

# Terms and Conditions for Corporate Clients of Deutsche Bank Polska S.A.

Valid from 1 July 2022



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# 1 General Terms

1. This List of Terms and Conditions provides information about the most important conditions of Deutsche Bank Polska S.A. in the corporate banking business. For services not explicitly listed therein Deutsche Bank Polska S.A. reserves the right to charge an appropriate fee, which - in case no agreement over the fee amount has been made - it deems fair. External costs incurred by Deutsche Bank are generally debited to the client; this includes postage fees. Account relationship is based on the Regulations of Deutsche Bank Polska S.A. on general terms and conditions of rendering banking services for the Corporate Clients, as amended from time to time.
2. Deutsche Bank Polska S.A. maintains accounts for corporate clients based on electronic banking only, paper-based transactions will be accepted in exceptional cases and for contingency events only.
3. For transactions requiring special services, we further reserve the right to charge increased fees. This List of Terms and Conditions is subject to withdrawal or amendment at any time. The previous List of Terms and Conditions becomes null and void.
4. When used in this Pricing Schedule,
  - 'Electronic' shall refer to complete and correctly formatted messages, received electronically (e.g., via file transfer, electronic banking systems and SWIFT) that can be processed electronically without manual intervention; and
  - 'Manual' shall refer to all payment instructions that require a manual intervention.
5. All prices in document are quotes as net amounts. Tax may be applied in accordance with valid Goods and Services Tax act.

## 2 Account and Payment Services

### Account Maintenance

Service	Charging Terms	Price (PLN)
Account Maintenance	Per month, per account	600.00

### Reporting and integration

#### Account Reporting

Service	Description	Charging Terms	Price (PLN)
End-of-day Account Statement	MT940 / camt.053	Per month, per account	free / 120.00 <sup>(b)</sup>
Intraday Account Statement	MT942 / camt.052	Per month, per account	free / 180.00 <sup>(b)</sup>
Additional Statement	camt.054 generated for batch booking	Per month, per account	100.00
VAT Statement	provided on electronic platform or as PDF file	Per month, per account	50.00
Account transaction report	Local Format (JPK_WB)	One-Off, per account	1,000.00

(a) Provided outside of electronic banking system

(b) Provided outside of electronic banking system or sent more often than every 60 minutes

#### Third Party Reporting (banks and other data aggregators)

Service	Description	Charging Terms	Price (PLN)
End-of-Day Reporting – Service Fee	Receiving MT940 and making this available via electronic banking services	Per month, per account	160.00
End-of-Day Reporting – Set-up	Set-up of MT940 sent to third parties	One-off, per account	280.00
End-of-Day Reporting – Service Fee	Sending MT940 end-of-day reporting to third parties	Per month, per account	240.00
Intraday Reporting – Service Fee	Receiving MT942 and making this available via electronic banking services	Per month, per account	280.00
Intraday Reporting – Service Fee	Sending MT942 intraday reporting to third parties	Per month, per account	180.00

#### Third Party Bank Payments (MT101)

Service	Description	Charging Terms	Price (PLN)
Set-up (New Bank)	No bilateral agreement exists between Third Party Bank and Deutsche Bank: <ul style="list-style-type: none"> <li>— Establishment of agreement</li> <li>— Administration</li> <li>— Testing</li> </ul>	One-off	20,000.00
Set-up (Existing Bank, New Location)	Bilateral agreement exists between Deutsche Bank and Third-Party Bank, but needs to be extended to new Third Party Bank location (branch): <ul style="list-style-type: none"> <li>— Amendment of agreement</li> <li>— Administration</li> <li>— Testing</li> </ul>	One-off	10,000.00
Set-up (Existing Bank, Existing Location)	Bilateral agreement exists and Third-Party Bank location as well as required transaction type have been tested: <ul style="list-style-type: none"> <li>— Customer specific administration</li> <li>— Testing</li> </ul>	One-off	4,000.00
Service Fee	Service Fee for processing SWIFT MT101 messages received from / sent to Third Party Banks	Per month	320.00

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### Liquidity Management Services

