

# Tariff of Banking Fees and Commissions of mBank for SME and Corporates

(uniform wording – effective 25<sup>th</sup> November 2013)



[mBank.pl](http://mBank.pl)

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## General provisions

1. The Tariff of Banking Fees and Commissions of mBank for SME and Corporates ("Tariff") sets out the amount and the terms and conditions of fees and commissions charged by mBank S.A. for banking services and other services provided by mBank S.A. by order of or to:
  - a) resident businesses, organisational units with a legal identity, organisational units without a legal identity, excluding banks;
  - b) non-residents, excluding natural persons and foreign banks.
2. The following terms used in the Tariff shall be construed as follows:
  - a) Bank – mBank S.A.;
  - b) business day – a business day at the Bank shall be understood at the Bank as a day on which the Bank is open for the Clients, i.e. every day from Monday to Friday, except for public holidays or days announced previously by the Bank as days free from work;
  - c) Client – a resident business, organisational unit with a legal identity, organisational unit without a legal identity (excluding banks) or a non-resident (excluding natural persons and foreign banks) who orders a banking transaction or holds an account credited with a transaction;
  - d) branch – organisational unit of the Bank which maintains the account of the Client or executes transactions and services in order to implement the Client's order.
3. All banking fees and commissions shall be paid by the Client unless otherwise agreed by the parties to the transaction and approved by the Bank. Fees and commissions not paid by the other party within 3 months of their accrual shall be charged to the Client.
4. Fees and commissions shall be accrued and charged on the date the transaction is executed or on a monthly, quarterly, or other basis as agreed with the Client.
5. In individual justifiable cases the Bank and the Client may agree a fee or commission or term and conditions of charging fees and commissions other than set out in the Tariff.
6. Properly accrued fees and commissions are not refundable.
7. Fees and commissions due to the Bank in one currency for a transaction in another currency shall be set based on conversion using the mid rate of exchange as quoted by the Bank.
8. Fees and commissions charged in a currency other than that in which the fees and commissions are accrued shall be set based on conversion using the relevant currency purchase or sale rate as quoted by the Bank.
9. In addition to the fees and commissions set out in the Tariff, the Bank shall also charge:
  - a) fees and commissions for postal and telecommunication services necessary to execute the Client's orders as per the Appendix to the Tariff;
  - b) fees and commissions charged by foreign and domestic banks which participate in the execution of the Client's order;
  - c) fees for courier delivery by order of the Client;
  - d) other fees charged by persons and institutions participating in the execution of the transaction (protest, legal opinion, etc.).
10. Fees and commissions for unusual services not listed in the Tariff shall be set by the Bank.
11. If the execution of the Client's order requires special efforts involving extra work time, or if by order of the Client the Bank oversteps the terms and conditions of standard agreements applicable in the Bank which requires legal and technical research and opinions, the amount of charged commissions may be raised by 50%.
12. The Bank may at a later date charge due fees and commissions not charged within the timeframe set out in the Tariff.
13. The Bank shall notify the Client of any amendment of the Tariff by providing notices in the offices of the Bank and, additionally, as per the terms and conditions of the agreement executed with the Client.

## I. Bank Accounts

### A. Bank Accounts and Cash Transactions

- |  |            |
|--|------------|
| 1. Standard administration of an account at the Bank's branch (per month)        | PLN 140.00 |
| – opening and maintenance of an account and                                      |            |
| – unlimited number of transfers among the Client's accounts within the Bank      |            |
| 2. Service defined in point 1 and additionally                                   | PLN 280.00 |
| – password activated telephone information (per month) on the account balance or |            |
| – standing payment orders to account of other Clients or                         |            |
| – standing payment orders to the Client's accounts with other banks or           |            |
| – maintenance of Auto Overnight – automatic deposit account                      |            |
| 3. Service defined in point 2 and additionally                                   | PLN 420.00 |
| – bank code enabling encrypted payment orders (per month) by facsimile or        |            |
| – Consolidation of balances in the selected account of the Client                |            |

#### NOTE TO POINTS 1-3

No fee is charged for standard administration of an account of a trade union, a sports club, a charity organization or a foundation (not engaged in business operations) and for an account of a company's social fund.

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|--|----------|
| 4. Fee for bank account statements:              |          |
| a) bank account statement in the electronic form | no fee   |
| b) bank account statement on paper               | PLN 6.00 |

#### NOTE

The fee is charged collectively, once a month, for each statement within the "periodical settlement".

- |                                      |           |
|--------------------------------------|-----------|
| c) copies of bank account statements | PLN 10.00 |
|--------------------------------------|-----------|

#### NOTE

The fee is charged collectively, once a month, for the copy of each individual statement, within the "periodical settlement". Copies of bank account statements are delivered in one form selected by the Client. The fee is charged for copies of paper and electronic statements (including MT940).

- |  |                     |
|--|---------------------|
| 5. Open cash deposit to the Client's account in PLN made at the Bank's cash desk – of the value deposited  | 0.5% min. PLN 15.00 |
| 6. Open cash deposit (banknotes) to the Client's account in the currency of the account (other than PLN) made at the Bank's cash desk – of the value deposited | 1% min. PLN 15.00   |
| 7. Open cash deposit (coins) to the Client's account in the currency of the account (other than PLN) made at the Bank's cash desk – of the value deposited     | 50% min. PLN 20.00  |
| 8. Closed cash deposit on the Client's account in PLN – of the value deposited   | 0.4% min. PLN 15.00 |
| 9. Closed cash deposit (banknotes) on the Client's account in the currency of the account (other than PLN) – of the value deposited                            | 0.8% min. PLN 15.00 |
| 10. Closed cash deposit (coins) on the Client's account in the currency of the account (other than PLN) – of the value deposited                               | 50% min. PLN 20.00  |
| 11. Cash deposit to a third person's account held with the Bank in PLN – of the value deposited  | 1% min. PLN 15.00   |
| 12. Cash deposit (banknotes) to a third person's account held with the Bank in the currency of the account (other than PLN) – of the value deposited           | 1% min. PLN 15.00   |
| 13. Cash deposit (coins) to a third person's account held with the Bank in the currency of the account (other than PLN) – of the value deposited               | 50% min. PLN 20.00  |

NOTE TO POINTS 5, 8 AND 11

The additional fee for deposits including many coins (over 10% of the total value) is 1% of the total amount in coins.

NOTE TO POINTS 5-13

The additional fee for deposits containing unsorted notes or coins is 0.3% of the total amount.

14. Closed deposit in PLN at a post office – of the value deposited	0,6% min PLN 15.00
15. Cash deposit using a Visa Business debit payWave card in a cash deposit machine of:	
a) Bank	0.3% min. PLN 7.00
b) Euronet	0.3% min. PLN 7.00
16. Open cash withdrawal from the Client's account in PLN made at the Bank's cash desk – of the value withdrawn	0.15% min. PLN 10.00
17. Open cash withdrawal from the Client's account in the currency of the account (other than PLN) made at the Bank's cash desk – of the value withdrawn	1% min. PLN 10.00
18. Closed cash withdrawal from the Client's account in PLN – of the value withdrawn	0.1% min. PLN 10.00
19. Closed cash withdrawal from the Client's account in the currency of the account (other than PLN) – of the value withdrawn	0.8% min. PLN 10.00
20. Cash withdrawal from the Client's account in PLN that requires notification, made within a time shorter than the standard time limit (provided funds are available in the Bank) – of the value withdrawn	0.3% min. PLN 10.00
21. Cash withdrawal from the Client's account in the currency of the account (other than PLN) that requires notification, made within a time shorter than the standard time limit (provided funds are available in the Bank) – of the value withdrawn	1.2% min. PLN 10.00
NOTE	
Conditions for execution of cash withdrawal that requires notification:	
1) for PLN, EUR and USD of an amount less than or equal to PLN 20,000 or the equivalent in EUR or USD of this amount – the Client submits the notification by 11.30 a.m. one business day before making the withdrawal (that concerns only closed cash withdrawal),	
2) for PLN, EUR and USD of an amount exceeding PLN 20,000 or the equivalent in EUR or USD of this amount – the Client submits the notification by 10.00 a.m. one business day before making the withdrawal (that concerns open and closed cash withdrawal),	
3) for remaining currencies regardless of the amount – the Client submits the notification by 10.00 a.m. two business days before making the withdrawal (that concerns open and closed cash withdrawal).	
22. Acceptance of a paper or fax instruction concerning cash withdrawal from the Client's own account, requiring an instruction, order of closed cash withdrawal, order of nominal value exchange	PLN 30.00
23. Failure to collect a notified cash withdrawal for reasons the Client is to be blamed for – up to the requested amount of such a withdrawal	0.4% min. PLN 10.00
24. Cash withdrawal by a third party in the currency of the account – of the amount of the withdrawal	1% min. PLN 10.00
25. PLN transfer – credit to the account	no fee
26. PLN transfer – debit against the account, to a PLN account:	
– submitted via the electronic banking system	PLN 2.50
– submitted using SWIFT MT 101 message	PLN 5.00
– submitted on paper (on a standard form complying with the PN-F-01101 standard)	PLN 30.00
– submitted on paper (on a non-standard form that does not comply with the PN-F-01101 standard) – additional fee	PLN 15.00

NOTE

No fee is charged for a transfer to the Client's account with another bank in the case of remitting funds previously received from another bank into a term deposit account with the Bank (unless the deposit is terminated before maturity).

