



Table of Fees and Commissions of VeloBank S.A. for Individual Customers.

Payment accounts in PLN and other currencies, Deposits and Payment account overdraft, as at 1 January 2022

The terms used in this Table of Fees and Commissions of VeloBank S.A. for Individual Customers are defined in the Terms and conditions of bank accounts, debit cards and electronic and telephone banking services provided by Velo Bank S.A. to non-entrepreneur natural persons.

I.		SIMPLE RULES / SIMPLE RULES JUNIOR PAYMENT ACCOUNT		NOBLE PERSONAL PAYMENT ACCOUNT	NOBLE PRIVATE BANKING PERSONAL PAYMENT ACCOUNT	SAVINGS PAYMENT ACCOUNT, SUSPENSE ACCOUNT (hereinafter "SA")/DEPOSITS
A.	OPENING AND MAINTENANCE OF A PAYMENT ACCOUNT/DEPOSIT					
1.	Opening of a payment account/deposit	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
2.	Monthly fee for maintaining a payment account/deposit in PLN	PLN 0 if at least 5 cashless transactions were executed in the previous month ¹ OR PLN 9	PLN 0	PLN 0 if Assets ² amounted to at least PLN 200 thousand in the previous month OR if Inflows ³ amounted to at least PLN 10 thousand PLN 50 in other cases	PLN 0 if Assets ² amounted to at least PLN 1 million in the previous month OR average Assets ² amounted to at least PLN 500 thousand per month in the previous 12 months PLN 150 in other cases ⁵	PLN 0
3.	Monthly fee for maintaining a payment account/deposit in a currency other than PLN	PLN 5 ⁴	not applicable	PLN 5 ⁴	PLN 0 ⁴	PLN 0
1	The fee is charged on the 10 th day of the calendar month for the previous full calendar month. The fee is not charged from Customers under 26 years of age. Any cashless transaction executed with a debit card issued to the Personal Account or executed using another, alternative cashless payment method, e.g. BLIK, is treated as a cashless transaction.					
2	Assets are the sum of: average monthly balances in Personal Accounts, Currency Accounts, Savings Accounts, Deposits, IKEs and the balance of investment products acquired through the Bank as at the last business day of the month. Average assets: average balances from the last 12 months on Personal Accounts, Currency Accounts, Savings Accounts, Deposits, IKEs and average balances of investment products purchased through the Bank from the last 12 months (calculated as at the last business day of a given month).					

For accounts maintained individually, Assets for which the Customer is the Holder and Joint Holder are taken into account, and for accounts maintained jointly — Assets from products in the same ownership relation as the account and Assets from products maintained for each of the Joint Holders are taken into account, provided that they are not maintained in a relation with other persons.

- 3 Inflows are the sum of inflows to the Account, excluding cash deposits and transfers from Individual Customers' accounts maintained by the Bank.
- 4 Other fees for the Currency Account are analogous to those for the Personal Account held by the Customer. In the case of a Customer who does not hold a Noble Personal Account, a Noble Bank Personal Account or a Noble Private Banking Personal Account, the fees for the Currency Account are analogous to those for the Simple Rules Account. The Bank charges a monthly fee in PLN for maintenance, by applying the average rate (fixing) to conversions, according to the Basic Table of Exchange Rates of VeloBank S.A. as at the conversion date, available on the Bank's website. The fee is not charged in the following cases: if automatic repayment was made from the currency account in the previous month, recorded on the credit account used to repay the loan granted by the Bank or if at least 5 cashless transactions with a card were made on the Personal Account in PLN for which the Customer is the Holder or Joint Holder. Not applicable to the Simple Rules Junior Account.
- 5 The fee is not charged for 3 full calendar months following the date of opening of the Noble Private Banking Personal Account or changing the package to Noble Private Banking Personal Account. Applicable to Customers who did not have a Noble Private Banking Personal Account within 6 calendar months preceding the opening of the account / package change.

