

List of significant changes in the Tariff (from July 1, 2021)

Position in the Tariff's version in force till June 30, 2021	Position in the Tariff's version in force from July 1, 2021																																																												
General Provisions																																																													
	9. A respective VAT will be added to fees and commissions referred to in the Tariff as "Net fees and commissions (excluding VAT)" or "Net commission/s (excluding VAT)" or "Net fee/s (excluding VAT)" in line with the applicable provisions of the law.																																																												
Chapter I. Bank Accounts																																																													
A. Bank accounts and cash transactions																																																													
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9. Open cash deposit in PLN at a post office - % of the deposited amount 0.5%
min. PLN 10.00
10. Closed cash deposit in PLN at a post office - % of the deposited amount 0.4%
min. PLN 15.00
11. Request for an open cash withdrawal in PLN at a post office PLN 30.00
12. Failure to timely collect a requested open cash withdrawal at a post office for reasons on the part of the Client PLN 10.00
13. Cash withdrawals in the Bank's branch and the sorting office

Type of withdrawal	In the Bank's branch	In the sorting office
Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit - % of the withdrawn amount	0.4% min. PLN 30.00	N/A
Open cash withdrawal in the account currency (other than PLN) from own account, both subject or not subject to prior request, executed in a standard time limit - % of the withdrawn amount	1% min. PLN 30.00	N/A
Closed cash withdrawal in PLN from own account, subject to prior request, executed in a standard time limit - % of the withdrawn amount	0.2% min. PLN 30.00	0.15% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN), subject to prior request, executed in a standard time limit - % of the withdrawn amount	1% min. PLN 30.00	1% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN) from own account, subject to prior request, executed faster than in a standard time limit (provided that the Bank has available funds) - % of the withdrawn amount	2% min. PLN 30.00	2% min. PLN 20.00
Failure to collect a requested cash withdrawal for reasons on the part of the Client - % of the ordered withdrawal amount	0.5% min. PLN 50.00	N/A
Accepting the following orders, submitted in paper or by fax: - order for cash withdrawal from own account, subject to prior request, - order for closed cash withdrawal	PLN 30.00	N/A

NOTE

Conditions for the execution of open and closed cash withdrawals subject to prior request:

- 1/ for PLN, EUR and USD for an amount of more than PLN 20,000 / EUR 500 / USD 500, the Client submits the request by 10.00 a.m. one business day before the withdrawal,
- 2/ for the remaining currencies regardless of the amount, the Client submits the request by 10.00 a.m. two business days before the withdrawal.

9. Open cash deposit in PLN at a post office - % of the deposited amount 0.5%
min. PLN 10.00

NOTE

The commission is quoted net, VAT exclusive.

10. Closed cash deposit in PLN at a post office - % of the deposited amount 0.4%
min. PLN 15.00

NOTE

The commission is quoted net, VAT exclusive.

11. Request for an open cash withdrawal in PLN at a post office PLN 30.00

NOTE

The fee is quoted net, VAT exclusive.

12. Failure to timely collect a requested open cash withdrawal at a post office for reasons on the part of the Client PLN 10.00

NOTE

The fee is quoted net, VAT exclusive.

13. Cash withdrawals in the Bank's branch and the sorting office

Type of withdrawal	In the Bank's branch	In the sorting office
Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit - % of the withdrawn amount	0.4% min. PLN 30.00	N/A
Open cash withdrawal in the account currency (other than PLN) from own account, both subject or not subject to prior request, executed in a standard time limit - % of the withdrawn amount	1% min. PLN 30.00	N/A
Closed cash withdrawal in PLN from own account, subject to prior request, executed in a standard time limit - % of the withdrawn amount	0.2% min. PLN 30.00	0.15% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN), subject to prior request, executed in a standard time limit - % of the withdrawn amount	1% min. PLN 30.00	1% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN) from own account, subject to prior request, executed faster than in a standard time limit (provided that the Bank has available funds) - % of the withdrawn amount	2% min. PLN 30.00	2% min. PLN 20.00
Failure to collect a requested cash withdrawal for reasons on the part of the Client - % of the ordered withdrawal amount	0.5% min. PLN 50.00	N/A
Accepting the following orders, submitted in paper or by fax: - order for cash withdrawal from own account, subject to prior request, - order for closed cash withdrawal	PLN 30.00	N/A

NOTE

Conditions for the execution of open and closed cash withdrawals subject to prior request:

- 3/ for PLN, EUR and USD for an amount of more than PLN 20,000 / EUR 500 / USD 500, the Client submits the request by 10.00 a.m. one business day before the withdrawal,
- 4/ for the remaining currencies regardless of the amount, the Client submits the request by 10.00 a.m. two business days before the withdrawal.