27. PLN transfer in SORBNET2 – debit against the account	
a) PLN 1,000,000.00 or more	PLN 10.00 plus NBP fees
b) less than PLN 1,000,000.00	PLN 30.00 plus NBP fees
28. Instant Express Elixir PLN transfer – debit against the account	PLN 10.00
29. Instant Blue Cash PLN transfer – debit against the account	PLN 10.00
30. Direct Debit <sup>1</sup>	
a) fee paid by the payee who is a Client of the Bank	
– for accepting electronic instructions for execution	PLN 1.00
b) fee paid by the payer who is a Client of the Bank	
– for executing a Direct Debit instruction	PLN 2.50
– for executing a Direct Debit return	PLN 6.00
– for cancellation of a non-executed Direct Debit	PLN 6.00
31. Post giro with confirmation of receipt – submitted via the electronic banking system	PLN 2.50
32. Making available of electronic images of documents confirming receipt and return of post giro	PLN 200.00 (per month)
33. HalCash transfer (ordered via the electronic banking system)	
a) placing an instruction	PLN 1.00
b) execution (settlement)	PLN 6.00
34. Client's written order for the Bank to contact another domestic bank in the case concerning:	PLN 30.00 plus the other bank's fees
a) question to a domestic payment (incoming or outgoing) correctly executed and settled by the Bank	
b) searching for an incoming domestic payment	
c) order for the return of an outgoing domestic payment correctly executed by the Bank	

NOTE:

Fee collected for each action listed in 34 a, b or c.

35. Service of incoming transfers from Retail Clients of the Bank on closed accounts of SME and Corporate Clients of the Bank	PLN 30.00 (per month)
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## B. Purchase and Sale of Foreign Currencies in banknotes

Purchase and sale of foreign currencies – banknotes	1.25%
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NOTE

If the money is paid into / withdrawn from an account held with the Bank, no additional fee for cash deposits/withdrawals is being charged.

## C. Foreign Payments

1. Transfer from abroad or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank, with determined cost option – 'BEN' or 'SHA' (the Bank's costs are covered by the beneficiary) and settled by the Bank:	
a) automatically (no need for manual intervention of the Bank)	PLN 10.00
b) manually	PLN 20.00

<sup>1</sup> applicable to Clients who concluded the "Direct Debit Application Agreement" after 14 February 2007

NOTE

Transfer from abroad or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank is settled automatically if:

- 1) there is a positive automatic verification of the payer's data performed in accordance with the Regulation No. 1781/2006 of the European Parliament and the Council,
- 2) the IBAN account number indicated in the transfer is correct, and
- 3) the currency of the account and the currency of the inflowing funds are the same, or if booking on the account is made automatically, with appropriate exchange rate applied in accordance with the valid table of exchange rates at the Bank (currency exchange transaction is executed if as a result of automatic search of the Client's main account in the currency of inflowing funds the account was not identified and credited).

Transfer from abroad or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank and using one of the SME Packages are not subject to this fee.

2. PLN transfer carried out to an account of a Client held in foreign currency within the Bank or transfer in a foreign currency carried out to the Client's account held within the Bank
  - a) executed with the D value date for the beneficiary, where D stands for the date of execution of the Client's payment order by the Bank (booking on the beneficiary's account is made at the latest on the following business day for the Bank) PLN 20.00
  - b) executed with the D value date for the beneficiary, where D stands for execution of the Client's payment order by the Bank (booking on the beneficiary's account is made during a given business day for the Bank) PLN 30.00

NOTE TO POINT 2b

Regarding the orders made solely via mBank CompanyNet – Internet e-banking system, as Internal Foreign Currency Transfer.

3. Telephone notification to the Client of an incoming transfer as per the Client's standing instructions or SWIFT instructions or to enquire about the payment (sub-account to be credited) PLN 20.00

4. Transfer to a foreign bank in a foreign currency or transfer in a foreign currency to another domestic bank

ORDER EXECUTION MODE	VALUE DATE FOR THE BENEFICIARY'S BANK	EXECUTION OF:	OF THE AMOUNT TRANSFERRED:
STANDARD	D+2	payment order not subject to the Act on Payment Services of 19 August 2011	0,25%, min. PLN 20.00, max. PLN 200.00
URGENT	D+1	payment order in CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, RON, RUB, SEK and USD	0,30%, min. PLN 30.00, max. PLN 300.00
EXPRESS	D	payment order in EUR, GBP i USD	0,35%, min. PLN 40.00

where D means a date of the Client's payment order execution by the Bank

5. Transfer to a foreign bank in AUD, CNY, JPY, PLN and TRY or transfer in AUD, CNY, JPY and TRY to another domestic bank – of the amount transferred 0.25%,  
min. PLN 20.00 max. PLN 200.00

NOTE TO POINTS 4 AND 5

An additional fee is charged for a payment order placed in a paper form on:

- a standard form (available in the offices of the Bank), PLN 30.00
- a non-standard form (other than that available in the offices of the Bank). PLN 45.00

6. SEPA Credit Transfer /Single Euro Payments Area/ PLN 20.00

- transfer carried out in Euro to an account of a beneficiary in a bank on a territory of the EU (including other domestic banks)

and:

- stating the BIC code of the beneficiary's bank
- stating the number of the beneficiary's account according to the IBAN standard
- defining the cost option – SHA (i. e. costs of the transferring bank are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary)

NOTE

Relates to orders made via the electronic banking system from an account of the Client kept in Euro. Release of the SEPA Credit Transfer is possible only in case of a beneficiary's bank participation in the SEPA Scheme. Verification of the participation is made during the transfer ordering in the electronic banking system.

In accordance with the rules of the SEPA Credit Transfer Scheme, the maximum settlement period is 1 business day, counting from the day of executing the Client's payment order by the Bank (D+1) and is dependent on the manner of executing the Credit Transfer by the beneficiary's bank.

7. SEPA Credit Transfer Recall PLN 20.00  
plus the other bank's fees

#### NOTE

Execution of SEPA Credit Transfer Recall through electronic banking system is possible within 10 business days from the date of executing the transfer and concerns only the following cases:

- duplicate sending
- technical problems,
- fraudulent originated Credit Transfer.

8. EuroExpress Transfer / Trans-European Automated Real-Time Gross Settlement Express Transfer System / PLN 200.00
- transfer carried out in Euro to an account of the beneficiary in a bank which is a member of the TARGET2 System and:
    - stating the BIC code of the beneficiary's bank
    - stating the number of the beneficiary's account according to the IBAN standard
    - defining the cost option – SHA (i.e. costs of the transferring bank are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary)

#### NOTE

Relates to orders made via the electronic banking system from an account of the Client kept in Euro. Verification of the beneficiary's bank participation in the TARGET2 System is made during the transfer ordering in the electronic banking system. In accordance with the applicable rules specified for the TARGET2 System, the Bank executes the transfer in real time, in an express mode, with value date D to the beneficiary's bank, where D means a date of the Client's payment order execution by the Bank. The final manner of execution of the EuroExpress Transfer is dependent on the beneficiary's bank. No additional telecommunication (SWIFT) fees are charged in the case of effecting EuroExpress Transfer.

9. Client's written order for the Bank to contact another bank in the case concerning: PLN 200.00  
plus the other bank's fees
- a) cancelling or changing the payment details of an outgoing foreign payment
  - b) searching for an incoming foreign payment
  - c) questions to a foreign payment (outgoing or incoming) correctly executed and settled by the Bank

#### NOTE:

Fee collected for each action listed in 9 a, b or c.

## D. Electronic Banking

### 1. Home banking system

1. System installation (for each user, including installation and installation of an upgrade) (one-off fee) PLN 300.00
2. Home banking system's user training (one-off fee) PLN 300.00
3. System access (for each user) – per month PLN 200.00
4. Support of/consultations about integration of the electronic banking systems with the Client's systems, or maintenance works performed by the Bank's employee on the Client's premises, connected with improper use of the system or resulting from other reasons which cannot be attributed to the Bank
- a) less than 1.5 hour PLN 150.00
  - b) more than 1.5 hour PLN 300.00
  - c) daily rate PLN 500.00

#### NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the journey to the Client's).

### 2. mBank CompanyNet – internet banking system

1. Access to and parameterisation of the internet electronic banking system in accordance with the Client's instruction PLN 50.00
2. Using the Internet electronic banking system which includes the basic transactional module and possibly no more than two additional modules of that system – for every system installation PLN 60.00 (per month)



- |  |                        |
|--|------------------------|
| 3. Using the Internet electronic banking system which includes the basic transactional module and at least three and no more than four additional modules of that system – for every system installation | PLN 120.00 (per month) |
| 4. Using the Internet electronic banking system which includes the basic transactional module and more than four additional modules of that system – for every system installation                       | PLN 180.00 (per month) |

NOTE  
The following modules: Cash, Cards, Trade Finance and every module introduced to the offer of the Bank after 1 June 2010 are considered additional modules of the Internet electronic banking system (excluding the FX Platform and the Business News module)

- |  |                          |
|--|--------------------------|
| 5. Using the Business News module of the Internet electronic banking system  | PLN 30.00 (per month)    |
| 6. Using the FX Platform   | no fee                   |
| 7. Internet banking system's user training   | PLN 300.00 (one-off fee) |
| 8. Fee for a token   |                          |
| a) the first token   | no fee                   |
| b) another token or replacement of a token   | PLN 200.00               |
| 9. Support of/consultations about integration of the electronic banking systems with the Client's systems, or maintenance works performed by the Bank's employee on the Client's premises, connected with improper use of the system or other reasons which cannot be attributed to the Bank |                          |
| a) less than 1.5 hour  | PLN 150.00               |
| b) more than 1.5 hour  | PLN 300.00               |
| c) daily rate  | PLN 500.00               |

NOTE  
The daily rate is applicable to work amounting to more than 6 hours a day (including the journey to the Client's).

