

Changes in the Tariff (from September 30, 2019)

Position in the Tariff's version currently in force (until September 29, 2019)	Position in the Tariff's version in force (from September 30, 2019)
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>15. PLN transfer – crediting the account no fee</p> <p>NOTE <i>PLN transfer from another domestic bank via ELIXIR or SORBNET2, the electronic systems for interbank settlements, for the benefit of the Client holding an account with the Bank is settled as follows:</i></p> <p>1/ <i>if the Client's account is maintained in PLN, the transfer amount is booked in this account,</i></p> <p>2/ <i>if the Client's account is maintained in a currency other than PLN, booking in this account is performed applying a relevant exchange rate in line with the valid Table of Exchange Rates of mBank S.A. (currency exchange transaction is executed if, as a result of automatic search for the Client's another account in PLN, such an account was not identified and credited).</i></p>	<p>15. PLN transfer – crediting the account:</p> <p>a) automatically (without the Bank's manual interference) no fee</p> <p>b) manually PLN 30.00</p> <p>NOTE <i>PLN transfer from another domestic bank via ELIXIR or SORBNET2, the electronic systems for interbank settlements, for the benefit of the Client holding an account with the Bank is settled automatically if:</i></p> <p>1/ <i>the NRB indicated in the transfer is correct,</i></p> <p>2/ <i>the account is maintained in PLN, or</i></p> <p>3/ <i>the account is maintained in a currency other than PLN. Booking in this account is performed applying a relevant exchange rate in line with the valid Table of Exchange Rates of mBank S.A. (currency exchange transaction is executed if, as a result of automatic search for the Client's another account in PLN, such an account was not identified and credited).</i></p>
<p>17. PLN transfer via SORBNET2 - debiting the account</p> <p>a) with PLN 1,000,000.00 or more PLN 18.00 plus the NBP fee</p> <p>b) less than PLN 1,000,000.00 PLN 45.00 plus the NBP fee</p> <p>NOTE <i>We charge an additional fee of PLN 30 for the execution of a PLN transfer and a PLN transfer in SORBNET2 instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.</i></p>	<p>17. PLN transfer via SORBNET2 - debiting the account</p> <p>a) with PLN 1,000,000.00 or more PLN 18.00 plus the NBP fee</p> <p>b) less than PLN 1,000,000.00 PLN 45.00 plus the NBP fee</p> <p>NOTE <i>We charge an additional fee of PLN 40.00 for the execution of a PLN transfer and a PLN transfer in SORBNET2 instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.</i></p>
<p>16. Amendment to the Agreement on: Collect, Mass Collect, Direct Debit, Direct Debit Plus e-Zgoda, Escrow Account, Trust Account PLN 500.00</p>	<p>17. Amendment to the Agreement on: Collect, Mass Collect, Direct Debit, Direct Debit Plus e-Zgoda PLN 500.00</p>
B. International transfers	
<p>NOTE to point 2a <i>We charge an additional fee of PLN 30 for the execution of a PLN transfer instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.</i></p>	<p>NOTE to point 2a <i>We charge an additional fee of PLN 40.00 for the execution of a PLN transfer instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.</i></p>
<p>3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank</p>	<p>3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank</p>

Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:	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 20.00 max. PLN 200.00	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 30.00 max. PLN 300.00	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 40.00	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

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

4. International transfer in AUD, CNY, JPY and PLN 0.4%
or a transfer to an account held with another domestic bank in: min. PLN 20.00,
AUD, CNY, JPY - % of the transfer amount max. PLN 200.00
NOTE to points 3 and 4
We charge an additional fee for a transfer order placed in a paper form on:
- a standard form (available in the offices of the Bank), PLN 35.00
- a non-standard form (other than that available in the offices of the Bank) PLN 50.00
We charge an additional fee for a transfer order which cannot be processed automatically by the Bank, as it fails to include:
- the BIC code of the beneficiary's bank PLN 30.00
- in the case of foreign transfers in PLN - selection of SHA cost option, PLN 30.00
i.e. bank's cost are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary
- data specified in the principles and technical requirements of the Bank PLN 30.00
set out in "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.
We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees".