The commissions and fees are quoted net, VAT exclusive.

<p>17. PLN transfer – debiting a PLN account:</p> <ul style="list-style-type: none"> - instructed via the electronic banking system PLN 2.50 - instructed via a SWIFT MT 101 message PLN 5.00 - instructed on paper (on a standard form compliant with the PN-F-01101 standard) PLN 35.00 - instructed on paper (on a non-standard form which does not comply with the PN-F-01101 standard) – an additional fee PLN 15.00 <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>18. PLN transfer via SORBNET2 - debiting the account</p> <ul style="list-style-type: none"> 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 <p>NOTE We charge an additional fee of PLN 40.00 for the execution of a PLN transfer and a PLN transfer in SORBNET2 instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.</p>	<p>17. PLN transfer – debiting a PLN account:</p> <ul style="list-style-type: none"> a) instructed via the electronic banking system PLN 2.50 b) instructed via a SWIFT MT 101 message PLN 5.00 c) instructed on paper (on a standard form compliant with the PN-F-01101 standard) PLN 35.00 d) instructed on paper (on a non-standard form which does not comply with the PN-F-01101 standard) – an additional fee PLN 15.00 e) instructed via a SWIFT MT101 message not compliant with the Specification - additional fee to point 17b PLN 40.00 <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 www.mbank.pl/aktualnosci/msp-korporacje.</p> <p>18. PLN transfer via SORBNET2 - debiting the account</p> <ul style="list-style-type: none"> 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 not compliant with the Specification - additional fee to points 18a and 18b PLN 40.00 <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 www.mbank.pl/aktualnosci/msp-korporacje.</p>
<p>41. Maintenance of the total balance Commission for maintenance of the total balance on all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD) or Auto Overnight – automatic overnight deposits (ALJ). We calculate the commission on the total balance by adding up the positive balances of the Client’s current and auxiliary accounts, ARD and ALJ maintained in the same currency, if the total balance exceeds the below thresholds:</p>	<p>41. Maintenance of the total balance Commission for maintenance of the total balance on all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits. We calculate the commission on the total balance by adding up the positive balances of the Client’s current and auxiliary accounts, ARD, ALJ and term deposits maintained in the same currency, if the total balance exceeds the below thresholds:</p>