### 3. mBank CompanyMobile

- |   |                       |
|---|-----------------------|
| 1. Making the mBank CompanyMobile service available | no fee                |
| 2. Using the mBank CompanyMobile service            | PLN 50.00 (per month) |

### 4. mBank CompanyConnect Classic

- |  |                        |
|--|------------------------|
| 1. Making the mBank CompanyConnect Classic service available | PLN 2,000.00           |
| 2. Using the mBank CompanyConnect Classic service            | PLN 200.00 (per month) |

## E. Business Cards

### 1. Visa Business debit payWave payment Card

- |   |           |
|---|-----------|
| 1. Issuing a card   | PLN 40.00 |
| 2. Monthly fee for using a card   | PLN 5.00  |
| 3. Issuing a copy of the card   | PLN 30.00 |
| 4. Issuing a replacement card (if lost)   | PLN 40.00 |
| 5. Checking the available balance of an account at an ATM – service available in ATMs which provide the service of checking the available balance | PLN 1.50  |

6. Cash withdrawal at a point-of-sale (Visa cash back service) <sup>2</sup>	no fee
7. Cash withdrawal with the use of the card	
a) in ATMs of the following networks:	
– Cash4You	PLN 3.00
– eCard	PLN 3.00
– Euronet on the territory of Poland	PLN 3.00
– Bank Zachodni WBK S.A.	PLN 3.00
b) in other ATMs and cash desks of other banks in Poland and abroad	3%, min. PLN 7.00
8. Copy of documentation confirming an executed operation	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
9. Card blockade	no fee
10. Change of daily limits after issuing the card	PLN 10.00

**NOTE RELATING TO POINT E. 1**

In the case of transactions made by cards for which EUR is the settlement currency, a currency conversion commission of up to 3% of the transaction value is charged for transactions made in currency other than EUR or PLN.

In the case of transactions made by cards for which PLN is the settlement currency, a currency conversion commission of up to 5.9% of the transaction value is charged for transactions made in currency other than PLN.

**2. Visa Business payWave Card**

1. Issuing a card (fee is charged each time upon card order)	PLN 190.00
2. Annual card fee	PLN 190.00
3. Issuing a copy of the card	PLN 70.00
4. Issuing a replacement card (if lost)	PLN 150.00
5. Issuing a card – express mode (additional fee to points 1,3 and 4)	PLN 500.00 plus shipping charges
6. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
7. Checking the card balance at ATMs offering the service of checking the card balance	PLN 1.50
8. Cash withdrawal at a point-of-sale (Visa cash back service) <sup>3</sup>	no fee
9. Commission for operations executed with a charge card – of the amount of the operation	1%
10. Copy of documentation confirming an executed operation	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blockade	no fee
12. Card insurance (package “Just-In-Case”)	PLN 0.90 (per month)
13. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 100.00

<sup>2</sup> details concerning Visa cash back service are available on the website: [www.mbank.pl](http://www.mbank.pl)

<sup>3</sup> details concerning Visa cash back service are available on the website: [www.mbank.pl](http://www.mbank.pl)

14. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00
15. Fee for changing PIN in an ATM offering this service <sup>4</sup>	PLN 2.00

### 3. MasterCard Corporate PayPass Card

1. Issuing a card (fee is charged each time upon card order)	PLN 190.00
2. Annual card fee	PLN 190.00
3. Issuing a copy of the card	PLN 70.00
4. Issuing a replacement card (if lost)	PLN 150.00
5. Issuing a card – express mode (additional fee to points 1,3 and 4)	PLN 500.00 plus shipping charges
6. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
7. Checking the card balance at ATMs offering the service of checking the card balance	PLN 1.50
8. Cash withdrawal at a point-of-sale (MasterCard Cash Back service) <sup>5</sup>	no fee
9. Commission for operations executed with a charge card – of the amount of the operation	1%
10. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blockade	no fee
12. Card insurance (package "Just-In-Case")	PLN 0.90 (per month)
13. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 100.00

14. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00
15. Fee for changing PIN in an ATM offering this service <sup>6</sup>	PLN 2.00

### 4. Visa Business Gold payWave Card

1. Issuing a card (fee is charged each time upon card order)	PLN 340.00
2. Annual card fee	PLN 340.00
3. Issuing a copy of the card	PLN 150.00

<sup>4</sup> applies as of the date on which the service is offered by the Bank

<sup>5</sup> details concerning MasterCard Cash Back service are available on the website: [www.mbank.pl](http://www.mbank.pl)

<sup>6</sup> applies as of the date on which the service is offered by the Bank

4. Issuing a replacement card (if lost)	no fee
5. Issuing a card – express mode (additional fee to points 1,3 and 4)	PLN 500.00 plus shipping charges
6. Cash operation – of the amount of the withdrawal	3% min. PLN 7.00
7. Checking the card balance at ATMs offering the service of checking the card balance	PLN 1.50
8. Cash withdrawal at a point-of-sale (Visa cash back service) <sup>7</sup>	no fee
9. Commission for operations executed with a charge card – of the amount of the operation	1%
10. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blockade	no fee
12. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 150.00
13. Visit to an airport lounge as a participant of the Priority Pass program	USD 27.00 (per person)
14. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00
15. Fee for changing PIN in an ATM offering this service <sup>8</sup>	PLN 2.00
<b>5. MasterCard Corporate Gold PayPass Card</b>	
1. Issuing a card (fee is charged each time upon card order)	PLN 340.00
2. Annual card fee	PLN 340.00
3. Issuing a copy of the card	PLN 70.00
4. Issuing a replacement card (if lost)	PLN 150.00
5. Issuing a card – express mode (additional fee to points 1,3 and 4)	PLN 500.00 plus shipping charges
6. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
7. Checking the card balance at ATMs offering the service of checking the card balance	PLN 1.50
8. Cash withdrawal at a point-of-sale (MasterCard Cash Back service) <sup>9</sup>	no fee]
9. Commission for operations executed with a charge card – of the amount of the operation	1%
10. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00

<sup>7</sup> details concerning Visa cash back service are available on the website: [www.mbank.pl](http://www.mbank.pl)

<sup>8</sup> applies as of the date on which the service is offered by the Bank

<sup>9</sup> details concerning MasterCard Cash Back service are available on the website: [www.mbank.pl](http://www.mbank.pl)

11. Card blockade	no fee
12. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 100.00
13. Visit to an airport lounge as a participant of the Priority Pass program	USD 27.00 (per person)
14. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00
15. Fee for changing PIN in an ATM offering this service <sup>10</sup>	PLN 2.00

#### 6. Visa Business Platinum payWave Card

1. Issuing a card (fee is charged each time upon card order)	PLN 525.00
2. Annual card fee	PLN 525.00
3. Issuing a copy of the card	PLN 100.00
4. Issuing a replacement card (if lost)	no fee
5. Issuing a card – express mode (additional fee to points 1,3 and 4)	PLN 500.00 plus shipping charges
6. Cash withdrawal – of the amount of the operation	3% min. PLN 7.00
7. Checking the card balance at ATMs offering the service of checking the card balance	PLN 1.50
8. Cash withdrawal at a point-of-sale (Visa cash back service) <sup>11</sup>	no fee
9. Commission for operations executed with a charge card – of the amount of the operation	0%
10. Copy of documentation confirming an operation executed	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blockade	no fee
12. Issuing a card (fee charged in the case when the Client withdraws from the Agreement)	PLN 250.00
13. Visit to an airport lounge as a participant of the Priority Pass program	USD 27.00 (per person)
14. Statements of operations:	
a) an electronic statement of operations	no fee
b) a paper statement of operations	PLN 4.00
additionally, if requested by the Client:	
c) a copy of the paper statement of operations	PLN 9.00
15. Fee for changing PIN in an ATM offering this service <sup>12</sup>	PLN 2.00

#### NOTE RELATING TO POINT E. 2, E. 4 AND E.6:

In the case of operations in a foreign currency other than EUR, a currency conversion commission of up to 2.5% is added to the amount of the operation.

<sup>10</sup> applies as of the date on which the service is offered by the Bank

<sup>11</sup> details concerning Visa cash back service are available on the website: [www.mbank.pl](http://www.mbank.pl)

<sup>12</sup> applies as of the date on which the service is offered by the Bank

## 7. Visa Business Prepaid Card

1. Issuing a card	PLN 30.00
2. Monthly fee for using a card	subject to negotiation
3. Issuing the card for another period (card reissue)	PLN 30.00
4. Issuing a replacement card (if lost)	PLN 30.00
5. Checking the card balance:	
a) by phone in the Pre-paid Cards Service Centre	no fee
b) through the Internet Pre-paid Card Service	no fee
c) in ATMs offering the service of checking the card balance	PLN 1.50
6. Imprint on the card (Picture Card) (every time the fee is added to the fee for issuing the card)	PLN 5.00
7. Card or PIN code shipment:	
a) normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 1000 cards or PIN codes)	PLN 30.00
8. Cash withdrawal using the card – depending on the value of the transaction:	
a) in all domestic ATMs	PLN 5.00
b) in all foreign ATMs	3%, min. PLN 7.00
c) in all cash desks of banks, domestically and abroad, which provide the service of cash withdrawal using the card	3%, min. PLN 7.00
9. Card loading in the form of an internal/external transfer	cost of transfer
10. Loading/unloading cards through the Internet electronic banking system (loading/unloading with the use of the loading file) – from the load/unload amount	0.5%
11. Copy of a documentation confirming an operation executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blockade	no fee
13. Card insurance:	
a) insurance against unauthorised use of the card	no fee
b) insurance against loss of funds withdrawn from an ATM	no fee
14. Access to the Internet Pre-paid Cards Service for card Users	no fee
15. Fee for maintenance of Pre-paid Account for servicing cards for the benefit of the Client	no fee
16. Making it possible to order cards with an individual design of the front of the card prepared by the Client (Picture Card)	PLN 300.00
17. Preparing and production of cards with an individual design and the back of the card (Co-brand Card) – depending on the volume of the cards ordered	subject to negotiation
18. Fee for changing PIN in an ATM offering this service <sup>13</sup>	PLN 2.00

