



Excerpt from  
Bank Handlowy w Warszawie S.A.  
Customer Fees and Charges Table

Applicable as of 1 April 2008

This excerpt has been drawn up pursuant to Decision No. P-145/PT of Global Transaction Services Head of 28 March 2008

**PRINCIPLES OF COLLECTION OF BANK FEES AND CHARGES  
AT BANK HANDLOWY W WARSZAWIE SA**

1. Bank Handlowy w Warszawie S.A., hereinafter referred to as "BHW," shall collect the fees and charges due from the Customer/orderer of the banking operation or service in question unless the Customer/orderer indicates another party which is to be charged.
2. Apart from fees and commissions, BHW shall collect:
  - telecommunications, postage and courier charges;
  - the fees and expenses quoted by the bank which orders the operation in question or participates in its execution.
3. BHW shall charge all fees and charges to the Customer's/orderer's PLN account with BHW unless the Customer/orderer indicates another account to be charged. PLN equivalents of foreign currency amounts shall be calculated according to the exchange rate for the currency in question applicable at BHW on the date on which the fee is collected.
4. Correctly calculated and collected fees and charges shall not be refundable.
5. BHW may:
  - determine and charge fees for banking operations or services not listed in this excerpt from the Fees and Charges Table;
  - determine and charge fees higher than these stipulated in this excerpt from the Fees and Charges Table for operations or services that are particularly complex and time-consuming or involve additional risk.
6. BHW reserves the right to amend Fees and Charges Tables at any time.
7. Information concerning any amendments shall be available at BHW branches.

# CASH MANAGEMENT

## BANK ACCOUNTS

1.	Current account — opening	Free of charge
a.	Current account — maintenance	PLN 80 per month
b.	Each additional Customer's account — opening	Free of charge
c.	Each additional Customer's account — maintenance	PLN 80 per month
d.	Technical internal account opened by BHW	Free of charge
2.	Escrow Account — drafting an agreement	PLN 400
a.	Escrow Account — deployment	Negotiable
b.	Escrow Account — maintenance	Negotiable
3.	Trust Account — drafting an agreement	Negotiable
a.	Trust Account — deployment	Negotiable
b.	Trust Account — maintenance	Negotiable
4.	Zero balancing / fund consolidation / automatic overnight deposits	PLN 5 per transaction
5.	Issuance of a bank certificate / standard bank opinion / bank confirmation	
a*)	Issuance of a bank certificate / standard bank opinion	PLN 25
b*)	Written confirmation that BHW has executed a domestic transfer / confirmation with a clause, of a foreign transfer / SWIFT copy	PLN 7
c*)	Written confirmation that the Customer's account has been credited	PLN 20
d)	Certificate that a loan has been refused	PLN 40
e)	Certificate concerning the carrying of foreign currencies abroad	PLN 50
f*)	Written confirmation of bank rates of exchange	PLN 20
g*)	Written confirmation that BHW has executed a domestic transfer / foreign transfer / SWIFT transfer — more than 3 months after the transfer	PLN 10
6*.	Issuance of a non-standard bank opinion	PLN 100
7.	Drawing up a copy of an annex to a statement	PLN 7
8.	Paper statement fee	from 1 up to 60 pages — PLN 40 per month from 61 up to 100 pages — PLN 70 per month from 101 up to 250 pages — PLN 120 per month over 250 pages — PLN 350 per month
9*.	Statement reissuance	
a)	Up to two days later/for each account/for each business day	PLN 8
b)	More than two days but not more than three months later/for each account/for each business day	PLN 20
c)	More than three months later/for each account/for each business day	PLN 100
10.	Drawing up an interest statement copy	PLN 20
11.	Enclosing documents confirming cash deposits together with statements	PLN 300 per month per each sub-account for which documents are enclosed
12	Electronic statement and advice note archive	PLN 150 per disc (negotiable for 6 or more discs per month)

13.	Electronic statements in a format different from the bank statement, reflecting postings to Customers' accounts	PLN 200 per month per each sub-account number for which an electronic report was generated and delivered during the month in question
14.	Statements delivered electronically	Free of charge
15.	Customer account history report for period since 2003	PLN 100 per monthly statement
16.	Customer account history report for period until 2002 inclusive	PLN 200 per monthly statement

(\*) For this service, telecommunications charges are included in the price.