Currency of an account, ARD and ALJ	Threshold of total balance which if exceeded, results in charging the commission on the total balance	The value of the commission on the total balance	Currency of an account, ARD, ALJ and a term deposit	Threshold of total balance which if exceeded, results in charging the commission on the total balance	The value of the commission on the total balance
EUR	100 tys.	$(EONIA + 0,1\%) / 360$	EUR	100 tys.	$(EONIA + 0,1\%) / 360$
CHF	100 tys.	$(LIBOR CHF S/N + 0,06\%) / 360$	CHF	100 tys.	$(LIBOR CHF S/N + 0,06\%) / 360$
USD	100 tys.	$(LIBOR USD ON + 0,1\%) / 360$	USD	100 tys.	$(LIBOR USD ON + 0,1\%) / 360$
CZK	1 mln	$(CZK 2W Repo Rate + 1\%) / 360$	CZK	1 mln	$(CZK 2W Repo Rate + 1\%) / 360$
DKK	1 mln	$(DKK Danmarks Nationalbank CD rate + 0,25\%) / 360$	DKK	1 mln	$(DKK Danmarks Nationalbank CD rate + 0,25\%) / 360$
SEK	1 mln	$(Sweden Repo Rate + 0,5\%) / 360$	SEK	1 mln	$(Sweden Repo Rate + 0,5\%) / 360$
NOK	1 mln	$(Norway Sight Deposit Rate + 0,5\%) / 360$	NOK	1 mln	$(Norway Sight Deposit Rate + 0,5\%) / 360$
HUF	1 mln	$(BUBOR ON - 0,5\%) / 360$	HUF	1 mln	$(BUBOR ON - 0,5\%) / 360$
<p>NOTE:</p> <p>1/ we calculate the commission for each calendar day and charge collectively once a month as part of "periodical settlement." The commission is calculated using relevant interest rate from the previous business day: EONIA, or LIBOR CHF S/N, or LIBOR USD ON, or CZK 2W Repo Rate, or DKK Danmarks Nationalbank CD rate, or SWEDEN Repo Rate, or Norway Sight Deposit Rate, or BUBOR ON,</p> <p>2/ we calculate the commission in the account currency, i.e. in EUR or CHF or USD or CZK or DKK or SEK or NOK or HUF, respectively,</p> <p>3/ "[...]" symbol denotes an absolute value, e.g. EONIA is an absolute value of EONIA. EONIA, LIBOR CHF S/N, LIBOR USD ON, CZK 2W Repo Rate, DKK Danmarks Nationalbank CD rate, Sweden Repo Rate, Norway Sight Deposit Rate and BUBOR ON quotations are available in services maintained by Thomson Reuters and Bloomberg.</p> <p>42. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight–Automatic Overnight Deposits, and in term deposits held with the Bank as at the beginning of the first business day of each calendar year</p> <p>0.25% 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:</p> <p>1/ we calculate the commission for each calendar day and charge collectively once a month as part of "periodical settlement." The commission is calculated using relevant interest rate from the previous business day: EONIA, or LIBOR CHF S/N, or LIBOR USD ON, or CZK 2W Repo Rate, or DKK Danmarks Nationalbank CD rate, or SWEDEN Repo Rate, or Norway Sight Deposit Rate, or BUBOR ON,</p> <p>2/ we calculate the commission in the accounts, ARD, ALJ and term deposits currency, i.e. in EUR or CHF or USD or CZK or DKK or SEK or NOK or HUF, respectively,</p> <p>3/ "[...]" symbol denotes an absolute value, e.g. EONIA is an absolute value of EONIA. EONIA, LIBOR CHF S/N, LIBOR USD ON, CZK 2W Repo Rate, DKK Danmarks Nationalbank CD rate, Sweden Repo Rate, Norway Sight Deposit Rate and BUBOR ON quotations are available in services maintained by Thomson Reuters and Bloomberg.</p> <p>42. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in term deposits held with the Bank as at the beginning of the first business day of each calendar year</p> <p>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>		

NOTE

To calculate the total balance, we add up the positive balances of accounts, Auto Overnight deposits and term deposits maintained in currencies other than PLN – and we convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.

The Bank calculates the commission at the beginning of the first business day of each calendar year and charges the commission within 30 days from that date.

If the Client entered into more than one current account agreement or auxiliary account agreement with the Bank or entered into an agreement on Auto Overnight – automatic deposit account or Auto Overnight – Automatic Overnight Deposit (one or more) with the Bank, or at least one term deposit agreement, we calculate and charge the commission on the basis of only one current account agreement or auxiliary account agreement or term deposit agreement with reference to the aggregated positive balances of accounts maintained under all such agreements.

43. Additional commission for balance increase

0.2% of the positive difference between the sum of positive balances at the beginning of the first business day of a calendar year and the sum of positive balances at the beginning of 15 December of the previous calendar year. The sum of positive balances is a total of positive balances 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.

NOTE

1/ 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,

2/ the commission is calculated based on the positive difference between the sum of positive balances at the beginning of the first business day of a calendar year and the sum of positive balances at the beginning of 15 December of the previous calendar year. The sum of positive balances is a total of positive balances 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,

3/ we charge the commission if the positive difference referred to in (2) exceeds PLN 20 million,

4/ 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 convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.,

5/ 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

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.

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43. Additional commission for balance increase

0.2% of the positive difference between the sum of positive balances at the beginning of the first business day of a calendar year and the average sum of positive balances for the period of two months (November and December) of the previous calendar year. The sum of positive balances is a total of positive balances 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.

