List of significant changes in the Tariff (from December 15, 2023)

Position in the Tariff's version in force till December 14, 2023

Position in the Tariff's version in force from December 15, 2023

Chapter I. Bank Accounts

A. Bank accounts and cash transactions

Bank statements:

a) electronic statement

no fee

b) paper statement

PLN 10.00

NOTE

We calculate the fee for each paper statement and charge it collectively once a month as part of "periodical settlement".

additionally, at the Client's request:

c) paper statement

PLN 20.00

d) electronic copies of bank statements:
for each bank statement in 1–25 copies
for each subsequent bank statement in 26-100 copies
for each subsequent bank statement in 101-250 copies
PLN 10.00
bank statements in over 250 copies (regardless of the number of copies)
PLN 2.000.00

NOTE

We calculate the fee for each copy of each individual statement (except for the fee for more than 250 electronic copies of bank statements) and charge it collectively once a month as part of "periodical settlement".

Copies of bank statements are delivered in one form, selected by the Client.

e) bank statement in the SAF-T format (available in mBank CompanyNet) PLN 50.00

NOTE

We calculate the fee for each individual statement (an XML file with up to 15,000 transactions) and charge collectively once a month as part of "periodical settlement". The Bank draws up a bank statement in the SAF-T format based on the data included in the bank statements (specified in point a or b). This statement provides a basis for a bank statement – JPK_WB – to be drawn up by the Client, pursuant to the Tax Ordinance Act (Article 193a).

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13. Request for an open cash withdrawal in PLN at a post office PLN 35.00

- Bank statements:
 - a) electronic statement

PLN 10.00

no fee

b) paper statement

NOTE

We calculate the fee for each paper statement and charge it collectively once a month as part of the "periodical settlement" or after generating statements.

additionally, at the Client's request:

c) paper statement

PLN 20.00

electronic copies of bank statements:
for each bank statement in 1–25 copies
for each subsequent bank statement in 26-100 copies
for each subsequent bank statement in 101-250 copies
PLN 10.00
bank statements in over 250 copies (regardless of the number of copies)
PLN 2.000.00

NOTE

We calculate the fee for each copy of each individual statement (except for the fee for more than 250 electronic copies of bank statements) and charge it collectively once a month as part of the "periodical settlement" or after generating statements.

Copies of bank statements are delivered in one form, selected by the Client.

 bank statement in the SAF-T format (available in mBank CompanyNet) PLN 50.00

NOTE

We calculate the fee for each individual statement (an XML file with up to 15,000 transactions) and charge collectively once a month as part of "periodical settlement". The Bank draws up a bank statement in the SAF-T format based on the data included in the bank statements (specified in point a or b). This statement provides a basis for a bank statement – JPK_WB – to be drawn up by the Client, pursuant to the Tax Ordinance Act (Article 193a).

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13. Request for an open cash withdrawal in PLN at a post office

fice PLN 10.00 plus the Polish Post fee

NOTE

NOTE

The fee is quoted net, VAT exclusive.	The fee is quoted net, VAT exclusive.
17. Cash handling by the back office deposit machine: a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly pLN 1,900.00 (per month) d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly PLN 2,650.00 (per month)	17. Cash handling by the back office deposit machine: a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly pLN 2,400.00 (per month) d) fourth option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly PLN 2,000.00 (per month) d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly PLN 2,800.00 (per month)
NOTE We provide the Client with: printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for: - software for the period of using a back office deposit machine, - producer's services for the period of using a back office deposit machine, - cash-in-transit service, - booking online deposits.	NOTE We provide the Client with: printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for: - software for the period of using a back office deposit machine, - producer's services for the period of using a back office deposit machine, - cash-in-transit service, - booking online deposits.
The fees are quoted net, VAT exclusive. 19. PLN transfer – debiting a PLN account: 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 PLN 50.00 the PN-F-01101 standard) e) instructed via a SWIFT MT101 message not compliant with the Specification PLN 40.00 - additional fee to point 19b	The fees are quoted net, VAT exclusive. 19. PLN transfer – debiting a PLN account: 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 PLN 50.00 the PN-F-01101 standard) e) instructed via a SWIFT MT101 message not compliant with the Specification PLN 50.00 - additional fee to point 19b
NOTE We do not charge any fee for a transfer to the Client's account with another bank if the transfer consists in returning funds previously transferred from another bank into a term deposit account with the Bank (unless the deposit is terminated before maturity). MT101 message, not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)" is not processed automatically. The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje .	NOTE We do not charge any fee for a transfer to the Client's account with another bank if the transfer consists in returning funds previously transferred from another bank into a term deposit account with the Bank (unless the deposit is terminated before maturity). MT101 message, not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)" is not processed automatically. The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje .
20. PLN transfer via SORBNET2 - debiting the account a) with PLN 1,000,000.00 or more PLN 18.00 plus the NBP fee b) less than PLN 1,000,000.00 PLN 45.00 plus the NBP fee c) instructed via a SWIFT MT101 message plus 40.00 not compliant with the Specification additional fee to points 20a and 20b	20. PLN transfer via SORBNET2 - debiting the account a) with PLN 1,000,000.00 or more b) less than PLN 1,000,000.00 PLN 45.00 plus the NBP fee c) instructed via a SWIFT MT101 message not compliant with the Specification - additional fee to points 20a and 20b

