

Changes in the Tariff (from July 1, 2020)

Position in the Tariff's version in force until June 30, 2020	Position in the Tariff's version in force from July 1, 2020
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
2. Opening an account for a Client having place of residence/ registered office outside of Poland (non-resident) PLN 2,000.00	2. Opening an account for a Client having place of residence/ registered office outside of Poland (non-resident) PLN 3,000.00
10. Open cash withdrawal in PLN at a post office PLN 30.00 11. Failure to collect a requested open cash withdrawal at a post office for reasons on the part of the Client PLN 10.00	10. Request for an open cash withdrawal in PLN at a post office PLN 30.00 11. Failure to timely collect a requested open cash withdrawal at a post office for reasons on the part of the Client PLN 10.00
18. Express Elixir instant transfer in PLN – debiting the account PLN 9.00 19. Blue Cash instant transfer in PLN – debiting the account PLN 9.00	18. Express Elixir instant transfer in PLN – debiting the account PLN 10.00 19. Blue Cash instant transfer in PLN – debiting the account PLN 10.00
28. Access to the Collect service PLN 800.00	28. Access to the Collect service PLN 1,000.00
30. Providing Collect or Mass Collect mnemonics PLN 50.00	30. Providing Collect or Mass Collect mnemonics PLN 100.00
34. Amendment to the Agreement on: Collect, Mass Collect, Direct Debit, Direct Debit Plus, e-Zgoda PLN 500.00	34. Amendment to the Agreement on: Collect, Mass Collect, Direct Debit, Direct Debit Plus, e-Zgoda 1.000,00 zł
<p>41. Maintenance of the total balance exceeding in total the amount of PLN 20 million at the end of 31 December of each calendar year on all current, auxiliary and Auto Overnight or Auto Overnight accounts maintained by the Bank 0.15% of the total balance in PLN at the end of 31 December of each calendar year on all current, auxiliary and Auto Overnight or Auto Overnight accounts of the Client maintained by the Bank</p> <p>NOTE For the needs of calculating the total balance, the balances of particular accounts are added up – in the case of accounts maintained in currencies other than PLN – by converting the balances in other currencies into PLN based on the average exchange rate from the Table of Exchange Rates of mBank S.A. The Bank reserves the right to calculate the fee at the end of 31 December</p>	<p>41. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in term deposits held with the Bank as at the end of 31 December of each calendar year 0.25% of the total of positive balances in PLN at the end of 31 December of each calendar year in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in the Client's term deposits held with the Bank</p> <p>NOTE To calculate the total balance, we add up the positive balances of individual accounts – for accounts maintained in currencies other than PLN – and we convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.</p>

<p>of each calendar year and to charge the fee within 30 days from that date (the Bank is not obliged to calculate and charge the fee). If the Client entered into more than one current or auxiliary account agreement or more than one agreement on Auto Overnight (automatic deposit account) or Auto Overnight (automatic overnight deposit accounts) with the Bank, the fee is calculated and charged on the basis of only one current or auxiliary account agreement with reference to the aggregated account balances of the accounts maintained under all these agreements.</p>	<p>The Bank reserves the right to calculate the commission at the end of 31 December of each calendar year and to charge the commission within 30 days from that date (the Bank is not obliged to calculate and charge the commission). If the Client entered into more than one current account agreement or auxiliary account agreement with the Bank or entered into an agreement on Auto Overnight – automatic deposit account or Auto Overnight – Automatic Overnight Deposit (one or more) with the Bank, or at least one term deposit agreement, we calculate and charge the commission on the basis of only one current account agreement or auxiliary account agreement or term deposit agreement with reference to the aggregated positive balances of accounts maintained under all such agreements.</p>
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C. Electronic banking systems

