

## 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
<b>Chapter I. Bank Accounts</b>	
<b>A. Bank accounts and cash transactions</b>	
<p>9. Bank statements:</p> <p style="margin-left: 20px;">a) electronic statement <span style="float: right;">no fee</span></p> <p style="margin-left: 20px;">b) paper statement <span style="float: right;">PLN 10.00</span></p> <p>NOTE</p> <p><i>We calculate the fee for each paper statement and charge it collectively once a month as part of "periodical settlement".</i></p> <p style="margin-left: 20px;">additionally, at the Client's request:</p> <p style="margin-left: 40px;">c) paper statement <span style="float: right;">PLN 20.00</span></p> <p style="margin-left: 40px;">d) electronic copies of bank statements:</p> <p style="margin-left: 60px;">for each bank statement in 1-25 copies <span style="float: right;">PLN 20.00</span></p> <p style="margin-left: 60px;">for each subsequent bank statement in 26-100 copies <span style="float: right;">PLN 10.00</span></p> <p style="margin-left: 60px;">for each subsequent bank statement in 101-250 copies <span style="float: right;">PLN 5.00</span></p> <p style="margin-left: 40px;">bank statements in over 250 copies (regardless of the number of copies) <span style="float: right;">PLN 2,000.00</span></p> <p>NOTE</p> <p><i>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".</i></p> <p><i>Copies of bank statements are delivered in one form, selected by the Client.</i></p> <p style="margin-left: 20px;">e) bank statement in the SAF-T format (available in mBank CompanyNet) <span style="float: right;">PLN 50.00</span></p> <p>NOTE</p> <p><i>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".</i></p> <p><i>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).</i></p> <p>10.</p>	<p>9. Bank statements:</p> <p style="margin-left: 20px;">a) electronic statement <span style="float: right;">no fee</span></p> <p style="margin-left: 20px;">b) paper statement <span style="float: right;">PLN 10.00</span></p> <p>NOTE</p> <p><i>We calculate the fee for each paper statement and charge it collectively once a month as part of the "periodical settlement" <b>or after generating statements.</b></i></p> <p style="margin-left: 20px;">additionally, at the Client's request:</p> <p style="margin-left: 40px;">c) paper statement <span style="float: right;">PLN 20.00</span></p> <p style="margin-left: 40px;">d) electronic copies of bank statements:</p> <p style="margin-left: 60px;">for each bank statement in 1-25 copies <span style="float: right;">PLN 20.00</span></p> <p style="margin-left: 60px;">for each subsequent bank statement in 26-100 copies <span style="float: right;">PLN 10.00</span></p> <p style="margin-left: 60px;">for each subsequent bank statement in 101-250 copies <span style="float: right;">PLN 5.00</span></p> <p style="margin-left: 40px;">bank statements in over 250 copies (regardless of the number of copies) <span style="float: right;">PLN 2,000.00</span></p> <p>NOTE</p> <p><i>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" <b>or after generating statements.</b></i></p> <p><i>Copies of bank statements are delivered in one form, selected by the Client.</i></p> <p style="margin-left: 20px;">e) bank statement in the SAF-T format (available in mBank CompanyNet) <span style="float: right;">PLN 50.00</span></p> <p>NOTE</p> <p><i>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".</i></p> <p><i>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).</i></p> <p>2.</p>
<p>13. Request for an open cash withdrawal in PLN at a post office <span style="float: right;">PLN 35.00</span></p> <p>NOTE</p>	<p><b>13.</b> Request for an open cash withdrawal in PLN at a post office <span style="float: right;"><b>PLN 10.00</b></span> <span style="float: right;"><b>plus the Polish Post fee</b></span></p> <p>NOTE</p>