## **PAYMENTS AND CASH TRANSACTIONS**

### **1. PAYMENTS**

#### **1.1 Internal Payments**

1.	Internal transfers	Depending on the volume
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#### **1.2 Outgoing Domestic Payments**

1.	Domestic payments	
-	Electronic	PLN 2.50
-	SORBNET	PLN 14 — additional charge added to the price of electronic outgoing domestic payments, payments processed manually or payments initiated by phone via InterCentrum
-	Processed manually	PLN 25
-	Initiated by tested fax on a bar code form	PLN 12
2.	Charge for a telephone correction of a domestic Social Insurance Institution/Tax Office/NRB/IBAN transfer	PLN 10
3.	Charge for a complaint made due to the Customer's fault, concerning a domestic transfer other than a Social Insurance Institution/Tax Office/NRB/IBAN transfer	PLN 6
4.	Charge for account seizure ordered by an enforcement body – per enforcement order, the fee shall be charged after the full repayment of the amount to be seized, independently of transfer fees (*)	PLN 100

(\*) The fee shall be applicable as of April 1, 2008.

#### **1.3 Outgoing Foreign Payments**

1	Foreign currency payments — electronic and manual processing (**)	0.20%, minimum charge PLN 40, maximum charge PLN 200
2	Urgent foreign transfer (value date on the next day) (***)	PLN 20
3.	Express foreign transfer (value date on the same day) (***)  Possible for EUR, USD, GBP, provided that the transfer order is delivered via the electronic banking system by 10 am on the execution date	PLN 30
4.	Fixed third-party bank costs (OUR) where the transfer form specifies that all third-party bank costs are to be paid by the orderer (***)	PLN 80
5.	Charge for an unjustified complaint concerning a foreign transfer made by the Customer	PLN 40 + foreign bank costs + SWIFT costs
6.	Charge for a complaint concerning a foreign transfer executed according to the Customer's instruction that included incorrect details	PLN 40 + SWIFT costs + foreign bank costs
7.	Confirmation of the execution of a foreign transfer by a foreign bank at the Customer's request (*)	PLN 20 + foreign bank costs
8.	Foreign transfer — World Link via CitiDirect	PLN 80

(\*) For this service, telecommunications charges are included in the price.

(\*\*) For foreign currency payments (both electronic and manual processing), where payments are not formatted as per STP requirements (no beneficiary account in the IBAN format or the address of the beneficiary's bank in the BIC format), the Bank shall charge non-STP fees amounting to PLN 30 to the Orderer.

(\*\*\*) Charges shall be added to foreign transfer charges.

#### 1.4 Export Receipts

1.	Receipts to the beneficiary's account with BHW	PLN 16.00
2.	Receipts to the beneficiary's account with another bank	
a	for transfers in PLN	charge as for a domestic outgoing transfer
b	for transfers in a currency other than PLN	charge as for a foreign outgoing transfer

#### 1.5 Electronic Postal Transfers

Electronic Postal Transfer	PLN 2.5 + postal transfer fee according to the Poczta Polska price list
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#### 1.6 Direct Debit

##### a) One-Time Arrangement Fee for Customer Deployment

1.	Arrangement fee	PLN 500
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**b) Charge per Transaction****Number/Price in PLN:**

	Transactions (monthly)	Standard prices in PLN
1.	0–1,000	0.50
2.	1,000–5,000	0.45
3.	> 5,000	0.40

**c) Charge per Transaction — “Komfort” Option****Number/Price in PLN:**

	Transactions (monthly)	Standard prices in PLN
1.	0–1,000	0.85
2.	1,000–5,000	0.75
3.	> 5,000	0.65

**d) Charge for Consent Form Distribution**

1.	Charge for single consent form distribution	PLN 4
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**Charges for technical changes**

1.	Charges for changes	Agreed on a case-by-case basis with the Customer, depending on the complexity and type of changes
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**1.7 SpeedCollect**