NOTE	NOTE
MT101 message, not compliant with the principles and technical requirements of	MT101 message, not compliant with the principles and technical requirements of the
the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)" is	Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)" is not
not processed automatically. The specification is available on the official website of	processed automatically. The specification is available on the official website of
mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.	mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.
24. Postal order with confirmation of receipt executed PLN 3.50	24. Postal order with confirmation of receipt executed PLN 4.50
via the electronic banking system (plus postal operator fee)	via the electronic banking system (plus postal operator fee)
NOTE	NOTE
We publish the current value of the postal operator's fees at	We publish the current value of the postal operator's fees at
https://www.mbank.pl/msp-korporacje/obsluga-biezaca/przelewy- przekazy/przekaz-pocztowy/.	https://www.mbank.pl/msp-korporacje/obsluga-biezaca/przelewy-przekazy/przekaz- pocztowy/.
28. Client's written order for the Bank to contact PLN 200.00	28. Client's written order for the Bank to contact PLN 200.00
another domestic bank, related to: plus the other bank's fees	another domestic bank, related to: plus the other bank's fees
another domestic bank, related to	another domestic same reaction plus the other same reco
a) enquiry about a domestic payment (outgoing or incoming)	a) enquiry about a domestic payment (outgoing or incoming)
correctly executed and settled by the Bank	correctly executed and settled by the Bank
b) identification of an incoming domestic payment	b) identification of an incoming domestic payment
c) applying for return of an outgoing domestic payment correctly executed	NOTE
by the Bank	NOTE:
NOTE:	We collect the fee for each action listed in point 28 a and b.
We collect the fee for each action listed in point 28 a, b and c.	
The contect the receipt each action instead in point 20 dy 5 did di	29. Client's written order for the Bank to apply for PLN 200.00
	a return of an outgoing domestic payment plus the other bank's fees
	correctly executed by the Bank
	35. Changing parameters in the Collect/Mass Collect service negotiable
44. Maintaining a total of positive balances exceeding jointly PLN 5 million in all	46. Maintaining a total of positive balances exceeding jointly PLN 5 million in all
current accounts, auxiliary accounts, Auto Overnight – automatic deposit	current accounts, auxiliary accounts, Auto Overnight – automatic deposit
accounts or Auto Overnight – Automatic Overnight Deposits, and in term	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	deposits held with the Bank as at the beginning of the first business day of each calendar year
each calendar year	,
0.32% of the total of positive	0.32% of the total of positive balances
balances in PLN (the entire balance)	in PLN (the entire balance) at the
at the beginning of the first business	beginning of the first business day of
day of each calendar year in all current accounts, auxiliary	each calendar year in all current accounts, auxiliary accounts, Auto
current accounts, auxiliary accounts, Auto Overnight –	Overnight – automatic deposit
automatic deposit accounts or Auto	accounts or Auto Overnight –
Overnight – Automatic Overnight	Automatic Overnight Deposits, and in
Deposits, and in the Client's term	the Client's term deposits held with
deposits held with the Bank	the Bank
NOTE	NOTE
To calculate the total balance, we add up the positive balances of accounts, Auto	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	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.	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.
Tate from the applicable Table of Exchange Rates of Hibank 3.A.	Trom the applicable Table of Exchange Rates of Hibalik 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.

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.

NOTE

NOTE to point 2a

Order

execution

mode:

URGENT

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 2024.

