

List of significant changes in the Tariff (from December 1, 2022)

Position in the Tariff's version in force till November 30, 2022	Position in the Tariff's version in force from December 1, 2022
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>3. Account administration: PLN 140.00 - maintenance of a (current and auxiliary) account, (per month) - unlimited number of transfers between the Client's accounts within the Bank.</p> <p>4. Account administration: PLN 280.00 - maintenance of a (current and auxiliary) account, (per month) - unlimited number of transfers between the Client's accounts within the Bank, - maintenance of Auto Overnight – automatic deposit account.</p> <p>5. Account administration: PLN 420.00 - maintenance of a (current and auxiliary) account, (per month) - unlimited number of transfers between the Client's accounts within the Bank, - maintenance of Auto Overnight – automatic deposit account, - consolidation of balances in the selected account of the Client.</p>	<p>3. Account administration: PLN 140.00 - maintenance of a (current and auxiliary) account, (per month) - unlimited number of transfers between the Client's accounts within the Bank under the same account agreement.</p> <p>4. Account administration: PLN 280.00 - maintenance of a (current and auxiliary) account, (per month) - unlimited number of transfers between the Client's accounts within the Bank under the same account agreement, - maintenance of Auto Overnight – automatic deposit account.</p> <p>5. Account administration: PLN 420.00 - maintenance of a (current and auxiliary) account, (per month) - unlimited number of transfers between the Client's accounts within the Bank under the same account agreement, - maintenance of Auto Overnight – automatic deposit account, - consolidation of balances in the selected account of the Client.</p>
<p>17. PLN transfer – debiting a PLN account:</p> <p>a) instructed via the electronic banking system PLN 2.50 b) instructed via a SWIFT MT 101 message PLN 5.00 c) instructed on paper (on a standard form compliant with the PN-F-01101 standard) PLN 35.00 d) instructed on paper (on a non-standard form which does not comply with the PN-F-01101 standard) PLN 15.00 - an additional fee e) instructed via a SWIFT MT101 message not compliant with the Specification PLN 40.00 - additional fee to point 17b</p>	<p>17. PLN transfer – debiting a PLN account:</p> <p>a) instructed via the electronic banking system PLN 2.50 b) instructed via a SWIFT MT 101 message PLN 5.00 c) instructed on paper (on a standard form compliant with the PN-F-01101 standard) PLN 35.00 d) instructed on paper (on a non-standard form which does not comply with the PN-F-01101 standard) PLN 50.00 e) instructed via a SWIFT MT101 message not compliant with the Specification PLN 40.00 - additional fee to point 17b</p>
<p>28. Handling incoming transfers from accounts of the Bank's retail Clients to closed accounts of SME and Corporate Clients with the Bank PLN 200.00 (per month)</p>	<p>28. Confirmation of execution of a single domestic transfer order PLN 30.00</p>
<p>42. 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 beginning of the first business day of each calendar year</p> <p style="text-align: right;">0.32% of the total of positive balances in PLN (the entire balance) at the beginning of the first business</p>	<p>43. 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 beginning of the first business day of each calendar year</p> <p style="text-align: right;">0.32% of the total of positive balances in PLN (the entire balance) at the beginning of the first business day of</p>

<p>day 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 accounts, Auto Overnight deposits and term deposits 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. The Bank calculates the commission at the beginning of the first business day of each calendar year and charges the commission within 30 days from that date. 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>	<p>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 accounts, Auto Overnight deposits and term deposits 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. The Bank calculates the commission at the beginning of the first business day of each calendar year and charges the commission within 30 days from that date. 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> <p>NOTE We will not calculate and collect the commission for maintaining a pre-defined balance as at the beginning of the first business day of every calendar year as at 2 January 2023.</p>
B. International transfers	
<p>11. Transfer confirmation provided in the form of SWIFT MT103 message PLN 30.00</p>	<p>11. Confirmation of execution of a single foreign transfer order PLN 30.00</p>
C. Electronic banking systems	
2. mBank CompanyNet – internet banking system	
<p>9. Issuing a Hardware Token PLN 300.00 10. Issuing a QR Token PLN 300.00 11. Using a Hardware Token or QR Token PLN 5.99 (on a monthly basis for each active token in each context to which the system user is authorised) 12. Sending a Hardware Token or a QR Token PLN 50.00 (for each shipment)</p>	<p>9. Issuing a QR Token PLN 300.00 10. Using a Hardware Token or QR Token PLN 5.99 (on a monthly basis for each active token in each context to which the system user is authorised) 11. Sending a QR Token PLN 50.00 (for each shipment)</p>
D. Issuing and servicing payment cards	
2. Mastercard Debit Card in EUR¹	
<p>8. Issuing and submitting a copy of a document confirming a transaction executed: a) in Poland PLN 20.00</p>	<p>8. Blocking a card no fee 9. Change of the authorization limit (s): a) in the electronic form no fee</p>

