee, when deposit is not sorted (as per Regulations), includes coins exceeding 5% of deposit value or is accompanied with incorrectly filled-in bank receipt	0,5%
5. Cost of keys and PIN-codes for access to a 24h cash deposit-box	PLN 50,00
6. Failure to collect a previously announced cash withdrawal: • in PLN • in foreign currency	PLN 200,00 PLN 300,00
7. Cash operations statement	PLN 50,00
8. Cash deposit made to a 24 hours cash-deposit box	0,25%, min. PLN 15,00
9. Other services related to cash processing	negotiated individually