B. International transfers

- 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) instructed via a SWIFT MT101 message not compliant with the Specification

PLN 20.00

PLN 40.00

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

MT101 message, not compliant with the principles and technical requirements of the

Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)" is not

processed automatically. The specification is available on the official website of mBank

4. International transfer in a foreign currency or transfer in a foreign currency to

Execution of:

payment instruction in BGN, CAD, CHF, CZK,

DKK, EUR, GBP, ILS, HUF,

NOK, RON, SEK, TRY,

USD and ZAR

to the Client's account with the Bank

PLN 20.00

Of the value

transferred:

0.45%, min. PLN

50.00

max. PLN 300.00

a) instructed via a SWIFT MT101 message not compliant with the Specification

Group at www.mbank.pl/aktualnosci/msp-korporacje.

Value date

for the

beneficiary's

bank:

D+1

an account held with another domestic bank

PLN 50.00

NOTE to point 2a

MT101 message, not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)" is not processed automatically. The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.

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

Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:
URGENT	D+1	payment instruction in : BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS, HRK, HUF, NOK, RON, RUB, SEK, TRY, USD and ZAR	0.45%, min. PLN 50.00 max. PLN 300.00

- 6. Transfer order which cannot be processed automatically by the Bank additional fee to point 3 and 4:
 - a) as it fails to include the BIC code of the beneficiary's bank
 - b) foreign transfer in PLN -

as it fails to include selection of SHA cost option.

PLN 30.00

PLN 30.00

- Transfer order which cannot be processed automatically by the Bank additional fee to point 3 and 4:
 - a) as it fails to include the BIC code of the beneficiary's bank

b) foreign transfer in PLN -

as it fails to include selection of SHA cost option,

PLN 50.00

PLN 50.00

c) transfer instructed via a SWIFT MT101 message – as it is not compliant with the Specification PLN 40.00	c) transfer instructed via a SWIFT MT101 message – as it is not compliant with the Specification PLN 50.0					
·	' '					
NOTE	NOTE					
SHA cost option – sending bank's cost are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary	SHA cost option – sending bank's cost are covered by the person requesting th payment, while costs of third party banks are covered by the beneficiary					
The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.	The specification is available on the official website of mBank Group www.mbank.pl/aktualnosci/msp-korporacje.					
We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees". We charge additional telecommunication costs (SWIFT) in accordance with Section "Lump sum telecommunications fees".						
D. Issuing and serv	ricing payment cards					
1. Visa Business Debit payWave Card						
5. Sending a new card or the PIN code to the correspondence address of the card	5. Sending a new card to the correspondence address of the card user:					
user:	a) by unregistered letter no fe					
a) by unregistered letter no fee b) by courier PLN 50.00	b) by courier PLN 50.0					
b) by courier 1 Liv 50.00	<u>I</u>					
2. Mastercard Business Debit WOŚP¹						
6.	1. Issuing a card PLN 50.0					
	2. Monthly card fee PLN 5.0					
	3. Issuing a copy of the card PLN 30.0					
	4. Sending a new card to the correspondence address of the card user:					
	a) by unregistered letter no fe					
	b) by courier PLN 50.0					
	5. Checking account balance via ATM – service available at ATMs offering the					
	service PLN 2.5					
	6. Withdrawing cash at a point of sale (Mastercard cash back) ⁴ PLN 1.5					
	7 Miled describes and					
	7. Withdrawing cash					
	a) at ATMs operated by:					
	a) at ATMs operated by: - Planet Cash PLN 3.0					
	a) at ATMs operated by: - Planet Cash - Euronet in Poland PLN 3.0					
	a) at ATMs operated by: - Planet Cash PLN 3.0					