5. SWIFTNET Korpo service

4. Parameterisation of an additional account / additional accounts PLN 400.00 (one-off fee)	4. Modification of Agreement terms and conditions (related to the execution of orders and generation of MT940, MT 941, MT942 or MT950 statements) PLN 400.00 (for each instruction submitted by the Client)
5. Readiness to provide MT940, MT 941, MT942 and MT950 statements from an additional account PLN 50.00 (per month)	

E. Packages for Small and Medium-sized Enterprises ^{20 21}

E. Package for Small and Medium-sized Enterprises ^{18 / 19}

Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce"
Administration of an account (according to Section I.A. point 3)	For the first two accounts jointly PLN 25.00 For every subsequent account PLN 19.00 (monthly)	PLN 90.00 (monthly)	PLN 140.00 (monthly)	Administration of an account (according to Section I.A. point 3)	For the first two accounts jointly PLN 25.00 For every subsequent account PLN 19.00 (monthly)	PLN 90.00 (monthly)	PLN 140.00 (monthly)	PLN 50.00 (monthly)
mBank CompanyNet – internet banking system				Open cash withdrawal in PLN at a post office	PLN 22.00			
Using mBank CompanyNet (basic transaction module) and any two additional modules of mBank CompanyNet - per module as part of every system installation	no fee	no fee	no fee	Failure to timely collect a requested open cash withdrawal at a post office for reasons on the part of the Client	PLN 7.00			
Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (monthly)	PLN 30.00 (monthly)	PLN 30.00 (monthly)	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 the FX mPlatform	no fee	no fee	no fee	Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (monthly)			
PLN transfer – debiting a PLN account – instructed via the electronic banking system (according to Section I.A. point 16) and SEPA Credit Transfer /Single Euro Payments Area/ in EUR submitted via the electronic banking system (according to Section I.B. point 5)	15 transfers monthly free of charge PLN 0.99 (for every subsequent transfer)	PLN 0.95 (for every transfer)	PLN 0.95 (for every transfer)	Using the FX mPlatform	no fee			
International transfer or a transfer in a foreign currency from another domestic bank to the Client holding an account with the Bank, with a specified cost option - BEN or SHA (costs of the Bank should be covered by the beneficiary) and settled by the Bank automatically (without the Bank's manual interference) (according to Section I.B. point 1a)	no fee	no fee	no fee	PLN transfer – debiting a PLN account – instructed via the electronic banking system (according to Section I.A. point 16) and SEPA Credit Transfer /Single Euro Payments Area/ in EUR submitted via the electronic banking system (according to Section I.B. point 5)	15 transfers monthly free of charge PLN 0.99 (for every subsequent transfer)	PLN 0.95 (for every transfer)	PLN 0.95 (for every transfer)	50 transfers monthly free of charge PLN 0.50 (for every subsequent transfer)
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, booking in the beneficiary's account is made on the following business day for the Bank at the latest (according to Section I.B. point 2a)	PLN 5.00 (for every transfer)	PLN 5.00 (for every transfer)	PLN 5.00 (for every transfer)	International transfer or a transfer in a foreign currency from another domestic bank to the Client holding an account with the Bank, with a specified cost option - BEN or SHA (costs of the Bank should be covered by the beneficiary) and settled by the Bank automatically (without the Bank's manual interference) (according to Section I.B. point 1a)	no fee			
International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank (value date for the beneficiary's bank D+2 and D+1)	according to the Tariff	according to the Tariff	0.25% min. PLN 25.00ł max PLN 65.00 (of the transfer amount) + additional telecommunications costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees"	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, booking in the beneficiary's account is made on the following business day for the Bank at the latest (according to Section I.B. point 2a)	PLN 5.00 (for every transfer)			
Readiness to provide SWIFT MT940/MT941/MT942/MT950 (from all accounts)	PLN 10.00 (monthly)	PLN 10.00 (monthly)	PLN 10.00 (monthly)	International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank (value date for the beneficiary's bank D+2 and D+1)	according to the Tariff	according to the Tariff	0.25% min. PLN 25.00 max PLN 65.00 (of the transfer amount) + additional telecommunications costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees"	according to the Tariff
Issuing a VISA Business Debit payWave card	no fee	no fee	no fee	Readiness to provide SWIFT MT940/MT941/MT942/MT950 (from all accounts)	PLN 10.00 (monthly)			
Using a Visa Business payWave card	PLN 5.00 (monthly)	PLN 5.00 (monthly)	PLN 5.00 (monthly)	Issuing a VISA Business Debit payWave card	no fee			
Withdrawing cash by Visa Business payWave card at ATMs operated by:				Using a Visa Business payWave card	PLN 5.00(monthly)			
				Withdrawing cash by Visa Business payWave card at ATMs operated by:				