#### Domestic Cash Concentration (within Deutsche Bank)

Service	Description	Charging Terms	Price (PLN)
Set-up	Set up of cash concentration structure	One-off per structure	1,200.00
Service Charge	Includes <ul style="list-style-type: none"> <li>— Calculation of sweep amounts</li> <li>— Execution and posting of sweep transactions</li> </ul>	Per month, per account	120.00

#### Cross-Border Cash Concentration (within Deutsche Bank)

Service	Description	Charging Terms	Price (PLN)
Set-up	Set up of cash concentration structure	One-off per structure	4,000.00
Service Charge	Includes <ul style="list-style-type: none"> <li>— Calculation of sweep amounts</li> <li>— Execution and posting of sweep transactions</li> </ul>	Per month, per account	360.00

#### Cash Concentration with Third Party Banks

Service	Description	Charging Terms	Price (PLN)
Set-up	Set up of Cash Concentration with Third Party Banks	One-off, per bank	10,000.00
Service Fee	Service Fee for Cash Concentration with Third Party Banks <sup>(c)</sup>	Per month, per account	840.00

(c) Please note that a transaction fee may be charged by Third Party Bank for transactions into and out of the account. There is no additional per transaction payment or posting fee on Deutsche Bank's side however please note that Third Party Cash Concentration service requires Third Party Reporting and Multibank Payment agreements to be in place.

#### Liquidity Management Posting & Reporting

Service	Description	Charging Terms	Price (PLN)
Daily Reporting (db-CashReports)	Liquidity Overview, Liquidity Report, Cash Pool Transactions Report	Per month	40.00
Periodic Account Settlement Reporting	Inter-Account Settlement Report, Inter-Account Settlement Summary Report	Per month	30.00
Automatic Interest Posting	Posting of calculated intercompany interest. Flat fee per pool (i.e., per each domestic and cross-border pool within a liquidity structure)	Per month, per pool	300.00

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### Payments and Collections

Service	Charging Terms	Price (PLN)
<b>Incoming SEPA Transactions</b>		
SEPA Credit Transfer Receipt	Per unit	2.00
SEPA Direct Debit Collection <sup>(d)</sup>	Per unit	2.00
<b>Incoming Domestic Transactions</b>		
Urgent Receipt (SORBNET)	Per unit	2.00
Non-urgent/ACH Receipt (ELIXIR)	Per unit	2.00
Direct Debit Collection (credit to account)	Per unit	2.00
<b>Incoming SWIFT Transactions</b>		
Intracompany Receipt	Per unit	20.00
Receipt	Per unit	30.00
<b>Outgoing SEPA Transactions</b>		
SEPA Credit Transfer	Per unit	3.50
SEPA Credit Transfer – Accelerated	Per unit	30.00
SEPA Credit Transfer – Bulk	Per unit	3.30
SEPA Direct Debit Payment (debit to account)	Per unit	free
SEPA Rejected/Returned Direct Debit <sup>(d)</sup>	Per unit	20.00
<b>Outgoing Domestic Transactions</b>		
Urgent Payment (SORBNET)	Per unit	30.00
Non-urgent Payment/ACH (ELIXIR)	Per unit	3.50
Non-urgent Payment/ACH – Bulked (ELIXIR)	Per unit	3.30
Book Transfer (within DB Polska)	Per unit	3.50
Direct Debit Payment (debit to account)	Per unit	free
Rejected/Returned Direct Debit	Per unit	20.00
<b>Outgoing SWIFT Transactions</b>		
Intracompany Payment	Per unit	80.00
Urgent Payment	Per unit	140.00
Non-urgent Payment	Per unit	100.00
<b>Other Payment &amp; Collection Services</b>		
Direct Debit Payment Mandate (Set-up/Amendment/Deletion)	Per unit	10.00
Creditor ID Registration-Fee (Initial Set-up)	Per unit	250.00
db-Collect Service – Set-up	One-off	250.00
db-Collect Service – Transaction Charge <sup>(e)</sup>	Per unit	2.50

(d) Deutsche Bank reserves the right to pass on to Customer any charges from the debtor bank