8. Depositing cash in a cash deposit machine

0.39%, min. PLN 5.00

 $^{\,\,1}$ Applies from the moment the Bank has made this card available

	9. Issuing and submitting a copy of a document confirming a transaction
	executed:
	a) in Poland PLN 20.00
	b) abroad PLN 50.00
	10. Blocking a card no fee
	11. Change of the authorisation limit(s):
	a) in the electronic form no fee b) in the paper form
	b) III the paper form
3. Mastercard Debit Card in EUR	
4. Sending a new card or the PIN code to the correspondence address of the card	4. Sending a new card to the correspondence address of the card user:
user:	a) by unregistered letter no fee
a) by unregistered letter no fee	b) by courier PLN 50.00
b) by courier PLN 50.00	, ,
4. Visa Business Świat	
4. Sending a new card or the PIN code to the correspondence address of the card	4. Sending a new card to the correspondence address of the card user:
user:	a) by unregistered letter no fee
a) by unregistered letter no fee	b) by courier PLN 50.00
b) by courier PLN 50.00	, ,
5. Visa Business payWave Card	
15. Statement of transactions:	15. Statement of transactions:
a) in the electronic form no fee	a) in the electronic form no fee
b) in the paper form PLN 20.00	b) bin the paper form PLN 20.00
additionally, at the Client's request:	additionally, at the Client's request:
c) copy of the statement of transactions PLN 20.00	c) copy of the statement of transactions/ PLN 20.00
(for a settlement period)	one-off issuance of a bank (for a settlement period
d) one-off issuance of a bank statement PLN 20.00	statement presenting archived operations
presenting archived operations (for a settlement period)	(concluded a year before and earlier)
(concluded a year before and earlier)	d) one-off issuance of a non-standard bank PLN 200.00
e) one-off issuance of a non-standard bank PLN 200.00	statement presenting archived operations 3 (for a settlement period
statement presenting archived operations 2 (for a settlement period)	(concluded a year before and earlier)
(concluded a year before and earlier)	
6. Mastercard Corporate PayPass Card	
	12.61
12 (1) 1 (1) (1) (1) (1) (1)	13. Statement of transactions:
a) in the electronic form no fee	.,
13. Statement of transactions: a) in the electronic form no fee b) in the paper form PLN 20.00 additionally, at the Client's request:	 a) in the electronic form no fee b) bin the paper form PLN 20.00 additionally, at the Client's request:

 $^{^2}$ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client 3 A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

c)					
	copy of the statement of transactions	PLN 20.00	c)	copy of the statement of transactions/	PLN 20.00
	(for a settlement period)			one-off issuance of a bank	(for a settlement period)
d)	one on localines of a paint statement	PLN 20.00		statement presenting archived operations	
Ĭ	presenting archived operations	(for a settlement period)		(concluded a year before and earlier)	
	(concluded a year before and earlier)		d)	one-off issuance of a non-standard bank	PLN 200.00
e)	one-off issuance of a non-standard bank	PLN 200.00	,	statement presenting archived operations 5	(for a settlement period)
ĺ	statement presenting archived operations 4	(for a settlement period)		(concluded a year before and earlier)	, , , ,
	(concluded a year before and earlier)	. ,			
7. Visa	Business Gold payWave Card				
15 Cta	tement of transactions:		15 Cta	tement of transactions:	
a)	in the electronic form	no fee	13. 3ta a)	in the electronic form	no fee
h)	in the paper form	PLN 20.00	b)	bin the paper form	PLN 20.00
)	additionally, at the Client's request:	FLIN 20.00	D)	additionally, at the Client's request:	FLN 20.00
c)	copy of the statement of transactions	PLN 20.00	c)	copy of the statement of transactions/	PLN 20.00
()	(for a settlement period)	PLIN 20.00	C)	one-off issuance of a bank	(for a settlement period)
d)	one-off issuance of a bank statement	PLN 20.00		statement presenting archived operations	(for a settlement period)
(u)	presenting archived operations	(for a settlement period)		(concluded a year before and earlier)	
	(concluded a year before and earlier)	(for a settlement period)	d)	•	PLN 200.00
1	one-off issuance of a non-standard bank	PLN 200.00	u)		
e)	statement presenting archived operations 6	(for a settlement period)		statement presenting archived operations ⁷ (concluded a year before and earlier)	(for a settlement period)
	(concluded a year before and earlier)	(for a settlement period)		(concluded a year before and earlier)	
1	(CONCINCION A VEAL DELOTE AND EAGUEL)				
<u> </u>	(concluded a year before and carnet)				
8. Mast					
8. Mast	tercard Corporate Gold PayPass Card				
	tercard Corporate Gold PayPass Card tement of transactions:		13. Stat	tement of transactions:	
	tercard Corporate Gold PayPass Card	no fee	13. Stat	tement of transactions: in the electronic form	no fee
13. Stat	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form	no fee PLN 20.00		in the electronic form bin the paper form	no fee PLN 20.00
13. Stat a)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request:		a)	in the electronic form bin the paper form additionally, at the Client's request:	
13. Stat a)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions		a)	in the electronic form bin the paper form	PLN 20.00 PLN 20.00
13. Stat a) b)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period)	PLN 20.00	a) b)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank	PLN 20.00
13. Stat a) b)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions	PLN 20.00 PLN 20.00 PLN 20.00	a) b)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations	PLN 20.00 PLN 20.00
13. Stat a) b)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations	PLN 20.00 PLN 20.00	a) b)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank	PLN 20.00 PLN 20.00
13. Stat a) b)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period)	a) b)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00
13. Stat a) b)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations	PLN 20.00 PLN 20.00 PLN 20.00	a) b) c)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 PLN 20.00 (for a settlement period)
13. Stat a) b) c) d)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period)	a) b) c)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00
13. Stat a) b) c) d)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00	a) b) c)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 9	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00
13. Stat a) b) c) d)	tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 8 (concluded a year before and earlier)	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00	a) b) c)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 9	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00
13. Stat a) b) c) d)	tercard Corporate Gold PayPass Card tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 8	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00	a) b) c)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 9	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00
13. Stat a) b) c) d) e)	tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 8 (concluded a year before and earlier)	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00	a) b) c) d)	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 9	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00
13. Stat a) b) c) d) e)	tement of transactions: in the electronic form in the paper form additionally, at the Client's request: copy of the statement of transactions (for a settlement period) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 8 (concluded a year before and earlier)	PLN 20.00 PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00	a) b) c) d) 15. Stat	in the electronic form bin the paper form additionally, at the Client's request: copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) one-off issuance of a non-standard bank statement presenting archived operations 9 (concluded a year before and earlier)	PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00