Planet Cash	according to the Tariff	PLN 1.50 (for every transaction)	according to the Tariff
Euronet	according to the Tariff	PLN 3.00 (for every transaction)	according to the Tariff
Depositing cash using a Visa Business payWave debit card in a cash deposit machine	according to the Tariff	0,1 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff

Type of fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"
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)
		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)
		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. Balances of currency accounts are converted into PLN at the fixing rate of the National Bank of Poland (NBP).	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.

²⁰ Packages for small and medium-sized enterprises are offered only to clients who are Polish residents.

²¹ offered to Clients who concluded a bank account from September 30, 2019.

Planet Cash	according to the Tariff	PLN 1.50 (for every transaction)	according to the Tariff	according to the Tariff
Euronet	according to the Tariff	PLN 3.00 (for every transaction)	according to the Tariff	according to the Tariff
Depositing cash using a Visa Business payWave debit card in a cash deposit machine	according to the Tariff	0,1 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff	according to the Tariff
Service activation and access to the mBank CompanyConnect Classic software	according to the Tariff	according to the Tariff	according to the Tariff	PLN 90.00 (one-off fee)

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)
		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)
		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. Balances of currency accounts are converted into PLN at the fixing rate of the National Bank of Poland (NBP).	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

¹⁸ Package for small and medium-sized enterprises is offered only to clients who are Polish residents.

¹⁹ We offer the Growth ("Rozwój"), Balance ("Równowaga") and World ("Świat") Packages to Clients who concluded a Bank Account Agreement on or after 30 September 2019. We offer eCommerce Package to Clients who concluded a Bank Account Agreement after the Package has been launched by the Bank.

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

Chapter V. Trade Finance

Payment for liabilities, Electronic repayment of liabilities

<ol style="list-style-type: none"> 1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount) negotiable 2. Granting a limit - charged once (a fixed amount or % of the requested limit amount²⁹) negotiable 3. Granting a limit - charged annually (a fixed amount or % of the requested limit amount³⁰) negotiable 4. Unused limit amount / commitment fee - % of unused limit amount negotiable 5. Amount of a paid liability negotiable 6. Administrative fee³¹ negotiable, max. 5% p.a. <p>²⁹ The commission is charged in the case of granting a revolving or a non-revolving limit</p> <p>³⁰ The commission is charged in the case of granting a revolving limit. In the case of granting a revolving limit, the commission is charged on a one-off or annual basis</p> <p>³¹ Commission for administering and servicing a credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement</p>	<p>a) Reverse factoring, Electronic reverse factoring²⁷</p> <ol style="list-style-type: none"> 1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount) negotiable 2. Granting a limit - charged once (a fixed amount or % of the requested limit amount²⁴) negotiable 3. Granting a limit - charged annually (a fixed amount or % of the requested limit amount²⁵) negotiable 4. Unused limit amount / commitment fee - % of unused limit amount negotiable 5. Amount of a paid liability negotiable 6. Administrative fee²⁶ negotiable, max. 5% p.a. <p>²⁷ This form of the product is offered in exceptional cases only. Restricted offer</p> <p>²⁴ The commission is charged in the case of granting a revolving or a non-revolving limit</p> <p>²⁵ The commission is charged in the case of granting a revolving limit, on a one-off or annual basis</p> <p>²⁶ Commission for administering and servicing a credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement</p> <p>b) Loan for liabilities, Electronic loan for liabilities</p> <ol style="list-style-type: none"> 1. Analysis of documents in order to grant a loan (a fixed amount or % of the requested loan amount) negotiable 2. Granting a loan - charged once (a fixed amount or % of the requested loan amount²⁸) negotiable 3. Granting a loan - charged annually (a fixed amount or % of the requested loan amount²⁹) negotiable 4. Unused loan amount / commitment fee - % of unused loan amount negotiable 5. Amount of an executed Order negotiable 6. Administrative fee negotiable, max. 5% p.a. <p>²⁸ The commission is charged in the case of granting a revolving or a non-revolving loan</p> <p>²⁹ The commission is charged in the case of granting a revolving loan, on a one-off or annual basis</p> <p>²⁶ Commission for administering and servicing a credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement</p>
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NOTE