1.	Charges for changes	Agreed on a case-by-case basis with the Customer, depending on the complexity and type of changes
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**a) One-Time Arrangement Fee for Customer Deployment**

1.	Arrangement fee	PLN 200
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**b) Mass Incoming Payments****Number/Price in PLN:**

	Transactions (monthly)	Price per transaction (PLN)
	0–50,000	0.22
	> 50,000	Negotiable

**c) Monthly Charge for Incoming Mass Payments to Foreign Currency Accounts**

Monthly charge	PLN 200
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**d) Reconciliation of Incoming Payments in the SpeedCollect Plus System:**

Price per payment transferred to the customer	PLN 0.40
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**e) One-Time Charge for Technical Changes Introduced in the SpeedCollect or SpeedCollect Plus System at the Customer’s Request**

One-time charge	Agreed on a case-by-case basis with the Customer, depending on the complexity and type of changes (in consultation with the Product Manager)
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**f) Monthly payment for PRGSTA or MT940 electronic statements**

Monthly charge	PLN 200
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**1.8 Standing Orders**

**a) External**

1.	Account owner's standing order concerning the transfer of funds to a specified account (the charge is collected each time the order is executed in addition to the charge for the outgoing payment).	PLN 10
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**b) Automatic Internal (Sweep)**

2.	Internal standing order between the Customer's accounts	PLN 5
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**c) Manual Internal**

3.	Charge for one-time crediting of the account where there are insufficient funds in this account to execute the Customer's orders (service available where the Customer has funds or an available limit in another account with BH)	PLN 8
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(\* The fee shall be applicable as of April 1, 2008.

**1.9 Unikasa**

1.	Agent's commission for payments accepted via Unikasa	Determined with the issuer and agent on an individual basis
2.	Charge for terminal delivery, installation and monthly rental	Determined with the agent on an individual basis
3.	Training for employees concerning terminal operation and the Unikasa network	Free of charge
4.	Displaying Unikasa promotional materials and signs on outlets	Free of charge
5.	Charge for agent's participation in strategic Unikasa information campaigns	Determined with the agent/issuer on an individual basis

## 2. DEPOSITS

### 2.1 Open Cash Deposits in PLN

1.	Own cash deposits	0.5%
2.	Cash deposits from natural and legal persons who are not BHW corporate customers	0.5%, minimum charge PLN 16
3.	Coin deposits	PLN 20 for each 1,000 coins or part thereof

### 2.2 Closed Cash Deposits in PLN

1.	Own cash deposits at cash desks, bank vaults, Counting Units and Automatic Deposit Machines (ADMs)	0.3%
2.	Own cash deposits at Post Offices (Deposits Plus)	0.5%
3.	Coin deposits	2%

### 2.3 Open Cash Deposits in Foreign Currencies (Except for Non-Convertible Currencies)

1.	Own cash deposits in notes	1.5%
2.	Own cash deposits in coins	53%
3.	Own cash deposits in notes and coins	1.5% of note amount + 53% of coin amount
4.	Cash deposits from natural persons who are not BHW corporate customers, in notes	1.5%, minimum charge PLN 16.00
5.	Open foreign currency cash deposits from natural persons who are not BHW corporate customers, in coins	53%, minimum charge PLN 16.00
6.	Open foreign currency cash deposits from natural persons who are not BHW corporate customers, in notes and coins	1.5% of note amount + 53% of coin amount, minimum charge PLN 16.00

### 2.4 Closed Cash Deposits in Foreign Currencies (Except for Non-Convertible Currencies)

1.	Own cash deposits in notes	1.5%
2.	Own cash deposits in coins	53%

### 2.5 Other Charges Related to Cash Deposits

1.	Closed deposit statement (report) delivered electronically	PLN 24.00 per report
2.	Document concerning a single closed deposit (i.e. a single package) sent to the Customer's registered office by fax:	
	a) for closed deposits made not earlier than 30 calendar days before the request for the document is submitted	PLN 0.50 per faxed page
	b) for closed deposits made earlier than 30 calendar days before the request for the document is submitted	PLN 0.50 per faxed page + PLN 24.00
3.	A photocopy of a document concerning a single closed deposit (i.e. a single package):	
	a) for closed deposits made not earlier than 30 calendar days before the request for the document is submitted	PLN 0.30 per document
	b) for closed deposits made earlier than 30 calendar days before the request for the document is submitted	PLN 24.00 per document
4.	Deposit wallet charge	PLN 100.00 per wallet