(e) The fee includes the incoming non-urgent receipt (ELIXIR) plus the db-Collect surcharge: PLN 0.50

### Cash Services

Service	Charging Terms	Price (PLN)
Cash Withdrawal at Partner Banks (local CCY)	Per unit	0.55%, Min. 25.00
Cash Withdrawal at Partner Banks (foreign CCY)	Per unit	0.55%, Min. 25.00
Initiating a single cardless withdrawal at a Euronet ATM (no transfer fee included)	Per unit	8.00
Cash Collection and Delivery via 3rd Party (local CCY)	Per unit	0.90%, Min. 100.00
Cash Collection and Delivery via 3rd Party (foreign CCY)	Per unit	1.00%, Min. 100.00

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### Additional Services

Service	Charging Terms	Price (PLN)
Audit Confirmation	Per unit	1,000.00
Manual Payment (High Risk Media) surcharge	Per unit	600.00
Account Statement Duplicate	Per unit	40.00
Cancellation, Amendment, Investigation (ELIXIR/SEPA)	Per unit	100.00
Cancellation, Amendment, Investigation (SWIFT)	Per unit	200.00
Value Date Adjustment	Per unit	200.00
Payment Confirmation	Per unit	100.00
Bank Inquiry/Information/Opinion/Confirmation	Per unit	200.00
Repair / Non-STP Fee	Per unit	60.00
Guaranteed OUR (GOUR) Charge	Per unit	EUR 30.00
Postal Charge	Per unit	5.00
Postal Charge (courier)	Per unit	50.00
Account Blocking by 3 <sup>rd</sup> Party	One off / Per month	200.00
Other Service Charge	Per hour	150.00

### Services related to interest rates on account

Usługa	Podstawa pobrania	Cena (PLN)
Increased interest on account – Set-up	One-Off, per account	100.00
Increased interest on account – Service fee	Per month, per account	50.00
O/N deposit – Set-up	One-Off, per account	150.00
O/N deposit – Service fee	Per month, per account	50.00
Interest rates on current account credit facilities	Per month	In accordance with Schedule of interest rates for unauthorized debit balance on current account (available on <a href="https://country.db.com/poland/">https://country.db.com/poland/</a> )
Unauthorized debit on account	On negative amount on last day of month	0,04%
Additional fee on high balance on accounts	Per month	In accordance with List of fees on balances on accounts held at Deutsche Bank Polska S.A. (available on <a href="https://country.db.com/poland/">https://country.db.com/poland/</a> )

## 3 Access channels

### Cash Manager

Service	Description	Charging Terms	Price (EUR)
Set-up	Set-up of <ul style="list-style-type: none"> <li>— Electronic Banking portal</li> <li>— Accounts within portal</li> <li>— Administrator users for Customer Self Administration ("CSA")</li> <li>— Remote training for CSA Administrators</li> </ul>	One-off, per domain	750.00
Service Charge	System Maintenance and Helpdesk Includes <ul style="list-style-type: none"> <li>— One domain</li> <li>— Unlimited number of entities, local accounts, and users</li> <li>— User self-administration via User Manager app including maintenance of administrator users</li> <li>— Maintenance of users by the bank where required due to banking service regulations</li> <li>— Retention of account information for 390 days</li> </ul>	Per month, per country	200.00
Service Charge (Additional Domains)	For separate domains established at the request of Customer	Per month, per domain	200.00

### Host-to-Host (db-direct Connect)

Service	Description	Charging Terms	Price (EUR)
Set-up	Setup fee for link, service includes: <ul style="list-style-type: none"> <li>— Project management</li> <li>— Service administration</li> <li>— Connectivity testing</li> <li>— Live ("penny") testing</li> </ul>	One-off	10,000.00
Service Charge	Support Maintenance, service includes: <ul style="list-style-type: none"> <li>— 24/7 support</li> <li>— Platform maintenance and updates</li> </ul>	Per month, per link	250.00

