

Attachment
to Decision No 60/2020
by SGB-Bank S.A. Vice-President
Błażej Mika dated 04.12.2020



**FEES AND CHARGES SCHEDULE FOR INTERNATIONAL PAYMENTS
TO DOMESTIC AND FOREIGN BANKS OTHER THAN COOPERATIVE BANKS**

Poznań, December 2020.

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PART I. GENERAL PROVISIONS

1. SGB-Bank S.A. shall collect fees and charges, according to this "Fees and Charges Schedule for International Payments to Domestic and Foreign Banks Other Than Cooperative Banks", hereinafter referred to as the "Schedule".
2. In calculating fees and charges with an interest rate, average exchange rates of the National Bank of Poland as at the date of a given transaction shall be applied to convert a PLN equivalent.
3. If an International payment involves sending a notice, the telecommunications fiat charge referred to in Part II, Chapter 1 shall be added to a fee/charge.
4. In non-cash dealings for other exchange transactions (letters of credit, collections, checks, guarantees) and related claims for or at the request of clients holding accounts in organizational units of Spółdzielcza Grupa Bankowa the "Fees and Charges Schedule for Banking Operations and Services - Convertible Currencies" shall apply.



PART II. INTERNATIONAL REMITTANCES

No	Item	Applicable Rate	Notes
Chapter 1. Remittance Settlement			
1.	Settlement of payments received from abroad in favour of clients holding accounts with another bank with OUR charge option	PLN 100,00 or equivalent	Due charges are settled by separate request sent to the remitting bank
2.	Settlement of payments received from abroad in favour of SGB – Bank S.A. and cooperative- banks’ customers with OUR charge option	PLN 100,00 or equivalent	
3..	Settlement of payments received from abroad in favour of clients holding accounts with another banks with BEN/SHA charge option	PLN 100,00 or equivalent	Charges deducted from the original amount
4.	Settlement of payments received from abroad in favour of clients holding accounts with another bank - PSD remittances with BEN/SHA charge option	PLN 100,00 or equivalent	Due charges are settled by separate request sent to the remitting bank
5.	Settlement of payments received from abroad in favour of clients holding accounts with SGB-Bank S.A. and cooperative banks’customers - PSD remittances with BEN/SHA charge option	PLN 100,00 or equivalent	Due charges are settled by separate request sent to the remitting bank
Chapter 2. Claims and Refunds			
1.	Non-standard operations, claimed order refunds (investigation of any discrepancies arising in the course of settlement of international payments, payment trace and track, charge explanations, changes of payment details, changes of remitter or beneficiary details, etc.)	For all currencies EUR 25,00	For claimed order refund charges are deducted from the original amount
2.	Withdrawal order refund for PSD covered remittances (not subject to investigation)	For all currencies EUR 25,00	Charges deducted from the original amount
3.	Stop Payment (request for cancellation) or any other request for withholding payments	For all currencies EUR 25,00	Charges deducted from the original amount
Chapter 3. Miscellaneous Charges			

1.	Telecommunications flat charge	EUR 2,00	
2.	Financial status inquiry	EUR25,00	
3.	Signature conformity authorization	EUR 25,00	
4.	Audit statement conformity (confirmation to auditors)	EUR25,00	