⁴ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client ⁵ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

⁶ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client 7 A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

⁸ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client ⁹ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

additionally, at the Client's request: c) copy of the statement of transactions (for a settlement period) d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) e) one-off issuance of a non-standard bank pln 20.00 statement presenting archived operations (for a settlement period) (concluded a year before and earlier)	additionally, at the Client's request: c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations 11 (concluded a year before and earlier) (for a settlement period) (for a settlement period)
10. Visa Business Prepaid Card	
 15. Creating - on the basis of information provided by the Client - an electronic data file in a required format necessary to place: a) mass cards instructions: orders for personalised cards, card personalisation or data modification PLN 20.00 (for every 100 items of an instruction) b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction) 16. Preparing and making available, in the form of an electronic file, a report on mass cards instructions 	15. Creating - on the basis of information provided by the Client - an electronic data file in a required format necessary to place: a) mass cards instructions: orders for personalised cards, card personalisation or data modification PLN 20.00 (for every 100 items of an instruction) b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction) 16. One-time preparation and delivery of electronic copies of standard PLN 20.00 reports available in electronic banking systems
17. Changing the account for commissions or fees or refunds for inactive and empty Prepaid cards 17. Changing the account for commissions or fees or refunds for inactive (regardless of the number of cards)	17. Changing the account for commissions or PLN 200.00 fees or refunds for inactive (regardless of the number of cards) and empty Prepaid cards
NOTE to points 15-17 We calculate and charge the fee once a month as part of "periodical settlement".	NOTE to points 15-17 We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement "
11. Visa Profit Prepaid Card	
13. Creating - on the basis of information provided by the Client- an electronic data file in a required format necessary to place: a) mass cards instructions: orders for personalised cards, card personalisation or data modification PLN 20.00 (for every 100 items of an instruction) b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)	13. Creating - on the basis of information provided by the Client- an electronic data file in a required format necessary to place: a) mass cards instructions: orders for personalised cards, card personalisation or data modification PLN 20.00 (for every 100 items of an instruction) b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)
14. Preparing and making available, in the form of an electronic file, PLN 10.00 a report on mass cards instructions	14. One-time preparation and delivery of electronic copies of standard PLN 20.00 reports available in electronic banking systems
15. Changing the account for commissions or fees or refunds for inactive (regardless of the number of cards)	15. Changing the account for commissions or fees or refunds for inactive (regardless of the number of cards)