4. International transfer in AUD, CNY, JPY and PLN 0.4%
or a transfer to an account held with another domestic bank in: min. PLN **40.00**,
AUD, CNY, JPY - % of the transfer amount max. PLN 200.00
NOTE to points 3 and 4
We charge an additional fee for a transfer order placed in a paper form on:
- a standard form (available in the offices of the Bank), PLN 35.00
- a non-standard form (other than that available in the offices of the Bank) PLN 50.00
We charge an additional fee for a transfer order which cannot be processed automatically by the Bank, as it fails to include:
- the BIC code of the beneficiary's bank PLN 30.00
- in the case of foreign transfers in PLN - selection of SHA cost option, PLN 30.00
i.e. bank's cost are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary
- data specified in the principles and technical requirements of the Bank PLN **40.00**
set out in "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.
We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees".

C. Electronic banking systems

4. mBank CompanyConnect

4. Integration Solutions

1. Access to the mBank CompanyConnect service in the Classic and Developer versions	PLN 2,000.00	1. Activation/deactivation of the mBank CompanyConnect service (by the Client)	no fee
2. Using the mBank CompanyConnect service	PLN 200.00 (per month)	2. Activation/deactivation of the mBank CompanyConnect service (by the Bank)	PLN 50.00
3. Preparation of an individual integration solution	negotiable, min. PLN 3,000.00 (one-off fee)	3. Using the mBank CompanyConnect service	PLN 50.00 (per month)
4. Using an individual integration solution	negotiable, min. PLN 500.00 (per month)	4. Granting access to the mBank CompanyConnect Classic software	PLN 300.00 (one-off fee)
5. Access to the extended order import format (Custom Import) in mBank CompanyNet	PLN 1,000.00 (one-off fee)	5. Installing the mBank CompanyConnect Classic software by a Bank employee	PLN 500.00 (visit)
6. Access to the file conversion software	PLN 1,000.00	6. Setting up the mBank CompanyConnect Developer deployment environment	PLN 2,000.00 (one-off fee)
		7. Preparation of an individual integration solution other than those mentioned in points 1-6	negotiable, min. PLN 3,000.00 (one-off fee)
		8. Using an individual integration solution other than those mentioned in points 1-6	negotiable, min. PLN 500.00 (per month)
		9. Access to the extended order import format (Custom Import) in mBank CompanyNet	PLN 1,000.00 (one-off fee)
		10. Access to the file conversion software	PLN 1,000.00

D. Issuing and servicing payment cards

1. Visa Business Debit payWave Card

1. Accepting a paper-based card application	PLN 50.00
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2. Visa Business Świat¹

1. Issuing a card	PLN 200.00
2. Monthly card fee	PLN 50.00
3. Issuing a copy of the card	PLN 30.00
4. Issuing a replacement card (if lost)	PLN 200.00
5. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50
6. Sending a card or the PIN code to the Bank's branch or to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	PLN 50.00
7. Withdrawing cash at a point of sale (Visa cash back) ²	PLN 1.50
8. Withdrawing cash by card:	
a) at ATMs operated by:	
– Planet Cash	PLN 3.00
– Euronet in Poland	PLN 3.00
– Santander Bank Polska S.A.	PLN 3.00
b) at other ATMs and at banks' cash desks in Poland	3%, min. PLN 7.00
c) at other ATMs and at banks' cash desks abroad	4%, min. PLN 10.00
9. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
10. Blocking a card	no fee

