

List of significant changes in the Tariff (from November 1, 2021)

Position in the Tariff's version in force till October 31, 2021	Position in the Tariff's version in force from November 1, 2021																																							
Chapter I. Bank Accounts																																								
A. Bank accounts and cash transactions																																								
<p>41. Maintenance of the total balance Commission for maintenance of the total balance on all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits. We calculate the commission on the total balance by adding up the positive balances of the Client's current and auxiliary accounts, ARD, ALJ and term deposits maintained in the same currency, if the total balance exceeds the below thresholds:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Currency of an account, ARD, ALJ and a term deposit</th> <th style="width: 20%;">Threshold of total balance which if exceeded, results in charging the commission on the total balance</th> <th style="width: 65%;">The value of the commission on the total balance</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100 tys.</td> <td>$(EONIA + 0,1\%) / 360$</td> </tr> <tr> <td>CHF</td> <td>100 tys.</td> <td>$(LIBOR\ CHF\ S/N + 0,06\%) / 360$</td> </tr> <tr> <td>USD</td> <td>100 tys.</td> <td>$(LIBOR\ USD\ ON + 0,1\%) / 360$</td> </tr> <tr> <td>CZK</td> <td>1 mln</td> <td>$(CZK\ 2W\ Repo\ Rate + 1\%) / 360$</td> </tr> <tr> <td>DKK</td> <td>1 mln</td> <td>$(DKK\ Danmarks\ Nationalbank\ CD\ rate + 0,25\%) / 360$</td> </tr> <tr> <td>SEK</td> <td>1 mln</td> <td>$(Sweden\ Repo\ Rate + 0,5\%) / 360$</td> </tr> <tr> <td>NOK</td> <td>1 mln</td> <td>$(Norway\ Sight\ Deposit\ Rate + 0,5\%) / 360$</td> </tr> <tr> <td>HUF</td> <td>1 mln</td> <td>$(BUBOR\ ON - 0,5\%) / 360$</td> </tr> </tbody> </table> <p>NOTE: 1/ we calculate the commission for each calendar day and charge collectively once a month as part of "periodical settlement." The commission is calculated using relevant interest rate from the previous business day: EONIA, or</p>	Currency of an account, ARD, ALJ and a term deposit	Threshold of total balance which if exceeded, results in charging the commission on the total balance	The value of the commission on the total balance	EUR	100 tys.	$(EONIA + 0,1\%) / 360$	CHF	100 tys.	$(LIBOR\ CHF\ S/N + 0,06\%) / 360$	USD	100 tys.	$(LIBOR\ USD\ ON + 0,1\%) / 360$	CZK	1 mln	$(CZK\ 2W\ Repo\ Rate + 1\%) / 360$	DKK	1 mln	$(DKK\ Danmarks\ Nationalbank\ CD\ rate + 0,25\%) / 360$	SEK	1 mln	$(Sweden\ Repo\ Rate + 0,5\%) / 360$	NOK	1 mln	$(Norway\ Sight\ Deposit\ Rate + 0,5\%) / 360$	HUF	1 mln	$(BUBOR\ ON - 0,5\%) / 360$	<p>41. Maintenance of the total balance – EFFECTIVE FROM 1 NOVEMBER UNTIL 31 DECEMBER 2021 Commission for maintenance of the total balance on all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits.</p> <p style="color: red;">a) commission for maintenance of the total balance in PLN 0.02% of the total of positive balances in PLN as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits of the Client with a positive balance, reduced by PLN 40 million</p> <p>NOTE: 1/ the commission is calculated if a total balance as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits with a positive balance in PLN is higher than PLN 40 million, 2/ the commission is calculated for the last day of each month and charged by the end of the next month, 3/ the commission is not charged for the 31 December of each calendar year.</p> <p style="color: red;">b) commission for maintenance of the total balance in currencies other than PLN</p> <p>We calculate the commission on the total balance by adding up the positive balances of the Client's current and auxiliary accounts, ARD, ALJ and term deposits maintained in the same currency, if the total balance exceeds the below thresholds:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Currency of an account, ARD, ALJ and a term deposit</th> <th style="width: 20%;">Threshold of total balance which if exceeded, results in charging the commission on the total balance</th> <th style="width: 65%;">The value of the commission on the total balance</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100,000</td> <td>$(EONIA + 0.1\%) / 360$</td> </tr> <tr> <td>CHF</td> <td>100,000</td> <td>$(LIBOR\ CHF\ S/N + 0.06\%) / 360$</td> </tr> <tr> <td>USD</td> <td>100,000</td> <td>$(LIBOR\ USD\ ON + 0.1\%) / 360$</td> </tr> </tbody> </table>	Currency of an account, ARD, ALJ and a term deposit	Threshold of total balance which if exceeded, results in charging the commission on the total balance	The value of the commission on the total balance	EUR	100,000	$(EONIA + 0.1\%) / 360$	CHF	100,000	$(LIBOR\ CHF\ S/N + 0.06\%) / 360$	USD	100,000	$(LIBOR\ USD\ ON + 0.1\%) / 360$
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LIBOR CHF S/N, or
LIBOR USD ON, or
CZK 2W Repo Rate, or
DKK Danmarks Nationalbank CD rate, or
SWEDEN Repo Rate, or
Norway Sight Deposit Rate, or
BUBOR ON,