 $^{^{10}}$ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client 11 A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

and empty Prepaid cards and empty Prepaid cards NOTE to points 13-15 NOTE to points 13-15 We calculate and charge the fee once a month as part of "periodical settlement". We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement 12. Visa Business Prepaid Contactless Card 15. Creating - on the basis of information provided by the Client - an electronic 15. Creating - on the basis of information provided by the Client - an electronic data file in a required format necessary to place: data file in a required format necessary to place: a) mass cards instructions: orders for personalised cards, card a) mass cards instructions; orders for personalised cards, card personalisation or PLN 20.00 personalisation or PLN 20.00 data modification (for every 100 items of an instruction) data modification (for every 100 items of an instruction) b) mass cards instructions other than those referred to in point a PLN 10.00 b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction) (for every 100 items of an instruction) 16. Preparing and making available, in the form of an electronic file, a report on 16. One-time preparation and delivery of electronic copies of standard PLN 20.00 mass cards instructions PLN 10.00 reports available in electronic banking systems 17. Changing the account for commissions or PLN 200.00 17. Changing the account for commissions or PLN 200.00 fees or refunds for inactive (regardless of the number of cards) (regardless of the number of cards) fees or refunds for inactive and empty Prepaid cards and empty Prepaid cards NOTE to points 15-17 We calculate and charge the fee once a month as part of "periodical settlement". NOTE to points 15-17 We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement " 13. Visa Profit Prepaid Contactless Card 14. Creating - on the basis of information provided by the Client- an electronic 14. Creating - on the basis of information provided by the Client- an electronic data file in a required format necessary to place: data file in a required format necessary to place: a) mass cards instructions: orders for personalised cards, card a) mass cards instructions: orders for personalised cards, card personalisation or PLN 20.00 personalisation or PLN 20.00 data modification (for every 100 items of an instruction) data modification (for every 100 items of an instruction) b) mass cards instructions other than those referred to in point a b) mass cards instructions other than those referred to in point a PLN 10.00 PLN 10.00 (for every 100 items of an instruction) (for every 100 items of an instruction) 15. Preparing and making available, in the form of an electronic file, a report on 15. One-time preparation and delivery of electronic copies of standard PLN 20.00 mass cards instructions PLN 10.00 reports available in electronic banking systems

PLN 200.00

(regardless of the number of cards)

NOTE to points 14-16

16. Changing the account for commissions or

fees or refunds for inactive

and empty Prepaid cards

We calculate and charge the fee once a month as part of "periodical settlement".

16. Changing the account for commissions or fees or refunds for inactive and empty Prepaid cards

PLN 200.00 (regardless of the number of cards)

NOTE to points 14-16

We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement"

14. Mastercard Business Prepaid Contactless Card

- 15. Creating on the basis of information provided by the Client an electronic data file in a required format necessary to place:
 - a) mass cards instructions: orders for personalised cards, card personalisation or data modification
 (for every 100 items of an instruction)
 - b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)
- 16. Preparing and making available, in the form of an electronic file, a report on mass cards instructions

 PLN 10.00
- 17. Change the account for commissions or fees or refunds for inactive Prepaid cards (regardless of the number of cards)

NOTE to points 16-17

We calculate and charge the fee once a month as part of "periodical settlement".

- 15. Creating on the basis of information provided by the Client an electronic data file in a required format necessary to place:
 - a) mass cards instructions: orders for personalised cards, card personalisation or data modification
 personalisation or data modification
 pLN 20.00
 personalisation or data modification
 - b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)
- 16. One-time preparation and delivery of electronic copies of standard PLN 20.00 reports available in electronic banking systems
- 17. Change the account for commissions or fees or refunds for inactive Prepaid cards (regardless of the number of cards)

NOTE to points 15-17

We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement "

15. Mastercard Profit Prepaid Contactless Card

- 15. Creating on the basis of information provided by the Client- an electronic data file in a required format necessary to place:
 - a) mass cards instructions: orders for personalised cards, card personalisation or PLN 20.00 data modification (for every 100 items of an instruction)
 - b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)
- 16. Preparing and making available, in the form of an electronic file, a report on mass cards instructions PLN 10.00
- 17. Changing the account for commissions or fees or refunds for inactive and empty Prepaid cards and empty Prepaid cards

NOTE to points 15-17

We calculate and charge the fee once a month as part of "periodical settlement".

- 15. Creating on the basis of information provided by the Client- an electronic data file in a required format necessary to place:
 - a) mass cards instructions: orders for personalised cards, card personalisation or PLN 20.00 data modification (for every 100 items of an instruction)
 - b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)
- 16. One-time preparation and delivery of electronic copies of standard PLN 20.00 reports available in electronic banking systems
- 17. Changing the account for commissions or fees or refunds for inactive and empty Prepaid cards

 PLN 200.00 (regardless of the number of cards)

NOTE to points 15-17

We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement"

E. Package for Small and Medium-sized Enterprises 12/13

¹² Package for small and medium-sized enterprises is offered only to clients who are Polish residents.