	11. Changing autorisation limit/limits in the electronic form ¹ commissions and fees for issuing and using the card apply from the moment the card is made available by the Bank ² For more details visit mBank Group's website at www.mbank.pl	no fee
3. Visa Business payWave Card		
	1. Accepting a paper-based card application	PLN 50.00
4. MasterCard Corporate PayPass Card		
	1. Accepting a paper-based card application	PLN 50.00
5. Visa Business Gold payWave Card		
	1. Accepting a paper-based card application	PLN 50.00
6. MasterCard Corporate Gold PayPass Card		
	1. Accepting a paper-based card application	PLN 50.00
7. Visa Business Platinum PayWave Card		
	1. Accepting a paper-based card application	PLN 50.00
10. Visa Bonus Prepaid Card		
1. Issuing a card	PLN 10.00	
2. Monthly card fee	negotiable	
3. Issuing a card for another period (card renewal)	PLN 10.00	
4. Issuing a replacement card (if lost)	PLN 10.00	
5. Checking card balance:		
a) over the phone in the Prepaid Cards Service Centre	no fee	
b) in the On-line Prepaid Cards Service	no fee	
6. Issuing a picture card (we add the fee each time to card issue fee)	PLN 5.00	
7. Delivering a card:		
a) by unregistered letter	no fee	
b) by courier	PLN 20.00	
c) by courier - bulk delivery (for every 1,000 cards)	PLN 30.00	
8. Loading /unloading cards in mBank CompanyNet (loading/unloading based on a loading file) of the loaded/unloaded amount	0.5%	
9. Issuing and submitting a copy of a document confirming a domestic transaction	PLN 20.00	
10. Blocking a card	no fee	
11. Access to the On-line Prepaid Cards Service for card users	no fee	
12. Maintaining a prepaid account to handle cards for the Client	no fee	
13. Enabling the Client to order picture cards (personalized front side of the card designed by the Client)	PLN 300.00	

<p>14. Preparing and producing cards with a bespoke pattern designed by the Client - the front and back side of the card (co-brand card) – depending on the volume of the cards ordered negotiable</p> <p>15. Creating, at the request of the Client and on the basis of information provided by him, an electronic data file in the required format necessary to place:</p> <p>a) mass cards instructions: orders for personalised cards, card personalisation or data modification (for every 100 items of an instruction) PLN 20.00</p> <p>b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction) PLN 10.00</p> <p>16. Preparing, at the request of the Client, a report on mass cards instructions and making it available in the form of an electronic file PLN 10.00</p> <p>17. Accepting and executing an instruction to change the account to which fees and commissions for inactive prepaid cards are debited (we charge the fee regardless of the number of cards it concerns) PLN 200.00</p> <p>NOTE to points 15-17 We calculate and charge the fee once a month as part of "periodical settlement".</p> <p>18. Accepting and executing an instruction to change the program code to inactive prepaid cards PLN 200.00</p>	
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NOTE to Section I.D. Subsection 2
In the case of transactions made in a foreign currency we don't charge a commission for converting transactions.

E. Package for Small and Medium-sized Enterprises

E. Packages for Small and Medium-sized Enterprises ¹

Flexible Package for Small and Medium-sized Enterprises	Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"
<p>1. Using a flexible account, including: PLN 90.00 (per month)</p> <ul style="list-style-type: none"> - standard administration of the account (as per Section I.A. point 3) and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module) 		For the first two accounts jointly PLN 25.00	PLN 90.00 (monthly)	PLN 140.00 (monthly)
<p>2. Using a flexible account plus, including: PLN 140.00 (per month)</p> <ul style="list-style-type: none"> - standard administration of the account (as per Section I.A. point 3) and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module) and - Auto Overnight – automatic overnight deposit 	Administration of an account (according to Section I.A. point 3)	For every subsequent account PLN 19.00 (monthly)		
	mBank CompanyNet – internet banking system			
NOTE If administration of the account covers also the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00 respectively. If the Bank keeps accounts of at least two Clients related by capital or organisation, i.e. through the owner / a co-owner / a shareholder, the fees defined in point 1 and 2 are PLN 75.00 and PLN 125 respectively.	Using mBank CompanyNet (basic transaction module) and any two additional modules of mBank CompanyNet - per module as part of every system installation	no fee	no fee	no fee
3. Using any two additional modules of mBank CompanyNet - per module as part of every system installation no fee	Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (monthly)	PLN 30.00 (monthly)	PLN 30.00 (monthly)
4. Using the third or next additional module of mBank CompanyNet - per module as part of every system installation PLN 30.00 (per month)	Using the FX mPlatform	no fee	no fee	no fee

