

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

(Consolidated text – effective as of 15th May 2015)



[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, hereinafter referred to as the "Tariff" sets out the amounts and rules for calculation and collection by mBank of fees and commissions for banking services and other services which are ordered by or rendered to:
  - a) resident entrepreneurs, organisational units with a legal personality and organisational units without a legal personality, 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 the day when the Bank is open for clients, i.e. every day from Monday to Friday, excluding public holidays or days the Bank previously announced to be holidays;
  - c) Client – an entity assigned by the Bank to the category SME and Corporates: a resident entrepreneur, organisational unit with a legal personality or organisational unit without a legal personality (excluding banks) or a non-resident (excluding natural persons and foreign banks) that orders a banking service or holds an account with the Bank credited with a transaction;
  - d) retail Client – an entity assigned by the Bank to other category than SME and Corporates (excluding banks), holding an account with the Bank;
  - e) branch – an organisational unit of the Bank which maintains the account of the Client or executes transactions and activities related to handling 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 calculation shall be charged to the Client.
4. Fees and commissions shall be calculated 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 on fees and commissions and a procedure for calculation of fees and commissions other than set out in the Tariff.
6. Fees and commission that were properly calculated and charged 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 the average exchange rate from the applicable table of exchange rates of the Bank ("mBank S.A. Exchange Rates").
8. If fees and commissions are charged in other currency than the one they are calculated in, the amounts shall be converted using buy/sell rates from the applicable table of exchange rates of the Bank ("mBank S.A. Exchange Rates").
9. In addition to the fees and commissions included in the Tariff, the Bank shall also charge:
  - a) lump sum fees for telecommunications services necessary to execute the Client's orders in accordance with section XI;
  - b) lump sum fees and commissions for postal services necessary to execute the Client's orders in accordance with the applicable price list of the Polish Post ("Cennik usług powszechnych w obrocie krajowym i zagranicznym Poczty Polskiej S.A.");
  - c) fees for courier services if requested by the Client;
  - d) fees and commissions calculated by foreign and domestic banks acting as intermediaries in the execution of the Client's orders;
  - e) other fees charged by persons and institutions acting as intermediaries while executing the transaction, e.g. a protest, legal opinion.
10. Fees and commissions for unusual services not listed in the Tariff shall be calculated and charged according to the Bank's decision.
11. If the Bank applies a special, labour-intensive procedure to execute the Client's order or, at the Client's request, refrains from applying terms and conditions specified in standard agreements applicable at the Bank, which requires legal and technical analyses and opinions, it may increase the amount of the commission by 50%.
12. The Bank may charge fees and commissions due at a later date if it did not charge them within the periods specified herein.
13. The Bank shall notify the Client of any amendments to this Tariff by making the relevant information available in its outlets, on the mBank Group's website at [www.mbank.pl](http://www.mbank.pl) and additionally in the manner specified in the agreement concluded with the Client.

## I Bank Accounts

### A. Bank Accounts and Cash Transactions

- |  |                        |
|--|------------------------|
| 1. Standard administration of an account at the Bank's branch:                   | PLN 140.00 (per month) |
| – opening and maintenance of an account and                                      |                        |
| – unlimited number of transfers between the Client's accounts within the Bank    |                        |
| 2. Services mentioned in point 1 and additionally:                               | PLN 280.00 (per month) |
| – accepting standing orders crediting accounts of other parties, or              |                        |
| – accepting standing orders crediting the Client's accounts with other banks, or |                        |
| – Auto Overnight – automatic deposit account                                     |                        |
| 3. Services mentioned in point 2 and additionally:                               | PLN 420.00 (per month) |
| – bank code enabling encrypted payment orders via fax, 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.

- |                              |          |
|------------------------------|----------|
| 4. Fees for bank statements: |          |
| a) electronic statement      | no fee   |
| b) paper statement           | PLN 6.00 |

#### NOTE

The fee is calculated for each paper statement and charged collectively once a month as part of "periodical settlement".

Additionally, at the Client's request:

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

#### NOTE

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

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

NOTE to points 5, 8 and 11

There is an additional commission on deposits including many coins (over 10% of the value deposited) of 1% of the value deposited in coins.

NOTE to points 5-13

There is an additional commission on deposits including unsorted notes or coins of 0.3% of the value deposited.

14. Cash deposit to a retail client's account held with the Bank	1.5%, min. PLN 25.00
15. Open deposit in PLN at a post office – of the value deposited	0.5%, min. PLN 15.00
16. Closed deposit in PLN at a post office – of the value deposited	0.4%, min PLN 15.00
17. Cash deposit using a Visa Business payWave debit card in a cash deposit machine operated by:	
a) the Bank	0.3%, min. PLN 7.00
b) Euronet	0.3%, min. PLN 7.00
18. Open cash withdrawal in PLN from own account made at the Bank's cash desk – of the value withdrawn	0.15%, min. PLN 10.00
19. Open cash withdrawal in the account currency (other than PLN) from own account made at the Bank's cash desk – of the value withdrawn	1%, min. PLN 10.00
20. Closed cash withdrawal in PLN from own account – of the value withdrawn	0.1%, min. PLN 10.00
21. Closed cash withdrawal in the account currency (other than PLN) from own account – of the value withdrawn	0.8%, min. PLN 10.00
22. Additional commission for cash withdrawal in PLN from own account, subject to prior request, executed in a shorter time than standard (provided that funds are available in the Bank) - of the value withdrawn	0.2%
23. Additional commission for cash withdrawal in the account currency (other than PLN) from own account, subject to prior request, executed in a shorter time than standard (provided that funds are available in the Bank) – of the value withdrawn	0.4%

NOTE

Conditions for the execution of a cash withdrawal subject to prior request:

- 1/ for PLN, EUR and USD of an amount of less than or equal to PLN 20,000 or the equivalent in EUR or USD of this amount - the Client shall submit the request by 11.30 a.m. one business day before the withdrawal (applicable to closed withdrawals only).
- 2/ for PLN, EUR and USD of an amount of more than PLN 20,000 or the equivalent in EUR or USD of this amount - the Client shall submit the request by 10.00 a.m. one business day before the withdrawal (applicable to open and closed withdrawals),
- 3/ for remaining currencies regardless of the amount - the Client shall submit the request by 10.00 a.m. two business days before the withdrawal (applicable to open and closed withdrawals).

24. Accepting a paper or fax: order of cash withdrawal from own account subject to prior request, order of closed cash withdrawal, order to exchange denominations	PLN 30.00
25. Failure to collect a requested cash withdrawal for reasons the Client is to be blamed for – of the value withdrawn	0.4%, min. PLN 10.00
26. Cash withdrawal by a third party in the account currency – of the value withdrawn	1%, min. PLN 10.00
27. PLN transfer – crediting the account	no fee
28. PLN transfer – debiting the account, made to a PLN account:	
– submitted via the electronic banking system	PLN 2.50
– submitted via a SWIFT MT 101 message	PLN 5.00
– submitted on paper (on a standard form compliant with the PN-F-01101 standard)	PLN 35.00
– 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).