<sup>13</sup> applies as of the date on which the service is offered by the Bank

## 8. Visa Profit Prepaid Card

1. Issuing a card	PLN 15.00
2. Monthly fee for using a card	subject to negotiation
3. Issuing the card for another period (card reissue)	PLN 15.00
4. Issuing a replacement card (if lost)	PLN 15.00
5. Checking the card balance:	
a) by phone in the Pre-paid Cards Service Centre	no fee
b) through the Internet Pre-paid Card Service	no fee
c) in ATMs offering the service of checking the card balance	PLN 1.50
6. Imprint on the card (Picture Card) (every time the fee is added to the fee for issuing the card)	PLN 5.00
7. Card and PIN code shipment:	
a) normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 1000 cards or PIN codes)	PLN 30.00
8. Cash withdrawal using the card – depending on the value of the transaction:	
a) in all domestic ATMs	PLN 5.00
b) in all cash desks of domestic banks which provide the service of cash withdrawal using the card	3%, min. PLN 7.00
9. Loading/unloading cards through the Internet electronic banking system (loading/unloading with the use of the loading file) – from the load/unload amount	0.5%
10. Copy of a documentation confirming an operation executed in Poland	PLN 20.00
11. Card blockade	no fee
12. Access to the Internet Pre-paid Cards Service for card Users	no fee
13. Fee for maintenance of Pre-paid Account for servicing cards for the benefit of the Client	no fee
14. Making it possible to order cards with an individual design of the front of the card prepared by the Client (Picture Card)	PLN 300.00
15. Preparing and production of cards with an individual design prepared by the Client – the front and the back of the card (Co-brand Card) – depending on the volume of the cards ordered	subject to negotiation
16. Fee for changing PIN in an ATM offering this service <sup>14</sup>	PLN 2.00

## 9. Visa Bonus Prepaid Card

1. Issuing a card	PLN 10.00
2. Monthly fee for using a card	subject to negotiation
3. Issuing the card for another period (card reissue)	PLN 10.00
4. Issuing a replacement card (if lost)	PLN 10.00

<sup>14</sup> applies as of the date on which the service is offered by the Bank

5. Checking the card balance:	
a) by phone in the Pre-paid Cards Service Centre	no fee
b) through the Internet Pre-paid Card Service	no fee
6. Imprint on the card (Picture Card) (every time the fee is added to the fee for issuing the card)	PLN 5.00
7. Card shipment:	
a) Normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 100 cards)	PLN 30.00
8. Loading/unloading cards through the Internet electronic banking system (loading/unloading with the use of the loading file) – from the load/unload amount	0.5%
9. Copy of a documentation confirming an operation executed in Poland	PLN 20.00
10. Card blockade	no fee
11. Access to the Internet Pre-paid Cards Service for card Users	no fee
12. Fee for maintenance of Pre-paid Account for servicing cards for the benefit of the Client	no fee
13. Making it possible to order cards with an individual design of the front of the card prepared by the Client (Picture Card)	PLN 300.00
14. Preparing and production of cards with an individual design prepared by the Client – the front and the back of the card (Co-brand Card) – depending on the volume of the cards ordered	subject to negotiation

**10. MasterCard eMoney prepaid Card (Electronic Money Instrument)**

1. Issuing a card	PLN 8.00
2. Monthly fee for using a card	no fee
3. Checking the card balance:	
a) by phone in the Prepaid Cards Service Centre	no fee
b) through the Internet Prepaid Cards Service	no fee
4. Imprint on the card (Picture Card) (each time the fee is added to the fee for issuing the card)	PLN 5.00
5. Card shipment:	
a) normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 1000 cards or PIN codes)	PLN 30.00
8. Electronic Money redemption	PLN 14.90
9. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
10. Card blockade	no fee
11. Access to the Internet Prepaid Cards Service for card Users	no fee



- |  |                        |
|--|------------------------|
| 12. Making it possible to order cards with an individual design on the front of the card prepared by the Client (Picture Card)   | PLN 300.00             |
| 13. Preparing and production of cards with an individual design prepared by the Client – the front and the back of the card (Co-brand Card) – depending on the volume of the cards ordered | subject to negotiation |

**11. MasterCard eMoney PayPass prepaid Card (Electronic Money Instrument)**

- |  |                                      |
|--|--------------------------------------|
| 1. Issuing a card  | PLN 15.00                            |
| 2. Monthly fee for using a card  | no fee                               |
| 3. Checking the card balance:  |                                      |
| a) by phone in the Prepaid Cards Service Centre  | no fee                               |
| b) through the Internet Prepaid Cards Service  | no fee                               |
| c) at ATMs offering the service of checking the card balance   | PLN 1.50                             |
| 4. Imprint on the card (Picture Card) (each time the fee is added to the fee for issuing the card)                             | PLN 5.00                             |
| 5. Card or PIN code shipment:  |                                      |
| a) normal letter   | no fee                               |
| b) courier   | PLN 20.00                            |
| c) courier – collective shipment<br>(for every 1000 cards or PIN codes)  | PLN 30.00                            |
| 6. Card cash withdrawal – depending on the value of the transaction:   |                                      |
| a) at all domestic ATMs  | PLN 5.00                             |
| b) at all foreign ATMs   | 3%, min. PLN 7.00                    |
| c) at all cash desks of banks, domestically and abroad, which provide the service of cash withdrawal using the card            | 3%, min. PLN 15.00                   |
| 7. Card loading through an internal/external transfer  | transfer cost                        |
| 8. Loading cards through the internet electronic banking system (loading with the use of the input file)                       | no fee                               |
| 9. Electronic Money redemption   | PLN 14.90                            |
| 10. Electronic Money redemption by means of postal order   | PLN 14.90<br>plus postal order costs |
| 11. Card blockade  | no fee                               |
| 12. Access to the Internet Prepaid Cards Service for card Users  | no fee                               |
| 13. Making it possible to order cards with an individual design on the front of the card prepared by the Client (Picture Card) | PLN 300.00                           |
| 14. Fee for changing PIN in an ATM offering this service <sup>15</sup>   | PLN 2.00                             |

**12. Visa eMoney prepaid Card (Electronic Money Instrument)**

- |                                 |           |
|---------------------------------|-----------|
| 1. Issuing a card               | PLN 10.00 |
| 2. Monthly fee for using a card | no fee    |

<sup>15</sup> applies as of the date on which the service is offered by the Bank

3. Checking the card balance:	
a) by phone in the Prepaid Cards Service Centre	no fee
b) through the Internet Prepaid Cards Service	no fee
c) at ATMs offering the service of checking the card balance	PLN 1.50
4. Imprint on the card (Picture Card) (each time the fee is added to the fee for issuing the card)	PLN 5.00
5. Card or PIN code shipment:	
a) normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 1000 cards or PIN codes)	PLN 30.00
6. Card cash withdrawal – depending on the value of the transaction:	
a) at all domestic ATMs	PLN 5.00
b) at all foreign ATMs	3%, min. PLN 7.00
c) at all cash desks of banks, domestically and abroad, which provide the service of cash withdrawal using the card	3%, min. PLN 15.00
7. Card loading through an internal/external transfer	transfer cost
8. Loading cards through the internet electronic banking system (loading with the use of the input file)	no fee
9. Electronic Money redemption	PLN 14.90
10. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
11. Card blockade	no fee
12. Access to the Internet Prepaid Cards Service for card Users	no fee
13. Making it possible to order cards with an individual design on the front of the card prepared by the Client (Picture Card)	PLN 300.00
14. Fee for changing PIN in an ATM offering this service <sup>16</sup>	PLN 2.00
<b>13. Visa eMoney payWave prepaid Card (Electronic Money Instrument)</b>	
1. Issuing a card	PLN 15.00
2. Monthly fee for using a card	no fee
3. Checking the card balance:	
a) by phone in the Prepaid Cards Service Centre	no fee
b) through the Internet Prepaid Cards Service	no fee
c) at ATMs offering the service of checking the card balance	PLN 1.50
4. Imprint on the card (Picture Card) (each time the fee is added to the fee for issuing the card)	PLN 5.00
5. Card or PIN code shipment:	
a) normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 1000 cards or PIN codes)	PLN 30.00

<sup>16</sup> applies as of the date on which the service is offered by the Bank

6. Card cash withdrawal – depending on the value of the transaction:	
a) at all domestic ATMs	PLN 5.00
b) at all foreign ATMs	3%, min. PLN 7.00
c) at all cash desks of banks, domestically and abroad, which provide the service of cash withdrawal using the card	3%, min. PLN 15.00
7. Card loading through an internal/external transfer	transfer cost
8. Loading cards through the internet electronic banking system (loading with the use of the input file)	no fee
9. Electronic Money redemption	PLN 14.90
10. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
11. Card blockade	no fee
12. Access to the Internet Prepaid Cards Service for card Users	no fee
13. Making it possible to order cards with an individual design on the front of the card prepared by the Client (Picture Card)	PLN 300.00
14. Fee for changing PIN in an ATM offering this service <sup>17</sup>	PLN 2.00

**NOTE RELATING TO POINT E.7-8 AND E.12-13:**

In the case of transactions made by cards for which EUR is the settlement currency, a currency conversion commission of up to 3% of the transaction value is charged for transactions made in currency other than EUR or PLN.

In the case of transactions made by cards for which PLN is the settlement currency, a currency conversion commission of up to 5.9% of the transaction value is charged for transactions made in currency other than PLN.