¹ Applies from the moment the Bank has made this card available

b) abroad	PLN 50.00	b) in the paper form	PLN 30.00
9. Blocking a card	no fee		
10. Changing authorisation limit/limits in the electronic form	no fee		
3. Visa Business Świat			
10. Changing authorisation limit/limits in the electronic form	no fee	10. Change of the authorisation limit(s):	no fee
		a) in the electronic form	PLN 30.00
		b) in the paper form	
5. Mastercard Corporate PayPass Card			
10. Issuing and submitting a copy of a document confirming a transaction executed:			
a) in Poland	PLN 20.00		
b) abroad	PLN 50.00		
7. Mastercard Corporate Gold PayPass Card			
10. Issuing and submitting a copy of a document confirming a transaction executed:			
a) in Poland	PLN 20.00		
b) abroad	PLN 50.00		
9. Visa Business Prepaid Card			
17. Change the account for commissions or fees or refunds for inactive Prepaid cards (regardless of the number of cards)	PLN 200.00	17. Change the account for commissions or fees or refunds for inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
18. Change the program code to inactive Prepaid cards	PLN 200.00	18. Change the programme code only to inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
10. Visa Profit Prepaid Card			
15. Change the account for fees and commissions for inactive Prepaid cards (regardless of the number of cards)	PLN 200.00	15. Change the account for fees and commissions for inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
16. Change the program code to inactive Prepaid cards (plus currency conversion costs)	PLN 200.00	16. Change the programme code only to inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
11. Visa Business Prepaid Contactless Card			
17. Change the account for commissions or fees or refunds for inactive Prepaid cards (regardless of the number of cards)	PLN 200.00	17. Change the account for commissions or fees or refunds for inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
18. Change the program code to inactive Prepaid cards	PLN 200.00	18. Change the programme code only to inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
12. Visa Profit Prepaid Contactless Card			
16. Change the account for fees and commissions for inactive Prepaid cards (regardless of the number of cards)	PLN 200.00	16. Change the account for fees and commissions for inactive and empty Prepaid cards (regardless of the number of cards)	PLN 200.00
17. Change the program code to inactive Prepaid cards	PLN 200.00	17. Change the programme code only to inactive	PLN 200.00

	(plus currency conversion costs)	and empty Prepaid cards	(regardless of the number of cards)
13. Mastercard Business Prepaid Contactless Card			
9.	Issuing and submitting a copy of a document confirming a transaction executed:		
	a) in Poland	PLN 20.00	
	b) abroad	PLN 50.00	
18.	Change the account for commissions or fees or refunds for inactive Prepaid cards (regardless of the number of cards)	PLN 200.00	18. Change the account for commissions or fees or refunds for inactive and empty Prepaid cards (regardless of the number of cards) PLN 200.00
19.	Change the program code to inactive Prepaid cards	PLN 200.00	19. Change the programme code only to inactive and empty Prepaid cards (regardless of the number of cards) PLN 200.00
14. Mastercard Profit Prepaid Contactless Card			
17.	Change the account for fees and commissions for inactive Prepaid cards (regardless of the number of cards)	PLN 200.00	17. Change the account for fees and commissions for inactive and empty Prepaid cards (regardless of the number of cards) PLN 200.00
18.	Change the program code to inactive Prepaid cards (plus currency conversion costs)	PLN 200.00	18. Change the programme code only to inactive and empty Prepaid cards (regardless of the number of cards) PLN 200.00
Chapter X. Miscellaneous			
17.	Reporting and delivering, as agreed with the Client, a single "Consent to Debit the Account" form received from the payer's bank (we charge the fee to the payee who is the Bank's Client)	PLN 5.00	
18.	Reporting and delivering, as agreed with the Client, a single "Withdrawal of Consent to Debit the Account" form received from the payer's bank (we charge the fee to the payee who is the Bank's Client)	PLN 1.00	