### db-Quick Connector

Service	Description	Charging Terms	Price (EUR)
Set-up	Includes: <ul style="list-style-type: none"> <li>— Software license</li> <li>— Set-up for the chosen access channel</li> <li>— Remote support for software installation on Customer's server</li> <li>— Connectivity testing</li> </ul>	One-off	1,500.00
Service Charge	Support Maintenance, service includes: <ul style="list-style-type: none"> <li>— Support</li> <li>— Software updates</li> </ul>	Per month	50.00



## Cash Inquiry

Service	Description	Charging Terms	Price
Set-up	Set-up of Cash Inquiry	One-off	free
Service Charge	Service Charge for Cash Inquiry	Per month	free

## EBICS

Service	Description	Charging Terms	Price (PLN)
Set-up	Initial set-up of basic EBICS service	One-off	3,000.00
Set-up	Contract / Setup changes	Per change	140.00
Service Charge	Maintenance and helpdesk for basic EBICS service	Per month, per client-ID	150.00

## Authorisation Devices

Service	Description	Charging Terms	Price (EUR)
DB Secure Authenticator - Soft Token	Smartphone App (iOS or Android) for secure log-in and payment authorisation	n/a	free
DB Secure Authenticator - Hard Token	In case a smartphone or the app are not to be used	One-off per unit	32.00

## Training and support

Service	Description	Charging Terms	Price (PLN)
Remote training / support	Via WebEx or similar screen-share service	Per hour	600,00
On-site training / support	In case that screen-share service cannot be used or on Customer's demand	Per hour	600,00
Preparation and travel costs	Surcharge to on-site training	One-off	At cost
Set-up	Contract / Setup changes	Per change	140.00
Format test	Testing of data interchange file formats	One-off / per format	2000,00

## 4 Cut-Off Times, Value Dates

### Transactions initiated by Customer

Transaction Type	Instructions received by Deutsche Bank	Booking Date on Customer's Account	Value Date on Customer's Account	Credit / Debit Value at Counterparty Bank
<b>Payments</b>				
SEPA Credit Transfer (Standard)	D before 15:30	D	D	D+1
SEPA Credit Transfer (Accelerated)	D before 13:00	D	D	D
<b>Domestic ACH (Poland)</b>				
— Single booking	D before 14:00	D	D	D
— Bulk booking	D before 13:30	D	D	D
Urgent Domestic (RTGS) Payment <sup>(f)</sup>	D before 14:00	D	D	D
Urgent Cross-Border Transfer	D before 12:00	D	D	D
Non-urgent Cross-Border Transfer	D before 12:00	D	D+1	D+1
<b>Collections</b>				
SEPA Direct Debit	D-1 before 13:00	D-1	D	D
Domestic Direct Debit	D before 15:30	D+1	D+1	D+1

(f) For domestic payments above PLN 1 million, usage of the RTGS clearing system (SORBNET) is mandatory

### Transactions initiated by Customer's Counterparties

Transaction Type	Instructions received by Deutsche Bank	Value Date on Customer's Account
<b>Payments</b>		
SEPA Direct Debit	D-1	D
Domestic Direct Debit	D	D
<b>Receivables</b>		
SEPA Credit Transfer (any type)	D	D
Domestic ACH	D	D
Urgent Domestic (RTGS) Payment	D	D
Cross-Border Transfer	D	D

D – represents a business day. The cut-off times are expressed in Central European Time. The cut-off times for electronic instructions are valid exclusively for fully structured payment instructions delivered electronically, requiring no manual intervention or corrections from Deutsche Bank. Repaired instructions and all instructions received after this cut-off time will be handled with a reasonable effort. Cut off times presented apply to EEG currencies and USD, in respect to other currencies, especially exotic ones other cut off times published on banks web page may apply.