B. DEBIT CARDS

1.	Debit card issuance and renewal fee	PLN 0 / PLN 10 for a card with a non-standard image ¹	PLN 0	PLN 0	PLN 0	not applicable
2.	Monthly debit card handling fee (charged regardless of the date of its activation)	PLN 0 if at least 5 cashless transactions were executed in the previous month ² OR PLN 5	PLN 0	PLN 0	PLN 0	not applicable

C. CASH WITHDRAWAL OR DEPOSIT IN ATMS AND OTHER DEVICES

3. Commission on cash withdrawal in Poland:						
3.1.	cash withdrawal — Planet Cash ATMs	PLN 0 ⁵	PLN 0 ^{3,5}	PLN 0 ⁵	PLN 0 ⁵	not applicable
3.2.	cash withdrawal — ATMs of other networks	3.5% of the transaction amount, min. PLN 5 ⁵	PLN 0 / 3.5% of the transaction amount, min. PLN 5 ^{3,5}	PLN 0 ⁵	PLN 0 ⁵	not applicable
4.	Cross-border payment transaction using a debit card for cash payments	4.5% of the transaction amount, min. USD 2 ^{5,6} 4.5% of the transaction amount, min. GBP 2 ^{5,6} 4.5% of the transaction amount, min. CHF 2 ^{5,6} Other currencies: PLN 0	PLN 0 / 3.5% of the transaction amount, min. PLN 5 ^{3,5}	PLN 0 ⁵	PLN 0 ⁵	not applicable
4.1.	Cash withdrawal outside the territory of Member States, in ATMs and other devices	4.5% of the transaction amount, min. PLN 10 ⁵ 4.5% of the transaction amount, min. EUR 2 ^{5,6}	not applicable	PLN 0 ⁵	PLN 0 ⁵	not applicable

		4.5% of the transaction amount, min. USD 2 ^{5,6} 4.5% of the transaction amount, min. GBP 2 ^{5,6} 4.5% of the transaction amount, min. CHF 2 ^{5,6}				
5.	Commission on cash deposit in deposit machines outside the Bank's branch	0.8% on the deposit amount, min. PLN 1 ⁵	PLN 0 / 0.8% on the deposit amount, min. PLN 1 ^{3,5}	PLN 0 ⁵	PLN 0 ⁵	not applicable
5.1.	Cash deposit in deposit machines at the Bank's branch	PLN 0 ⁵	PLN 0 ^{3,5}	PLN 0 ⁵	PLN 0 ⁵	not applicable
6.	Fee for checking available funds at an ATM	PLN 1.5 ⁵	PLN 1.5 ⁵	PLN 0 ⁵	PLN 0 ⁵	not applicable
7.	Fee for sending the card by courier	PLN 30 ⁷	not applicable	PLN 0	PLN 0	not applicable
8.	Fee for issuing the fifth or subsequent debit card	PLN 5	not applicable	PLN 0	PLN 0	not applicable
D. DIRECT DEBIT, STANDING ORDERS						
1.	Activation/execution/cancellation of direct debit	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
2.	Activation/execution/cancellation of a standing order for a consistent amount	PLN 0	PLN 0	PLN 0	PLN 0	not applicable
3.	Execution of a standing order for a variable amount (not applicable to the Simple Rules Junior Account)	PLN 10	not applicable	PLN 0	PLN 0	not applicable
E. TRANSFER ORDER IN PLN TO DOMESTIC BANKS						
1.	Internal transfer order	PLN 0 OR PLN 10 at the Bank's branch ⁹	PLN 0 OR PLN 10 at the Bank's branch ⁴	PLN 0	PLN 0	Savings Account: PLN 0 for the first operation (transfer or withdrawal) in a calendar month; Deposits: PLN 0
2.	Transfer order to an account with another bank:					
2.1.	transfer order at the Bank's branch	PLN 10	PLN 0 ⁴ / PLN 10	PLN 0	PLN 0	SA, Deposits: PLN 5
2.2.	transfer order via Online and Mobile Banking	PLN 0	PLN 0 ⁴	PLN 0	PLN 0	SA: not applicable, Deposits: PLN 0