5.	Charge for bank vault magnetic card / key	PLN 15.00 per card / key
6.	Training with regard to note and coin identification (at least 15 participants)	PLN 150.00 + VAT per participant
7.	The sale of secure envelopes used to make closed deposits (service available only where the Bank provides closed deposit services at the same time):	
7.1.	package of 1,000 secure B5 envelopes	PLN 700.00 + VAT
7.2.	package of 1,000 secure B4 envelopes	PLN 900.00 + VAT
7.3.	package of 500 secure B5 envelopes	PLN 450.00 + VAT
7.4.	package of 500 secure B4 envelopes	PLN 500.00 + VAT
7.5.	package of 100 secure B5 envelopes	PLN 110.00 + VAT
7.6.	package of 100 secure B4 envelopes	PLN 120.00 + VAT

### 3. CASH WITHDRAWALS

1.	Open cash withdrawals at BHW cash desks	0.5%
2.	Open foreign currency cash withdrawals at BHW cash desks	1.5%
3.	Local check cash withdrawals	0.5%
4.	Open and closed PLN cash withdrawals in coins	PLN 6.00 for each 1,000 coins or part thereof

## CHECKS

### 1. OPEN AND CROSSED CHECKS

1.	Collection and encashment of foreign checks (including travelers' checks)  Where the beneficiary presents more than one check at the same time, the fee shall be calculated on the basis of the total amount of checks	
a)	Checks drawn on BHW	0.25%, minimum charge PLN 10
b)	Checks drawn on another bank	0.25%, minimum charge PLN 10
c)	Sending a check to the drawee (postage)	PLN 12.5
2.	Conditional encashment of foreign checks (including travelers' checks)	1.25%, minimum charge PLN 10
3.	Sale of foreign checks	
a)	Worldlink banker's checks	0.2%, minimum charge PLN 40, maximum charge PLN 200
4.	Return of travelers' checks purchased but not encashed	Free of charge
5.	Collection and encashment of foreign currency checks	0.25%, minimum charge PLN 14, maximum charge PLN 1,000
6.	Return/cancellation of foreign currency checks not paid by the recipient	Free of charge
7.	Collection/encashment of local settlement checks Charge paid by the beneficiary	PLN 18
8.	Confirmation of local settlement checks Charge paid by the drawer	PLN 8
9.	Issue of a checkbook	PLN 35
10.	Stopping local settlement checks in PLN and foreign	Free of charge

	currency	
11.	Stopping foreign currency banker's checks	USD 10
12.	Cancellation of foreign currency banker's checks	USD 10

## **CITIBANK BUSINESS CARDS**

### **1. CITIBANK VISA BUSINESS**

1.	Card issuance fee	PLN 35
2.	Express card issuance	PLN 200
3.	Annual fee	Gold PLN 400 Silver PLN 200 Commercial PLN 150 CitiBusiness PLN 50
4.	Non-cash transactions	Free of charge
5.	Cash withdrawals	Payment cards: 3%, minimum charge PLN 7 CitiBusiness in Poland: 1.5%, minimum charge PLN 7; abroad: 3%, minimum charge PLN 7
6.	Monthly settlement commission (on total transaction and fee amount for charge cards)	1.5%
7.	Statement of Operations copy	PLN 10
8.	Fee for using the VISA emergency assistance service	USD 7.5
9.	Fee for the emergency issue of a replacement card by VISA (not applicable to CitiBusiness)	USD 250
10.	Emergency cash advances	USD 175
11.	Monthly fee for extended Bank liability.	Gold, Silver and Commercial — PLN 8 per month CitiBusiness cards — PLN 5.5 per month
12.	Monthly fee for electronic card statements	
	Delivered on a daily basis	PLN 300
	Delivered on a monthly basis	PLN 100
13.	Card limit change fee	PLN 20 Applies to business cards (Gold, Silver, Commercial, Citibusiness)