29. PLN transfer in SORBNET2 - debiting 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
30. Express Elixir instant transfer in PLN – debiting the account	PLN 7.00
31. Blue Cash instant transfer in PLN – debiting the account	PLN 7.00
32. Direct debit <sup>1</sup>	
a) fee paid by the payee who is a Client of the Bank	
– for accepting a direct debit instruction submitted electronically	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 refunding the amount of a direct debit	PLN 6.00
– for cancelling an unexecuted direct debit	PLN 6.00
33. Postal order with confirmation of receipt executed via the electronic banking system	PLN 2.50
34. Electronic images of documents confirming receipt of postal order	PLN 200.00 (per month)
35. HalCash transfer (submitted via the electronic banking system)	
a) placing an order	PLN 1.00
b) execution (settlement)	PLN 6.00
36. Client's written order for the Bank to contact another domestic bank, related to:	PLN 30.00 plus the other bank's fees
a) questions regarding a domestic payment (outgoing or incoming) correctly executed and settled by the Bank	
b) searching for an incoming domestic payment	
c) applying for return of an outgoing domestic payment correctly executed by the Bank	
NOTE:	
The fee is collected for each action listed in point 36 a, b or c.	
37. Confirmation of a single executed order as part of Mass Transfer/Mass Transfer Plus service - at the Client's request	PLN 20.00
38. Handling incoming transfers from accounts of retail Clients held with the Bank to closed accounts of SME and Corporate Clients with the Bank	PLN 30.00 (per month)
39. Access to the Collect service	PLN 500.00
40. Access to the Mass Collect service	subject to negotiation
41. Maintenance of the total balance on financial institution's all current and auxiliary accounts maintained in the same currency (in EUR or CHF or CZK or DKK, respectively) under the same bank account agreement – from the amount of the total balance of accounts reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million, respectively:	
a) maintained in EUR	
$[(\text{amount of the accounts balance in EUR} - \text{EUR 1 million}) / 360] * ( EONIA  + 0.1\%)$	min. EUR 1.00
b) maintained in CHF	
$[(\text{amount of the accounts balance in CHF} - \text{CHF 1 million}) / 360] * ( \text{LIBOR CHF S/N}  + 0.06\%)$	min. CHF 1.00
c) maintained in CZK	
$[(\text{amount of the accounts balance in CZK} - \text{CZK 1 million}) / 360] * ( \text{CZK 2W Repo Rate}  + 0.05\%)$	min. CZK 1.00
d) maintained in DKK	
$[(\text{amount of the accounts balance in DKK} - \text{DKK 1 million}) / 360] * ( \text{DKK Denmark Nationalbank CD rate}  + 0.25\%)$	min. DKK 1.00

<sup>1</sup> Applies to Clients who concluded an "Agreement on using direct debit" after 14 February 2007.

## NOTE

A financial institution is construed as an investment fund, investment fund company, insurance company, reinsurance company, pension company, pension fund or brokerage house.

The commission is calculated and charged for every calendar day in the case when on the previous business day a negative value of the respective interest rate is reported – the calculation of the commission takes place based on the undermentioned relevant interest rate of this previous business day:

EONIA, or

LIBOR CHF S/N, or

CZK 2W Repo Rate, or

DKK Denmark Nationalbank CD rate,

from the total balance on financial institution's all current and auxiliary accounts maintained in the same currency (in EUR or CHF or CZK or DKK, respectively), reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million respectively – in the case when the total balance exceeds the amount of EUR 1 million, CHF 1 million, CZK 1 million or DKK 1 million, respectively. The commission is not calculated and charged in the case when the total balance on financial institution's all current and auxiliary accounts maintained in the same currency (in EUR or CHF or CZK or DKK, respectively) does not exceed the amount of EUR 1 million, CHF 1 million, CZK 1 million or DKK 1 million, respectively.

Interest rate quotations, EONIA, LIBOR CHF S/N, CZK 2W Repo Rate and DKK Denmark Nationalbank CD rate are available in services maintained by Thomson Reuters and Bloomberg.

The commission is computed in the currency of the accounts, i.e. in EUR or CHF or CZK or DKK, respectively.

## B. Purchase and Sale of Foreign Currencies in Banknotes

Purchase and sale of foreign currencies – banknotes

1.25%

## NOTE

When the money is paid into/withdrawn from an account with the Bank, no additional commission on cash deposits/withdrawals is charged.

## C. International Payments

1. International transfer 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 (without the Bank's manual interference)

PLN 10.00

b) manually

PLN 20.00

## NOTE

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

1/ the automatic verification of a payer's data in accordance with the requirements of Regulation EC No. 1781/2006 of the European Parliament and of the Council is positive,

2/ the IBAN account number indicated in the transfer is correct, and

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

2. PLN transfer to the Client's account in foreign currency held with the Bank or a foreign currency transfer to the Client's account with the Bank

a) executed with the D value date for the beneficiary where D stands for the date of execution of the Client's payment instruction by the Bank (booking in the beneficiary's account is made on the following business day for the Bank at the latest)

PLN 20.00

b) executed with the D value date for the beneficiary where D stands for the date of execution of the Client's payment instruction by the Bank (booking in the beneficiary's account is made during a given business day for the Bank)

PLN 30.00

## NOTE to point 2 b

Applies to orders submitted only via mBank CompanyNet, an Internet electronic banking system, as Internal Foreign Currency Transfers.

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

ORDER EXECUTION MODE:	VALUE DATE FOR THE BENEFICIARY'S BANK:	EXECUTION OF:	OF THE VALUE TRANSFERRED:
STANDARD	D+2	payment instruction not subject to the Act on Payment Services of 19 August 2011	0.4%, min. PLN 20.00, max. PLN 200.00
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, HUF, NOK, RON, RUB, SEK and USD	0.45%, min. PLN 30.00, max. PLN 300.00
EXPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 40.00

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

5. International transfer in AUD, CNY, JPY, PLN and TRY or transfer to an account in AUD, CNY, JPY and TRY held with other domestic bank - of the value transferred 0.4%,  
min. PLN 20.00 max. PLN 200.00

NOTE to points 4 and 5

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

- a standard form (available in the offices of the Bank), PLN 35.00
- a non-standard form (other than that available in the offices of the Bank) PLN 50.00

Additional telecommunications costs (SWIFT) are charged, in accordance with Chapter XI "Lump sum telecommunications fees".

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

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR. SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system. In accordance with the applicable rules specified for 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 depends 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

SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 10 business days from the date of executing the transfer and only due to the following:

- duplicate sending
- technical error
- fraudulently originated credit transfer.

In accordance with the applicable rules for the SEPA Credit Transfer Scheme, following the receipt of a SEPA Credit Transfer Recall Order, the beneficiary's bank has 10 business days to examine the Recall Order it received, and send its refusal or return the transaction. The returned amount of the transaction may be reduced by costs of the beneficiary's bank.

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

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR. Verification of the beneficiary's bank's participation in the TARGET2 System takes place while ordering the transfer 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 express mode, with value date D for the beneficiary's bank, where D stands for the date of execution of the Client's payment instruction by the Bank. The final manner of execution of a EuroExpress Transfer depends on the beneficiary's bank. No additional telecommunications fees (SWIFT) are charged for the execution of a EuroExpress Transfer.

9. Client's written order for the Bank to contact another domestic bank, related to: PLN 200.00  
plus the other bank's fees
- a) cancelling or changing the payment details of an outgoing international payment
  - b) searching for an incoming international payment
  - c) questions regarding an international payment that has been correctly executed and settled by the Bank (outgoing or incoming)

NOTE:

The fee is collected for each action listed in point 9 a, b or c.



## D. Electronic Banking

### 1. Home Banking System

1. System installation (for each user, including installation and reinstallation of upgrades)	PLN 300.00 (one-off fee)
2. Home banking system user training	PLN 300.00 (one-off fee)
3. Access to the system (for each user)	PLN 200.00 (per month)
4. Support/consulting services during electronic banking systems' integration with the Client's systems or maintenance works performed by a 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 including a basic transactional module and possibly no more than two selected additional modules - for every system installation	PLN 60.00 (per month)
3. Using the internet electronic banking system including a basic transactional module and not less than three and no more than four additional modules - for every system installation	PLN 120.00 (per month)
4. Using the internet electronic banking system including a basic transactional module and more than four selected additional modules - for every system installation	PLN 180.00 (per month)

#### NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 27 October 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and 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 electronic banking system user training	PLN 300.00 (one-off fee)
8. Tokens:	
a) the first token	no fee
b) another token or token replacement	PLN 200.00
9. Support/consulting services during electronic banking systems' integration with the Client's systems or maintenance works performed by a 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).