**14. Visa eMoney prepaid Card in EUR/USD/GBP (Electronic Money Instrument)**

1. Issuing a card	PLN 10.00
2. Monthly fee for using a card	no fee
3. Checking the card balance:	
a) by phone in the Prepaid Cards Service Centre	no fee
b) through the Internet Prepaid Cards Service	no fee
c) at ATMs offering the service of checking the card balance	EUR 0.50 / GBP 0.50/ USD 0.50
4. Imprint on the card (Picture Card) (each time the fee is added to the fee for issuing the card)	PLN 5.00
5. Card or PIN code shipment:	
a) normal letter	no fee
b) courier	PLN 20.00
c) courier – collective shipment (for every 1000 cards or PIN codes)	PLN 30.00
6. Card cash withdrawal – depending on the value of the transaction:	
a) we wszystkich bankomatach w kraju	EUR 1.50 / GBP 1.00/ USD 2.00
b) at all foreign ATMs	EUR 2.50 / GBP 2.00/ USD 3.00
c) at all cash desks of banks, domestically and abroad, which provide the service of cash withdrawal using the card	EUR 2.50 / GBP 2.00/ USD 3.00
7. Card loading through an internal/external transfer	transfer cost
8. Loading cards through the internet electronic banking system (loading with the use of the input file)	no fee

<sup>17</sup> applies as of the date on which the service is offered by the Bank

9. Electronic Money redemption	PLN 14.90 plus currency conversion costs
10. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs plus currency conversion costs
11. Card blockade	no fee
12. Access to the Internet Prepaid Cards Service for card Users	no fee
13. Making it possible to order cards with an individual design on the front of the card prepared by the Client (Picture Card)	PLN 300.00
14. Fee for changing PIN in an ATM offering this service <sup>18</sup>	EUR 0.50 / GBP 0.50 / USD 0.50]

#### NOTE RELATING TO POINT E.14

In the case of operations in a currency other than card's settlement currency, a currency conversion commission of 3% is added to the amount of the operation.

## F. SME Package

### 1. SME Package New EFEKT

1. Standard administration of the account (as per Section I.A point 1) as well as access (including parameterisation) and use of mBank CompanyNet – internet banking system (basic transactional module)	PLN 90.00 (per month)
--	-----------------------

#### NOTE

If administration of the account includes additional services listed in Section I.A. point 2 or 3, the additional charge per month is PLN 140 or PLN 280, respectively.

2. Using no more than two additional modules of the internet banking system – for every system installation	PLN 30.00 (per month)
3. Using at least three and no more than four additional modules of the internet banking system – for every system installation	PLN 60.00 (per month)
4. Using more than four additional modules of the internet banking system – for every system installation	PLN 90.00 (per month)

#### NOTE

The following modules: Cash, Cards, Trade Finance and every module introduced to the offer of the Bank after 1 June 2010 are considered additional modules of the internet banking system (excluding the FX Platform and the Business News module)

5. Using the Business News module of the Internet electronic banking system	PLN 30.00 (per month)
6. Using the FX Platform	no fee
7. Issuing a VISA Business debit payWave payment card	no fee
8. Fee for using a VISA Business debit payWave payment card	PLN 5.00 (per month)
9. Cash withdrawal with the use of Visa Business debit payWave payment card	
a) in ATMs of the Cash4You network	PLN 1.00
b) in ATMs of the eCard network	PLN 1.00
10. Issuing a VISA Business debit payWave payment card (fee charged in the case when the Client withdraws from the Agreement)	PLN 30.00
11. PLN transfer made via mBank CompanyNet – internet banking system	PLN 1.50

<sup>18</sup> applies as of the date on which the service is offered by the Bank

12. Close cash deposit on the Client's account in PLN – of the value deposited	0.25%
13. Close cash deposit (banknotes) on the Client's account in the currency of the account (other than PLN) – of the value deposited	0.7%

## 2. SME Package New EFEKT Plus

1. Standard administration of the account (as per Section I.A point 1) as well as access (including parameterisation) and use of mBank CompanyNet – internet banking system (basic transactional module)	PLN 140.00 (per month)
--	------------------------

### NOTE

If administration of the account includes additional services listed in Section I.A point 2 or 3, the additional charge per month is PLN 140 or PLN 280, respectively.

2. Using no more than two additional modules of the internet banking system – for every system installation	PLN 30.00 (per month)
3. Using at least three and no more than four additional modules of the internet banking system – for every system installation	PLN 60.00 (per month)
4. Using more than four additional modules of the internet banking system – for every system installation	PLN 90.00 (per month)

### NOTE

The following modules: Cash, Cards, Trade Finance and every module introduced to the offer of the Bank after 1 June 2010 are considered additional modules of the internet banking system (excluding the FX Platform and the Business News module)

5. Using the Business News module of the Internet electronic banking system	PLN 30.00 (per month)
6. Using the FX Platform	no fee
7. Issuing a VISA Business debit payWave payment card	no fee
8. Fee for using a VISA Business debit payWave payment card	PLN 5.00 (per month)
9. Cash withdrawal with the use of Visa Business debit payWave payment card	
a) in ATMs of the Cash4You network	PLN 1.00
b) in ATMs of the eCard network	PLN 1.00
10. Issuing a VISA Business debit payWave payment card (fee charged in the case when the Client withdraws from the Agreement)	PLN 30.00
11. Fee for issuing a VISA Business payWave card	PLN 50.00
12. Fee for renewing a VISA Business payWave card	PLN 50.00
13. Fee for using a VISA Business payWave card	PLN 10.00 (per month)
14. Fee for issuing a MasterCard Corporate PayPass card	PLN 50.00
15. Fee for renewing a MasterCard Corporate PayPass card	PLN 50.00
16. Fee for using a MasterCard Corporate PayPass card	PLN 10.00 (per month)
17. PLN transfer made via the mBank CompanyNet – internet banking system	PLN 1.90
18. SEPA Credit Transfer /Single Euro Payments Area/	PLN 5.00
– transfer carried out in Euro to an account of a beneficiary in a bank on a territory of the EU (including other domestic banks) and:	
– stating the BIC code of the beneficiary's bank	

- stating the number of the beneficiary's account according to the IBAN standard
- defining the cost option – SHA (i.e. costs of the transferring bank are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary)

#### NOTE

Relates to orders made via the electronic banking system from an account of the Client kept in Euro. Release of the SEPA Credit Transfer is possible only in case of a beneficiary's bank participation in the SEPA Scheme. Verification of the participation is made during the transfer ordering in the electronic banking system. In accordance with the rules of the SEPA Credit Transfer Scheme, the maximum settlement period is 1 business day, counting from the day of executing the Client's payment instruction by the Bank (D+1) and is dependent on the manner of executing the Credit Transfer by the bank of the beneficiary.

19. Maintenance of an Auto Overnight – automatic overnight deposit account	no fee
20. Close cash deposit on the Client's account in PLN – of the value deposited	0.25%
21. Close cash deposit (banknotes) on the Client's account in the currency of the account (other than PLN) – of the value deposited	0.7%

### SME Packages offered by 5<sup>th</sup> May 2009

#### 3. SME Package EFEKT

1. Standard administration of the account (as per Section I.A point 1) as well as access (including parameterisation) and use of mBank CompanyNet – internet banking system (basic transactional module)	PLN 90.00 (per month)
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#### NOTE

If administration of an account includes additional service listed in Section I.A point 2 or 3, the additional charge per month is PLN 140.00 or PLN 280.00, respectively.

2. Using no more than two additional modules of the internet banking system – for every system installation	PLN 30.00 (per month)
3. Using at least three and no more than four additional modules of the internet banking system – for every system installation	PLN 60.00 (per month)
4. Using more than four additional modules of the internet banking system – for every system installation	PLN 90.00 (per month)

#### NOTE

The following modules: Cash, Cards, Trade Finance and every module introduced to the offer of the Bank after 1 June 2010 are considered additional modules of the internet banking system (excluding the FX Platform and the Business News module)

5. Using the Business News module of the Internet electronic banking system	PLN 30.00 (per month)
6. Using the FX Platform	no fee
7. Fee for issuing a Visa Business payWave card	PLN 50.00
8. Fee for renewing a Visa Business payWave card	PLN 50.00
9. Fee for using a Visa Business payWave card	PLN 10.00 (per month)
10. Fee for issuing a MasterCard Corporate PayPass card	PLN 50.00
11. Fee for renewing a MasterCard Corporate PayPass card	PLN 50.00
12. Fee for using a MasterCard Corporate PayPass card	PLN 10.00 (per month)
13. Closed cash deposit on the Client's account in PLN – of the value deposited	0.25%
14. Closed cash deposit (banknotes) on the Client's account in the currency of the account (other than PLN) – of the value deposited	0.7%

- |  |                    |
|--|--------------------|
| 15. Open cash withdrawal from the Client's account in PLN made at the Bank's cash desk – of the value withdrawn  | 0.1% min. PLN 5.00 |
| 16. Open cash withdrawal from the Client's account in the currency of the account (other than PLN) made at the Bank's cash desk – of the value withdrawn | 0.7% min. PLN 5.00 |

#### 4. SME Package EFEKT Plus

- |  |                        |
|--|------------------------|
| 1. Standard administration of the account (as per Section I.A point 1) as well as access (including parameterisation) and use of mBank CompanyNet – internet banking system (basic transactional module) | PLN 140.00 (per month) |
|--|------------------------|

NOTE  
If administration of an account includes additional service listed in Section I.A point 2 or 3, the additional charge per month is PLN 140.00 or PLN 280.00, respectively.