### **2. PREPAID PAYMENT CARDS**

1.	Arrangement fee	Depending on the number of cards issued and the average replenishment amount, to be approved by the Commercial Cards Unit Head in each case
2.	Co-branding fee	Depending on the number of cards issued, to be approved by the Commercial Cards Unit Head in each case
3.	Annual service fee for each card with a PIN	Depending on the number of cards issued and the average replenishment amount, to be approved by the Commercial Cards Unit Head in each case
4.	Annual service fee	Depending on the number of cards issued and the

		average replenishment amount, to be approved by the Commercial Cards Unit Head in each case
5.	Fee for other services related to the issuance of the card directly to the holder	PLN 5 per card
6.	Fee for cash withdrawals (*)	3%, minimum charge PLN 7
7.	Card replenishment fee	PLN 20 per file for more than 1 file per month
8.	Monthly card usage fee*	PLN 1

(\*) Fee charged directly to Users' cards.

### 3. CITIBANK BUSINESS DEBIT CARDS

#### 3.1 BASIC SERVICES

1.	Card issuance fee*	PLN 20
2.	Annual card service fee*	PLN 50
3.	Fee for domestic cash withdrawals from Citi Handlowy and eCard ATMs	PLN 3
4.	Fee for domestic cash withdrawals	2%, minimum charge PLN 6
5.	Fee for domestic cashbacks	PLN 1.5
6.	Fee for domestic non-cash transactions	No commission
7.	Fee for foreign cash withdrawals	3%, minimum charge PLN 7
8.	Fee for foreign non-cash transactions	No fee
9.	Monthly fee for extended Bank liability.	PLN 4

\*Does not apply to the first two cards issued when a current account is opened. Fees for subsequent cards shall be charged as per the Fees and Charges Table.

#### 3.2 NON-STANDARD SERVICES

1	Transaction record copy fee	PLN 10
2	T&E document copy fee	PLN 75
3	Transaction statement copy fee	PLN 10
4	Express (within 24 hours) card issuance fee	PLN 200
5	Fee for using the VISA emergency assistance service	USD 7.5
6	Fee for emergency cash advances by VISA	USD 175

#### 3.3 ELECTRONIC CARD STATEMENTS

1	Fee for electronic statements (on a monthly basis)	PLN 50 per month
2	Fee for electronic statements (on a daily basis)	PLN 100 per month

### 4. GUARANTEED CARDS

1.	Card issuance fee	PLN 35
2.	Express card issuance	PLN 200

3.	Annual fee	Gold PLN 400 Silver PLN 200 Commercial PLN 150
4.	Non-cash transactions	Free of charge
5.	Cash withdrawals	Payment cards: 3%, minimum charge PLN 7 Abroad: 3%, minimum charge PLN 7
6.	Transaction slip copy	PLN 10
7.	Copy of T&E expense documents (e.g. a copy of a hotel bill or airline ticket)	PLN 75
8.	Statement copy	PLN 10
9.	Fee for using the VISA emergency assistance service	USD 7.5
10.	Fee for the emergency issue of a replacement card by VISA	USD 250
11.	Fee for emergency cash advances by VISA	USD 175
12.	Monthly fee for extended Bank liability.	Gold, Silver and Commercial — PLN 8 per month
13.	Monthly fee for electronic transaction statements	
14.	Delivered on a daily basis	PLN 300
14.	Delivered on a monthly basis	PLN 100
15.	Fee for monitoring activities related to late debt repayment	2% of card debt
16.	Card limit change fee	PLN 20

## **5. MICROPAYMENTS**

1.	Opening micro accounts	Free of charge
2.	Electronic statements in a format different from the bank statement, reflecting postings to customers' micro accounts	Free of charge
3.	Micropayment product services	Free of charge
4.	Micro account interest rate	Micro account interest rate shall be determined on an individual basis for each Micropayment Customer