## 5 Documentary and Credit Services

### Letters of Credit / Collections

#### Export Letter of Credit

Service	Charging Terms	Price (PLN)
Pre-advice	Per unit	500.00
Advice or forwarding the L/C to another bank for handling	Per unit	0,2% min 500.00 max 1600.00
Acceptance of documents	Per unit	0,15% min. 500.00
Confirmation commission / deferred payment commission for confirmed L/Cs	Per unit	As agreed, on individual basis
Maturity control of deferred payment for non-confirmed L/Cs	Per unit	500.00
Amendment	Per unit	500.00
Commission for transfer of L/C	Per unit	0,5% min 500.00
Assignment of proceeds	Per unit	500.00
Transfer of funds received under L/C to another bank	Per unit	500.00
Pre-checking of documents	Per each set	500.00
Preparation of draft of new L/C or L/C amendment (charged on the day of draft preparation)	Per unit	500.00
Transaction report prepared by the bank	Per unit	200.00
SWIFT charges	Per message	50.00

#### Export Collection

Service	Charging Terms	Price (PLN)
Collection handling	Per unit	0,3% min 500.00
Transfer of funds received under export collection to another bank	Per unit	500.00
Cancellation of collection, dispatch of documents without payment, delivery of returned documents back to the seller without payment	Per unit	500.00
Amendment	Per unit	500.00
Transaction report prepared by the bank	Per unit	200.00
SWIFT charges	Per message	50.00

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### Import Letter of Credit

<b>Service</b>	<b>Charging Terms</b>	<b>Price (PLN)</b>
Pre-advice	Per unit	500.00
L/C request placed in paper-form (not via electronic banking)	Per unit	200.00
Cancellation of L/C request	Per unit	200.00
Issuance	Per unit	As agreed, on individual basis
Acceptance and handling of documents	Per unit	0,3% min 500.00
Deferred payment commission	Per unit	As agreed, on individual basis
Amendment	Per unit	500.00
Cancellation or write-off of unused balance when balance exceeds L/C amount tolerance	Per unit	200.00
Assignment of rights under L/C	Per unit	1000.00
Transaction report prepared by the bank	Per unit	200.00
SWIFT charges	Per message	50.00

### Import Collection

<b>Service</b>	<b>Charging Terms</b>	<b>Price (PLN)</b>
Collection commission	Per unit	0,2% min 500.00
Amendment	Per unit	500.00
Assignment of receipt of goods or a bank endorsement of freight documents	Per unit	500.00
Release of documents without payment	Per unit	500.00
Transaction report prepared by the bank	Per unit	200.00

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### Guarantees

Service	Charging Terms	Price (PLN)
Guarantee issuance – electronic guarantee requested via electronic banking	Per unit	400.00
Guarantee issuance – electronic guarantee requested in paper form (not via electronic banking)	Per unit	600.00
Guarantee issuance – paper form guarantee requested via electronic banking	Per unit	600.00
Guarantee issuance – paper form guarantee requested in paper form (not via electronic banking)	Per unit	800.00
Fee for preparing a draft of guarantee (charged additionally to guarantee issuance fee in electronic form or paper form, as well as in case guarantee request is not submitted to the bank)	Per unit	300.00
Guarantee commission	Per unit	As agreed, on individual basis (min 250.00)
Amendment commission (charged upon issuance of amendment)	Per unit	300.00
Advice of guarantee	Per unit	500.00
Guarantee claim (charge does not apply in case of payment of demand for payment)	Per unit	500.00
Payment of claim under the guarantee	Per unit	0,15% min 500.00
Utilisation (charged on the day of reduction of guarantee amount, in case the date of reduction is included in the initial guarantee text)	Per unit	300.00
Charges for assignment of rights	Per unit	1000.00
Assignment of rights – preparation of document	Per document	200.00
Submission of guarantee claims to other banks / proof of signatures	Per unit	500.00
Submission of guarantee claims to other banks / proof of signatures submitted via SWIFT	Per unit	500.00
Cancellation of guarantee request	Per unit	200.00
Preparation of report with guarantees issued by the bank	Per unit	200.00
SWIFT charges	Per message	50.00

### Other fees related to credit products

Service	Charging Terms	Price (PLN)
Preparation / renewing / increasing the amount of the line agreement for a letter of credit / guarantee / current account credit / tranche credit / investment credit	Per unit	0,1% min 300.00
Annex for a letter of credit / guarantee line / current account credit / tranche credit / investment credit	Per unit	300.00
If, for reasons attributable to the Borrower, the Bank is obliged to correct the reporting of the Borrower's liabilities to BIURO Informacji Kredytowej S.A. with its registered office in Warsaw	One off	1000.00