<p><i>The fee is quoted net, VAT exclusive.</i></p>	<p><i>The fee is quoted net, VAT exclusive.</i></p>
<p>17. Cash handling by the back office deposit machine:</p> <ul style="list-style-type: none"> <li>a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly PLN 1,650.00 (per month)</li> <li>b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly PLN 2,250.00 (per month)</li> <li>c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly PLN 1,900.00 (per month)</li> <li>d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly PLN 2,650.00 (per month)</li> </ul> <p>NOTE We provide the Client with: printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for:</p> <ul style="list-style-type: none"> <li>- software for the period of using a back office deposit machine,</li> <li>- producer's services for the period of using a back office deposit machine,</li> <li>- cash-in-transit service,</li> <li>- booking online deposits.</li> </ul> <p><i>The fees are quoted net, VAT exclusive.</i></p>	<p>17. Cash handling by the back office deposit machine:</p> <ul style="list-style-type: none"> <li>a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly PLN 1,750.00 (per month)</li> <li>b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly PLN 2,400.00 (per month)</li> <li>c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly PLN 2,000.00 (per month)</li> <li>d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly PLN 2,800.00 (per month)</li> </ul> <p>NOTE We provide the Client with: printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for:</p> <ul style="list-style-type: none"> <li>- software for the period of using a back office deposit machine,</li> <li>- producer's services for the period of using a back office deposit machine,</li> <li>- cash-in-transit service,</li> <li>- booking online deposits.</li> </ul> <p><i>The fees are quoted net, VAT exclusive.</i></p>
<p>19. PLN transfer – debiting a PLN account:</p> <ul style="list-style-type: none"> <li>a) instructed via the electronic banking system PLN 2.50</li> <li>b) instructed via a SWIFT MT 101 message PLN 5.00</li> <li>c) instructed on paper (on a standard form compliant with the PN-F-01101 standard) PLN 35.00</li> <li>d) instructed on paper (on a non-standard form which does not comply with PLN 50.00 the PN-F-01101 standard)</li> <li>e) instructed via a SWIFT MT101 message not compliant with the Specification PLN 40.00</li> <li>- additional fee to point 19b</li> </ul> <p>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).</p> <p>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 <a href="http://www.mbank.pl/aktualnosci/msp-korporacje">www.mbank.pl/aktualnosci/msp-korporacje</a>.</p>	<p>19. PLN transfer – debiting a PLN account:</p> <ul style="list-style-type: none"> <li>a) instructed via the electronic banking system PLN 2.50</li> <li>b) instructed via a SWIFT MT 101 message PLN 5.00</li> <li>c) instructed on paper (on a standard form compliant with the PN-F-01101 standard) PLN 35.00</li> <li>d) instructed on paper (on a non-standard form which does not comply with PLN 50.00 the PN-F-01101 standard)</li> <li>e) instructed via a SWIFT MT101 message not compliant with the Specification PLN 50.00</li> <li>- additional fee to point 19b</li> </ul> <p>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).</p> <p>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 <a href="http://www.mbank.pl/aktualnosci/msp-korporacje">www.mbank.pl/aktualnosci/msp-korporacje</a>.</p>
<p>20. PLN transfer via SORBNET2 - debiting the account</p> <ul style="list-style-type: none"> <li>a) with PLN 1,000,000.00 or more PLN 18.00 plus the NBP fee</li> <li>b) less than PLN 1,000,000.00 PLN 45.00 plus the NBP fee</li> <li>c) instructed via a SWIFT MT101 message PLN 40.00</li> <li>not compliant with the Specification</li> <li>- additional fee to points 20a and 20b</li> </ul>	<p>20. PLN transfer via SORBNET2 - debiting the account</p> <ul style="list-style-type: none"> <li>a) with PLN 1,000,000.00 or more PLN 18.00 plus the NBP fee</li> <li>b) less than PLN 1,000,000.00 PLN 45.00 plus the NBP fee</li> <li>c) instructed via a SWIFT MT101 message PLN 50.00</li> <li>not compliant with the Specification</li> <li>- additional fee to points 20a and 20b</li> </ul>

