

Changes in the Tariff (from December 16, 2019)

Position in the Tariff's version currently in force (until December 15, 2019)	Position in the Tariff's version in force (from December 16, 2019)
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>40. Maintenance of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) under the same bank account agreement – % of the amount of the total balance of accounts reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively:</p> <p>a) maintained in EUR $\left[\frac{\text{amount of the account balance in EUR} - \text{EUR 1 million}}{360} \right] * (\text{EONIA} + 0.1 \%) \quad \text{min. EUR 1.00}$</p> <p>b) maintained in CHF $\left[\frac{\text{amount of the account balance in CHF} - \text{CHF 1 million}}{360} \right] * (\text{LIBOR CHF S/N} + 0.06 \%) \quad \text{min. CHF 1.00}$</p> <p>c) maintained in CZK: $\left[\frac{\text{amount of the account balance in CZK} - \text{CZK 1 million}}{360} \right] * (\text{CZK 2W Repo Rate} - 3.5 \%) \quad \text{min. CZK 1.00}$</p> <p>d) maintained in DKK: $\left[\frac{\text{amount of the account balance in DKK} - \text{DKK 1 million}}{360} \right] * (\text{DKK Denmark Nationalbank CD rate} + 0.25 \%) \quad \text{min. DKK 1.00}$</p> <p>e) maintained in SEK: $\left[\frac{\text{amount of the account balance in SEK} - \text{SEK 1 million}}{360} \right] * (\text{Sweden Repo Rate} + 0.5 \%) \quad \text{min. SEK 1.00}$</p> <p>f) maintained in SEK: $\left[\frac{\text{amount of the accounts balance in NOK} - \text{NOK 1 million}}{360} \right] * (\text{Norway Sight Deposit Rate} + 0.5 \%) \quad \text{min. NOK 1.00}$</p> <p>g) maintained in HUF: $\left[\frac{\text{amount of the accounts balance in HUF} - \text{HUF 1 million}}{360} \right] * (\text{BUBOR ON} - 0.5 \%) \text{min. HUF 1.00}$</p> <p>NOTE <i>The Bank reserves the right to calculate and charge the fee (the Bank is not obliged to calculate or charge the fee). If we exercise this right:</i> 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 CZK 2W Repo Rate, or DKK Denmark Nationalbank CD rate, or SWEDEN Repo Rate, or Norway Sight Deposit Rate, or BUBOR ON, <i>of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) reduced by EUR 1 million or CHF 1 million or CZK 1</i></p>	<p>40. Maintenance of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) under the same bank account agreement – % of the amount of the total balance of accounts reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively²:</p> <p>a) maintained in EUR $\left[\frac{\text{amount of the account balance in EUR} - \text{EUR 1 million}}{360} \right] * (\text{EONIA} + 0.1 \%) \quad \text{min. EUR 1.00}$</p> <p>b) maintained in CHF $\left[\frac{\text{amount of the account balance in CHF} - \text{CHF 1 million}}{360} \right] * (\text{LIBOR CHF S/N} + 0.06 \%) \quad \text{min. CHF 1.00}$</p> <p>c) maintained in CZK: $\left[\frac{\text{amount of the account balance in CZK} - \text{CZK 1 million}}{360} \right] * (\text{CZK 2W Repo Rate} - 3.5 \%) \quad \text{min. CZK 1.00}$</p> <p>d) maintained in DKK: $\left[\frac{\text{amount of the account balance in DKK} - \text{DKK 1 million}}{360} \right] * (\text{DKK Denmark Nationalbank CD rate} + 0.25 \%) \quad \text{min. DKK 1.00}$</p> <p>e) maintained in SEK: $\left[\frac{\text{amount of the account balance in SEK} - \text{SEK 1 million}}{360} \right] * (\text{Sweden Repo Rate} + 0.5 \%) \quad \text{min. SEK 1.00}$</p> <p>f) maintained in SEK: $\left[\frac{\text{amount of the accounts balance in NOK} - \text{NOK 1 million}}{360} \right] * (\text{Norway Sight Deposit Rate} + 0.5 \%) \quad \text{min. NOK 1.00}$</p> <p>g) maintained in HUF: $\left[\frac{\text{amount of the accounts balance in HUF} - \text{HUF 1 million}}{360} \right] * (\text{BUBOR ON} - 0.5 \%) \text{min. HUF 1.00}$</p> <p>NOTE <i>The Bank reserves the right to calculate and charge the fee (the Bank is not obliged to calculate or charge the fee). If we exercise this right:</i> 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 CZK 2W Repo Rate, or DKK Denmark Nationalbank CD rate, or SWEDEN Repo Rate, or Norway Sight Deposit Rate, or BUBOR ON, <i>of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) reduced by EUR 1 million or CHF 1 million or CZK 1</i></p>