2.3.	transfer order via the Telephone Banking Service	PLN 2	PLN 0 ⁴ / PLN 2	PLN 0	PLN 0	Deposits with the Bank ⁸	SA, Deposits: PLN 0
2.4.	Express Elixir transfer	PLN 5	not applicable	PLN 5	PLN 0	not applicable	
3.	SORBNET transfer order for up to PLN 1 million	PLN 20	not applicable	PLN 0	PLN 0	PLN 20	
3.1.	SORBNET transfer order from PLN 1 million	PLN 10	not applicable	PLN 0	PLN 0	Savings Account: PLN 10	SA, Deposits: PLN 5
4.	Additional confirmation of a transfer order in paper form, issued at the Bank's branch	PLN 4	PLN 4	PLN 0	PLN 0	PLN 0	
<p>1. The fee for issuing or renewing a card with a non-standard image is not charged from Customers under the age of 26 and on cards issued until 31.12.2021 which are renewed for a subsequent validity period.</p> <p>2. The fee is charged on the 10th day of the calendar month for the previous full calendar month. The fee is not charged from Customers under 26 years of age. Any cashless transaction executed with a debit card issued to the Personal Account or executed using another, alternative cashless payment method, e.g. BLIK, is treated as a cashless transaction.</p> <p>3. The limit of 5 free transactions using ATMs or deposit machines includes the total number of transactions listed in items: C 3.1., C 3.2., C 4., C 5., C. 5.1.</p> <p>4. The limit of 5 free payment transactions includes the total number of transactions listed in items: E 1., E 2.1., E 2.2., E 2.3., F. 2.1, F. 2.2 (for domestic transactions), G 2.1 (for domestic transactions).</p> <p>5. The operator of an ATM or other device enabling cash withdrawals may charge an additional commission for the transaction (so-called surcharge) — the surcharge amount is neither determined nor charged by the Bank.</p> <p>6. Commissions in EUR, USD, GBP, CHF are collected in the case of transactions using a Card issued to the Simple Rules Account, executed from the Currency Account maintained in a given currency.</p> <p>7. The fee does not apply to cards sent by courier together with the Account Agreement.</p> <p>8. The first operation limit includes the transactions listed in items: E.1. - 2.3, F.1. - 2.1, H.4.</p> <p>9. The fee for an internal transfer order is not charged for a transfer to another account or loan maintained for the same Holder and for the purchase of investment products acquired through the Bank.</p>							
F. TRANSFER ORDERS IN EUR TO DOMESTIC AND FOREIGN BANKS (NOT APPLICABLE TO DEPOSITS)							
1.	Internal transfer order	PLN 0 OR PLN 10 at the Bank's branch ¹	not applicable	PLN 0	PLN 0	Savings Account: PLN 0 for the first operation (transfer or withdrawal) in a calendar month; PLN 9 for subsequent transfers/withdrawals in a calendar month; PLN 0 for transfers to Deposits with the Bank ⁶	PLN 0
2.	Transfer order to an account with another Bank:						
2.1.	SEPA transfer order or transfer order in EUR to the Operator's account in a Member State	at the Bank's branch: PLN 10, via the Telephone Banking Service: PLN 2, via Online and Mobile Banking: PLN 0	PLN 0 ² / at the Bank's branch: PLN 10, via the Telephone Banking Service: PLN 2	PLN 0	PLN 0		SA, Deposits: not applicable