<p>NOTE 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 <a href="http://www.mbank.pl/aktualnosci/msp-korporacje">www.mbank.pl/aktualnosci/msp-korporacje</a>.</p>	<p>NOTE 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 <a href="http://www.mbank.pl/aktualnosci/msp-korporacje">www.mbank.pl/aktualnosci/msp-korporacje</a>.</p>
<p>24. Postal order with confirmation of receipt executed via the electronic banking system (plus postal operator fee) PLN 3.50</p> <p>NOTE <i>We publish the current value of the postal operator's fees at <a href="https://www.mbank.pl/msp-korporacje/obsługa-bieżąca/przelewy-przekazy/przekaz-pocztowy/">https://www.mbank.pl/msp-korporacje/obsługa-bieżąca/przelewy-przekazy/przekaz-pocztowy/</a>.</i></p>	<p>24. Postal order with confirmation of receipt executed via the electronic banking system (plus postal operator fee) PLN 4.50</p> <p>NOTE <i>We publish the current value of the postal operator's fees at <a href="https://www.mbank.pl/msp-korporacje/obsługa-bieżąca/przelewy-przekazy/przekaz-pocztowy/">https://www.mbank.pl/msp-korporacje/obsługa-bieżąca/przelewy-przekazy/przekaz-pocztowy/</a>.</i></p>
<p>28. Client's written order for the Bank to contact another domestic bank, related to: plus the other bank's fees PLN 200.00</p> <p>a) enquiry about a domestic payment (outgoing or incoming) correctly executed and settled by the Bank b) identification of an incoming domestic payment c) applying for return of an outgoing domestic payment correctly executed by the Bank</p> <p>NOTE: <i>We collect the fee for each action listed in point 28 a, b and c.</i></p>	<p>28. Client's written order for the Bank to contact another domestic bank, related to: plus the other bank's fees PLN 200.00</p> <p>a) enquiry about a domestic payment (outgoing or incoming) correctly executed and settled by the Bank b) identification of an incoming domestic payment</p> <p>NOTE: <i>We collect the fee for each action listed in point 28 a and b.</i></p>
	<p>29. Client's written order for the Bank to apply for a return of an outgoing domestic payment correctly executed by the Bank plus the other bank's fees PLN 200.00</p>
<p>44. 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>0.32% of the total of positive balances in PLN (the entire balance) at the beginning of the first business 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 <i>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.</i></p>	<p>35. Changing parameters in the Collect/Mass Collect service negotiable</p> <p>46. 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>0.32% of the total of positive balances in PLN (the entire balance) at the beginning of the first business 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 <i>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.</i></p>

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**

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

	PLN 20.00
a) instructed via a SWIFT MT101 message	
not compliant with the Specification	PLN 40.00

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

	PLN 20.00
a) instructed via a SWIFT MT101 message	
not compliant with the Specification	<b>PLN 50.00</b>

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](http://www.mbank.pl/aktualnosci/msp-korporacje).

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](http://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

4. 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, HUF, NOK, RON, 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	PLN 30.00
b) foreign transfer in PLN - as it fails to include selection of SHA cost option,	PLN 30.00

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>PLN 50.00</b>
b) foreign transfer in PLN - as it fails to include selection of SHA cost option,	<b>PLN 50.00</b>