- |   |                       |
|---|-----------------------|
| 2. Using no more than two additional modules of the internet banking system – for every system installation                     | PLN 30.00 (per month) |
| 3. Using at least three and no more than four additional modules of the internet banking system – for every system installation | PLN 60.00 (per month) |
| 4. Using more than four additional modules of the internet banking system – for every system installation                       | PLN 90.00 (per month) |

NOTE  
The following modules: Cash, Cards, Trade Finance and every module introduced to the offer of the Bank after 1 June 2010 are considered additional modules of the internet banking system (excluding the FX Platform and the Business News module)

- |  |                       |
|--|-----------------------|
| 5. Using the Business News module of the Internet electronic banking system  | PLN 30.00 (per month) |
| 6. Using the FX Platform   | no fee                |
| 7. Fee for issuing a Visa Business payWave card  | PLN 50.00             |
| 8. Fee for renewing a Visa Business payWave card   | PLN 50.00             |
| 9. Fee for using a Visa Business payWave card  | PLN 10.00 (per month) |
| 10. Fee for issuing a MasterCard Corporate PayPass card  | PLN 50.00             |
| 11. Fee for renewing a MasterCard Corporate PayPass card   | PLN 50.00             |
| 12. Fee for using a MasterCard Corporate PayPass card  | PLN 10.00 (per month) |
| 13. Access to the home banking system (per each installation)  | PLN 95.00 (per month) |
| 14. Fee for maintenance of an Auto Overnight – automatic overnight deposit account   | PLN 50.00 (per month) |
| 15. Fee for maintenance of a securities account  | PLN 30.00 (per month) |
| 16. Closed cash deposit on the Client's account in PLN – of the value deposited  | 0.25%                 |
| 17. Closed cash deposit (banknotes) on the Client's account in the currency of the account (other than PLN) – of the value deposited                     | 0.7%                  |
| 18. Open cash withdrawal from the Client's account in PLN made at the Bank's cash desk – of the value withdrawn  | 0.1% min. PLN 5.00    |
| 19. Open cash withdrawal from the Client's account in the currency of the account (other than PLN) made at the Bank's cash desk – of the value withdrawn | 0.7% min. PLN 5.00    |

## G. Other Account Service

1. Issuing cheques (fee per each cheque issued)	PLN 1.00
2. Certifying a cheque	PLN 8.00
3. Stop payment for a lost or stolen cheque	PLN 10.00
4. Issuing a statement of the account balance	PLN 20.00
5. Issuing a statement of the held account	PLN 20.00
6. Issuing a statement of a transfer executed from the account	PLN 10.00
7. Sending a copy of a transaction statement by facsimile	PLN 10.00
8. Issuing a copy of the statement of transactions in the account – per page	PLN 10.00

### NOTE

No fee shall be charged if:

- interest accrued was the only transaction in the account in the period covered by the statement,
- the statement is issued by order of a court or a prosecutor for proceedings in criminal cases, criminal tax cases, alimony cases, or alimony pension cases.

9. Closing the account	PLN 100.00
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### NOTE

Fee charged when the bank account agreement is terminated by the Client or when the bank account agreement is terminated by mutual consent.

10. Issuing a statement authorising the importation of foreign currencies	PLN 20.00
11. Accepting power of attorney to administer the funds held on the account in order to secure claims of the third party (if objective of the power of attorney arises from its content)	PLN 50.00
12. Authenticating signatures signed for the Client	PLN 10.00
13. Freezing funds in an account as a collateral of agreements executed by the Client	
a) with the Bank	no fee
b) with a third party	PLN 20.00
14. Execution of lien on receivables from Client's account as collateral for third party's claim	PLN 100.00
15. Monthly fee for the readiness to deliver statements concerning a single account in accordance with SWIFT message MT940/MT942 via electronic banking systems or via SWIFT	PLN 50.00
16. Fee for a single MT940 bank account statement delivered via SWIFT	PLN 12.00
17. Access to the account from abroad (MT 101 SWIFT orders)	PLN 500.00
18. Access to Convert software	PLN 500.00
19. One-time compilation and delivery in an electronic form of:	
a) a copy of standard reports made available in electronic banking systems	PLN 10.00
b) non-standard reports generated by the Bank systems – depending on the complexity of the report	subject to negotiation, min. PLN 200.00

### NOTE

The fee is charged collectively, once a month, for each report within the "periodical settlement".



20. Adjustment of the reports in accordance with the Client's specification, and preparation of the option to make the reports available through the electronic banking systems	subject to negotiation
21. Seizure of an account by order of an executive authority – per seizure order, charged upon full repayment of the seized amount, on top of transfer fees	PLN 200.00
22. Issuing a confirmation of a surplus/shortage of cash deposited in a sealed envelope	PLN 10.00
23. Call for a payment due to an unauthorised debit balance on the Client's bank account	PLN 50.00

## II. Cheques

1. Purchasing domestic bank cheques – of the amount of the cheque	0.5%, min. PLN 15.00
2. Selling domestic bank cheques – of the amount of the cheque	0.5%, min. PLN 50.00, max. PLN 200.00
3. Collecting a clearing cheque	PLN 10.00

### NOTE to points 1-3

No fee is charged for purchasing, selling, and collecting cheques on amounts up to the equivalent of USD 100.00.

4. Stopping a lost or stolen bank cheque	PLN 200.00
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## III. Bills of Exchange and Promissory Notes

1. Presentation of a bill / note for payment:	
a) discounted by the Bank	PLN 40.00
b) other – of the amount of the bill / note	0.2%, min. PLN 60.00, max. PLN 400.00
2. Sending a bill / note for collection – of the amount of the bill / note	0.2%, min. PLN 100.00, max. PLN 500.00
3. Protesting a bill / note	
a) issued in the Polish language	PLN 40.00
b) issued in another language	PLN 150.00

### NOTE

The fee is charged separately, on top of the reimbursement of the Bank's cost of the protest, translation, and postal fees.

The Bank does not have drafts and promissory notes for import collection protested by notary, in accordance with Section 7 point 4 Documentary Collection.

4. Aval (guarantee)	see Section V
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## IV. Credits

1. Front-up fee	
a) of the principal granted or the credit line limit	max. 3%, min. PLN 1,000.00
b) of the increased principal or credit line limit	max. 3%, min. PLN 1,000.00
c) of the extended principal or credit line limit	max. 3%, min. PLN 1,000.00
2. Fee for issuing a promise of a credit – of the amount of a promise	max. 5%, min. PLN 1,000.00
3. Compensation for withdrawing from the terms and conditions of a promise of credit – of the amount of a promise	max. 5%, min. PLN 1,000.00
4. Commission for early repayment of credit – of the repaid amount of credit	max. 5%, min. PLN 1,000.00

5. Purchasing receivables, discounting bills of exchange, discounting export receivables – within the assigned limit, of the amount of each transaction	max. 5%, min. PLN 100.00
6. Stand-by fee, charged of the amount of credit not drawn, from the date the credit is made available to the date of the final draft	5% p.a.
7. Amendment to credit agreement (annex) in the scope of:	
a) credit repayment schedule or dates of releasing credit tranches and possibly other amendments	PLN 1,000.00
b) exclusively other than credit repayment schedule or dates of releasing credit tranches	PLN 500.00
8. Statement of the repayment of a PLN or currency credit	
a) completed this year	PLN 20.00
b) completed in previous years	PLN 25.00
9. Fee for credit contract statements:	
a) credit contract statements in the electronic form	no fee
b) credit contract statements on paper	PLN 6.00

**NOTE**

The fee is charged collectively, once a month, for each statement within the “periodic settlement”. In addition, upon request of the Client:

c) copies of credit contract statements	PLN 10.00
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**NOTE**

The fee is charged collectively, once a month, for each copy within the “periodic settlement”. Copies of credit contracts are delivered in one form, selected and used by the Client.

## **V. Guarantees, Counterguarantees, Avals, Stand-by Letters of Credit**

1. Front-up fee for processing the application:	
a) issuing a guarantee, counterguarantee or aval, opening a stand-by letter of credit – of the amount of the transaction	max. 3%, min. PLN 500.00
b) increasing the amount of a guarantee, counterguarantee, aval or stand-by letter of credit – of the increased amount	max. 3%, min. PLN 500.00
c) extending a guarantee, counterguarantee, aval or stand-by letter of credit – of the outstanding amount	max. 3%, min. PLN 500.00
2. Additional fee for processing an application submitted in paper form	PLN 250.00 <sup>19</sup>
3. Amendment to the provisions of the guarantee agreement or terms of the guarantee – other than amendment specified in 1 b and 1 c	PLN 500.00
4. Bank's exposure under issued guarantee, counterguarantee, aval or stand-by letter of credit – of the exposure amount, for each commenced period of 3 months	
a) secured with funds blocked in a current account or a term deposit of the applicant	0.5%, min. PLN 250.00
b) secured with reguarantee of a foreign or domestic bank	0.5%, min. PLN 250.00
c) secured otherwise	1.5%, min. PLN 250.00
5. Acceptance of assignment of rights under guarantee	PLN 500.00
6. Depositing a non-mBank guarantee by order of the Client	PLN 500.00
7. Amendment to a non-mBank guarantee deposited with the Bank	PLN 250.00
8. Consulting or negotiating the wording of a non-mBank guarantee – of the guarantee amount	0.2% min. PLN 500.00 max. PLN 1,000.00
9. Advising the Client of a non-mBank guarantee or a stand-by letter of credit – of the guarantee or stand-by letter of credit amount	0.2% min. PLN 250.00, max. PLN 500.00

<sup>19</sup> In case of applications which may be processed through the Trade Finance module of mBank CompanyNet – the internet electronic banking system

10. Advising the Client of an amendment to a non-mBank guarantee or a stand-by letter of credit previously advised by the Bank – of the amount of the guarantee or a stand-by letter of credit	0.2%, min. PLN 250.00, max. PLN 500.00
11. Confirmation of a non-mBank guarantee or a stand-by letter of credit – depending on the issuing bank, of the outstanding amount, for each commenced period of 3 months	subject to negotiation, min. PLN 500.00
12. Confirmation of the increased amount of a guarantee or a stand-by letter of credit – depending on the issuing bank, of the outstanding amount	subject to negotiation, min. PLN 500.00
13. Assistance in claim settlement or consulting claim content under a non-mBank guarantee	PLN 500.00
14. Payment of claims under a guarantee, counterguarantee, aval or stand-by letter of credit issued by the Bank – of the payment amount	0.2%, min. PLN 500.00, max. PLN 1,000.00
15. Cancelling the application for mBank guarantee	PLN 150.00
16. Consulting the guarantee wording upon the request of the Client	PLN 500.00
17. Obtaining the confirmation of authenticity of a non-mBank guarantee upon the request of the Client	PLN 100.00
18. Mediation in delivering correspondence on non-mBank guarantees not handled by the Bank	PLN 100.00

**NOTE**

Fees and commissions for activities not listed in chapter V, related to servicing a Bank or a non-Bank stand-by letter of credit, are settled in accordance with respective provisions of chapter VI Letters of Credit.