<p>million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively - if the total balance exceeds EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million,</p> <p>2/ we calculate the commission in the account currency, i.e. in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively.</p> <p>We do not calculate and do not charge any commission:</p> <p>1/ if the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) is below or equals EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively,</p> <p>2/ for the currencies EUR, CHF, DKK, SEK and NOK – if on the previous business day one of the following rates: EONIA or LIBOR CHF S/N or DKK Danmarks Nationalbank's CD rate or Sweden Repo Rate or Norway Sight Deposit Rate amounted to zero or was positive.</p> <p>EONIA, LIBOR CHF S/N, CZK 2W Repo Rate and 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.</p>	<p>million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively - if the total balance exceeds EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million,</p> <p>2/ we calculate the commission in the account currency, i.e. in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively.</p> <p>We do not calculate and do not charge any commission:</p> <p>3/ if the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) is below or equals EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively,</p> <p>4/ for the currencies EUR, CHF, DKK, SEK and NOK – if on the previous business day one of the following rates: EONIA or LIBOR CHF S/N or DKK Danmarks Nationalbank's CD rate or Sweden Repo Rate or Norway Sight Deposit Rate amounted to zero or was positive.</p> <p>EONIA, LIBOR CHF S/N, CZK 2W Repo Rate and 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.</p> <p>² applies until 31 December 2019</p>
	<p>40. Maintenance of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) under the same bank account agreement – % of the amount of the total balance of accounts reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively³:</p> <p>a) maintained in EUR $\left[\frac{\text{amount of the account balance in EUR} - \text{EUR 1 million}}{360} \right] * (\text{EONIA} + 0.1 \%) \quad \text{min. EUR 1.00}$</p> <p>b) maintained in CHF $\left[\frac{\text{amount of the account balance in CHF} - \text{CHF 1 million}}{360} \right] * (\text{LIBOR CHF S/N} + 0.06 \%) \quad \text{min. CHF 1.00}$</p> <p>c) maintained in CZK: $\left[\frac{\text{amount of the account balance in CZK} - \text{CZK 1 million}}{360} \right] * (\text{CZK 2W Repo Rate} - 3.5 \%) \quad \text{min. CZK 1.00}$</p> <p>d) maintained in DKK: $\left[\frac{\text{amount of the account balance in DKK} - \text{DKK 1 million}}{360} \right] * (\text{DKK Danmarks Nationalbank CD rate} + 0.25 \%) \quad \text{min. DKK 1.00}$</p> <p>e) maintained in SEK: $\left[\frac{\text{amount of the account balance in SEK} - \text{SEK 1 million}}{360} \right] * (\text{Sweden Repo Rate} + 0.5 \%) \quad \text{min. SEK 1.00}$</p> <p>f) maintained in SEK: $\left[\frac{\text{amount of the accounts balance in NOK} - \text{NOK 1 million}}{360} \right] * (\text{Norway Sight Deposit Rate} + 0.5 \%) \quad \text{min. NOK 1.00}$</p> <p>g) maintained in HUF: $\left[\frac{\text{amount of the accounts balance in HUF} - \text{HUF 1 million}}{360} \right] * (\text{BUBOR ON} - 0.5 \%) \quad \text{min. HUF 1.00}$</p> <p>NOTE <i>The Bank reserves the right to calculate and charge the fee (the Bank is not obliged to calculate or charge the fee). If we exercise this right:</i></p>

	<p>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 CZK 2W Repo Rate, or DKK Denmarks Nationalbank CD rate, or SWEDEN Repo Rate, or Norway Sight Deposit Rate, or BUBOR ON, of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively - if the total balance exceeds EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million,</p> <p>2/ we calculate the commission in the account currency, i.e. in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively.</p> <p>We do not calculate and do not charge any commission:</p> <p>5/ if the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) is below or equals EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively,</p> <p>6/ for the currencies EUR, CHF, DKK, SEK and NOK – if on the previous business day one of the following rates: EONIA or LIBOR CHF S/N or DKK Denmarks Nationalbank's CD rate or Sweden Repo Rate or Norway Sight Deposit Rate amounted to zero or was positive. EONIA, LIBOR CHF S/N, CZK 2W Repo Rate and DKK Denmarks Nationalbank CD rate, Sweden Repo Rate, Norway Sight Deposit Rate and BUBOR ON quotations are available in services maintained by Thomson Reuters and Bloomberg.</p> <p>³ applies from 1 January 2020</p>
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B. International transfers