¹³ 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 the eCommerce package only to Clients who sell online as part of their business and who concluded the Bank Account Agreement after the Package was introduced into the Bank's offer.

	e of sion / fee	SME Package "Pakiet rozwój	ckage Pa		SME ckage cakiet nowag a" SME Package "Pakiet świat"		SME Package .eCommerce"	
Open cash withdrawa a post offi	l in PLN at	22,00 zł						
Issuing a N Business I payWave	Debit			no	fee			
Using a Vi Business p card				PLN 5.00	(monthly)			
Withdrawi Visa Busin payWave o ATMs oper	card at							
Depositing cash		according to the Tariff	m (of t	0,3 % iin. PLN 5,00 the single eposited mount)	according to according the Tariff the Tarif			
Type of fee	SME Package "Pakiet rozwój"	SME Packa "Pakiet równowaga	"Pakiet "Pakiet świat" eCo		_		ME Package Commerce	
Package fee refund	n/a	1/ if the Clie makes more t 15 transfer ordered using electronic ban system per month, 50% the fee will the reimbursed (in reimbursement)	han s the king of oe the	monthly volume of foreign exchange transactions made by the Clients on the FX mPlatform exceeds PLN 50,000, 50% of the refunded (iii		/ if the total hthly volume of hisactions made ng the Paynow rvice exceeds LN 100,000, % of the fee is hunded (in the howing month)		

Type commissi		SME Package "Pakiet rozwój	Pa "I	SME ackage Pakiet vnowag a"	SME Package "Pakiet świat"		SME Package ,eCommerce"		
Open cash withdrawal a post office			р		5.00 lish Post fe	e			
Issuing a V Business Do payWave card/Master Business Do WOŚP	ebit rcard ebit			no	fee				
Using a Visi Business pa card/Master Business Do WOŚP	ayWave rcard	PLN 5.00 (monthly)							
Withdrawin Visa Busine payWave card/Master Business Do WOŚP at A operated by	rcard ebit								
using a Visa Business pa debit card/Master Business Do WOŚP in a	Depositing cash using a Visa Business payWave debit according to		m (of t	0,3 % in. PLN 5,00 the single eposited mount)	according the Tar	-	according to the Tariff		
Type of fee	SME Package "Pakiet rozwój"	SME Packag "Pakiet równowaga	SME P		ackage t świat"		ME Package Commerce		
Package fee refund	n/a	1/ if the Clie makes more t 15 transfer ordered using	han s	foreign exchange		monthly volume of foreign exchange transactions		/ if the total othly volume of disactions made ng the Paynow	

 $^{^{\}rm 14}$ The fee is quoted net, VAT exclusive $^{\rm 15}$ The fee is quoted net, VAT exclusive

will be made next month) 2/ if the Client makes more than 30 transfers ordered using the electronic banking	refunded (in the following month) 2/ if the total monthly volume of foreign exchange transactions made	2/ if the total monthly volume of transactions made				electronic banking system per month, 50% of the fee will be reimbursed (the reimbursement will be made next month)	by the Clients on the FX mPlatform exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	service exceeds PLN 50,000, 50% of the fee is refunded (in the following month)
system per month, 100% of the fee will be reimbursed (the reimbursement will be made next month)	by the Client on the FX mPlatform exceeds PLN 100,000, 100% of the fee is refunded (in the following month)	using the Paynow service exceeds PLN 2 00,000, 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)	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)	monthly volume of transactions made using the Paynow service exceeds PLN 1 00,000,
						,		
		F. Other Acc	oun	Servi	ce			
Issuing a bank reference or an account a) instruction placed via mBank Correquested: - via mBank CompanyNet or via - by mail or in the Bank's branch b) instruction placed via a channed provided to the Client, as requested - via mBank CompanyNet - by mail or in the Bank's branch	mpanyNet and providemail Illination Illinat	PLN 30.00 PLN 100.00	1.	a) ins re - - b) in pi	struction plequested: via mBank by mail or struction provided to to the mank via mBank	CompanyNet or via in the Bank's branch	npanyNet and providemail I other than mBanced:	PLN 30.00 PLN 100.00 RK CompanyNet and PLN 100.00 PLN 100.00 PLN 150.00
NOTE								
The fee includes VAT (23%).								
	Cha	pter VIII. Docu	ıme	ntary	Collection	on		
12. Handling a paper-based order		PLN 250.00	12.	Handlii	ng a paper-	-based collection orde	er	PLN 250.00
Non-standard collection services: sending documents to an address of the collection payer's address	ther than	PLN 100.00		Non-st – send	andard coll	ection services: ents to an address ot ayer's address		PLN 100.00
 accepting a collection order placed a for execution on the same day but r by 2:00 pm (we charge the commis 	no later than sion regardless of the	PLN 100.00 e fees and		- acce for e by 2	pting a coll xecution or :00 pm (we	ection order placed and the same day but note that no charge the commissions.	o later than sion regardless of the	PLN 100.00 e fees and
commissions indicated in points 1-1	0)			com	missions in	dicated in points 1-10	0)	