## **VI. Letters of Credit**

### **A. mBank Documentary Letters of Credit**

1. Front-up fee for processing the application:	
a) opening the letter of credit – of the amount	max. 5%, min. PLN 250.00
b) increasing the amount – of the increased amount	max. 5%, min. PLN 250.00
c) extension of the letter of credit – of the remaining balance	max. 5%, min. PLN 250.00
2. Additional fee for processing the application submitted in paper form	PLN 250.00
3. Amending the agreement on the letter of credit opening or the collateral agreement (annex)	PLN 300.00
4. Cancelling the application for the letter of credit issuance or for an amendment thereto – depending on the work input required	max. PLN 250.00
5. The Bank's exposure under the letter of credit (of the letter of credit amount) or due to increasing the letter of credit amount (of the increased amount), for each 3-month period commenced	
a) pre-paid	0.15%, min. PLN 250.00, max. PLN 1,000.00
b) secured otherwise, as agreed with the Bank	0.5%, min. PLN 250.00

**NOTE**

The fee for successive periods is accrued on the outstanding balance of the letter of credit.

6. Other amendment to the letter of credit conditions	PLN 200.00
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**NOTE**

Only one, the higher fee is charged when several provisions of the letter of credit are amended at the same time.

7. The Bank's exposure due to deferred payment under the letter of credit	
a) pre-paid	PLN 250.00
b) secured otherwise – for each commenced 1-month period of the deferral, of the payment amount	max. 0.5%, min. PLN 250.00

8. Examining documents, payment or acceptance of a bill of exchange, under letter of credit, of the documents' amount, of the payment amount or of the bill of exchange amount	0.2%, min. PLN 250.00
9. Endorsing documents, authorizing the collection of goods when the bill of lading or the insurance policy is issued or endorsed to the Bank	PLN 200.00
10. Transfer of the letter of credit to secondary beneficiaries – of the amount of the assignment	0.25%, min. PLN 250.00
11. Cancellation of the letter of credit or writing the completely unused balance down	PLN 100.00
12. Presentation of discrepant documents – fee paid by the beneficiary / foreign bank	EUR 100.00 <sup>20</sup>
13. Collection or return of cash cover for pre-paid letter of credit due to change of the collateral	PLN 30.00
14. Rejection of an opening/amendment application due to errors, errors correction	PLN 30.00
15. Drafting the letter of credit or an amendment, based on the instruction submitted to the Bank, and saving the draft in the Bank's records for 14 calendar days	PLN 100.00
16. Redrafting the letter of credit or an amendment, after the Client's corrections, and saving the draft in the Bank's records for 14 calendar days	PLN 30.00
17. Saving the draft letter of credit or the amendment in the Bank's records – for additional, subsequent 14 calendar days	PLN 10.00
18. Assistance in drafting the terms of an opening/amendment application, or drafting the letter of credit if the Client's application was not submitted to the Bank	0.1%, min. PLN 300.00
19. Delivery of documents to the address other than the address of the applicant (import)	PLN 30.00

## B. Non-mBank Documentary Letters of Credit

1. Advising the Client of a pre-advice on opening a letter of credit	PLN 100.00
2. Advising the Client of an opened or increased letter of credit (of the amount of a letter of credit or the increase amount)	0.1%, min. PLN 250.00, max. PLN 500.00
3. Additional fee for processing the instruction submitted in paper form	PLN 250.00
4. Bank's exposure due to letter of credit confirmation (of the total amount or of the remaining balance), or due to increasing the amount of a confirmed letter of credit (of the increase amount) – for each 3-month period commenced, depending on the opening bank	subject to negotiation, min. PLN 500.00
5. Advising the Client of other amendment to the letter of credit conditions	PLN 200.00

### NOTE TO POINTS 2 and 4-5

Only one the higher fee is charged when several provisions of the letter of credit are amended at the same time.

6. Examining documents or payment under the letter of credit – of the documents' amount or of the payment amount	0.2%, min. PLN 300.00
7. The Bank's exposure due to the acceptance or deferred payment under confirmed letter of credit (on top of fees in point 6) – depending on the opening bank, of the amount of exposure, for each commenced period of 1 month	subject to negotiation, min. PLN 200.00
8. Payment deferral under non-confirmed letter of credit (on top of fees in point 6)	PLN 250.00
9. Presentation of discrepant documents – fee paid by the beneficiary	PLN 200.00

<sup>20</sup> – or its equivalent in other currency

10. Preliminary examination of a full set of documents or of a single document	
– for each set of documents	PLN 300.00
– for each single document	PLN 50.00
	(does not exclude commission for final examination)
11. Transfer of the letter of credit to secondary beneficiaries – of the amount of the assignment	0.25%, min. PLN 250.00

#### NOTE

The fee is collected from the primary beneficiary unless agreed otherwise.

12. Assignment of proceeds under the letter of credit in favour of the Bank or other indicated entity	PLN 200.00
13. Transfer of funds to another bank:	
– in zlotys	PLN 50.00
– in foreign currency	PLN 100.00
14. Registration of a letter of credit submitted by the Client to the Bank	0.1%, min. PLN 250.00, max. PLN 500.00
15. Cancellation or write-down of a fully unused letter of credit	PLN 100.00
16. Making photocopies of the documents' set submitted under export letter of credit (if the Client does not provide additional copy of those documents)	PLN 10.00

### C. Other Activities Performed in Connection with Servicing mBank or Non-mBank Documentary Letters of Credit

1. Preparing and sending information not related to the letter of credit amendment, including payment monitoring	subject to negotiation, min. PLN 50.00
2. Consulting the content of the documentary letter of credit	0.1%, min. PLN 300.00
3. Mailing document/documents to supplement or to replace the documents in the earlier sent set	PLN 50.00
4. Returning /sending to the beneficiary /intermediary bank the unaccepted or unpaid documents	PLN 50.00
5. Verifying the authenticity of the instruction/application of a Retail Client of the Bank or a Client, who does not hold an account with the Bank (based on KRS /entry in the register of economic activity /through the Client's bank)	PLN 50.00
6. Renewing an expired import or export letter of credit (in addition to the commission for amendment or for discrepant documents)	PLN 100.00
7. Retrieving document/ documents of completed transactions from the Bank's archive records	PLN 200.00
8. Sending a fax	PLN 10.00
9. Sending to the Client by e-mail banking information or scanned documents:	
a) e-mail with no more than two attachments	PLN 10.00
b) e-mail with more than two attachments	PLN 15.00

### VII. Documentary Collection

1. Delivering documents against payment, acceptance of drafts or against issuance of promissory note (includes advising, sending a copy of the invoice and a copy of the bill of lading to the Client by registered mail, and execution of one payment) – of the collected amount	0.2%, min. PLN 100.00, max. PLN 500.00
2. Advising the Client of documentary collection	PLN 100.00

**NOTE**

Fee is collected if there was no delivery of documents against payment or acceptance or for the issue of a promissory note in accordance with point 1.

3. Additional fee for processing the instruction submitted in paper form	PLN 100.00
4. Handling bills of exchange (includes presenting a draft for acceptance, receipt of a promissory note or secure storage, excluding notarial protest of bills of exchange which is not executed by the Bank)	PLN 100.00
5. Execution of partial payment (starting from the second payment)	PLN 50.00
6. Sending commercial or financial documents for collection – of the amount of the documents	0.2%, min. PLN 100.00, max. PLN 500.00
7. Direct (captain's) collection – of the collected amount	0.1%, min. PLN 50.00, max. PLN 150.00
8. Preparation and sending information not related to the amendment of the collection conditions , including payment monitoring	subject to negotiation min. PLN 50.00
9. Transfer of funds to another bank:	
– in zlotys	PLN 50.00
– in foreign currency	PLN 100.00
10. Return of uncollected documents	PLN 100.00

**NOTE**

In case the payment is collected for selected documents sent under one collection order, both the commission on collected amount and the fee for the return of uncollected documents are charged.

11. Amending the export collection instructions, including delivery of documents/draft without payment	PLN 100.00
12. Assignment or endorsement of the shipping documents (if shipping documents are addressed to the Bank)	PLN 200.00

**NOTE**

The fee is charged in addition to the fee for delivering documents against payment, acceptance of drafts and issuance of promissory note.

13. Non-standard collection services:	
– sending documents to the address other than the address of the collection payer	PLN 50.00
– accepting a collection order placed between 1 p.m. and 2 p.m. for execution on the same day	PLN 50.00
– sending a fax, to the Client's order	PLN 10.00
– preparing and sending an explanatory correspondence	PLN 25.00
– assistance in preparation of a bill of exchange / promissory note	PLN 50.00
– sending to the Client by e-mail banking information or scanned documents:	
a) e-mail with no more than two attachments	PLN 10.00
b) e-mail with more than two attachments	PLN 15.00
14. Verifying the authenticity of the instruction /application of a Retail Client of the Bank or a Client, who does not hold an account with the Bank (based on KRS/entry in the register of economic activity /through the Client's bank).	PLN 50.00

**VIII. Custody**

1. Maintaining a securities account, a deposit account, and registers – semi-annual fee, due in advance for each running semi-annual calendar period	PLN 200.00
2. Custody of securities registered outside KDPW S.A. (T-bills, monetary bills, mBank certificates of deposit, securities for which the Bank is the Payment Agent)	subject to negotiation

3. Custody of securities registered with KDPW S.A. (Treasury bonds, other debt securities) – quarterly fee, of the face value of the securities	0.04% p.a.
4. Custody of debt securities registered abroad – quarterly fee, of the face value of the securities	0.028% p.a.
5. Custody of equity securities registered with KDPW S.A. – quarterly fee, of the market value of the securities	0.2% p.a.
6. Clearing sell-buy-back transactions with the Bank	no fee
7. Clearing transactions executed with persons other than the Bank – for each transaction, charged on the settlement date or on a monthly basis	PLN 100.00
8. Clearing transactions with persons other than the Bank – debt securities registered abroad – for each transaction, accrued and charged on a monthly basis	PLN 220.00
9. Freezing securities for the benefit of the Bank – fee accrued and charged on the date the securities are frozen	PLN 100.00
10. Freezing securities for the benefit of a person other than the Bank – fee accrued and charged on the date the securities are frozen	PLN 500.00
11. Portfolio transfer – outgoing – per single item	PLN 500.00
12. Portfolio transfer – incoming	no fee
13. Delivery of debt securities for which the Bank is the Issue Agent (in particular mortgage bonds) and certification of their authenticity – of the face value of the securities, charged on the date of delivery of securities (documents that must be provided under terms and conditions of the issue are delivered free of charge)	10%
14. Other services	subject to negotiation

#### NOTE

The amounts of fees are quoted net, VAT exclusive.