<p>c) transfer instructed via a SWIFT MT101 message – as it is not compliant with the Specification <span style="float: right;">PLN 40.00</span></p> <p>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 <i>The specification is available on the official website of mBank Group: <a href="http://www.mbank.pl/aktualnosci/msp-korporacje">www.mbank.pl/aktualnosci/msp-korporacje</a>.</i> <i>We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees".</i></p>	<p>c) transfer instructed via a SWIFT MT101 message – as it is not compliant with the Specification <span style="float: right;">PLN 50.00</span></p> <p>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 <i>The specification is available on the official website of mBank Group: <a href="http://www.mbank.pl/aktualnosci/msp-korporacje">www.mbank.pl/aktualnosci/msp-korporacje</a>.</i> <i>We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees".</i></p>
<b>D. Issuing and servicing payment cards</b>	
<b>1. Visa Business Debit payWave Card</b>	
<p>5. Sending a new card or the PIN code to the correspondence address of the card user:</p> <p>a) by unregistered letter <span style="float: right;">no fee</span></p> <p>b) by courier <span style="float: right;">PLN 50.00</span></p>	<p>5. Sending a new card to the correspondence address of the card user:</p> <p>a) by unregistered letter <span style="float: right;">no fee</span></p> <p>b) by courier <span style="float: right;">PLN 50.00</span></p>
<b>2. Mastercard Business Debit WOŚP<sup>1</sup></b>	
<p>6.</p>	<p>1. Issuing a card <span style="float: right;">PLN 50.00</span></p> <p>2. Monthly card fee <span style="float: right;">PLN 5.00</span></p> <p>3. Issuing a copy of the card <span style="float: right;">PLN 30.00</span></p> <p>4. Sending a new card to the correspondence address of the card user:</p> <p>a) by unregistered letter <span style="float: right;">no fee</span></p> <p>b) by courier <span style="float: right;">PLN 50.00</span></p> <p>5. Checking account balance via ATM – service available at ATMs offering the service <span style="float: right;">PLN 2.50</span></p> <p>6. Withdrawing cash at a point of sale (Mastercard cash back)<sup>4</sup> <span style="float: right;">PLN 1.50</span></p> <p>7. Withdrawing cash</p> <p>a) at ATMs operated by:</p> <ul style="list-style-type: none"> <li>- Planet Cash <span style="float: right;">PLN 3.00</span></li> <li>- Euronet in Poland <span style="float: right;">PLN 3.00</span></li> <li>- Santander Bank Polska S.A. <span style="float: right;">PLN 3.00</span></li> </ul> <p>b) at other ATMs and at banks’ cash desks in Poland <span style="float: right;">3%, min. PLN 7.00</span></p> <p>c) at other ATMs and at banks’ cash desks abroad <span style="float: right;">3%, min. PLN 7.00</span></p> <p>8. Depositing cash in a cash deposit machine <span style="float: right;">0.39%, min. PLN 5.00</span></p>

<sup>1</sup> Applies from the moment the Bank has made this card available

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

<sup>2</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

<sup>3</sup> 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 (for a settlement period)	PLN 20.00	c) copy of the statement of transactions/ <b>one-off issuance of a bank statement presenting archived operations</b> (concluded a year before and earlier)	PLN 20.00 (for a settlement period)
d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 (for a settlement period)	d) one-off issuance of a non-standard bank statement presenting archived operations <sup>5</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
e) one-off issuance of a non-standard bank statement presenting archived operations <sup>4</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)		

### 7. Visa Business Gold payWave Card

15. Statement of transactions: a) in the electronic form b) in the paper form 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 statement presenting archived operations <sup>6</sup> (concluded a year before and earlier)	no fee PLN 20.00 PLN 20.00 PLN 20.00 PLN 200.00 (for a settlement period)	15. Statement of transactions: a) in the electronic form b) bin the paper form additionally, at the Client's request: c) copy of the statement of transactions/ <b>one-off issuance of a bank statement presenting archived operations</b> (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations <sup>7</sup> (concluded a year before and earlier)	no fee PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00 (for a settlement period)
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### 8. Mastercard Corporate Gold PayPass Card

13. Statement of transactions: a) in the electronic form b) in the paper form 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 statement presenting archived operations <sup>8</sup> (concluded a year before and earlier)	no fee PLN 20.00 PLN 20.00 PLN 20.00 PLN 200.00 (for a settlement period)	13. Statement of transactions: a) in the electronic form b) bin the paper form additionally, at the Client's request: c) copy of the statement of transactions/ <b>one-off issuance of a bank statement presenting archived operations</b> (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations <sup>9</sup> (concluded a year before and earlier)	no fee PLN 20.00 PLN 20.00 (for a settlement period) PLN 200.00 (for a settlement period)
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### 9. Visa Business Platinum PayWave Card

15. Statement of transactions: a) in the electronic form b) in the paper form	no fee PLN 20.00	15. Statement of transactions: a) in the electronic form b) bin the paper form	no fee PLN 20.00
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<sup>4</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