NOTE

1/ 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,

2/ the commission is calculated based on the positive difference between the sum of positive balances at the beginning of the first business day of a calendar year and the average sum of positive balances for the period of two months (November and December) of the previous calendar year. The sum of positive balances is a total of positive balances 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,

3/ we charge the commission if the positive difference referred to in (2) exceeds PLN 20 million,

4/ 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 convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.,

5/ 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.

B. International transfers	
<p>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</p> <p>a) booking in the beneficiary's account is made on the following business day for the Bank at the latest PLN 20.00</p> <p>b) booking in the beneficiary's account is made during a given business day for the Bank PLN 30.00</p> <p>NOTE to point 2a <i>We charge an additional fee of PLN 40.00 for the execution of a PLN transfer instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.</i></p> <p>NOTE to point 2b <i>Applies to orders submitted via mBank CompanyNet as Internal Foreign Currency Transfers only. Internal FX Transfer Orders, placed after 7.30 p.m. to bank accounts held by Retail Clients will be posted to the beneficiary's bank account no later than on the next business day for the Bank.</i></p>	<p>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</p> <p>a) booking in the beneficiary's account is made on the following business day for the Bank at the latest PLN 20.00</p> <p>b) booking in the beneficiary's account is made during a given business day for the Bank PLN 30.00</p> <p>c) instructed via a SWIFT MT101 message not compliant with the Specification PLN 40.00</p> <p>NOTE to point 2b <i>Applies to orders submitted via mBank CompanyNet as Internal Foreign Currency Transfers only. Internal FX Transfer Orders, placed after 7.30 p.m. to bank accounts held by Retail Clients will be posted to the beneficiary's bank account no later than on the next business day for the Bank.</i></p> <p>NOTE to point 2c 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.</p>
<p>NOTE to points 3 and 4 <i>We charge an additional fee for a transfer order placed in a paper form on:</i></p> <ul style="list-style-type: none"> - a standard form (available in the offices of the Bank), PLN 35.00 - a non-standard form (other than that available in the offices of the Bank) PLN 50.00 <p><i>We charge an additional fee for a transfer order which cannot be processed automatically by the Bank, as it fails to include:</i></p> <ul style="list-style-type: none"> - the BIC code of the beneficiary's bank PLN 30.00 - in the case of foreign transfers in PLN - selection of SHA cost option, i.e. bank's cost PLN 30.00 <i>are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary</i> - data specified in the principles and technical requirements of the Bank set out in "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje. PLN 40.00 <i>We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees".</i> 	<p>5. Transfer order placed in a paper form- additional fee to point 3 and 4:</p> <ul style="list-style-type: none"> a) on a standard form (available in the offices of the Bank) PLN 35.00 b) on a non-standard form (other than that available in the offices of the Bank) PLN 50.00 <p>6. Transfer order which cannot be processed automatically by the Bank – additional fee to point 3 and 4:</p> <ul style="list-style-type: none"> a) as it fails to include the BIC code of the beneficiary's bank PLN 30.00 b) foreign transfer in PLN - <i>as it fails to include selection of SHA cost option,</i> PLN 30.00 c) transfer instructed via a SWIFT MT101 message – as it is not compliant with the Specification PLN 40.00 <p>NOTE <i>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. 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".</i></p>
D. Issuing and servicing payment cards	
1. Visa Business Debit payWave Card	<p>13. Converting transactions made in currencies other than PLN 5.9% (of the transaction amount)</p>