<p>1. International transfer or a transfer in a foreign currency from another domestic bank to the Client holding an account with the Bank, with a specified cost option - BEN or SHA (costs of the Bank should be covered by the beneficiary) and settled by the Bank</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 80%;">a) automatically (without the Bank's manual interference)</td> <td style="text-align: right;">PLN 10.00</td> </tr> <tr> <td>b) manually</td> <td style="text-align: right;">PLN 30.00</td> </tr> </table> <p>NOTE An international transfer or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank is settled automatically, if:</p> <p>1/ the automatic verification of a payer's data in accordance with the requirements of the Regulation (EU) 2015/847 of the European Parliament and of the Council is positive,</p> <p>2/ the IBAN indicated in the transfer is correct, and</p>	a) automatically (without the Bank's manual interference)	PLN 10.00	b) manually	PLN 30.00	<p>1. International transfer or a transfer in a foreign currency from another domestic bank to the Client holding an account with the Bank, with a specified cost option - BEN or SHA (costs of the Bank should be covered by the beneficiary) and settled by the Bank</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 80%;">a) automatically (transfer in euro from the European Economic Area)</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td>b) automatically (other transfers)</td> <td style="text-align: right;">PLN 10.00</td> </tr> <tr> <td>c) manually</td> <td style="text-align: right;">PLN 30.00</td> </tr> </table> <p>NOTE An international transfer or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank is settled automatically, which means without the Bank's manual interference, if:</p> <p>4/ the automatic verification of a payer's data in accordance with the requirements of the Regulation (EU) 2015/847 of the European Parliament and of the Council is positive,</p>	a) automatically (transfer in euro from the European Economic Area)	no fee	b) automatically (other transfers)	PLN 10.00	c) manually	PLN 30.00
a) automatically (without the Bank's manual interference)	PLN 10.00										
b) manually	PLN 30.00										
a) automatically (transfer in euro from the European Economic Area)	no fee										
b) automatically (other transfers)	PLN 10.00										
c) manually	PLN 30.00										

3/ the account currency is compliant with the transfer currency or the booking in this account is performed automatically, applying the appropriate exchange rate in line with the valid table of exchange rates of the Bank (currency exchange transaction is executed if, as a result of automatic search for the Client's main account in the transfer currency, such an account was not identified and credited).

5/ the IBAN indicated in the transfer is correct, and
6/ the account currency is compliant with the transfer currency or the booking in this account is performed automatically, applying the appropriate exchange rate in line with the valid table of exchange rates of the Bank (currency exchange transaction is executed if, as a result of automatic search for the Client's main account in the transfer currency, such an account was not identified and credited).

3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank

Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:
STANDARD	D+2	payment instruction not subject to the Payment Services Act of 19 August 2011	0.4%, min. PLN 40.00 max. PLN 200.00
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS, HRK, HUF, NOK, RON, RUB, SEK, TRY and USD	0.45%, min. PLN 50.00 max. PLN 300.00
EXPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 60.00

where D stands for the date of executing the Client's payment instruction by the Bank

3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank

Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:
STANDARD	D+2	payment instruction not subject to the Payment Services Act of 19 August 2011	0.4%, min. PLN 40.00 max. PLN 200.00
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS, HRK, HUF, NOK, RON, RUB, SEK, TRY, USD and ZAR	0.45%, min. PLN 50.00 max. PLN 300.00
EXPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 60.00

where D stands for the date of executing the Client's payment instruction by the Bank

5. SEPA Credit Transfer /Single Euro Payments Area/ PLN 20.00
 – transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks)
 and:
 – including the account number of the beneficiary according to the IBAN standard
 – defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.

SEPA Credit Transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.

5. SEPA Credit Transfer /Single Euro Payments Area/ PLN 2.50
 – transfer in EUR to a beneficiary's account held with a bank within the European Union (including other domestic banks)
 and:
 – including the account number of the beneficiary according to the IBAN standard
 – defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.

SEPA Credit Transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.