10. Access to Custom Import in the internet electronic banking system	PLN 1,000.00 zł (one-off fee)
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### 3. mBank CompanyMobile

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

### 4. mBank CompanyConnect Classic

- |   |                        |
|---|------------------------|
| 1. Access to mBank CompanyConnect Classic         | 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. Card issue  | PLN 40.00          |
| 2. Monthly card fee  | PLN 5.00           |
| 3. Duplicate copy of the card  | PLN 30.00          |
| 4. Replacement card  | PLN 40.00          |
| 5. Checking the account balance at an ATM – service available at selected ATMs | PLN 1.50           |
| 6. Cash withdrawal at merchant's (Visa Cash Back) <sup>2</sup>                 | PLN 1.50           |
| 7. Cash withdrawal:  |                    |
| a) at ATMs operated by:  |                    |
| – Planet Cash  | PLN 3.00           |
| – Euronet in Poland  | PLN 3.00           |
| – Bank Zachodni WBK S.A.   | PLN 3.00           |
| b) at other ATMs and cash desks of banks in Poland                             | 3%, min. PLN 7.00  |
| c) at ATMs and cash desks of banks abroad                                      | 3%, min. PLN 10.00 |
| 8. Copy of a document confirming a transaction executed:                       |                    |
| a) in Poland   | PLN 20.00          |
| b) abroad  | PLN 50.00          |
| 9. Card blocking   | no fee             |
| 10. Changing the daily limits after a card has been issued                     | PLN 10.00          |

#### NOTE to section I.E. subsection 1

In the case of transactions with the use of cards whose settlement currency is EUR, a commission is charged for conversion of transactions executed in currency other than PLN or EUR in the amount of up to 2.5% of the transaction value.

In the case of transactions with the use of cards whose settlement currency is PLN, a commission is charged for conversion of transactions executed in currency other than PLN in the amount of up to 5.9% of the transaction value.

### 2. Visa Business payWave payment Card

- |   |            |
|---|------------|
| 1. Card issue (fee charged each time upon card order) | PLN 190.00 |
| 2. Annual card fee                                    | PLN 190.00 |

<sup>2</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

3. Duplicate copy of the card	PLN 70.00
4. Replacement card	PLN 150.00
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping charges
6. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 10.00
7. Checking the card balance at an ATM – service available at selected ATMs	PLN 1.50
8. Cash withdrawal at merchant's (Visa Cash Back) <sup>3</sup>	PLN 1.50
9. Settlement of transactions executed with the use of a charge card - of transaction value	1.2%
10. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blocking	no fee
12. Card insurance ("Just in case" package)	PLN 0.90 (per month)
13. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 100.00
14. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
15. PIN change at an ATM offering the service <sup>4</sup>	PLN 2.00
<b>3. MasterCard Corporate PayPass payment Card</b>	
1. Card issue (fee charged each time upon card order)	PLN 190.00
2. Annual card fee	PLN 190.00
3. Duplicate copy of the card	PLN 70.00
4. Replacement card	PLN 150.00
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 10.00
7. Checking the card balance at an ATM – service available at selected ATMs	PLN 1.50
8. Cash withdrawal at merchant's (MasterCard CashBack) <sup>5</sup>	PLN 1.50

<sup>3</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

<sup>4</sup> Fees applicable since the launch of the service by the Bank.

<sup>5</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

9. Settlement of transactions executed with the use of a charge card - of transaction value	1.2%
10. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blocking	no fee
12. Card insurance ("Just in case" package)	PLN 0.90 (per month)
13. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 100.00
14. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
15. PIN change at an ATM offering the service <sup>6</sup>	PLN 2.00
<b>4. Visa Business Gold payWave payment Card</b>	
1. Card issue (fee charged each time upon card order)	PLN 340.00
2. Annual card fee	PLN 340.00
3. Duplicate copy of the card	PLN 150.00
4. Replacement card	no fee
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping charges
6. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 10.00
7. Checking the card balance at an ATM – service available at selected ATMs	PLN 1.50
8. Cash withdrawal at merchant's (Visa Cash Back) <sup>7</sup>	PLN 1.50
9. Settlement of transactions executed with the use of a charge card - of transaction value	1.2%
10. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blocking	no fee
12. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 150.00
13. Visit to an airport lounge as a participant of the Priority Pass programme	USD 27.00 (per person)
14. Lists of transactions:	

<sup>6</sup> Fees applicable since the launch of the service by the Bank.

<sup>7</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
15. PIN change at an ATM offering the service <sup>8</sup>	PLN 2.00

#### 5. MasterCard Corporate Gold PayPass payment Card

1. Card issue (fee charged each time upon card order)	PLN 340.00
2. Annual card fee	PLN 340.00
3. Duplicate copy of the card	PLN 150.00
4. Replacement card	no fee
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 10.00
7. Checking the card balance at an ATM – service available at selected ATMs	PLN 1.50
8. Cash withdrawal at merchant's (MasterCard CashBack) <sup>9</sup>	PLN 1.50
9. Settlement of transactions executed with the use of a charge card - of transaction value	1.2%
10. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blocking	no fee
12. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 150.00
13. Visit to an airport lounge as a participant of the Priority Pass programme	USD 27.00 (per person)
14. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
15. PIN change at an ATM offering the service <sup>10</sup>	PLN 2.00

#### 6. Visa Business Platinum PayWave payment Card

1. Card issue (fee charged each time upon card order)	PLN 525.00
2. Annual card fee	PLN 525.00

<sup>8</sup> Fees applicable since the launch of the service by the Bank.

<sup>9</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

<sup>10</sup> Fees applicable since the launch of the service by the Bank.

3. Duplicate copy of the card	PLN 100.00
4. Replacement card	no fee
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 10.00
7. Checking the card balance at an ATM – service available at selected ATMs	PLN 1.50
8. Cash withdrawal at merchant's (Visa Cash Back) <sup>11</sup>	PLN 1.50
9. Settlement of transactions executed with the use of a charge card - of transaction value	0%
10. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blocking	no fee
12. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 250.00
13. Visit to an airport lounge as a participant of the Priority Pass programme	USD 27.00 (per person)
14. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
15. PIN change at an ATM offering the service <sup>12</sup>	PLN 2.00

NOTE to section I.E. subsection 2, 4 and 6

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

## 7. Visa Business Prepaid Card

1. Card issue	PLN 30.00
2. Monthly card fee	subject to negotiation
3. Card renewal	PLN 30.00
4. Replacement card	PLN 30.00
5. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 1.50
6. Personalised card (Picture Card) (added each time to card issue fee)	PLN 5.00

<sup>11</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

<sup>12</sup> Fees applicable since the launch of the service by the Bank.

7. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery for every 1,000 cards or PIN numbers)	PLN 30.00
8. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 7.00
9. Card loading through an internal/external transfer	cost of transfer
10. Loading/unloading cards through the internet electronic banking system (loading/unloading with the use of a loading file) – of the loading/unloading value	0.5%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee
13. Card insurance:	
a) against unauthorised use of the card	no fee
b) against loss of money withdrawn from an ATM	no fee
14. Access to the On-line Prepaid Cards Service for card users	no fee
15. Maintenance of the prepaid account used to service cards for the Client	no fee
16. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
17. Preparing and production of cards with a personalized design prepared by the Client - front and back side (Co-brand Card) - depending on the number of cards ordered	subject to negotiation
18. PIN change at an ATM offering the service <sup>13</sup>	PLN 2.00
<b>8. Visa Profit Prepaid Card</b>	
1. Card issue	PLN 15.00
2. Monthly card fee	negotiable
3. Card renewal	PLN 15.00
4. Replacement card	PLN 15.00
5. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 1.50
6. Personalised card (Picture Card) (added each time to card issue fee)	PLN 5.00

<sup>13</sup> Fees applicable since the launch of the service by the Bank.

7. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
8. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all cash desks at domestic banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 7.00
9. Loading/unloading cards through the internet electronic banking system (loading/unloading with the use of a loading file) – of the loading/unloading value	0.5%
10. Copy of a document confirming a transaction executed in Poland	PLN 20.00
11. Card blocking	no fee
12. Access to the On-line Prepaid Cards Service for card users	no fee
13. Maintenance of the prepaid account used to service cards for the Client	no fee
14. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
15. Preparing and production of cards with a personalized design prepared by the Client - front and back side (Co-brand Card), depending on the number of cards ordered	subject to negotiation
16. PIN change at an ATM offering the service <sup>14</sup>	PLN 2.00
<b>9. Visa Bonus Prepaid Card</b>	
1. Card issue	PLN 10.00
2. Monthly card fee	subject to negotiation
3. Card renewal	PLN 10.00
4. Replacement card	PLN 10.00
5. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
6. Personalised card (Picture Card) (added each time to card issue fee)	PLN 5.00
7. Card delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards)	PLN 30.00
8. Loading/unloading cards through the internet electronic banking system (loading/unloading with the use of a loading file) – of the loading/unloading value	0.5%
9. Copy of a document confirming a transaction executed in Poland	PLN 20.00

<sup>14</sup> Fees applicable since the launch of the service by the Bank.



10. Card blocking	no fee
11. Access to the On-line Prepaid Cards Service for card users	no fee
12. Maintenance of the prepaid account used to service cards for the Client	no fee
13. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
14. Preparing and production of cards with a personalized design prepared by the Client - front and back side (Co-brand Card), depending on the number of cards ordered	subject to negotiation

#### **10. MasterCard eMoney Prepaid Card (Electronic Money Instrument)**

1. Card issue	PLN 8.00
2. Monthly card fee	no fee
3. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
4. Personalized card (Picture Card) (added each time to card issue fee)	PLN 5.00
5. Card delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
6. Electronic Money redemption	PLN 14.90
7. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
8. Card blocking	no fee
9. Access to the On-line Prepaid Cards Service for card holders	no fee
10. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
11. Preparing and production of cards with a personalized design prepared by the Client - front and back side (Co-brand Card), depending on the number of cards ordered	subject to negotiation

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

1. Card issue	PLN 15.00
2. Monthly card fee	no fee
3. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 1.50

4. Personalized card (Picture Card) (added each time to card issue fee)	PLN 5.00
5. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
6. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 15.00
7. Card loading through an internal/external transfer	cost of transfer
8. Loading cards through the internet electronic banking system (loading with the use of a loading 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 blocking	no fee
12. Access to the On-line Prepaid Cards Service for card users	no fee
13. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
14. PIN change at an ATM offering the service <sup>15</sup>	PLN 2.00
<b>12. Visa eMoney Prepaid Card (Electronic Money Instrument)</b>	
1. Card issue	PLN 10.00
2. Monthly card fee	no fee
3. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 1.50
4. Personalized card (Picture Card) (added each time to card issue fee)	PLN 5.00
5. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
6. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 15.00

<sup>15</sup> Fees applicable since the launch of the service by the Bank.

7. Card loading through an internal/external transfer	cost of transfer
8. Loading cards through the internet electronic banking system (loading with the use of a loading 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 blocking	no fee
12. Access to the On-line Prepaid Cards Service for card users	no fee
13. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
14. PIN change at an ATM offering the service <sup>16</sup>	PLN 2.00
<b>13. Visa eMoney payWave Prepaid Card (Electronic Money Instrument)</b>	
1. Card issue	PLN 15.00
2. Monthly card fee	no fee
3. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 1.50
4. Personalized card (Picture Card) (added each time to card issue fee)	PLN 5.00
5. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
6. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 15.00
7. Card loading through an internal/external transfer	cost of transfer
8. Loading cards through the internet electronic banking system (loading with the use of a loading 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 blocking	no fee
12. Access to the On-line Prepaid Cards Service for card users	no fee
13. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00

<sup>16</sup> Fees applicable since the launch of the service by the Bank.

14. PIN change at an ATM offering the service<sup>17</sup> PLN 2.00

NOTE to section I.E. subsection 7-8 and 12-13

In the case of transactions with the use of cards whose settlement currency is EUR, a commission is charged for conversion of transactions executed in currency other than EUR or PLN in the amount of up to 3% of the transaction value.

In the case of transactions with the use of cards whose settlement currency is PLN, a commission is charged for conversion of transactions executed in currency other than PLN in the amount of up to 5.9 % of the transaction value.

#### 14. Visa eMoney Prepaid Card in EUR/USD/GBP (Electronic Money Instrument)

1. Card issue	PLN 10.00
2. Monthly card fee	no fee
3. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	EUR 0.50 / GBP 0.50 / USD 0.50
4. Personalized card (Picture Card) (added each time to card issue fee)	PLN 5.00
5. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
6. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	EUR 1.50 / GBP 1.00 / USD 2.00
b) at all ATMs abroad	EUR 2.50 / GBP 2.00 / USD 3.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	EUR 2.50 / GBP 2.00 / USD 3.00
7. Card loading through an internal/external transfer	cost of transfer
8. Loading cards through the internet electronic banking system (loading with the use of a loading file)	no fee
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 blocking	no fee
12. Access to the On-line Prepaid Cards Service for card users	no fee
13. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
14. PIN change at an ATM offering the service <sup>18</sup>	EUR 0.50 / GBP 0.50 / USD 0.50

NOTE to section I.E. subsection 14

In the case of a transaction executed in a currency other than the card's settlement currency, a currency conversion commission of 3% is added to the transaction value.

<sup>17</sup> Fees applicable since the launch of the service by the Bank.

<sup>18</sup> Fees applicable since the launch of the service by the Bank.

## F. SME Package

### 1. Flexible Package for Small and Medium-Sized Enterprises

- |   |                        |
|---|------------------------|
| 1. Using the flexible account includes:   | PLN 90.00 (per month)  |
| – standard account administration (as per section I.A. point 1) and                             |                        |
| – access to (including parameterization) of internet electronic banking system and              |                        |
| – use of mBank CompanyNet – internet electronic banking system (basic transactional module)     |                        |
| 2. Using the flexible account plus includes:  | PLN 140.00 (per month) |
| – standard account administration (as per section I.A. point 1) and                             |                        |
| – access to (including parameterization) of internet electronic banking system and              |                        |
| – use of mBank CompanyNet – internet electronic banking system (basic transactional module) and |                        |
| – Auto Overnight – automatic overnight deposit account  |                        |

#### NOTE

If administration of an account includes additional services listed in section I.A point 2 or 3, the additional fee per month is PLN 140.00 or PLN 280.00, respectively. If accounts for at least two Clients linked by capital or organisation, i.e. by the owner/co-owner/shareholder are held with the Bank, the fees referred to in points 1 and 2 total respectively PLN 75 and 125.

- |  |                       |
|--|-----------------------|
| 3. Using at least one additional freely chosen module of internet electronic banking system – for each module as part of each installation of the system               | no fee                |
| 4. Using another and each following additional freely chosen module of internet electronic banking system – for each module as part of each installation of the system | PLN 30.00 (per month) |

#### NOTE

The following modules: FX platform, Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 27 October 2014 are considered additional modules of the internet electronic banking system.