The fees specified in Section IV of this Tariff apply accordingly to amendments, certificates, statements and instructions under trade finance agreements.

The fees and commissions for discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, payment for liabilities, electronic payment of liabilities do not include VAT. VAT will be added to the amount of the fee and commission in the amount resulting from applicable law.

NOTE

The fees specified in Section IV of this Tariff apply accordingly to amendments, certificates, statements and instructions under trade finance agreements.

*The fees and commissions for discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, **reverse factoring in the form of: payment for liabilities and electronic payment of liabilities and in the form of: a loan and an electronic loan** do not include VAT.*

*VAT will be added to the amount of the fee and commission for **discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, reverse factoring in the form of payment for liabilities and electronic payment of liabilities** in the amount resulting from applicable law.*

*VAT will not be added to the amount of the fee and commission for **reverse factoring in the form of: a loan and an electronic loan.***

Chapter X. Miscellaneous

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| 7. Accepting a deposit | |
| a) accepting a deposit | PLN 50.00 (one-time) |
| b) safekeeping | PLN 30.00 (per month) |
| 8. Exchange – closed exchange of banknotes for coins | 1%, min. PLN 30.00 |
| – % of the exchange value | |

NOTE

We do not exchange fewer than 50 pcs. of a particular denomination. We do not exchange coins for notes.

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| 27. 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 |
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| 28. mBank InvoiceNet – Online Invoice Presentment System | |
| a) subscription fee for using mBank InvoiceNet without the Client's company logo | |
| – for a Client who holds a current account/
an auxiliary account with the Bank | PLN 100.00 |
| – for a Client who does not hold 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 who holds a current account/
an auxiliary account with the Bank | PLN 200.00 |
| – for a Client who does not hold a current account/
an auxiliary account with the Bank | PLN 300.00 |
| c) presenting an electronic invoice image in the Online Invoice Presentment System (per 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) granting access to mBank InvoiceNet to a new user | PLN 50.00 |

NOTE

The subscription fee and other fees include VAT at 23%. We charge the subscription fee in arrears for each commenced calendar month of the agreement validity period.

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| 25. mBank InvoiceNet – online invoice presentment system | |
| a) subscription fee for using the system without the Client's company logo | |
| – for a Client who holds a current account/
an auxiliary account with the Bank | PLN 100.00 |
| – for a Client who does not hold a current account/
an auxiliary account with the Bank | PLN 200.00 |
| b) subscription fee for using the system with the Client's company logo | |
| – for a Client who holds a current account/
an auxiliary account with the Bank | PLN 200.00 |
| – for a Client who does not hold a current account/
an auxiliary account with the Bank | PLN 300.00 |
| c) granting access to the system to a new user | PLN 50.00 |

NOTE

The subscription fee includes VAT at 23%. We charge the subscription fee in arrears for each commenced calendar month of the agreement validity period.