– preparing and sending explanatory correspondence	PLN 100.00		preparing and sending explanatory correspondence	PLN 100.0
- assistance in preparing a bill/note	PLN 100.00		assistance in preparing a bill/note	PLN 100.0
- sending bank information or scanned documents to the Clier	nt PLN 25.00		sending bank information or scanned documents to the Client	PLN 25.0
via email			via mBank CompanyNet or by an email	
	Chapter X. Mis	scella	neous	
3. Preparing an opinion or information about the Client:a) standard opinion/information (issued on a standard bank		3. Pr a)	eparing an opinion or information about the Client: standard opinion/information (issued on a standard bank fo	ırm):
instruction submitted		a)	instruction submitted	•
via mBank CompanyNet and provided to the Client, as re			via mBank CompanyNet and provided to the Client, as requ	
 via mBank CompanyNet or via email 	PLN 200.00		- via mBank CompanyNet or via email	PLN 200.0
- by mail or in the Bank's branch	PLN 300.00		- by mail or in the Bank's branch	PLN 300.0
 standard opinion/information (issued on a standard bank instruction submitted 		b)	instruction submitted	•
via a channel other than mBank CompanyNet and provid as requested:	ed to the Client,		via a channel other than mBank CompanyNet and provided as requested:	to the Client,
- via mBank CompanyNet	PLN 300.00		- via mBank CompanyNet	PLN 300.0
- by mail or in the Bank's branch	PLN 400.00		- by mail or in the Bank's branch	PLN 400.0
 c) non-standard opinion/information (including information creditworthiness); instruction 	on	c)	non-standard opinion/information (including information or creditworthiness); instruction	l
submitted via mBank CompanyNet and provided to the C requested:	Client, as		submitted via mBank CompanyNet and provided to the Clie requested:	nt, as
- via mBank CompanyNet or via email	PLN 600.00		- via mBank CompanyNet or via email	PLN 600.0
- by mail or in the Bank's branch	PLN 800.00		- by mail or in the Bank's branch	PLN 800.0
d) non-standard opinion/information (including information creditworthiness); instruction		d)	,	
submitted via a channel other than mBank CompanyNet	and provided to		submitted via a channel other than mBank CompanyNet an	d provided to
the Client, as requested:	and provided to		the Client, as requested:	а р. отпаса со
- via mBank CompanyNet	PLN 800.00		- via mBank CompanyNet	PLN 800.0
- by mail or in the Bank's branch	PLN 900.00		- by mail or in the Bank's branch	PLN 900.0
NOTE				
The fee includes VAT at 23%.				
4. Preparing an opinion for an auditor:			eparing an opinion for an auditor:	
a) on the Client's bank accounts (including term deposits),	PLN 400.00	a)	on the Client's bank accounts (including term deposits),	PLN 400.0
instruction submitted via mBank CompanyNet			instruction submitted via mBank CompanyNet	
b) on the Client's bank accounts (including term deposits) an	a otner products,	b)	` ' ' '	otner products
PLN 600.00			PLN 600.00	
instruction submitted via mBank CompanyNet	PLN 800.00	۵)	instruction submitted via mBank CompanyNet	DI NI 900 0
 on the Client's bank accounts (including term deposits), instruction submitted via a channel other than mBank Cor 		c)	on the Client's bank accounts (including term deposits), instruction submitted via a channel other than mBank Comp	PLN 800.0
d) on the Client's bank accounts (including term deposits) an	' '	d)	on the Client's bank accounts (including term deposits) and o	,
PLN 1,000.00			PLN 1,000.00	
instruction submitted via a channel other than mBank Co	mpanyNet		instruction submitted via a channel other than mBank Comp	anyNet
NOTE				
The fee includes VAT at 23%.				