- |   |                        |
|---|------------------------|
| 5. Using the mBank CompanyMobile service  | PLN 35.00 (per month)  |
| 6. Using the mBank CompanyConnect Classic service   | PLN 100.00 (per month) |
| 7. Issuing a Visa Business debit payWave payment card   | no fee                 |
| 8. Using a VISA Business debit payWave payment card   | PLN 5.00 (per month)   |
| 9. Cash withdrawal using a Visa Business debit payWave payment card at Planet Cash ATMs                   | PLN 1.00               |
| 10. Cash deposit using a Visa Business payWave debit card in a cash deposit machine operated by:          |                        |
| a) the Bank   | 0,1% min. PLN 5.00     |
| b) Euronet  | 0,1% min. PLN 5.00     |
| 11. Issuing a VISA Business payWave debit card (fee collected if the Client withdraws from the Agreement) | PLN 30.00              |
| 12. Issuing a VISA Business payWave payment card  | PLN 50.00              |
| 13. Renewing a VISA Business payWave payment card   | PLN 50.00              |
| 14. Using a VISA Business payWave payment card  | PLN 10.00 (per month)  |
| 15. Issuing a MasterCard Corporate PayPass payment card   | PLN 50.00              |
| 16. Renewing a MasterCard Corporate PayPass payment card  | PLN 50.00              |
| 17. Using a MasterCard Corporate PayPass payment card   | PLN 10.00 (per month)  |

18. PLN transfer – debiting the account, made to a PLN account - submitted via the electronic banking system	
a) from 1 to 50 transfers effected in PLN (for each transfer)	PLN 1.50
b) 51 transfers effected in PLN and more (for each transfer)	PLN 1.00
19. Express Elixir instant transfer in PLN – debiting the account	PLN 6.00
20. Blue Cash instant transfer in PLN – debiting the account	PLN 6.00
21. SEPA Credit Transfer /Single Euro Payments Area/	PLN 5.00
– transfer in EUR to a beneficiary’s account held with a bank within the EU (including other domestic banks) and:	
– including the BIC code of the beneficiary’s bank	
– including the account number of the beneficiary according to the IBAN standard	
– defining the cost option – SHA (i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary)	

NOTE  
Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR. SEPA credit transfer is only possible if the beneficiary’s bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system. In accordance with the applicable rules specified for 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 depends on the manner of executing the credit transfer by the beneficiary’s bank.

22. SEPA transfer in the Client’s account held with the Bank	PLN 5.00
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## G. Other Account Service

1. Issuing cheques (for 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. Account balance statement	PLN 20.00
5. Certificate stating that the Client holds an account with the Bank	PLN 20.00
6. Transfer execution statement	PLN 10.00
7. Sending a copy of a transaction execution statement by fax	PLN 10.00
8. Copy of a list of transactions in the bank account - per page	PLN 10.00

NOTE  
No fee is charged if:  
a) interest accrued was the only transaction in the account in the period covered by the statement,  
b) the statement is issued by order of a court or a prosecutor’s office for proceedings in criminal cases, criminal tax cases, alimony cases, or alimony pension cases.

9. Closing an account	PLN 100.00
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NOTE  
Fee charged when the bank account agreement is terminated by the Client or by mutual consent.

10. Issuing a certificate authorising its holder to export foreign currency	PLN 20.00
11. Accepting power of attorney to administer funds held in the account in order to secure claims of a third party (if objective of the power of attorney arises from its content)	PLN 50.00
12. Authenticating signatures put on behalf of the Client	PLN 10.00

13. Accepting and executing an instruction to freeze funds held in the account to secure agreements concluded by the Client:	
a) with the Bank	no fee
b) with other entities	PLN 20.00
14. Lien on receivables from the Client's account to secure a third party's claim	PLN 100.00
15. Readiness to deliver statements concerning a single account in accordance with SWIFT MT940/MT941/MT942/MT950 message via electronic banking systems or via SWIFT	PLN 50.00 (monthly)
16. Single MT940 statement delivered via SWIFT	PLN 12.00
17. Access to the account from abroad (submitting orders in the form of SWIFT MT101 messages)	PLN 500.00
18. Access to file conversion 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's systems - depending on the complexity of the report	subject to negotiation, min. PLN 200.00

#### NOTE

The fee is calculated for each report and charged collectively once a month as part of "periodical settlement".

20. Reports' adjustment in accordance with the Client's specifications and developing the option to access them via electronic banking systems	subject to negotiation
21. Seizure of an account by order of an enforcement authority - per seizure order, charged upon full repayment of the seized amount, on top of transfer fees	PLN 200.00
22. Confirmation of a surplus/shortage of cash in a closed deposit	PLN 15.00
23. Sending a request for payment due to an unauthorised debit balance in the Client's bank account	PLN 50.00

## II. Cheques

1. Purchasing domestic bank cheques - of the value of the cheque	0.5%, min. PLN 30.00
2. Selling bank cheques in Poland - of the value of the cheque	0.5%, min. PLN 50.00, max. PLN 200.00
3. Collecting a clearing cheque	PLN 20.00

#### NOTE to points 1-3

No fee is charged for purchasing, selling and collecting cheques with the value of up to the equivalent of USD 100.

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

1. Presentation of a bill/note for payment:	
a) discounted by the Bank	PLN 40.00
b) other - of the value of the bill/note	0.2%, min. PLN 60.00, max. PLN 400.00
2. Sending a bill/note for collection - of the value 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 VII point 4.

- |                     |               |
|---------------------|---------------|
| 4. Aval (guarantee) | see section V |
|---------------------|---------------|

## **IV. Loans**

- |   |                            |
|---|----------------------------|
| 1. Front-end fee:   |                            |
| a) of the loan granted or the credit line limit   | max. 3%, min. PLN 1,000.00 |
| b) of the value of the loan or credit line increase   | max. 3%, min. PLN 1,000.00 |
| c) of the extended loan or credit line limit  | max. 3%, min. PLN 1,000.00 |
| 2. Issuing a credit promise - of the value of the promise   | max. 5%, min. PLN 1,000.00 |
| 3. Compensation for withdrawing from the terms and conditions of a credit promise - of the value of the promise   | max. 5%, min. PLN 1,000.00 |
| 4. Early repayment of a loan - of the value of the loan   | max. 5%, min. PLN 1,000.00 |
| 5. Purchasing receivables, discounting bills of exchange, discounting export receivables - within the assigned limit, of the value of a single transaction        | max. 5%, min. PLN 100.00   |
| 6. Standby fee calculated based on the unused loan amount during the entire period from putting the loan at the Borrower's disposal to the final utilization date | 5% p.a.                    |
| 7. Amendment to loan agreement (annex):   |                            |
| a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments   | PLN 1,000.00               |
| b) other than with respect to loan repayment schedule or dates of releasing loan tranches   | PLN 500.00                 |
| 8. Issuing a certificate of repayment of a loan in PLN/foreign currency   |                            |
| a) completed this year  | PLN 20.00                  |
| b) completed in previous years  | PLN 25.00                  |
| 9. Credit contract statements:  |                            |
| a) electronic statements  | no fee                     |
| b) paper statements   | PLN 6.00                   |

**NOTE**

The fee is calculated for each paper statement and charged collectively once a month as part of "periodical settlement".

Additionally, at the Client's request:

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

**NOTE**

The fee is calculated for each copy and charged collectively once a month as part of "periodical settlement". Copies of credit contract statements are delivered in one form, selected by the Client.

