

Changes in the Tariff (from March 15, 2021)

Position in the Tariff's version in force till March 14, 2021	Position in the Tariff's version in force from March 15, 2021
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
	<p>6. Fee for additional activities related to the special nature of service provided to payment service providers PLN 90.00 (per month)</p> <p>NOTE <i>Payment service provider means:</i> 1/ payment institution, 2/ e-money institution, 3/ small payment institution, 4/ EU payment institution, 5/ EU e-money institution, 6/ payment service office, as per the Payment Services Act of 19 August 2011 providing payment services on the territory of the Republic of Poland.</p>
C. Electronic banking systems	
1. Home banking system	
<p>4. Support/consulting services during the system's 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</p> <p>a) less than 1.5 hour PLN 150.00 b) more than 1.5 hour PLN 300.00 c) daily rate PLN 500.00</p> <p>NOTE <i>The daily rate is applicable to work amounting to more than 6 hours a day (including the arrival time).</i></p>	<p>4. Support/consulting services during the system's 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</p> <p>a) less than 2 hours PLN 300.00 b) more than 2 hours PLN 500.00 c) daily rate PLN 1,000.00</p> <p>NOTE <i>The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</i></p>
2. mBank CompanyNet – internet banking system	
<p>4. Using the system in the variant covering the basic transactional module and: a) not more than two additional modules – for every system installation PLN 60,00 (per month)</p>	<p>4. Using the system in the variant covering the basic transactional module and: a) not more than two additional modules – for every system installation PLN 60,00 (per month)</p>

<p>b) three to four additional modules – for every system installation PLN 120,00 (per month)</p> <p>c) more than four additional modules – for every system installation PLN 180,00 (per month)</p> <p>NOTE The following modules are regarded as additional modules of the system: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)</p>	<p>b) three to four additional modules – for every system installation PLN 120,00 (per month)</p> <p>c) more than four additional modules – for every system installation PLN 180,00 (per month)</p> <p>NOTE The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)</p>
<p>11. Using a Hardware Token or Mobile Hardware Token PLN 5.99 (on a monthly basis for each active token in each context to which the system user is authorised)</p>	<p>11. Using a Hardware Token or Mobile Hardware Token² PLN 5.99 (on a monthly basis for each active token in each context to which the system user is authorised)</p> <p>¹ The fees will be charged for the first time on 31 March 2021 for all tokens active on the day before.</p>
<p>13. Support/consulting services during the system’s 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</p> <p>a) less than 1.5 hour PLN 150.00</p> <p>b) more than 1.5 hour PLN 300.00</p> <p>c) daily rate PLN 500.00</p> <p>NOTE The daily rate is applicable to work amounting to more than 6 hours a day (including the arrival time).</p>	<p>13. Support/consulting services during the system’s 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</p> <p>a) less than 2 hours PLN 300.00</p> <p>b) more than 2 hours PLN 500.00</p> <p>c) daily rate PLN 1,000.00</p> <p>NOTE The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</p>
<p>5. SWIFTNET Korpo service</p>	
<p>4. Modification of Agreement terms and conditions PLN 400.00 (related to the execution of orders and generation of MT940, MT941, MT942 or MT950 statements) (for each instruction submitted by the Client)</p>	<p>4. Modification of Agreement terms and conditions PLN 50.00 (for each instruction submitted by the Client)</p>

E. Package for Small and Medium-sized Enterprises

mBank CompanyNet – internet banking system		mBank CompanyNet – internet banking system					
Using mBank CompanyNet (basic transaction module) and any two additional modules of mBank CompanyNet - per module as part of every system installation	no fee	Using mBank CompanyNet (basic transaction module) and any two additional modules of mBank CompanyNet - per module as part of every system installation	no fee				
Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (monthly)	Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (monthly)				
Using the FX mPlatform	no fee	Using the FX mPlatform	Monthly fee for system users: a) <u>4 and less</u> b) <u>more than 4</u>	<u>according to the Tariff</u>	<u>according to the Tariff</u>	<u>according to the Tariff</u>	a) <u>no fee</u> b) <u>PLN 10.00 (per user)</u>
			no fee				

Type of fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package eCommerce	Type of fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package eCommerce
Package fee refund	n/a	1/ if the average monthly balance of the Client's accounts (current, auxiliary and VAT accounts) exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	1/ if the total monthly volume of foreign exchange transactions made by the Clients on the FX mPlatform exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	1/ if the total monthly volume of transactions made using the Paynow service ²⁰ exceeds PLN 100,000, 50% of the fee is refunded (in the following month)	Package fee refund	n/a	1/ if the Client makes more than 15 transfers ordered using the electronic banking system per month, 50% of the fee will be reimbursed (the reimbursement will be made next month) ¹⁹	1/ if the total monthly volume of foreign exchange transactions made by the Clients on the FX mPlatform exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	1/ if the total monthly volume of transactions made using the Paynow service exceeds PLN 100,000, 50% of the fee is refunded (in the following month)
		2/ if the average monthly balance of the Client's accounts (current, auxiliary and VAT accounts) exceeds PLN 150,000, 100% of the fee is refunded (in the following month)	2/ if the total monthly volume of foreign exchange transactions made by the Client on the FX mPlatform exceeds PLN 100,000, 100% of the fee is refunded (in the following month)	2/ if the total monthly volume of transactions made using the Paynow service ²⁰ exceeds PLN 200,000, 100% of the fee is refunded (in the following month)			2/ if the Client makes more than 30 transfers ordered using the electronic banking system per month, 100% of the fee will be reimbursed (the reimbursement will be made next month) ¹⁹	2/ if the total monthly volume of foreign exchange transactions made by the Client on the FX mPlatform exceeds PLN 100,000, 100% of the fee is refunded (in the following month)	2/ if the total monthly volume of transactions made using the Paynow service exceeds PLN 200,000, 100% of the fee is refunded (in the following month)
		The following transactions are excluded from the calculation of the average monthly balance: Auto Overnight – automated deposit account, term deposits, transactions connected with bank account liquidity management products, loan disbursements, loan repayments, including loans and other overdue payments.	The volume of transactions on the FX mPlatform referred to in items 1 and 2 is expressed in PLN; the calculation includes transactions in the base currency, transactions in currencies other than PLN are converted at the fixing rate of the National Bank of Poland (NBP) prevailing on the transaction date.	The Client must conclude a Paynow service agreement with the Bank ²⁰			The volume of transactions on the FX mPlatform referred to in items 1 and 2 is expressed in PLN; the calculation includes transactions in the base currency, transactions in currencies other than PLN are converted at the fixing rate of the National Bank of Poland (NBP) prevailing on the transaction date.	The Client must conclude a Paynow service agreement with the Bank	
		Balances of currency accounts are converted into PLN at the fixing rate of the National Bank of Poland (NBP).						The Client must conclude a Paynow service agreement with the Bank	