2.2.	transfer orders other than in item F. 2.1	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	PLN 0/0.20% of the Payment Order amount, min. PLN 30, max. PLN 250 ²	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	PLN 0	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250
2.2.1.	additional fee for the execution of a transfer order to be borne by the Originator (OUR option)	PLN 80	PLN 80	PLN 80	PLN 0	PLN 80
2.2.2.	execution of Payment Orders abroad or to the Domestic Bank with the execution date no later than on the day following the date of order	additional PLN 60 / PLN 20 for non-SEPA transfer orders in EUR to the Operator's account in a Member State	additional PLN 60	PLN 0	PLN 0	additional PLN 60
2.2.3.	execution of Payment Orders abroad or to the Domestic Bank with the execution date on the day of order	additional PLN 90 / PLN 20 for non-SEPA transfer orders in EUR to the Operator's account in a Member State	additional PLN 90	PLN 0	PLN 0	additional PLN 90
3.	Cancellation or modification of the executed Payment Order abroad or to the Domestic Bank by the Originator	PLN 100 + costs of other banks	PLN 100 + costs of other banks	PLN 0	PLN 0	PLN 100 + costs of other banks
4.	Execution of Payment Orders from abroad or a Domestic Bank, including European SEPA transfers to accounts of Customers of VeloBank S.A. due to pensions:					
4.1.	up to EUR 50	PLN 0	not applicable	PLN 0	PLN 0	PLN 0
4.2.	over PLN 50	PLN 40	not applicable	PLN 0	PLN 0	PLN 40
5.	Modification of instruction, cancellation or return of the Payment Order from abroad, requested by the originator's bank or by the Recipient	PLN 100 + costs of other intermediary banks involved in the execution of the Payment Order	PLN 100 + costs of other intermediary banks involved in the execution of the Payment Order	PLN 0	PLN 0	PLN 100 + costs of other intermediary banks involved in the execution of the Payment Order
6.	Investigation or search for a Payment Order at the request of the Originator or the Beneficiary (applicable to payment transactions within the scope of their execution outside the territory of a Member State)	PLN 50 + costs of other participating banks	not applicable	PLN 0	PLN 0	PLN 50 + costs of other participating banks

In the case of operations executed from currency accounts, the Bank charges the commissions and fees due by applying the average rate (fixing) to conversions, according to the Basic Table of Exchange Rates of VeloBank S.A. as at the conversion date.

G. TRANSFER ORDERS IN FOREIGN CURRENCIES OTHER THAN EUR TO DOMESTIC AND FOREIGN BANKS AND IN PLN TO FOREIGN BANKS (NOT APPLICABLE TO DEPOSITS)						
1.	Internal transfer order	PLN 0 OR PLN 10 at the Bank's branch ¹	PLN 0	PLN 0	PLN 0	PLN 0
2.	Transfer order to an account with another bank:					
2.1.	transfer order in a foreign currency to domestic and foreign banks	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	PLN 0/0.20% of the Payment Order amount, min. PLN 30, max. PLN 250 ²	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	PLN 0	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250
2.2.	transfer order in PLN to foreign banks	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250	PLN 0	0.20% of the Payment Order amount, min. PLN 30, max. PLN 250
2.2.1.	additional fee for the execution of a transfer order to be borne by the Originator (OUR option)	PLN 80	PLN 80	PLN 80	PLN 0	PLN 80
2.2.2.	execution of Payment Orders abroad or to the Domestic Bank with the execution date no later than on the day following the date of order	additional PLN 60	additional PLN 60	PLN 0	PLN 0	additional PLN 60
2.2.3.	execution of Payment Orders abroad or to the Domestic Bank with the execution date on the day of order	additional PLN 90	additional PLN 90	PLN 0	PLN 0	additional PLN 90
3.	Cancellation or modification of the executed Payment Order abroad or to the Domestic Bank by the Originator	PLN 100 + costs of other banks	PLN 100 + costs of other banks	PLN 0	PLN 0	PLN 100 + costs of other banks
4.	Execution of Payment Orders from abroad or a Domestic Bank to accounts of Customers of VeloBank S.A. due to pensions:					
4.1.	up to EUR 50 or equivalent amount	PLN 0	not applicable	PLN 0	PLN 0	PLN 0
4.2.	over EUR 50 or equivalent amount	PLN 40	not applicable	PLN 0	PLN 0	PLN 40
5.	Modification of instruction, cancellation or return of the Payment Order from abroad, requested by the originator's bank or by the Recipient	PLN 100 + costs of other intermediary banks involved in the execution of the Payment Order	PLN 100 + costs of other intermediary banks involved in the execution of the Payment Order	PLN 0	PLN 0	PLN 100 + costs of other intermediary banks involved in the execution of the Payment Order