- |   |            |
|---|------------|
| 10. Loan drawdown instruction submitted to the Bank in other form than with the use of the "loan payment" action in mBank CompanyNet: |            |
| a) instruction without appended invoices or with no more than 5 invoices appended:  | PLN 30.00  |
| b) instruction with 6-10 invoices appended:   | PLN 50.00  |
| c) instruction with more than 10 invoices appended:   | PLN 100.00 |



## NOTE

The fee is not charged in the case of loan drawdown instructions concerning loans to finance technological investment.

- |   |           |
|---|-----------|
| 11. Loan repayment instruction submitted to the Bank in other form than with the use of the "loan repayment" action in mBank CompanyNet | PLN 30.00 |
|---|-----------|

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

- |   |   |
|---|---|
| 1. Front-end fee for processing the order:  |   |
| a) to issue a guarantee, counterguarantee or an aval, open a stand-by letter of credit - of the value of transaction  | max. 3%, min. PLN 500.00                    |
| b) to increase the amount of a guarantee, counterguarantee, aval or stand-by letter of credit - of the value of the increase  | max. 3%, min. PLN 500.00                    |
| c) to extend the validity period of a guarantee, counterguarantee, aval or stand-by letter of credit - of the remaining balance   | max. 3%, min. PLN 500.00                    |
| 2. Additional fee for processing an order submitted in paper form   | PLN 250.00 <sup>19</sup>                    |
| 3. Amendment to guarantee agreement or guarantee terms and conditions - other than specified in point 1b and 1c   | PLN 500.00                                  |
| 4. Bank's exposure under issued guarantee, counterguarantee, aval or stand-by letter of credit - of the exposure value, 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 a counterguarantee of a foreign or domestic bank  | 0.5%, min. PLN 250.00                       |
| c) secured otherwise  | 1.5%, min. PLN 250.00                       |
| 5. Accepting 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 about or negotiating the wording of a non-mBank guarantee - of the guarantee value  | 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 value of the guarantee or stand-by letter of credit   | 0.2%,<br>min. PLN 250.00, max. PLN 500.00   |
| 10. Advising the Client of an amendment to terms and conditions of a non-mBank guarantee or a stand-by letter of credit previously advised by the Bank - of the value of the guarantee or stand-by letter of credit | 0.2%,<br>min. PLN 250.00, max. PLN 500.00   |
| 11. Confirming a non-mBank guarantee or stand-by letter of credit - depending on the issuing bank, of the current balance, for each commenced period of 3 months  | subject to negotiation,<br>min. PLN 500.00  |
| 12. Confirming the amount of an increased guarantee or stand-by letter of credit - depending on the issuing bank, of the value of the increase  | subject to negotiation,<br>min. PLN 500.00  |
| 13. Assistance in claim settlement or consulting about claim content under a non-mBank guarantee  | PLN 500.00                                  |
| 14. Payment of a claim under a guarantee, counterguarantee or aval issued by the Bank or a stand-by letter of credit opened by the Bank - of the payment value  | 0.2%,<br>min. PLN 500.00, max. PLN 1,000.00 |
| 15. Cancelling the order to issue an mBank guarantee  | PLN 150.00                                  |
| 16. Consulting about guarantee wording, at the Client's request   | PLN 500.00                                  |
| 17. Obtaining the confirmation of authenticity of a non-mBank guarantee at the Client's request   | PLN 100.00                                  |
| 18. Mediation in delivering correspondence regarding non-mBank guarantees not handled by the Bank   | PLN 100.00                                  |

<sup>19</sup> Applies to orders that may be processed through the Trade Finance module of mBank CompanyNet

**NOTE**

Fees and commissions for operations not listed in section V related to handling stand-by letters of credit (mBank/non-mBank) are set out in accordance with relevant provisions of section VI.

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

1. Front-end fee for processing the order:	
a) to open a letter of credit - of the value of the letter of credit	max. 3%, min. PLN 250.00
b) to increase the amount of a letter of credit - of the value of the increase	max. 3%, min. PLN 250.00
c) to extend a letter of credit - of the remaining balance	max. 3%, min. PLN 250.00
2. Additional fee for processing an order submitted in paper form	PLN 250.00
3. Amendment to the agreement on opening or securing a letter of credit (annex)	PLN 300.00
4. Cancelling the order to open a letter of credit or introduce amendments - depending on the work input required	max. PLN 250.00
5. The Bank's exposure due to opening a letter of credit (of the value of the letter of credit) or increasing the letter of credit amount (of the increase value) for each commenced period of 3 months	
a) pre-paid	0.15%, min. PLN 250.00, max. PLN 1,000.00
b) secured otherwise, as agreed with the Bank	max. 0.5%, min. PLN 250.00

**NOTE**

The commission for successive periods is calculated based on the remaining balance of the letter of credit.

6. Other amendments to the terms and conditions of a letter of credit	PLN 200.00
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**NOTE to points 5 and 6**

Only one, the highest commission 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 one-month period of the deferral, of the payment value	max. 0.3%, min. PLN 250.00
8. Examining documents or payment or acceptance of a bill of exchange under an mBank letter of credit - of the value of documents/payment/bill of exchange	0.2%, min. PLN 250.00
9. Endorsing documents or authorising the collection of goods when the bill of lading or insurance policy is issued or endorsed to the Bank	PLN 200.00
10. Transferring the letter of credit to secondary beneficiaries - of the transfer value	0.25%, min. PLN 250.00
11. Cancelling or writing down a fully unused letter of credit	PLN 100.00
12. Presenting 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 collateral	PLN 30.00
14. Rejecting an opening/amendment order due to errors, correcting errors	PLN 30.00
15. Drafting a letter of credit/an amendment based on an order submitted to the Bank and saving the draft in the Bank's records for 14 calendar days	PLN 100.00

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

16. Redrafting a letter of credit/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/amendment in the Bank's records - for additional subsequent 14 calendar days	PLN 10.00
18. Assisting in drafting the terms and conditions for opening/amendment order or drafting a letter of credit, if no order has been submitted to the Bank	min. PLN 300.00
19. Sending documents to other address than that of the person ordering a letter of credit (import)	PLN 50.00

## B. non-mBank Documentary Letters of Credit

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

NOTE to points 2 and 4-5

Only one, the highest commission 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 value of documents/payment	0.2%, min. PLN 300.00
7. Sending documents without their examination (refers to non-confirmed letters of credit) - of the value of documents or value of payment	0,2%, min. PLN 100.00, max. PLN 500.00
8. The Bank's exposure due to acceptance or deferred payment under a confirmed letter of credit (on top of fees set out in 6) – depending on the opening bank, of the value of exposure, for each commenced period of 1 month	subject to negotiation, min. PLN 200.00
9. Payment deferral under a non-confirmed letter of credit (on top of fees in 6)	PLN 250.00
10. Presenting discrepant documents – fee paid by the beneficiary	PLN 200.00
11. 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)
12. Transferring the letter of credit to secondary beneficiaries - of the transfer value	0.25%, min. PLN 250.00

NOTE

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

13. Transferring proceeds under the letter of credit to the Bank or other indicated entity	PLN 200.00
14. Transfer of money to another bank:	
– PLN	PLN 50.00
– foreign currency	PLN 100.00

15. Registering a letter of credit the Client has submitted to the Bank	0.1%, min. PLN 250.00, max. PLN 500.00
16. Cancelling or writing down a fully unused letter of credit	PLN 100.00
17. Photocopies of documents submitted under non-mBank letter of credit (if additional copies of the documents are not submitted by the Client)	PLN 10.00

### C. Other Activities Performed in Connection with Handling mBank and non-mBank Documentary Letters of Credit

1. Preparing and sending information not related to amendments to letter of credit terms and conditions, including payment monitoring	min. PLN 50.00
2. Consultation about the content of a documentary letter of credit	0.1%, min. PLN 300.00
3. Sending a document/documents to supplement or replace documents included in a set of documents sent earlier	PLN 50.00
4. Returning/sending to the beneficiary/intermediary bank unaccepted or unpaid documents	PLN 50.00
5. Verifying the authenticity of an instruction/order submitted by the retail Client or a client who does not hold an account with the Bank (based on the Register of Entrepreneurs (KRS) / entry in the register of economic activity / through the client's bank)	PLN 50.00
6. Renewing an expired mBank or non-mBank letter of credit (on top of the commission for amendment or for discrepant documents)	PLN 100.00
7. Retrieving a document/documents regarding completed transactions from the Bank's archive	PLN 200.00
8. Sending a fax	PLN 10.00
9. Sending bank information or scanned documents to the Client via e-mail:	
a) e-mail containing no more than 2 attachments	PLN 10.00
b) e-mail containing more than 2 attachments	PLN 15.00

## VII. Documentary Collection

1. Delivering documents against payment, acceptance of a draft or against issuance of a 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

The fee is collected if there was no delivery of documents against payment or acceptance or issuance of a promissory note in accordance with point 1.

