



Currency conversion commissions for transactions executed with Visa cards issued within corporate banking in mBank S.A.

Card type	Card name	Settlement currency ^a	Currency conversion commissions till 12 May 2014	Currency conversion commissions from 13 May 2014 ^b
Debit card	Visa Business debit PayWave	EUR till 12 May 2014 PLN from 13 May 2014	2.5% of the transaction's value for transactions in a currency other than PLN and EUR	5.9% of the transaction's value for transactions in a currency other than PLN
Prepaid payment card	Visa Business Prepaid	EUR till 12 May 2014 PLN from 13 May 2014	2.5% of the transaction's value for transactions in a currency other than PLN and EUR	5.9% of the transaction's value for transactions in a currency other than PLN
Bearer prepaid cards in the form of Electronic Money Instrument	Visa eMoney Visa eMoney payWave (including Private Label cards and of Sectorial type)	EUR till 12 May 2014 PLN from 13 May 2014	3.0% of the transaction's value for transactions in a currency other than PLN and EUR	5.9% of the transaction's value for transactions in a currency other than PLN
Bearer prepaid cards in the form of Electronic Money Instrument	Visa eMoney in EUR	EUR	3.0% of the transaction's value for transactions in a currency other than EUR	3.0% of the transaction's value for transactions in a currency other than EUR
Bearer prepaid cards in the form of Electronic Money Instrument	Visa eMoney in USD	USD	3.0% of the transaction's value for transactions in a currency other than USD	3.0% of the transaction's value for transactions in a currency other than USD
Bearer prepaid cards in the form of Electronic Money Instrument	Visa eMoney in GBP	GBP	3.0% of the transaction's value for transactions in a currency other than GBP	3.0% of the transaction's value for transactions in a currency other than GBP

^a From 13 May 2014 the settlement currency for Visa cards in the payment organisation was changed from EUR to PLN. The change will lead to a simplification of settlements of foreign transactions – all transactions executed in a foreign currency will be directly converted by Visa into PLN.

^b From 13 May 2014 currency conversion commissions in the payment organisation will change for Visa cards, for which the settlement currency is PLN. This change will not impact the cost of transactions for clients because the commission will substitute the so far used currency conversion commission and the Bank's currency spread.

Payment card with deferred payment	Visa Business payWave Visa Business Gold payWave Visa Business Platinum PayWave	EUR	2.5% of the transaction's value for transactions in a currency other than PLN and EUR	2.5% of the transaction's value for transactions in a currency other than PLN and EUR
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mBank S.A., ul. Senatorska 18, 00-950 Warszawa, entered in the commercial register of the National Court Register kept by the District Court for the Capital City of Warsaw, 12th Commercial Division, under KRS 0000025237, Tax Identification Number (NIP): 526-021-50-88, with its fully paid-up share capital amounting to PLN 168.696.052 as at 1 January 2014.

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