6.	Investigation or search for a Payment Order at the request of the Originator or the Beneficiary (applicable to payment transactions within the scope of their execution outside the territory of a Member State)	PLN 50 + costs of other participating banks	not applicable	PLN 0	PLN 0	PLN 50 + costs of other participating banks
<p>1. The fee for an internal transfer order is not charged for a transfer to another account or loan maintained for the same Holder and for the purchase of investment products acquired through the Bank.</p> <p>2. The limit of 5 free payment transactions includes the total number of transactions listed in items: E 1., E 2.1., E 2.2., E 2.3., F. 2.1, F. 2.2 (for domestic transactions), G 2.1 (for domestic transactions).</p> <p>In the case of operations executed from currency accounts, the Bank charges the commissions and fees due by applying the average rate (fixing) to conversions, according to the Basic Table of Exchange Rates of VeloBank S.A. as at the conversion date.</p>						
H. CASH DEPOSITS/WITHDRAWALS AT THE BANK'S BRANCH						
1.	Cash deposit to an account with the Bank	PLN 0 for the first deposit in a calendar month, PLN 10 for subsequent deposits in a calendar month	PLN 0	PLN 0	PLN 0	PLN 0
2.	Deposit in coins in foreign currencies — CHF, EUR (the fee does not apply to repayments of loan/credit instalments)	50% on the deposit amount	not applicable	50% on the deposit amount	PLN 0	Savings Account: not applicable SA, Deposits: 50% on the deposit amount
3.	Cash deposit to an account with another bank (for Customers without an account with the Bank, the fee is charged analogously to the Simple Rules Account)	1.5% on the deposit amount, min. PLN 20 (charged from the person making the deposit)	not applicable	1.5% on the deposit amount, min. PLN 20 (charged from the person making the deposit)	PLN 0	1.5%, min. PLN 20 (charged from the person making the deposit)
4.	Cash withdrawal from an account with the Bank	PLN 0 for the first withdrawal in a calendar month, PLN 10 for subsequent withdrawals in a calendar month	PLN 0	PLN 0	PLN 0	Savings Account: PLN 0 for the first operation (transfer or withdrawal) in a calendar month; PLN 9 for subsequent transfers/withdrawals in a calendar month; PLN 0 for transfers to Deposits with the Bank ⁶ SA, Deposits: PLN 0
I. STATEMENTS FROM THE ACCOUNT (not applicable to deposits)						

1.	Preparation of a consolidated monthly statement:					
1.1.	once a month in electronic form in Online Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0, SA: not applicable
1.2.	once a month to be picked up personally at the Bank's branch	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
1.3.	once a month together with its dispatch by mail	PLN 2.99	PLN 2.99	PLN 0	PLN 0	PLN 0, SA: PLN 0
2.	Drawing up a statement of payment transactions / a certified copy of a statement from a payment account	PLN 19.99	PLN 19.99	PLN 19.99	PLN 0	PLN 19.99
J.	OTHER FEES					
1.	Drawing up and issuing a bank opinion/issuing a certificate on the payment account/deposit held	PLN 20	PLN 20	PLN 20	PLN 0	PLN 20
2.	Instruction of the account holder regarding allocation of funds in the event of death (acceptance / change)	PLN 19.99	PLN 19.99	PLN 0	PLN 0	PLN 19.99
3.	Fee for a notification of a payment order refusal	PLN 4.99	PLN 0	PLN 0	PLN 0	PLN 4.99, SA: PLN 0
4.	Fee for establishing/modifying/revoking a power of attorney (fee charged on a one-off basis, regardless of the number of accounts held as part of the same ownership relation) ¹	PLN 19.99	PLN 19.99	PLN 0	PLN 0	PLN 19.99
5.	Fee for generating consolidated information on bank accounts maintained and account agreements terminated or expired pursuant to Article 59a paragraph 1–3 of the Banking Law at banks or credit unions in Poland ^{1,2}	PLN 22.70 if sent by registered mail or PLN 18.50 in other cases	PLN 22.70 if sent by registered mail or PLN 18.50 in other cases	PLN 0	PLN 0	PLN 22.70 if sent by registered mail or PLN 18.50 in other cases
1 The fee is analogous to that for the Personal Account held by the Customer. In the case of a Customer who does not hold a Noble Personal Account, a Noble Bank Personal Account or a Noble Private Banking Personal Account, the fee is analogous to that for the Simple Rules Account.						
2 In the case of Customers without an account with the Bank, the fee is charged analogously to that for the Simple Rules Account.						
6.	The SMS Info service for Online Banking Users (optional service) and the SMS Notification service:					
6.1.	the fee is not charged for the calendar month in which the Package was activated for the first time. Fee collected in advance on the 1 st day of each month, from the indicated account; a single fee is charged for the service, the number of free available messages is fixed, regardless of the number of accounts selected	PLN 5	PLN 5	PLN 0	PLN 0	not applicable

as part of the service (SMS messages — 30, e-mails — unlimited)