<p>NOTE The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).</p>	<p>PLN transfer – debiting a PLN account – instructed via the electronic banking system (according to Section I.A. point 16) and SEPA Credit Transfer /Single Euro Payments Area/ in EUR submitted via the electronic banking system (according to Section I.B. point 5)</p>	<p>15 transfers monthly free of charge PLN 0.99 (for every subsequent transfer)</p>	<p>PLN 0.95 (for every transfer)</p>	<p>PLN 0.95 (for every transfer)</p>
<p>5. Using the mBank CompanyConnect service PLN 100.00 (per month)</p>	<p>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 automatically (without the Bank's manual interference) (according to Section I.B. point 1a)</p>	<p>no fee</p>	<p>no fee</p>	<p>no fee</p>
<p>6. Issuing a VISA Business Debit payWave card no fee</p>	<p>PLN transfer to the Client's account in foreign currency held with the Bank or a foreign currency transfer to the Client's account with the Bank, booking in the beneficiary's account is made on the following business day for the Bank at the latest (according to Section I.B. point 2a)</p>	<p>PLN 5.00 (for every transfer)</p>	<p>PLN 5.00 (for every transfer)</p>	<p>PLN 5.00 (for every transfer)</p>
<p>7. Using a VISA Business Debit payWave card PLN 5.00 (per month)</p>	<p>International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank (value date for the beneficiary's bank D+2 and D+1)</p>	<p>according to the Tariff</p>	<p>according to the Tariff</p>	<p>0.25% min. PLN 25.00 max PLN 65.00 (of the transfer amount) + additional telecommunications costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees"</p>
<p>8. Withdrawing cash using a Visa Business Debit payWave card at Planet Cash ATMs PLN 1.00</p>	<p>Readiness to provide SWIFT MT940/MT941/MT942/MT950 (from all accounts)</p>	<p>PLN 10.00 (monthly)</p>	<p>PLN 10.00 (monthly)</p>	<p>PLN 10.00 (monthly)</p>
<p>9. Depositing cash using a Visa Business payWave debit card in a cash deposit machine of:</p>	<p>Issuing a VISA Business Debit payWave card</p>	<p>no fee</p>	<p>no fee</p>	<p>no fee</p>
<p>a) the Bank 0.1%, min. PLN 5.00</p>	<p>Using a Visa Business payWave card</p>	<p>PLN 5.00 (monthly)</p>	<p>PLN 5.00 (monthly)</p>	<p>PLN 5.00 (monthly)</p>
<p>b) Euronet 0.1%, min. PLN 5.00</p>	<p>Withdrawing cash by Visa Business payWave card at ATMs operated by:</p>			
<p>10. Issuing a VISA Business Debit payWave card (we charge the fee if the Client withdraws from the Agreement) PLN 30.00</p>	<p>Planet Cash</p>	<p>according to the Tariff</p>	<p>PLN 1.50 (for every transaction)</p>	<p>according to the Tariff</p>
<p>11. Issuing a VISA Business payWave card PLN 50.00</p>	<p>Euronet</p>	<p>according to the Tariff</p>	<p>PLN 3.00 (for every transaction)</p>	<p>according to the Tariff</p>
<p>12. Renewing a VISA Business payWave card PLN 50.00</p>				
<p>13. Using a Visa Business payWave card (per month) PLN 10.00</p>				
<p>14. Issuing a MasterCard Corporate PayPass card PLN 50.00</p>				
<p>15. Renewing a MasterCard Corporate PayPass card PLN 50.00</p>				
<p>16. Using a MasterCard Corporate PayPass card (per month) PLN 10.00</p>				
<p>17. Transfer in PLN ordered in mBank CompanyNet:</p>				
<p>a) from 1 to 50 transfers in PLN per month (per transfer) PLN 1.50</p>				
<p>b) 51 or more transfers PLN per month (per transfer) PLN 1.00</p>				
<p>18. Express Elixir express transfer in PLN – debited to the account PLN 6.00</p>				
<p>19. Blue Cash express transfer in PLN – debited to the account PLN 6.00</p>				
<p>20. SEPA Credit Transfer /Single Euro Payments Area PLN 5.00</p>				
<p>- a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks)</p>				
<p>and:</p>				
<p>- IBAN of the beneficiary is given</p>				
<p>- 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>				
<p>NOTE 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.</p>				
<p>21. SEPA Credit Transfer to the Client's bank account kept with the Bank PLN 5.00</p>				