3. Additional fee for processing an order submitted in paper form	PLN 100.00
4. Handling bills of exchange (including presenting a draft for acceptance, receipt of a promissory note or secure storage, excluding the notarial protest of a bill 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 value of documents	0.2%, min. PLN 100.00, max. PLN 500.00
7. Direct collection – of the value collected	0.1%, min. PLN 50.00, max. PLN 150.00

8. Preparing and sending information not related to amendments to collection terms and conditions, including payment monitoring	subject to negotiation min. PLN 50.00
9. Transfer of money to another bank:	
– PLN	PLN 50.00
– foreign currency	PLN 100.00
10. Returning uncollected documents	PLN 100.00

**NOTE**

If the payment is collected only with respect to part of the documents sent under one collection order, both the commission on collected amount and the fee for returning uncollected documents are charged.

11. Amending the collection instruction, including delivery of documents/draft without payment	PLN 100.00
12. Assignment or endorsement of 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 a draft or issuing a promissory note.

13. Non-standard collection services:	
– sending documents to other address than the collection payer's address	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 at Client's request	PLN 10.00
– preparing and sending explanatory correspondence	PLN 25.00
– assistance in preparation of a bill of exchange/promissory note	PLN 50.00
– sending bank information or scanned documents to the Client via e-mail:	
a) e-mail containing no more than 2 attachments	PLN 10.00
b) e-mail containing more than 2 attachments	PLN 15.00
14. Verifying the authenticity of an instruction/order submitted by the retail Client or a client who does not hold an account with the Bank (based on the Register of Entrepreneurs (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 paid upfront for each commenced six-month period	PLN 200.00
2. Custody of debt securities registered outside the KDPW S.A. (T-bills, monetary bills, mBank certificates of deposit, securities for which the Bank is a payment agent)	subject to negotiation
3. Custody of debt securities registered with the KDPW S.A. (T-bonds, other debt securities) - quarterly fee depending on the nominal value of securities	0.04% p.a.
4. Custody of debt securities registered abroad - quarterly fee depending on the nominal value of securities	0.028% p.a.
5. Custody of equity securities registered with the KDPW S.A. - quarterly fee depending on the market value of securities	0.2% p.a.
6. Clearing sell-buy-back transactions	no fee
7. Clearing transactions concluded with entities other than the Bank - for each transaction, fee collected on the clearing day or on a monthly basis	PLN 100.00
8. Clearing transactions concluded with entities other than the Bank involving securities registered abroad - for each transaction, calculated and collected on a monthly basis	PLN 220.00
9. Freezing securities for the benefit of the Bank - calculated and collected on the date securities are frozen	PLN 100.00

10. Freezing securities for the benefit of entities other than the Bank - calculated and collected on the date securities are frozen	PLN 500.00
11. Portfolio transfer – outgoing – per single item	PLN 500.00
12. Portfolio transfer – incoming	no fee
13. Delivering debt securities for which the Bank is the issue agent (in particular mortgage bonds) and certifying their authenticity - of the nominal value of securities, collected on the delivery date 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 fees are quoted net, VAT exclusive.

Quarterly custody fees are calculated on the basis of the value of securities recorded in the account on the last business day of the quarter. For securities listed in 2 and 3, this amount does not include the value of securities purchased in sell-buy-back transactions with the Bank. The fee for cancelling an instruction is charged in the same amount and on the same terms and conditions as the fee for executing the instruction. The fees listed in this section charged by the custodian do not include fees and commissions charged by brokers and brokerage houses, fees charged by central depositories (in particular, by the Central Securities Depository of Poland/Krajowy Depozyt Papierów Wartościowych S.A. and the Central Register of Treasury Bills/Centralny Rejestr Bonów Skarbowych) and fees to the Mandatory Compensation System/Obowiązkowy System Rekompensat.

## 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
--	-------------------------

#### NOTE

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

2. Mediation in finding foreign trade partners	PLN 100.00
3. Preparing at the Client's request an opinion or information about the Client:	
a) standard (issued on a standard bank form)	PLN 200.00
b) non-standard (including information on 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 value of each transaction	0.5%, min. PLN 15.00
6. Technical accessories for closed cash deposits and withdrawals:	
a) secure B5 envelope for banknotes (1 pc.)	PLN 2.00
b) secure B5 envelope for coins (1 pc.)	PLN 4.00
c) secure B4 envelope for banknotes (1 pc.)	PLN 6.00
d) secure A3 envelope for banknotes (1 pc.)	PLN 6.00

#### NOTE

For purchases of at least 100 pcs. of secure envelopes, the price for a single envelope is reduced by 50%.

e) magnetic card for the night depository:	
- 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 make closed cash deposits/withdrawals:

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

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

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

NOTE

The fee depends on the availability of a particular type of deposit box.  
The fee is charged for the whole year upfront.

Plus additional, one-off fees:

d) magnetic card	PLN 10.00
e) lock and a set of keys	PLN 250.00
8. Accepting a deposit:	
a) accepting a deposit	PLN 50.00 (one-off fee)
b) safekeeping	PLN 30.00 (per month)
9. Exchange - closed exchange of banknotes 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. Preparing a collective package for coins/banknotes	PLN 30.00
11. Issue by the Bank of a duplicate copy of an agreement/transaction confirmation (at the Client's request) - for one copy	PLN 5.00
12. Issuing a list of transactions (at the Client's request) - for each transaction	PLN 0.50
13. Issuing a list of operations in the Client's accounts (at the Client's request)	PLN 10.00
14. Consolidated statement	PLN 10.00 (per month)

NOTE

The consolidated statement includes balances of all bank accounts, a description of term deposits (excluding Auto Overnight - an automatic deposit account, and Automatic Overnight Deposit) and the Client's loans granted by the Bank. Consolidated statements are issued on a monthly basis.

15. Appendices in the paper form confirming transactions listed in a given bank statement	PLN 150.00
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NOTE

The fee is a lump sum fee collected once a month as part of "periodical settlement".

16. Forwarding and verifying wire and SWIFT keys of other banks	PLN 30.00
17. Photocopying documents for the Client at his request	PLN 0.50
18. Processing a single "Consent to debit the account" form as part of the "Direct Debit Plus" service (fee paid by the payee who is a Client of the Bank)	PLN 5.00
19. Reporting and delivering, as agreed with the Client, a single "Consent to debit the account" form received from the payer's Bank (fee paid by the payee who is a Client of the Bank)	PLN 5.00

- |  |          |
|--|----------|
| 20. Reporting and delivering, as agreed with the Client, a single "Withdrawal of consent to debit the account" form received from the payer's Bank (fee paid by the payee who is a Client of the Bank) | PLN 1.00 |
|--|----------|

NOTE to points 19-20

The fee is debited collectively once a month from an account specified by the Client.

