

THE RULES OF THE PROMOTIONAL OFFER "EFEKT Walutowy"

(within the SME Package in Nowy EFEKT Plus version)

1. The promotional offer "EFEKT Walutowy" includes sole proprietors, legal persons and entities without legal personality, provided they have legal capacity, which:
 - 1/ have the rights to use the SME Package in Nowy EFEKT Plus version at mBank S.A., and
 - 2/ have the rights to use FX Platform at mBank S.A., and
 - 3/ from 10 April 2012 to 9 July 2014 submitted at mBank S.A. the Statement on using the promotional offer "EFEKT Walutowy", hereinafter referred to as the "Clients".
2. The Client is entitled to the following:
 - 1/ return of the monthly fee, stipulated in the Tariff of banking fees and commissions of mBank for SME and Corporates for standard account administration and for using mBank CompanyNet - the electronic banking system (the basic transactional module), in line with the following rules:

If the total of monthly fx transactions executed by the Client via FX Platform is below or equal to PLN 30,000.	If the total of monthly fx transactions executed by the Client via FX Platform exceeds PLN 30,000 (return takes place in the following month)	If the total of monthly fx transactions executed by the Client via FX Platform exceeds PLN 80,000 (return takes place in the following month)
monthly fee PLN 140	return PLN 70	return PLN 140

- 2/ a reduced fee for foreign transfers, as stated below:

	If the total of monthly fx transactions executed by the Client via FX Platform exceeds PLN 30,000 (a reduced fee for the transfer is charged in the following month)	If the total of monthly fx transactions executed by the Client via FX Platform exceeds PLN 80,000 (a reduced fee for the transfer is charged in the following month)
Foreign transfer in a STANDARD mode	0.2% min. PLN 20 - PLN 105 maximum	0.2% min. PLN 20 - PLN 65 maximum

3. The Client loses his rights under the promotional offer "EFEKT Walutowy", in the case when in the offer validity term, he defaults on conditions referred to in point 1.
4. mBank S.A. reserves the right to amend the provisions of the Rules of the promotional offer. If the Rules are amended, the hyperlink to the Internet site of the mBank Group: (www.mbank.pl) with the amended Rules and the effective date thereof is published on the websites of the electronic banking system.