6.2.	fee for each SMS message outside the package — charged on the 1 st day of each month for SMS messages used in the previous month (also applicable to the first settlement period) from the indicated account	PLN 0.29	PLN 0.29	PLN 0	PLN 0	not applicable
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II.	PAYMENT ACCOUNT OVERDRAFT (“Overdraft limit”)	SIMPLE RULES PAYMENT ACCOUNT	BASIC PAYMENT ACCOUNT	NOBLE PERSONAL PAYMENT ACCOUNT	NOBLE PRIVATE BANKING PERSONAL PAYMENT ACCOUNT
1.	Bank commission for granting the Overdraft limit	PLN 0	not applicable	PLN 0	PLN 0
2.	Bank commission for extending the Overdraft limit	2.5% of the granted limit, min. PLN 69	not applicable	2.5% of the granted limit, min. PLN 69	PLN 0
3.	Commission for increasing the Overdraft limit	2.5% of the limit increase, min. PLN 69	not applicable	2.5% of the limit increase, min. PLN 69	PLN 0
4.	Certificate of repayment of the Overdraft limit	PLN 30	not applicable	PLN 30	PLN 0

III.	CHEQUES	SIMPLE RULES PAYMENT ACCOUNT	BASIC PAYMENT ACCOUNT	NOBLE PERSONAL / NOBLE PRIVATE BANKING PERSONAL PAYMENT ACCOUNTS
1.	Acceptance of cheque for collection (cheques are accepted only from Customers of VeloBank S.A.)	PLN 40 + costs of courier service	not applicable	PLN 0
2.	Return of a cheque unpaid by the bank (drawee)	PLN 50 + foreign bank costs	not applicable	PLN 0

IV.	COLLECTION FEES (not applicable to SA and deposits)		
1.	Fee for reminders and other letters with requests for payment in debt collection proceedings	Fee for letters sent by regular mail	According to the costs actually incurred by the Bank, no more than PLN 3.30 ^{1,2,3}
		Fee for letters sent by registered mail	According to the costs actually incurred by the Bank, no more than PLN 5.90 ^{1,2,3}
		Fee for letters sent by registered mail with receipt confirmation	According to the costs actually incurred by the Bank, no more than PLN 8.50 ^{1,2,3}
2.	Fee for telephone reminders, SMS reminders, field visit		PLN 0 ^{1, 2, 3}

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- 1 The Bank may take measures involving telephone monitoring (in the form of telephone calls, SMS messages), sending letters (in the form of paper reminders and requests for payment) and field visits. The frequency of such measures depends on the Customer's attitude and the intervals between the paid letters sent to the Customer on account of receivables claimed under one legal relationship may not be shorter than 7 days, while the number of paid letters sent to the Customer in a given month on account of receivables claimed under one legal relationship may not exceed 5. The Bank applies the reminding measures in the sequence presented above, and if their application is not possible or is ineffective, it applies measures involving legal and enforcement procedures.
 - 2 For agreements concluded on or after 11 March 2016, where the total amount of fees due to arrears in the loan repayment and the default interest charged to the consumer in accordance with the agreement exceeds the amount corresponding to the maximum default interest, referred to in Article 481 § 21 of the Civil Code, calculated on the amount of arrears in loan repayment, payable as at the date of collection of these fees or interest, only the amount of fees and interest corresponding to the amount of this maximum default interest is payable.
 - 3 Applicable to Overdraft limit agreements concluded until 10 March 2016. No fees are charged for Overdraft limit agreements concluded on or after 11 March 2016.