2/ we calculate the commission in the accounts, ARD, ALJ and term deposits currency, i.e. in EUR or CHF or USD or CZK or DKK or SEK or NOK or HUF, respectively,

3/ "...|" symbol denotes an absolute value, e.g. |EONIA| is an absolute value of EONIA.

EONIA, LIBOR CHF S/N, LIBOR USD ON, CZK 2W Repo Rate, DKK Danmarks Nationalbank CD rate, Sweden Repo Rate, Norway Sight Deposit Rate and BUBOR ON quotations are available in services maintained by Thomson Reuters and Bloomberg.

CZK	1,000,000	(CZK 2W Repo Rate + 1%)/360
DKK	1,000,000	(DKK Danmarks Nationalbank CD rate + 0.25 %)/360
SEK	1,000,000	(Sweden Repo Rate + 0.5 %)/360
NOK	1,000,000	(Norway Sight Deposit Rate + 0.5 %)/360
HUF	1,000,000	(BUBOR ON - 0.5 %)/360

NOTE:

1/ we calculate the commission for each calendar day and charge collectively once a month as part of "periodical settlement." The commission is calculated using relevant interest rate from the previous business day:
EONIA, or
LIBOR CHF S/N, or
LIBOR USD ON, or
CZK 2W Repo Rate, or
DKK Danmarks Nationalbank CD rate, or
SWEDEN Repo Rate, or
Norway Sight Deposit Rate, or
BUBOR ON,

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41. Maintenance of the total balance – EFFECTIVE FROM 1 JANUARY 2022
Commission for maintenance of the total balance in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits.

a) commission for maintenance of the total balance in PLN 0.02% of the total of positive balances in PLN as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits of the Client with a positive balance, reduced by PLN 40 million

NOTE:

1/ the commission is calculated if a total balance as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits with a positive balance in PLN is higher than PLN 40 million,

2/ the commission is calculated for the last day of each month and charged by the end of the next month,

3/ the commission is not charged for the 31 December of each calendar year.

b) commission for maintenance of the total balance in currencies other than PLN

We calculate the commission on the total balance by adding up the positive balances in the Client's current and auxiliary accounts, ARD and ALJ maintained in the same currency, if the total balance exceeds the below thresholds:

Currency of an account, ARD, ALJ and a term deposit	Threshold of total balance which, if exceeded, results in charging the commission on the total balance	The commission on the total balance if the rates are equal to or below zero	The commission on the total balance if the rates are above zero
EUR	100,000	(€STR + 0.1 %) /360	0.1 % /360
CHF	100,000	(SARON + 0.1 %) /360	0.1 % /360
USD	100,000	(SOFR + 0.2%) /360	0.2 % /360
CZK	1,000,000	(CZK 2W Repo Rate + 1.5%) /360	1.5% /360
DKK	1,000,000	(DKK Danmarks Nationalbank CD rate + 0.25 %) /360	0.25 % /360
SEK	1,000,000	(Sweden Repo Rate + 0.5 %) /360	0.5 % /360
NOK	1,000,000	(Norway Sight Deposit Rate + 0.5 %) /360	0.5 % /360
HUF	1,000,000	(BUBOR ON + 0.5 %) /360	0.5 % /360