<p><i>In accordance with the applicable rules specified for the SEPA Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.</i></p>	<p><i>In accordance with the applicable rules specified for the SEPA Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.</i></p>
<p>6. SEPA Credit Transfer Recall PLN 20.00 plus the other bank's fees</p> <p>NOTE <i>SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 13 months from the date of executing the transfer and only due to the following:</i> - invalid account number of the beneficiary, - invalid payment amount, - at the payer's request. <i>In accordance with the applicable rules specified for the SEPA Scheme, the beneficiary's bank, upon receiving a SEPA Credit Transfer Recall Order, has 10 business days to consider the Recall Order and provide a negative answer or return the transfer amount. The beneficiary's bank may reduce the returned amount by the costs it incurred.</i></p>	<p>6. SEPA Credit Transfer Recall PLN 20.00 plus the other bank's fees</p> <p>NOTE <i>SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 13 months from the date of executing the transfer and only due to the following:</i> - invalid account number of the beneficiary, - invalid payment amount, - at the payer's request. <i>In accordance with the applicable rules specified for the SEPA Scheme, the beneficiary's bank, upon receiving a SEPA Credit Transfer Recall Order, has 15 business days to consider the Recall Order and provide a negative answer or return the transfer amount. The beneficiary's bank may reduce the returned amount by the costs it incurred.</i></p>
<p>7. EuroEkspres Credit Transfer /Trans-European Automated Real-Time Gross Settlement Express Transfer System/ PLN 200.00</p> <ul style="list-style-type: none"> - transfer in EUR to a beneficiary's account held with a bank which is a member of the TARGET2 System <p>and:</p> <ul style="list-style-type: none"> - including the BIC code of the beneficiary's bank - including the IBAN of the beneficiary - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.</i> <i>Verification of the beneficiary's bank's participation in the TARGET2 System takes place while ordering the transfer in the electronic banking system.</i> <i>In accordance with the applicable rules specified for the TARGET2 System, the Bank executes the transfer in real time, in express mode, with value date D for the beneficiary's bank, where D stands for the date of execution of the Client's payment instruction by the Bank.</i> <i>The final manner of execution of an EuroEkspres Credit Transfer depends on the beneficiary's bank.</i> <i>We do not charge additional telecommunications fees (SWIFT) for the execution of an EuroEkspres Credit Transfer.</i></p>	<p>7. EuroEkspres Credit Transfer /Trans-European Automated Real-Time Gross Settlement Express Transfer System/ PLN 45.00</p> <ul style="list-style-type: none"> - transfer in EUR to a beneficiary's account held with a bank which is a member of the TARGET2 System <p>and:</p> <ul style="list-style-type: none"> - including the BIC code of the beneficiary's bank - including the IBAN of the beneficiary - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.</i> <i>Verification of the beneficiary's bank's participation in the TARGET2 System takes place while ordering the transfer in the electronic banking system.</i> <i>In accordance with the applicable rules specified for the TARGET2 System, the Bank executes the transfer in real time, in express mode, with value date D for the beneficiary's bank, where D stands for the date of execution of the Client's payment instruction by the Bank.</i> <i>The final manner of execution of an EuroEkspres Credit Transfer depends on the beneficiary's bank.</i> <i>We do not charge additional telecommunications fees (SWIFT) for the execution of an EuroEkspres Credit Transfer.</i></p>
C. Electronic banking systems	
2. mBank CompanyNet	
<p>2. Adding a new system user:</p> <ul style="list-style-type: none"> a) based on a paper-based application submitted by the Client PLN 50.00 b) in the system no fee 	<p>2. Adding a new system user:</p> <ul style="list-style-type: none"> c) based on a paper-based application submitted by the Client PLN 50.00 d) in the system no fee