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

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

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

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

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

<p>additionally, at the Client's request:</p> <p>c) copy of the statement of transactions (for a settlement period) PLN 20.00</p> <p>d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) PLN 20.00 (for a settlement period)</p> <p>e) one-off issuance of a non-standard bank statement presenting archived operations <sup>10</sup> (concluded a year before and earlier) PLN 200.00 (for a settlement period)</p>	<p>additionally, at the Client's request:</p> <p>c) 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 (for a settlement period)</p> <p>d) one-off issuance of a non-standard bank statement presenting archived operations <sup>11</sup> (concluded a year before and earlier) PLN 200.00 (for a settlement period)</p>
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### 10. Visa Business Prepaid Card

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

<p>13. Creating - on the basis of information provided by the Client- an electronic data file in a required format necessary to place:</p> <p>a) mass cards instructions: orders for personalised cards, card personalisation or data modification PLN 20.00 (for every 100 items of an instruction)</p> <p>b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)</p> <p>14. Preparing and making available, in the form of an electronic file, a report on mass cards instructions PLN 10.00</p> <p>15. Changing the account for commissions or fees or refunds for inactive (regardless of the number of cards) PLN 200.00</p>	<p>13. Creating - on the basis of information provided by the Client- an electronic data file in a required format necessary to place:</p> <p>a) mass cards instructions: orders for personalised cards, card personalisation or data modification PLN 20.00 (for every 100 items of an instruction)</p> <p>b) mass cards instructions other than those referred to in point a PLN 10.00 (for every 100 items of an instruction)</p> <p>14. One-time preparation and delivery of electronic copies of standard reports available in electronic banking systems PLN 20.00</p> <p>15. Changing the account for commissions or fees or refunds for inactive (regardless of the number of cards) PLN 200.00</p>
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<sup>10</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

<sup>11</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

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

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

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

<sup>13</sup> 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.

Type of commission / fee		SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce”
Open cash withdrawal in PLN at a post office <sup>14</sup>		22,00 zł			
Issuing a VISA Business Debit payWave card		no fee			
Using a Visa Business payWave card		PLN 5.00 (monthly)			
Withdrawing cash by Visa Business payWave card at ATMs operated by:					
Depositing cash using a Visa Business payWave debit card in a cash deposit machine		according to the Tariff	0,3 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff	according to the Tariff
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 Client makes more than 15 transfers ordered using the electronic banking system per month, 50% of the fee will be reimbursed (the reimbursement	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	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)	

Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce”
Open cash withdrawal in PLN at a post office <sup>15</sup>	PLN 5.00 plus the Polish Post fee			
Issuing a VISA Business Debit payWave card/Mastercard Business Debit WOŚP	no fee			
Using a Visa Business payWave card/Mastercard Business Debit WOŚP	PLN 5.00 (monthly)			
Withdrawing cash by Visa Business payWave card/Mastercard Business Debit WOŚP at ATMs operated by:				
Depositing cash using a Visa Business payWave debit card/Mastercard Business Debit WOŚP in a cash deposit machine	according to the Tariff	0,3 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff	according to the Tariff
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 Client makes more than 15 transfers ordered using the	1/ if the total monthly volume of foreign exchange transactions made	1/ if the total monthly volume of transactions made using the Paynow

<sup>14</sup> The fee is quoted net, VAT exclusive

<sup>15</sup> The fee is quoted net, VAT exclusive

		will be made next month)	refunded (in the following month)			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)
		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)	2/ if the total monthly volume of transactions made 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)	2/ if the total monthly volume of transactions made using the Paynow service exceeds PLN 1 00,000, 100% of the fee is refunded (in the following month)

#### F. Other Account Service

1. Issuing a bank reference or an account balance statement
- a) instruction placed via mBank CompanyNet and provided to the Client, as requested:
- via mBank CompanyNet or via email PLN 30.00
  - by mail or in the Bank's branch PLN 100.00
- b) instruction placed via a channel other than mBank CompanyNet and provided to the Client, as requested:
- via mBank CompanyNet PLN 100.00
  - by mail or in the Bank's branch PLN 150.00

NOTE

The fee includes VAT (23%).