- |   |            |
|---|------------|
| 21. Delivering a direct debit instruction to the payer's (payment card user's) bank related to settlement of transactions executed with the use of a payment card (according to a separate agreement between the Client and the Bank)                 | PLN 1.00   |
| 22. Transfer from abroad or transfer in a foreign currency from other domestic bank with the party ordering the transfer authorizing the Bank to charge fees and commissions and to debit their account (OUR option) - fee paid by the ordering party | PLN 40.00  |
| 23. Return of a transfer from abroad or a foreign currency transfer from other domestic bank - fee paid by the ordering party   | PLN 200.00 |
| 24. Execution of a SEPA Credit Transfer Recall incoming to the Bank - fee paid by the ordering party  | PLN 20.00  |
| 25. Sending a notification of refusal to execute an order submitted via electronic banking systems to a fax number provided by the Client   | PLN 0.50   |
| 26. mBank InvoiceNet – Online Invoice Presentation System:  |            |
| a) subscription fee for using mBank InvoiceNet without the Client's company logo:   |            |
| – for a Client holding a current account/an auxiliary account with the Bank   | PLN 100.00 |
| – for a Client not holding a current account/an auxiliary account with the Bank   | PLN 200.00 |
| b) subscription fee for using mBank InvoiceNet with the Client's company logo:  |            |
| – for a Client holding a current account/an auxiliary account with the Bank   | PLN 200.00 |
| – for a Client not holding a current account/an auxiliary account with the Bank   | PLN 300.00 |
| c) delivering an electronic invoice image in the online invoice presentation system (for each invoice):   |            |
| 1–100 invoice images  | PLN 0.20   |
| 101–500 invoice images  | PLN 0.15   |
| 501–1,000 invoice images  | PLN 0.12   |
| more than 1,000 invoice images  | PLN 0.05   |
| d) access to mBank InvoiceNet for a new user  | PLN 50.00  |

NOTE

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

## X. SME Packages withdrawn from the Bank's offer

### A. SME Packages offered until 24 October 2014

#### 1. SME Package Nowy EFEKT

- |   |                       |
|---|-----------------------|
| 1. Standard account administration (as per section I.A. point 1) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module) | PLN 90.00 (per month) |
|---|-----------------------|

NOTE

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

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



**NOTE**

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 27 October 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and 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. Using a VISA Business debit payWave payment card	PLN 5.00 (per month)
9. Cash withdrawal using a Visa Business debit payWave payment card at Planet Cash ATMs	PLN 1.00
10. Issuing a Visa Business debit payWave payment card (fee charged if the Client withdraws from the agreement)	PLN 30.00
11. PLN transfer made via the mBank CompanyNet internet electronic banking system	PLN 1.50
12. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1)	no fee
13. Closed cash deposit in PLN to own account – of the value deposited	0.25%
14. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	0.7%

**2. SME Package Nowy EFEKT Plus**

1. Standard account administration (as per section I.A. point 1) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module)	PLN 140.00 (per month)
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**NOTE**

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

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

**NOTE**

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 27 October 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and 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. Using a VISA Business debit payWave payment card	PLN 5.00 (per month)
9. Cash withdrawal using a Visa Business debit payWave payment card at Planet Cash ATM's	PLN 1.00
10. Issuing a Visa Business Debit payWave payment card (fee charged if the Client withdraws from the agreement)	PLN 30.00

11. Issuing a VISA Business payWave payment card	PLN 50.00
12. Renewing a VISA Business payWave payment card	PLN 50.00
13. Using a VISA Business payWave payment card	PLN 10.00 (per month)
14. Issuing a MasterCard Corporate PayPass payment card	PLN 50.00
15. Renewing a MasterCard Corporate PayPass payment card	PLN 50.00
16. Using a MasterCard Corporate PayPass payment card	PLN 10.00 (per month)
17. PLN transfer made via the mBank CompanyNet internet electronic banking system	PLN 1.90
18. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1)	no fee
19. SEPA Credit Transfer /Single Euro Payments Area/	PLN 5.00
– transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) and:	
– including the BIC code of the beneficiary's bank	
– including the account number of the beneficiary according to the IBAN standard	
– defining the cost option – SHA (i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary)	

#### NOTE

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

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

In accordance with the applicable rules specified for the SEPA 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 depends on the manner of executing the credit transfer by the beneficiary's bank.

20. Auto Overnight – automatic overnight deposit account	no fee
21. Closed cash deposit in PLN to own account – of the value deposited	0.25%
22. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account - of the value deposited	0.7%

## B. SME Packages offered until 5 May 2009

### 3. SME Package EFEKT

1. Standard account administration (as per section I.A. point 1) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module)	PLN 90.00 (per month)
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#### NOTE

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

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

#### NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 27 October 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and 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 payWave payment card	PLN 50.00
8. Renewing a Visa Business payWave payment card	PLN 50.00
9. Using a Visa Business payWave payment card	PLN 10.00 (per month)
10. Issuing a MasterCard Corporate PayPass payment card	PLN 50.00
11. Renewing a MasterCard Corporate PayPass payment card	PLN 50.00
12. Using a MasterCard Corporate PayPass payment card	PLN 10.00 (per month)
13. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1)	no fee
14. Closed cash deposit in PLN to own account – of the value deposited	0.25 %
15. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account - of the value deposited	0.7%
16. Open cash withdrawal in PLN from own account made at the Bank's cash desk – of the value withdrawn	0.1 %, min. PLN 5.00
17. Open cash withdrawal in the account currency (other than PLN) from own account made at the Bank's cash desk – of the value withdrawn	0.7%, min. PLN 5.00

#### 4. SME Package EFEKT Plus

1. Standard account administration (as per section I.A. point 1) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module)	PLN 140.00 (per month)
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NOTE  
If administration of an account includes additional services listed in section I.A point 2 or 3, the additional fee per month is PLN 140.00 or PLN 280.00, respectively.

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

NOTE  
The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 27 October 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and 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 payWave payment card	PLN 50.00
8. Renewing a Visa Business payWave payment card	PLN 50.00

9. Using a Visa Business payWave payment card	PLN 10.00 (per month)
10. Issuing a MasterCard Corporate PayPass payment card	PLN 50.00
11. Renewing a MasterCard Corporate PayPass payment card	PLN 50.00
12. Using a MasterCard Corporate PayPass payment card	PLN 10.00 (per month)
13. Access to the home banking system (for every installation)	PLN 95.00 (per month)
14. Auto Overnight – automatic overnight deposit account	PLN 50.00 (per month)
15. Securities account	PLN 30.00 (per month)
16. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1)	no fee
17. Closed cash deposit in PLN to own account – of the value deposited	0.25 %
18. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account - of the value deposited	0.7%
19. Open cash withdrawal in PLN from own account made at the Bank's cash desk – of the value withdrawn	0.1 %, min. PLN 5.00
20. Open cash withdrawal in the account currency (other than PLN) from own account made at the Bank's cash desk – of the value withdrawn	0.7%, min. PLN 5.00

## XI. Lump sum telecommunications fees

FACSIMILE	Fee (PLN) for the first page:	Fee (PLN) for each additional page:
Fax - in Poland	3.00	2.00
Fax - abroad		
- Europe	7.50	2.50
- Canada and USA	15.00	5.00
- other countries	30.00	10.00

SWIFT	Fee (PLN) for one message - normal priority	Fee (PLN) for one message - high priority
Opening an L/C, guarantee	20.00	40.00
International payment, collection, other	5.00	10.00 <sup>*)</sup>

<sup>\*)</sup> does not apply to an international payment