The quarterly custody fee is accrued on the basis of the value of securities recorded in the account on the last business day of the quarter. For securities listed in points 2 and 3, this amount does not include the value of securities purchased in sell-buy-back transactions with the Bank. The fee for cancellation of instructions is charged in the same amount and on the same terms and conditions as the fee for the execution of the instructions. The fees listed in the Section charged by the Depository are shown net of the fees and commissions of brokers and brokerage houses, fees charged by central depositories (in particular, KDPW S.A. and the Central Registry of Treasury Bills), and fees to the Mandatory Compensation System.

## IX. Miscellaneous

1. Assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation, transaction structuring – of the contract value	0.1%, min. PLN 2,000.00
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#### NOTE

The fee for assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation, transaction structuring is quoted net – VAT exclusive.

2. Mediation in finding foreign trade partners	PLN 100.00
3. Preparing an opinion or information about the Client, upon request of the Client:	
a) standard (issued on a standard Bank form)	PLN 200.00
b) non-standard (including creditworthiness)	subject to negotiation, min. PLN 400.00
4. Preparing an audit opinion	subject to negotiation, min. PLN 400.00
5. Supplementary cashier service	
a) for domestic banks and their Clients	subject to negotiation
b) for Clients – of the amount of each transaction	0.5%, min. PLN 15.00

6. Technical accessories for sealed cash deposits/withdrawals	
a) secure A5 envelope (1 pc.)	PLN 1.00
b) secure A4 envelope (1 pc.)	PLN 2.00
c) secure A3 envelope (1 pc.)	PLN 5.00
d) magnetic card	
– issue of the first magnetic card	PLN 10.00
– issue of every subsequent magnetic card	PLN 30.00

NOTE

If the following accessories are used to perform sealed cash deposit/withdrawal:

- a) wallet,
- b) box,
- c) key,

fees as per regular costs are charged from the Client plus 10%.

7. Renting deposit boxes (per month)	
a) small deposit box (height up to 5 cm)	min. PLN 20.00, max. PLN 60.00
b) medium deposit box (height: min. 5 cm, max. 15 cm)	min. PLN 25.00, max. PLN 100.00
c) big deposit box (height: min. 15 cm)	min. PLN 30.00, max. PLN 150.00

NOTE

Fee depends on availability of a particular type of deposit box. Annual fee is due in advance.

plus additional, one-off fees.

d) magnetic card	PLN 10.00
e) lock and a set of keys	PLN 250.00
8. Acceptance for deposit	
a) fee for acceptance for deposit (one-off)	PLN 50.00
b) monthly fee for safekeeping	PLN 30.00
9. Exchange – exchange in closed cash deposit of notes for coins – of the exchange value	1%, min. PLN 12.00

NOTE

The Bank shall not exchange less than 50 pcs. of a particular denomination. The Bank shall not exchange coins for notes.

10. Fee for forming a collective package for coins and notes	PLN 30.00
11. Issuing a duplicate of an agreement /transaction confirmation by the Bank (upon request of the Client) – per one copy	PLN 5.00
12. Issuing a list of transactions (upon request of the Client) – per one transaction	PLN 0.50
13. Issuing a statement of transactions in the Client's account (upon request of the Client)	PLN 10.00
14. Consolidated statement (monthly fee)	PLN 10.00

NOTE

Consolidated statement comprises balances of all bank accounts, description of time deposits (excluding Auto Overnight and Automatic Overnight Deposit Account), as well as the Client's loans granted by the Bank. Consolidated statement is provided once a month.

15. Paper based confirmations of transactions presented on given bank account statement from the Client's account	PLN 150.00
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NOTE

The fee is charged in the lump and charged once a month within the „periodical settlement”.

16. Forwarding and verifying wire and SWIFT keys of other banks	PLN 30.00
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17. Photocopying documents by order of the Client – for each page of the photocopy	PLN 0.50
18. Servicing of single application form “Consent to debit the account” within “Direct Debit Plus” service (fee paid by the payee who is a Client of the Bank)	PLN 5.00
19. Servicing of reporting and providing, as agreed with the Client, a single application form “Consent to debit the account” received from payer’s banks (fee paid by the payee who is a Client of the Bank)	PLN 5.00
20. Servicing of reporting and providing, as agreed with the Client, a single application form „Withdrawal of consent to debit the account” received from payer’s banks (fee paid by the payee who is a Client of the Bank)	PLN 1.00
NOTE TO POINTS 19-20 Fee is debited collectively once a month to the account designated by the Client.	
21. Delivery of a payment order to the payer’s bank (payment card user’s) to settle operations made with a payment card (based on a separate agreement between the Client and the Bank)	PLN 1.00
22. Transfer from abroad or transfer in foreign currency from a domestic bank, in which the Ordering Party authorizes the Bank to charge commissions and fees and to debit their account (OUR option) – fee paid by the Ordering Party	PLN 40.00
23. Execution of the incoming SEPA Credit Transfer Recall – fee paid by the Ordering Party	PLN 20.00
24. Notification of refusal to execute the order placed through electronic banking systems, sent to the fax number identified by the Client	PLN 0.50
25. mBank InvoiceNet – Internet system of invoice presentation	
a) subscription fee for using mBank InvoiceNet – without the Client’s company logo	
– for the Client holding a current/auxiliary account with the Bank	PLN 100.00
– for the Client not holding a current/auxiliary account with the Bank	PLN 200.00
b) subscription fee for using mBank InvoiceNet – with the Client’s company logo	
– for the Client holding a current/auxiliary account with the Bank	PLN 200.00
– for the Client not holding a current/auxiliary account with the Bank	PLN 300.00
c) fee for presentation of electronic image of an invoice in the Internet system of invoice presentation (for each invoice):	
1-100 images of invoices	PLN 0.20
101-500 images of invoices	PLN 0.15
501-1000 images of invoices	PLN 0.12
above 1000 images of invoices	PLN 0.05
d) fee charged when mBank InvoiceNet is being activated for a new user	PLN 50.00

NOTE  
The subscription fee and other fees are gross prices – they include VAT tax (tax rate 23%). The subscription fee is charged in arrears for each started calendar month of the agreement validity period.

## POSTAL FEES AND TELECOMMUNICATIONS FEES

### I. POSTAL FEES – DELIVERY IN POLAND

	SERVICE	FEE (PLN)			
		ECONOMY		PRIORITY	
1.	<b>Unregistered letter</b> , including unregistered letter sent poste restante	SIZE <sup>1</sup>	SIZE B	SIZE A	SIZE B
	below 350 g	1.60	3.75	2.35	5.10
	from 350 g to 1000 g	3.70	4.75	4.50	7.10
	from 1 000 g to 2 000 g	6.30	7.30	8.80	10.90
2.	<b>Registered letter</b> , including registered letter sent poste restante	fee specified in item 1 + 2.20			
3.	<b>Postal order</b> , including postal order sent poste restante	1% of the order amount + PLN 5.20			
4.	<b>Acknowledgement of receipt of registered letter or postal order</b>	1.90			

### II. POSTAL FEES – DELIVERY ABROAD

	SERVICE		FEE (PLN)	
1.	Unregistered letter – economy service	Weight	European countries (including Cyprus, Russia in whole and Israel)	Non-European countries
		below 50 g	4.60	4.60
		from 50 g to 100 g	9.00	9.00
		from 100 g to 350 g	10.00	10.00
		from 350 g to 500 g	11.00	11.50
		from 500 g to 1000 g	21.30	21.80
		from 1000 g do 2000 g	40.90	41.40

	SERVICE		FEE (PLN)			
2.	Unregistered letter – priority service	Weight	Europe (including Cyprus, Russia in whole and Israel)	Noth America, Africa	South America, Middle America and Asia	Australia and Oceania
		below 50 g	5.00	5.00	5.00	5.00
		from 50 g to 100 g	11.50	11.50	11.50	11.50
		from 100 g to 350 g	13.00	13.00	13.00	13.00
		from 350 g to 500 g	15.30	19.30	24.00	34.50
		from 500 g to 1000 g	29.30	38.00	45.00	68.00
		from 1000 g do 2000 g	58.90	77.00	95.00	147.00

	SERVICE		
3.	<b>Postal order</b> – available to countries which signed the agreement on the exchange of postal orders with Poczta Polska S.A.	Order amount (PLN)	Fee (PLN)
		below 500.00	13.00
		from 500.00 to 1 000.00	20.00
		above 1 000.00: per another 100.00 or its part	1.00
4.	<b>Registered letter – economy service</b>	fee added to the fee specified in item 1	5.30
5.	<b>Registered letter – priority service</b>	fee addend to the fee specified in item 2	5.30
6.	<b>Acknowledgement of receipt of registered letter or order amount payment</b>		3.00
7.	<b>Express delivery of registered letter – priority service or postal order</b>		4.00

### III. TELECOMMUNICATION FEES

TELEFAKS	FEE (PLN) FOR THE FIRST PAGE	FEE (PLN) PER EACH ADDITIONAL PAGE
<b>Fax – in Poland</b>	3.00	2.00
<b>Fax – abroad:</b>		
European countries	7.50	2.50
Canada and the USA	15.00	5.00
Other countries	30.00	10.00
SWIFT	Fee (PLN) per message of regular priority	Fee (PLN) per message of high priority
<b>Opening a L/C, guarantee</b>	20.00	40.00
<b>Foreign payment, collection, other</b>	5.00	10.00