

1) Information on the changes in the Table of Charges and Fees as regards loans for individuals

Please, be advised that the following changes shall take effect from 2 March 2009:

Table of Charges and Fees - Individuals

Part 7 Loan Products:

a) Loans, credits and guarantees (excluding housing loan and consolidating loan):

- commission for granting, increasing or renewal of a lombard loan secured by means of securities deposited in an investment account outside DB Securities shall apply in the amount of 2% to 5%, not less than PLN 100;
- commission for granting or increasing the private account authorised overdraft for DB Focus and Investor Package accounts shall be 1%, not less than PLN 20;
- commission for execution of an annexe to a loan agreement or to other agreement concerning any loan facility shall be PLN 80;

b) Housing and Consolidating Loans - commission for:

- change of the date of final loan payment / loan part payments shall be PLN 100;
- other changes in the loan terms and conditions upon the Client's request shall be PLN 250;
- inspection of the collateral by a Bank's employee prior to granting a loan shall be PLN 150;
- inspection of the collateral by a bank's employee prior to individual loan part payments or during the loan period in the case of delay in loan repayment exceeding 30 days shall be PLN 100.

2) Information on the changes in the Table of Charges and Fees as regards loans for businesses

Please, be advised that the following changes shall take effect from 2 March 2009:

Table of Charges and Fees - Business Clients

Part 4 Loan Products:

- standby commission shall apply to unutilised amount of the loan made available to the Client (applicable to renewable loan facilities: authorised overdraft facility, debit line facility, renewable working capital loan), determined individually on a monthly basis;
- commission for preparing Information on Indebtedness on Account of Extended Loans or otherwise, issued at the request of a Client being a party to the agreement, shall be PLN 50.

Part 7 Other Charges and Fees:

- fee for the preparation of a Bank Opinion shall be PLN 50.