²⁰ The right to refund applies from the moment the service is launched by the Bank

¹⁹ The right to refund applies from 1 April 2021

F. Other Account Services

12. Readiness to provide SWIFT MT940/MT941/MT942/MT950 statements (from all accounts) via electronic banking systems or SWIFT	PLN 50.00 (per month)	12. Readiness to provide MT940/MT941/MT942/MT950 statements (from all accounts) via electronic banking systems or SWIFT	PLN 50.00 (per month)
13. Retrieval of archived electronic statements in the MT940/MT941 /MT942/MT950 formats provided via electronic banking systems or SWIFT	PLN 100.00	13. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via electronic banking systems	PLN 100.00 (per file)
		<p>NOTE The maximum amount of the one-off fee for retrieving archived MT940 statements is PLN 3,000.00 regardless of the number of files.</p>	

		14. Retrieval of an archived MT940/MT950 statement (from one day, from all accounts) provided via SWIFT NOTE <i>The maximum amount of the one-off fee for retrieving archived MT940/MT950 statements is PLN 3,000.00 regardless of their number.</i>	PLN 100.00
16. Fee for a single MT940 statement delivered via SWIFT	PLN 12.00	17. Fee for a single MT940 statement delivered to a single specified BIC address via SWIFT	PLN 12.00
Chapter VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit			
		18. Missing inflows to the client's account(s) required under the guarantee agreement – % of the commitment amount	0.1% (quarterly)
		19. Failing to submit, within the deadline set in the Regulations on Providing Credit Risk Bearing Products, the documents specified in these Regulations and in the guarantee agreement	PLN 1,000.00
Chapter VII. Letters of Credit			
C. Other activities performed in connection with handling mBank or non-mBank documentary letters of credit			
		8. Missing inflows to the client's account(s) required under the documentary letter of credit agreement – % of the commitment amount	0.1% (quarterly)
		9. Failing to submit, within the deadline set in the Regulations on Providing Credit Risk Bearing Products, the documents specified in these Regulations and in the documentary letter of credit agreement	PLN 1,000.00
Chapter X. Miscellaneous			
3. Preparing an opinion or information about the Client: a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet or via email PLN 200.00 - by mail or in the Bank's branch PLN 300.00 b) standard opinion/information (issued on a standard bank form); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet PLN 300.00 - by mail or in the Bank's branch PLN 400.00 c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet or via email PLN 300.00 - by mail or in the Bank's branch PLN 400.00		3. Preparing an opinion or information about the Client: a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet or via email PLN 200.00 - by mail or in the Bank's branch PLN 300.00 b) standard opinion/information (issued on a standard bank form); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet PLN 300.00 - by mail or in the Bank's branch PLN 400.00 c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet or via email PLN 600.00 - by mail or in the Bank's branch PLN 800.00	

d) non-standard opinion/information (including information on creditworthiness); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet PLN 400.00 - by mail or in the Bank's branch PLN 500.00	d) non-standard opinion/information (including information on creditworthiness); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet PLN 800.00 - by mail or in the Bank's branch PLN 900.00
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Chapter XI. SME Packages Withdrawn from the Bank's Offer

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

4. Using the third or next additional module of mBank CompanyNet - per module as part of every system installation PLN 30.00 (per month) NOTE <i>The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).</i>	4. Using the third or next additional module of mBank CompanyNet - per module as part of every system installation PLN 30.00 (per month) NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).</i>
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B. SME Packages offered until 24 October 2014

1. SME Package Nowy EFEKT

4. Using more than four selected additional modules of mBank CompanyNet – per each system installation PLN 90.00 (per month) NOTE <i>The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>	4. Using more than four selected additional modules of mBank CompanyNet – per each system installation PLN 90.00 (per month) NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>
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2. SME Package Nowy EFEKT Plus			
4.	Using more than four selected additional modules of mBank CompanyNet – per each system installation	PLN 90.00 (per month)	4.
NOTE	<i>The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>		NOTE
			<i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>
C. SME Packages offered until 5 May 2009 r.			
1. SME Package EFEKT			
4.	Using more than four selected additional modules of mBank CompanyNet – per each system installation	PLN 90.00 (per month)	4.
NOTE	<i>The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>		NOTE
			<i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>
2. SME Package EFEKT Plus			
4.	Using more than four selected additional modules of mBank CompanyNet – per each system installation	PLN 90.00 (per month)	4.
NOTE	<i>The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>		NOTE
			<i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i>