<p>NOTE We do not collect the fee in the following cases: a) for applications submitted prior to 1 January 2019 b) when an application is submitted jointly with an application for access to the system</p> <p>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 PLN 50.00 b) by the Client in the system no fee</p> <p>NOTE We do not collect the fee for applications submitted prior to 1 January 2019.</p>	<p>NOTE We do not collect the fee in the following cases: a) when the system user has system administrator rights, b) when the application is submitted jointly with an application for access to the system.</p> <p>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 PLN 50.00 b) by the Client in the system no fee</p> <p>NOTE We do not collect the fee if the user has the system administrator rights.</p>
4. Integration Solutions	
4. Granting access to the mBank CompanyConnect Classic software PLN 300.00 (one-off fee)	4. Service activation and access to the mBank CompanyConnect Classic software PLN 300.00 (one-off fee)
E. Packages for Small and Medium-sized Enterprises ^{20 21}	
²¹ offered to Clients who concluded a bank account from September 30, 2019.	
F. Other Account Service	
<p>1. Issuing a bank reference or an account balance statement a) instruction placed via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet PLN 30.00 - by mail or in the Bank's branch PLN 100.00 b) instruction placed via a channel other than mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet PLN 100.00 - by mail or in the Bank's branch PLN 150.00</p> <p>NOTE The fee includes VAT (23%).</p>	<p>1. Issuing a bank reference or an account balance statement a) instruction placed via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet or via email²² PLN 30.00 - by mail or in the Bank's branch PLN 100.00 b) instruction placed via a channel other than mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet or via email²³ PLN 100.00 - by mail or in the Bank's branch PLN 150.00</p> <p>NOTE The fee includes VAT (23%). ²² instruction can be provided to the Client via email from the moment it is made available by the Bank ²³ instruction can be provided to the Client via email from the moment it is made available by the Bank</p>
Chapter VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit	
<p>1. Front-end fee for processing an order: a) to issue a guarantee, counter-guarantee, surety or to open a stand-by letter of credit - % of the transaction amount max. 3%, min. PLN 500.00 b) to increase the amount of a guarantee, counter-guarantee, surety or stand-by letter of credit - % of the increase amount max. 3%, min. PLN 500.00 c) to extend the validity period of a guarantee, counter-guarantee, surety or stand-by letter of credit - % of the remaining balance max. 3%, min. PLN 500.00</p>	<p>1. Front-end fee for processing an order: a) to issue a guarantee, counter-guarantee, surety or to open a stand-by letter of credit - % of the transaction amount negotiable, min. PLN 500.00 b) to increase the amount of a guarantee, counter-guarantee, surety or stand-by letter of credit - % of the increase amount negotiable, min. PLN 500.00 c) to extend the validity period of a guarantee, counter-guarantee, surety or stand-by letter of credit - % of the remaining balance negotiable, min. PLN 500.00</p>
6. Administrative commission ²⁶ negotiable, max. 5% p.a.	6. Administrative commission ²⁶ negotiable

Chapter VII. Letters of Credit

A. mBank Documentary Letters of Credit

<p>1. Front-end fee for processing an order:</p> <p>a) to open a letter of credit - % of the letter of credit amount max. 3%, min. PLN 250.00</p> <p>b) to increase the amount of a letter of credit - % of the increase amount max. 3%, min. PLN 250.00</p> <p>c) to extend a letter of credit - % of the remaining balance max. 3%, min. PLN 250.00</p>	<p>1. Front-end fee for processing an order:</p> <p>a) to open a letter of credit - % of the letter of credit amount negotiable, min. PLN 250.00</p> <p>b) to increase the amount of a letter of credit - % of the increase amount negotiable, min. PLN 250.00</p> <p>c) to extend a letter of credit - % of the remaining balance negotiable, min. PLN 250.00</p>
<p>5. The Bank's exposure in respect of opening a letter of credit (% of the letter of credit amount) or increasing the letter of credit amount (% of the increase amount) for each commenced period of 3 months, in the case of:</p> <p>a) pre-paid letter of credit 0.15%, min. PLN 250.00</p> <p>b) letter of credit secured otherwise, as agreed with the Bank max. 0.5%, min. PLN 250.00</p> <p>NOTE <i>We charge the commission for successive periods based on the remaining balance of the letter of credit.</i></p>	<p>5. The Bank's exposure in respect of opening a letter of credit (% of the letter of credit amount) or increasing the letter of credit amount (% of the increase amount) for each commenced period of 3 months, in the case of:</p> <p>a) pre-paid letter of credit 0.15%, min. PLN 250.00</p> <p>b) letter of credit secured otherwise, as agreed with the Bank negotiable, min. PLN 250.00</p> <p>NOTE <i>We charge the commission for successive periods based on the remaining balance of the letter of credit.</i></p>
<p>7. Administrative fee³⁵ negotiable, max. 5% p.a.</p>	<p>7. Administrative fee³⁵ negotiable</p>
<p>8. The Bank's exposure in respect of deferred payment under a letter of credit:</p> <p>a) pre-paid PLN 250.00</p> <p>b) secured otherwise, for each commenced one-month deferral period - % of the payment amount max. 0.3%, min. PLN 250.00</p>	<p>8. The Bank's exposure in respect of deferred payment under a letter of credit:</p> <p>a) pre-paid PLN 250.00</p> <p>b) secured otherwise, for each commenced one-month deferral period - % of the payment amount negotiable, min. PLN 250.00</p>