NOTE:

1/ we calculate the commission for each calendar day and charge it collectively once a month as part of "periodical settlement". We calculate the commission using a relevant rate from the previous business day as indicated below:

Currency/Rate	Entity developing the rate	Website ²
EUR - €STR - Euro Short-Term Rate	European Central Bank	https://www.ecb.europa.eu/
CHF - SARON - Swiss Average Rate Overnight	SIX Swiss Exchange Ltd	https://www.six-group.com/
USD - SOFR - Secured Overnight Financing Rate	Federal Reserve Bank of New York	https://www.newyorkfed.org/
CZK - 2W Repo Rate	Česká národní banka (Narodowy Bank Czeski)	https://www.cnb.cz/

		DKK - Danmarks Nationalbank CD rate (certificate of deposits rate) Danmarks Nationalbank https://www.nationalbanken.dk/	
		SEK - Sweden Repo Rate Sveriges Riksbank https://www.riksbank.se/	
		NOK - Norway Sight Deposit Rate Norges Bank https://www.norges-bank.no/	
		HUF - BUBOR ON Magyar Nemzeti Bank https://www.mnb.hu/	
² Rates are available on the websites of entities developing the rates. The links to websites given above are of an informative nature and are valid as at the publication date of the Tariff. ^{2/} we calculate the commission in the currency of a given account, ARD or ALJ, and term deposits, i.e. in EUR or CHF or USD or CZK or DKK or SEK or NOK or HUF, ^{3/} " ... " symbol denotes an absolute value, e.g. €STR is the absolute value of €STR.			
C. Electronic banking systems			
2. mBank CompanyNet			
2. Adding a new system user: a) based on a paper-based application b) by the Client in the system NOTE <i>We do not collect the fee in the following cases:</i> a) when the system user has system administrator rights, b) when the application is submitted jointly with an application for access to the system.	PLN 50.00 no fee	2. Adding a new system user: a) based on a paper-based application b) by the Client in the system NOTE <i>We do not collect the fee in the following cases:</i> a) if the system user is to be granted the system administrator rights, b) when the application is submitted jointly with an application for access to the system.	PLN 50.00 no fee
3. Modifying authorisations of a system user (regardless of the scope of the modification): a) based on a paper-based application submitted by the Client b) by the Client in the system NOTE <i>We do not collect the fee if the user has the system administrator rights.</i>	PLN 50.00 no fee	3. Modifying authorisations of a system user (regardless of the scope of the modification): a) based on a paper-based application submitted by the Client b) by the Client in the system NOTE <i>We do not collect the fee if the system user is to be granted the system administrator rights.</i>	PLN 50.00 no fee
5. SWIFTNET Korpo service			
3. Using the SWIFTNET Korpo service (including generation of MT940, MT 941, MT942 and MT950 statements) 4. Modification of Agreement terms and conditions (for each instruction submitted by the Client)	PLN 1,000.00 (per month) PLN 50.00	3. Using the SWIFTNET Korpo service (including the readiness to deliver MT940, MT 941, MT942 and MT950 statements to the Client's SWIFT addresses) 4. Single MT940 statement delivered via SWIFT to a single Client's SWIFT address 5. Modification of Agreement terms and conditions (for each instruction submitted by the Client)	PLN 1,000.00 (per month) PLN 12.00 PLN 50.00
6. Request for Transfer Service (in an active version)³			
	1. Implementation of the service 2. Using the service 3. Adding another bank under the service	PLN 500.00 (one-off fee) PLN 100.00 (per month) PLN 200.00 (one-off fee)	

		4. Other changes in the service parameters	PLN 100.00 (one-off fee)
		5. Single MT101 message delivered to another bank	PLN 5.00
		³ an MT101 message can be delivered to another bank only via the electronic banking system of the home banking type	
Chapter VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit			
18. Acting as intermediary in delivering correspondence regarding non-mBank guarantees not handled by the Bank	PLN 100.00	18. Acting as intermediary in delivering correspondence regarding non-mBank guarantees not handled by the Bank	PLN 250.00
		22. Issuing a guarantee duplicate	PLN 250.00