## **6. SERVICES RELATED TO CARD ISSUANCE AND PROCESSING OF CARD OPERATIONS FOR OTHER BANKS AND FINANCIAL INSTITUTIONS**

1.	Fees related to card issuance and operation processing	Negotiable, to be approved by the Commercial Cards Unit Head in each case
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## **ELECTRONIC BANKING**

### **1. GONIEC 2000**

1.	Installation fee	Negotiable
2.	Monthly fee	PLN 200

## **2. GONIEC EXTRANET**

1.	Installation fee	Negotiable
2.	Monthly fee	PLN 200
3.	Smart Card reader	PLN 150 + VAT
4.	Smart Card	PLN 50 + VAT

## **3. CITIDIRECT**

1.	Installation fee	Negotiable
2.	Monthly fee	PLN 200
3.	E-mail event notifications	PLN 200 per month

## **OTHER BANKING SERVICES**

1.	Deposit collection or withdrawal	Negotiable
2*	Providing information:	
a)	To auditors	
-	On standard forms	PLN 100
-	On non-standard forms	PLN 1,000
b)	To banks	
-	Domestic	PLN 10
-	Foreign	USD 150
3.	Issuance of an opinion concerning the customer's financial standing by a credit unit	PLN 200
4.	Accepting orders by fax	Free of charge
5.	Account balance information provided by telephone Monthly	Free of charge
6.	Signing an agreement concerning the acceptance of payment orders on floppy disk	Free of charge

(\*) For this service, telecommunications charges are included in the price.

## **TELECOMMUNICATIONS AND POSTAGE CHARGES**

1	Electronic statement file / night faxes — faxed statements	PLN 300 (monthly fee)
2	SWIFT	PLN 34.40
3	Information sent by fax (upon the customer's request)	
	a) first page	PLN 2.20
	b) each subsequent page	PLN 1.10
4	Parcel containing a check (to any destination country)	PLN 7.30

Other telecommunications and postage charges shall be charged according to the applicable Poczta Polska service price list.

## **TRADE TRANSACTION SERVICES**

### **1. GUARANTEES**

#### **1.1 Guarantees received and guarantees extended as counter-guarantees**

1. Advice note/deposit acceptance	USD 55
2. Extension of a guarantee as counter-guarantee/confirming another bank's guarantee	Negotiable <i>(the fee shall be charged up front for the entire validity period calculated from the date of guarantee extension/confirmation)</i>
3. Change: a) extending the validity or increasing the amount of guarantee — for guarantees extended as counter-guarantees or confirmed  b) other	As for extending a guarantee as counter-guarantee/confirmation <i>(the fee shall be calculated based on the extension period or the increase in amount)</i>  USD 40
4. Assignment of guarantee rights	USD 40
5. Servicing a claim concerning an unconfirmed guarantee*	USD 50

\*Shall include:

- the delivery (excluding the Bank's liability) upon the beneficiary's request of the documents containing the beneficiary's representations submitted according to guarantee terms or the submission of contents of such representations to the bank that issued the guarantee;
- the settlement of the claim amount as per the beneficiary's instructions after its receipt from the bank that issued the guarantee.

## 1.2 Own Guarantees

1. Extension of a guarantee / counter-guarantee	Negotiable, not less than 0.2% for each validity month or part thereof, minimum charge USD 100 for the entire validity period <i>(the fee shall be charged up front for the entire validity period calculated from the date of guarantee/counter-guarantee extension).</i>
2. Change: a) extending the validity or increasing the amount of guarantee  b) other	As for extension <i>(the fee shall be calculated based on the extension period or the increase in amount)</i>  USD 40
3. Payment	0.2% of the payment amount, minimum charge USD 100, maximum charge USD 1,000
4. Assignment of guarantee rights	USD 40
5. Framework Agreement arrangement fee	Negotiable