Chapter X. Miscellaneous

<p>3. Preparing an opinion or information about the Client:</p> <p>a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet PLN 200.00 - by mail or in the Bank's branch PLN 300.00 <p>b) standard opinion/information (issued on a standard bank form); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet PLN 300.00 - by mail or in the Bank's branch PLN 400.00 <p>c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet PLN 300.00 - by mail or in the Bank's branch PLN 400.00 <p>d) non-standard opinion/information (including information on creditworthiness); instruction</p>	<p>3. Preparing an opinion or information about the Client:</p> <p>a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet or via email³⁷ PLN 200.00 - by mail or in the Bank's branch PLN 300.00 <p>b) standard opinion/information (issued on a standard bank form); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet or via email³⁸ PLN 300.00 - by mail or in the Bank's branch PLN 400.00 <p>c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet or via email³⁹ PLN 300.00 - by mail or in the Bank's branch PLN 400.00 <p>d) non-standard opinion/information (including information on creditworthiness); instruction</p>
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<p>submitted via a channel other than mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet PLN 400.00 - by mail or in the Bank's branch PLN 500.00 <p>NOTE The fee includes VAT at 23%.</p>	<p>submitted via a channel other than mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> - via mBank CompanyNet or via email⁴⁰ PLN 400.00 - by mail or in the Bank's branch PLN 500.00 <p>NOTE The fee includes VAT at 23%.</p> <p>³⁷ instruction can be provided to the Client via email from the moment it is made available by the Bank ³⁸ instruction can be provided to the Client via email from the moment it is made available by the Bank ³⁹ instruction can be provided to the Client via email from the moment it is made available by the Bank ⁴⁰ instruction can be provided to the Client via email from the moment it is made available by the Bank</p>
	<p>25. Handling a request about the status of a SEPA Credit Transfer PLN 20.00 - fee paid by the ordering party</p> <p>26. Handling a request about correction of the value date of a SEPA Credit Transfer- fee paid by the ordering party PLN 20.00 plus interest cost</p>
Chapter XI. SME Packages Withdrawn from the Bank's Offer	
A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019	
<p>20. SEPA Credit Transfer /Single Euro Payments Area PLN 5.00</p> <ul style="list-style-type: none"> - a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) <p>and:</p> <ul style="list-style-type: none"> - IBAN of the beneficiary is given - SHA cost option is selected, i.e. the ordering party covers the costs of the transferring bank, whereas costs of third party banks are covered by the beneficiary <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in euro. SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system. In accordance with the applicable rules specified for the SEPA Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.</i></p> <p>21. SEPA Credit Transfer to the Client's bank account kept with the Bank PLN 5.00</p>	<p>20. SEPA Credit Transfer /Single Euro Payments Area</p> <ul style="list-style-type: none"> - a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) <p>and:</p> <ul style="list-style-type: none"> - IBAN of the beneficiary is given - SHA cost option is selected, i.e. the ordering party covers the costs of the transferring bank, whereas costs of third party banks are covered by the beneficiary <ul style="list-style-type: none"> a) from 1 to 50 SEPA transfers per month (for each transfer) PLN 1.50 b) 51 and more SEPA transfers per month (for each transfer) PLN 1.00 <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in euro. SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system. In accordance with the applicable rules specified for the SEPA Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.</i></p> <p>21. SEPA Credit Transfer to the Client's bank account kept with the Bank no fee</p>
B. SME Packages offered until 24 October 2014	
1. SME Package Nowy EFEKT	
	<p>15. SEPA Credit Transfer /Single Euro Payments Area PLN 1.50</p> <ul style="list-style-type: none"> - a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) <p>and:</p>

	<ul style="list-style-type: none"> - IBAN of the beneficiary is given - SHA cost option is selected, i.e. the ordering party covers the costs of the transferring bank, whereas costs of third party banks are covered by the beneficiary
2. SME Package Nowy EFEKT Plus	
<p>19. SEPA Credit Transfer /Single Euro Payments Area/ PLN 5.00</p> <ul style="list-style-type: none"> - transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) <p>and:</p> <ul style="list-style-type: none"> - including the BIC code of the beneficiary's bank - including the account number of the beneficiary in the IBAN standard - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.</i></p>	<p>19. SEPA Credit Transfer /Single Euro Payments Area/ PLN 1.90</p> <ul style="list-style-type: none"> - transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) <p>and:</p> <ul style="list-style-type: none"> - including the BIC code of the beneficiary's bank - including the account number of the beneficiary in the IBAN standard - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.</i></p>