	Depositing cash using a Visa Business payWave debit card in a cash deposit machine	according to the Tariff	0,1 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff
	Type of fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"
	Package fee refund	n/a	1/ if the average monthly balance of the Client's accounts (current, auxiliary and VAT accounts) exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	1/ if the total monthly volume of foreign exchange transactions made by the Clients on the FX mPlatform exceeds PLN 50,000, 50% of the fee is refunded (in the following month)
			2/ if the average monthly balance of the Client's accounts (current, auxiliary and VAT accounts) exceeds PLN 150,000, 100% of the fee is refunded (in the following month)	2/ if the total monthly volume of foreign exchange transactions made by the Client on the FX mPlatform exceeds PLN 100,000, 100% of the fee is refunded (in the following month)
The following transactions are excluded from the calculation of the average monthly balance: Auto Overnight – automated deposit account, term deposits, transactions connected with bank account liquidity management products, loan disbursements, loan repayments, including loans and other overdue payments. Balances of currency accounts are converted into PLN at the fixing rate of the National Bank of Poland (NBP).			The volume of transactions on the FX mPlatform referred to in items 1 and 2 is expressed in PLN; the calculation includes transactions in the base currency, transactions in currencies other than PLN are converted at the fixing rate of the National Bank of Poland (NBP) prevailing on the transaction date.	

F. Other Account Service

15. A refusal by the Bank to execute the instruction received in the form of a SWIFT MT101 message sent in the form of a SWIFT MT 195 message	15. Rejection by the Bank of an instruction in the form of SWIFT MT101 message confirmed by a SWIFT message	PLN 10.00
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Chapter V. Trade Finance

NOTE

The fees specified in Section IV of this Tariff apply accordingly to amendments, certificates, statements and instructions under trade finance agreements. The fees and commissions for discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, payment for liabilities, electronic payment of liabilities do not include VAT.

NOTE

The fees specified in Section IV of this Tariff apply accordingly to amendments, certificates, statements and instructions under trade finance agreements. The fees and commissions for discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, payment for liabilities, electronic payment of liabilities do not include VAT. VAT will be added to the amount of the fee and commission in the amount resulting from applicable law.

Chapter VII. Letters of Credit

A. mBank Documentary Letters of Credit

4. Cancelling an order to open a letter of credit or to introduce amendments - depending on the workload required max. PLN 250.00

4. Cancelling an order to open a letter of credit or to introduce amendments PLN 250.00

Chapter IX. Custody Services

NOTE

The fees are quoted net, VAT exclusive. Monthly custody fees are calculated on the basis of the value of securities registered in a securities account, a deposit account, and registers as at the end of individual calendar days. The fee for cancelling an instruction is charged in the same amount and under the same rules as the fee for executing the original instruction. The fees listed herein charged by the depository do not include fees and commissions charged by brokers and brokerage houses, fees charged by central depositories (in particular, by the Central Securities Depository of Poland (KDPW S.A.) and the National Bank of Poland (NBP)) and fees due to the Mandatory Compensation System (Obowiązkowy System Rekompensat).