## 2. DOCUMENTARY LETTERS OF CREDIT

### 2.1 Import Letters of Credit

1. Opening a letter of credit	Negotiable, not less than 0.15% for each validity month or part thereof, minimum charge USD 100 for the entire validity period <i>(the fee shall be charged up front for the entire validity period)</i>
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a) Sending a preadvice	USD 50
2. Change	
a) extending the validity or increasing the amount of a letter of credit	as for opening a letter of credit (the fee shall be calculated based on the extension period or the increase in amount)
b) other	USD 40
3. Payment/document checking	0.2% of the payment amount, minimum charge USD 100
4. Deferred payment	as for opening a letter of credit  <i>the fee shall be charged up front on the date of acceptance/issuance of documents to the orderer; it shall be calculated based on the amount stated in the documents and the period between the letter of credit validity date and the payment date</i>
5. Presentation of documents that do not comply with letter of credit terms	USD 75, due from the beneficiary
6. Assignment of delivered goods or bank's endorsement on transport or insurance documents — where documents are issued/endorsed to BHW	USD 40
7. Framework Agreement arrangement fee	Negotiable
8. Cancellation before the expiry of the validity period:	
a) of an unused letter of credit	USD 40
b) of unused balance	USD 10

## 2.2 Import Letters of Credit — Prepaid

1. Opening a letter of credit	0.15% of the letter of credit amount, minimum charge USD 100 — <i>the fee shall be collected up front, on the letter of credit opening date</i>
a) Sending a preadvice	USD 50
2. Change	
a) increase in the amount	0.15% of the increase, minimum charge USD 100
b) other	USD 40
3. Payment/document checking	0.2% of the payment amount, minimum charge USD 100 <i>the fee shall be collected up front, on the letter of credit opening date</i>
4. Presentation of documents that do not comply with letter of credit terms	USD 75, due from the beneficiary
5. Assignment of delivered goods or bank's	USD 40

endorsement on transport or insurance documents — where documents are issued/endorsed to BHW	
6. Cancellation before the expiry of the validity period:	
a) of an unused letter of credit	USD 40
b) of unused balance	USD 10

### 2.3 Export Letters of Credit

1. Advice note	USD 50
a) Advice note concerning a preadvice	USD 20
2. Confirming / undertaking a commitment to negotiate documents	Negotiable  <i>the fee shall be charged up front for the entire validity period</i>
3. Change	
a) extending the validity or increasing the amount — for a confirmed letter of credit / undertaking a commitment to negotiate documents	as for confirming a letter of credit / undertaking a commitment to negotiate documents
b) other	USD 40
4. Negotiation/payment/document checking	0.2% of the payment amount, minimum charge USD 100
5. Sending documents without checking under an unconfirmed letter of credit or without undertaking a commitment to negotiate	USD 20
6. Deferred payment:	
a) confirmed letter of credit / undertaking a commitment to negotiate documents	as for confirming a letter of credit / undertaking a commitment to negotiate documents  <i>the fee shall be charged up front on the date of acceptance/presentation of documents; it shall be calculated based on the amount stated in the documents and the period between the letter of credit validity date and the payment date</i>
b) unconfirmed letter of credit	USD 50
7. Transfer of a letter of credit	0.2% of the amount transferred, minimum charge USD 150
8. Presentation of documents that do not comply with letter of credit terms	USD 75, from the beneficiary
9. Preliminary checking of documents	USD 30 for each set of documents submitted for checking
10. Payment to another bank upon the beneficiary's request	USD 10
11. Assignment of proceeds	USD 30
12. Cancellation before the expiry of the validity period:	
a) of an unused letter of credit	USD 40

b) of unused balance	USD 10
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### 3. DOCUMENTARY COLLECTION / BILL OF EXCHANGE COLLECTION

1. Documentary / bill of exchange collection	0.2%, minimum charge USD 30, maximum charge USD 200
2. Issuance of documents / bills of exchange without payment or return of unpaid documents / bills of exchange (upon request, during operation processing — additional payment)	0.1%, minimum charge USD 20, maximum charge USD 100
3. Assignment of delivered goods or bank's endorsement on transport or insurance documents — where documents are issued/endorsed to BHW	USD 40
4. Payment to another bank upon the drawer's request	USD 10
5. Change	USD 25
6. Direct collection	USD 30
7. Assignment of proceeds	USD 30
8. Bill of exchange protest (additional fee on top of notary fees)	USD 50