1. Issuing a bank reference or an account balance statement
- a) instruction placed via mBank CompanyNet and provided to the Client, as requested:
- via mBank CompanyNet or via email PLN 30.00
  - by mail or in the Bank's branch PLN 100.00
- b) instruction placed via a channel other than mBank CompanyNet and provided to the Client, as requested:
- via mBank CompanyNet PLN 100.00
  - by mail or in the Bank's branch PLN 150.00

#### Chapter VIII. Documentary Collection

- |  |            |  |            |
|--|------------|--|------------|
| 12. Handling a paper-based order   | PLN 250.00 | 12. Handling a paper-based <b>collection</b> order   | PLN 250.00 |
| 13. Non-standard collection services:  |            | 13. Non-standard collection services:  |            |
| - sending documents to an address other than the collection payer's address  | PLN 100.00 | - sending documents to an address other than the collection payer's address  | PLN 100.00 |
| - accepting a collection order placed after 1:00 pm for execution on the same day but no later than 2:00 pm (we charge the commission regardless of the fees and commissions indicated in points 1-10) | PLN 100.00 | - accepting a collection order placed after 1:00 pm for execution on the same day but no later than 2:00 pm (we charge the commission regardless of the fees and commissions indicated in points 1-10) | PLN 100.00 |

- preparing and sending explanatory correspondence	PLN 100.00	- preparing and sending explanatory correspondence	PLN 100.00
- assistance in preparing a bill/note	PLN 100.00	- assistance in preparing a bill/note	PLN 100.00
- sending bank information or scanned documents to the Client via email	PLN 25.00	- sending bank information or scanned documents to the Client via mBank CompanyNet or by an email	PLN 25.00

### Chapter X. Miscellaneous

<p>3. Preparing an opinion or information about the Client:</p> <p>a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet or via email PLN 200.00</li> <li>- by mail or in the Bank's branch PLN 300.00</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet PLN 300.00</li> <li>- by mail or in the Bank's branch PLN 400.00</li> </ul> <p>c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet or via email PLN 600.00</li> <li>- by mail or in the Bank's branch PLN 800.00</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet PLN 800.00</li> <li>- by mail or in the Bank's branch PLN 900.00</li> </ul> <p>NOTE The fee includes VAT at 23%.</p>	<p>3. Preparing an opinion or information about the Client:</p> <p>a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet or via email PLN 200.00</li> <li>- by mail or in the Bank's branch PLN 300.00</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet PLN 300.00</li> <li>- by mail or in the Bank's branch PLN 400.00</li> </ul> <p>c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet or via email PLN 600.00</li> <li>- by mail or in the Bank's branch PLN 800.00</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet PLN 800.00</li> <li>- by mail or in the Bank's branch PLN 900.00</li> </ul>
<p>4. Preparing an opinion for an auditor:</p> <p>a) on the Client's bank accounts (including term deposits), instruction submitted via mBank CompanyNet PLN 400.00</p> <p>b) on the Client's bank accounts (including term deposits) and other products, instruction submitted via mBank CompanyNet PLN 600.00</p> <p>c) on the Client's bank accounts (including term deposits), instruction submitted via a channel other than mBank CompanyNet PLN 800.00</p> <p>d) on the Client's bank accounts (including term deposits) and other products, instruction submitted via a channel other than mBank CompanyNet PLN 1,000.00</p> <p>NOTE The fee includes VAT at 23%.</p>	<p>4. Preparing an opinion for an auditor:</p> <p>a) on the Client's bank accounts (including term deposits), instruction submitted via mBank CompanyNet PLN 400.00</p> <p>b) on the Client's bank accounts (including term deposits) and other products, instruction submitted via mBank CompanyNet PLN 600.00</p> <p>c) on the Client's bank accounts (including term deposits), instruction submitted via a channel other than mBank CompanyNet PLN 800.00</p> <p>d) on the Client's bank accounts (including term deposits) and other products, instruction submitted via a channel other than mBank CompanyNet PLN 1,000.00</p>