NOTE

The fees are quoted net, VAT exclusive. VAT will be added to the amount of the fee and commission in the amount resulting from applicable law. Monthly custody fees are calculated on the basis of the value of securities registered in a securities account, a deposit account, and registers as at the end of individual calendar days. The fee for cancelling an instruction is charged in the same amount and under the same rules as the fee for executing the original instruction. Except for the fees charged by the depository listed in this section, other fees and commissions may be charged by brokerage bureaus, brokerage houses and central depositories (in particular, by Krajowy Depozyt Papierów Wartościowych S.A., the Central Register of Treasury Bills, foreign clearing houses) and fees for the Mandatory Compensation Scheme.

Chapter X. Miscellaneous

1. Assessing commercial agreements, contract-related advisory, assistance in preparing documentation, trade finance transaction structuring (0.1%, min. PLN 2,000.00 (% of the contract value))

NOTE

The fee for assessing commercial agreements, contract-related advisory, assistance in preparing documentation and trade finance transaction structuring is quoted net, VAT exclusive.

1. Assessing commercial agreements, contract-related advisory, assistance in preparing documentation, trade finance transaction structuring (0.1%, min. PLN 2,000.00 (% of the contract value))

NOTE

The fee for assessing commercial agreements, contract-related advisory, assistance in preparing documentation and trade finance transaction structuring is quoted net, VAT exclusive. VAT will be added to the amount of the fee and commission in the amount resulting from applicable law.

Chapter XI. SME Packages Withdrawn from the Bank's Offer

A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019

22.	Using a flexible account, including: - standard administration of the account - granting access (and parameterization) to and using mBank CompanyNet (as per Section I.A. point 3) and (basic transaction module)	PLN 90.00 (per month)
23.	Using a flexible account plus, including: - standard administration of the account (as per Section I.A. point 3) and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module) and - Auto Overnight – automatic overnight deposit	PLN 140.00 (per month)
NOTE		
<i>If administration of the account covers also the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00 respectively. If the Bank keeps accounts of at least two Clients related by capital or organisation, i.e. through the owner / a co-owner / a shareholder, the fees defined in point 1 and 2 are PLN 75.00 and PLN 125 respectively.</i>		
24.	Using any two additional modules of mBank CompanyNet - per module as part of every system installation	no fee
25.	Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (per month)
NOTE		
<i>The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).</i>		
26.	Using the mBank CompanyConnect service	PLN 100.00 (per month)
27.	Issuing a VISA Business Debit payWave card	no fee
28.	Using a VISA Business Debit payWave card	PLN 5.00 (per month)
29.	Withdrawing cash using a Visa Business Debit payWave card at Planet Cash ATMs	PLN 1.00
30.	Depositing cash using a Visa Business payWave debit card in a cash deposit machine of:	
a)	the Bank	0.1%, min. PLN 5.00
b)	Euronet	0.1%, min. PLN 5.00
31.	Issuing a VISA Business Debit payWave card (we charge the fee if the Client withdraws from the Agreement)	PLN 30.00
32.	Issuing a VISA Business payWave card	PLN 50.00
33.	Renewing a VISA Business payWave card	PLN 50.00
34.	Using a VISA Business payWave card	PLN 10.00 (per month)
35.	Issuing a MasterCard Corporate PayPass card	PLN 50.00
36.	Renewing a MasterCard Corporate PayPass card	PLN 50.00
37.	Using a MasterCard Corporate PayPass card	PLN 10.00 (per month)
38.	Transfer in PLN ordered in mBank CompanyNet:	
a)	from 1 to 50 transfers in PLN per month (per transfer)	PLN 1.50
b)	51 or more transfers PLN per month (per transfer)	PLN 1.00

	39. Express Elixir express transfer in PLN – debited to the account	PLN 6.00
	40. Blue Cash express transfer in PLN – debited to the account	PLN 6.00
	41. SEPA Credit Transfer /Single Euro Payments Area	PLN 5.00
	- a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks)	
	and:	
	- 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	
	NOTE	
	<i>Applies to orders submitted via the electronic banking system from an account of the Client kept in euro.</i>	
	<i>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.</i>	
	<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>	
	42. SEPA Credit Transfer to the Client's bank account kept with the Bank	PLN 5.00