

Table of Fees and Charges

Business Direct

Table of Fees and Charges for Business Direct customers in HSBC Bank Polska S.A.
Warsaw, 15.06.2009

SERVICE	FEES AND CHARGES
Opening of current account in PLN, foreign exchange account	Free of charge
Opening of savings account in PLN	Free of charge
Account maintenance fee for current account in PLN, foreign exchange account (monthly fee each account)	Free of charge
Maintenance of savings account in PLN	Free of charge
Closing of current account in PLN/ foreign exchange account/savings account	Free of charge
Preparation and dispatch of monthly bank statement to the client delivered electronically	Free of charge
Preparation and dispatch of monthly bank statement to the client by post	Free of charge (PLN 5,- if customer uses electronic statements simultaneously)

1. INCOMING PAYMENTS

TRANSACTIONS	FEES AND CHARGES
Domestic payments	Free of charge
Foreign payments	Free of charge

2. OUTGOING DOMESTIC PAYMENTS

TRANSACTIONS	FEES AND CHARGES	
	On-line banking	Telephone banking
To the Customer's own account with the Bank	Free of charge	Free of charge
To a third party account with the Bank	Free of charge	Free of charge
To an account in PLN with a third party bank	PLN 1,-	PLN 2,-
To a foreign currency account with a third party bank	PLN 35,-	PLN 35,-
Standing order in PLN	PLN 1,-	PLN 1,-

TRANSACTIONS From savings account in PLN	FEES AND CHARGES	
	On-line banking	Telephone banking
To Customer's own current account with the Bank in PLN	Free of charge	Free of charge

3. OUTGOING INTERNATIONAL PAYMENTS – IN EUR, USD, GBP, CHF, RUB

TRANSACTIONS	FEES AND CHARGES	
	On-line banking	Telephone banking
To the Customer's own account with the Bank	Free of charge	Free of charge
To a third party account with the Bank	Free of charge	Free of charge
To an account in PLN with a third party bank	PLN 35,-	PLN 35,-

4. DIRECT DEBIT

TRANSACTIONS	FEES AND CHARGES	
	On-line banking	Telephone banking
Set-up (per instruction)	Free of charge	Free of charge
Cancellation (per instruction)	Free of charge	Free of charge

5. ON-LINE BANKING

TRANSACTIONS	FEES AND CHARGES
Token issue with Welcome Package	Free of charge
Reissue of token	PLN 20,- for each token
Token maintenance fee (monthly fee per TOKEN)	Free of charge

6. DEBIT CARD

TRANSACTIONS	FEES AND CHARGES
Card issuance	Free of charge
Annual handling fee	Free of charge
Cash withdrawal from ATMs in Poland	Free of charge (third party charges may apply for non-HSBC Group ATMs)
Cash withdrawal from ATMs abroad	Free of charge (third party charges may apply for non-HSBC Group ATMs)

TRANSACTIONS	FEES AND CHARGES
Fees for other services – upon Customer request	
Debit Card transaction confirmation fee:	
A) In Poland B) abroad	A) PLN 15,- B) PLN 30,-
Card/correspondence delivery by courier (fee charge irrespectively of card issuance fee/correspondence fee)	Courier fee

7. CREDIT CARD

TRANSACTIONS	FEES AND CHARGES
Annual fee (at the date of primary credit card issuance)	PLN 49,-
Primary card issuance fee	Free of charge
Supplementary Cards issuance fee	PLN 29,-
Card Replacement (damaged, lost and stolen cards)	PLN 12,-
Late payment charge	PLN 45,-
Over credit limit charge	PLN 39,-
Cash withdrawal from ATMs in Poland and abroad:	
A) For companies operating less than 16 months B) For companies operating more than 16 months	A) 3.5% min. PLN 8,- B) 3% min. PLN 8,-
Execution of enforcement title	PLN 50,-
Fees for additional services - upon Customer request	
Card/correspondence delivery by courier (fee charge irrespectively of card issuance fee/ correspondence fee)	Courier fee
Fee for issuing copy of monthly statement/each monthly credit card statement	PLN 15,-
PIN issue/Reissue on Customer's request	PLN 15,-
Credit Card transaction confirmation fee:	
A) In Poland B) abroad	PLN 15,- PLN 30,-
Credit card limits	
Minimum monthly payment	5% of the balance, minimum PLN 50,-
Daily ATM cash withdrawal limit	PLN 5,000,-
General credit limit	From PLN 5,000,- to PLN 100,000,-
Maximum interest free period (non-cash transactions)	Up to 54 days

8. OVERDRAFT

TRANSACTIONS	FEES AND CHARGES
Arrangement fee	3.5% of approved limit
Limit renewal	3.5% of renewed limit
Limit increase	3.5% of amount increased
Commission for unutilized funds	Free of charge

9. OTHER BANK CHARGES

TRANSACTIONS	FEES AND CHARGES
Standard banking opinion upon Customer's request	PLN 50,-
Non-standard banking opinion upon Customer's request	PLN 100,-
Other statements upon Customer's request	PLN 50,- for each document
Questionnaire for client's external auditors	PLN 50,-
Cash deposit at HSBC paying-in machine in PLN	Free of charge
Other services not included in this Price List	As per individual arrangements

The bank may charge a fee of 50 PLN for preparing, creating and submitting information regarded as confidential to persons, organizations and institutions specified by law, excluding enterprises mentioned in art. 110 pt 1/ - 6/ of the banking law.

Fees and charges general provisions

1. The Bank may apply other charges than those specified in Fees and Charges above according to the contract signed with the customer.
2. The Bank may, upon customer request perform other activities than those specified in Fees and Charges above, however reserves the right to charge commissions or banking fees.
3. For actions commissioned by Bank to third parties (i.e. correspondent banks, courier companies, etc.) in reference to completing customer request, Bank may apply additional fees and charges to the amount, it has been charged with.