2. Mastercard Debit Card in EUR		2. Mastercard Debit Card in EUR ³	
		1. Issuing a card 2. Monthly card fee 3. Issuing a copy of the card 4. Sending a new card or the PIN code to the correspondence address of the card user: a) by unregistered letter b) by courier 5. Checking account balance via ATM – service available at ATMs offering the service 6. Withdrawing cash at a point of sale (Visa cash back) ⁴ 7. Withdrawing cash a) in Poland c) abroad 8. Issuing and submitting a copy of a document confirming a transaction executed: a) in Poland b) abroad 9. Blocking a card 10. Changing autorisation limit/limits in the electronic form	PLN 50.00 PLN 8.00 PLN 40.00 no fee PLN 50.00 PLN 5.00 PLN 2.00 3%, min. PLN 6.00 3%, min. PLN 6.00 PLN 20.00 PLN 50.00 no fee no fee
		NOTE <i>We will convert the fees and commissions in PLN using the bank's exchange rate from the day of their calculation, and we will settle them from the EUR account linked to the card.</i>	
		³ Applies from the moment the Bank has made this card available	
4. Visa Business payWave Card			
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost		
		18. Converting transactions made in foreign currencies	2.5% (of the transaction amount)
		NOTE <i>In the case of transactions made in foreign currencies we add a commission to the transaction amount. If we activated the multi-currency service for currencies indicated for a given card, we do not charge any additional commission for currency conversion.</i>	
5. Mastercard Corporate PayPass Card			
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost		
6. Visa Business Gold payWave Card			
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost		
		18. Converting transactions made in foreign currencies	2.5% (of the transaction amount)
		NOTE <i>In the case of transactions made in foreign currencies we add a commission to the transaction amount. If we activated the multi-currency service for currencies indicated for a given card, we do not charge any additional commission for currency conversion.</i>	

7. Mastercard Corporate Gold PayPass Card		
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost	
8. Visa Business Platinum PayWave Card		
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost	
		18. Converting transactions made in foreign currencies 2.5% (of the transaction amount) NOTE <i>In the case of transactions made in foreign currencies we add a commission to the transaction amount. If we activated the multi-currency service for currencies indicated for a given card, we do not charge any additional commission for currency conversion.</i>
9. Visa Business Prepaid Card		
5. Issuing a picture card (we add the fee each time to card issue fee)	PLN 5.00	
8. Loading a card through an internal/external transfer	cost of transfer	7. Loading a card through an internal transfer cost of transfer
15. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00	
16. Preparing and producing cards with a bespoke pattern designed by the Client- the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered	negotiable	
		19. Converting transactions made in currencies other than PLN 5.9% (of the transaction amount)
10. Visa Profit Prepaid Card		
5. Issuing a picture card (we add the fee each time to card issue fee)	PLN 5.00	
13. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00	
14. Preparing and producing cards with a bespoke pattern designed by the Client- the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered	negotiable	
NOTE to Section I.D. Subsection 1 and 9 <i>In the case of transactions made by cards settled in PLN we charge a commission of up to 5.9% of the transaction amount for converting transactions made in currencies other than PLN.</i> NOTE to Section I.D. Subsection 2 <i>In the case of transactions made by cards settled in EUR we charge a commission of up to 5.9% of the transaction amount for converting transactions made in currencies other than EUR.</i>		

NOTE to Section I.D. Subsection 3, 5 and 7
In the case of transactions made in a foreign currency we don't charge a commission for converting transactions.

NOTE to Section I.D. Subsection 4, 6 and 8
In the case of transactions made in foreign currencies we charge a commission of up to 2.5% for converting transactions. If we activated the multi-currency service for currencies indicated for a given card, we do not charge any additional commission for currency conversion.

11. Visa Business Prepaid Contactless Card¹⁹

1. Issuing a card	PLN 30.00
2. Monthly card fee	PLN 5.00
3. Issuing a card for another period (card renewal)	PLN 30.00
4. Checking card balance:	
a) over the phone in the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 2.50
5. Sending a card or the PIN code:	
a) by unregistered letter	no fee
b) by courier	PLN 20.00
c) by courier - bulk delivery (for every 1000 cards or PIN codes)	PLN 30.00
6. Withdrawing cash - % of the transaction value:	
a) at domestic ATMs	PLN 5.00
b) at ATMs abroad	3%, min. PLN 7.00
c) at cash desks at domestic and foreign banks providing the service	3%, min. PLN 7.00
7. Loading a card through an internal transfer	cost of transfer
8. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) - % of the loaded/unloaded amount	0.5%
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. Access to the On-line Prepaid Cards Service for card users	no fee
12. Maintaining a Prepaid account to handle cards for the Client	no fee
13. Preparing and producing cards with a bespoke pattern designed by the Client- the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered	negotiable
14. Changing PIN at an ATM offering the service ¹⁸	PLN 2.00
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)	PLN 20.00
b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction)	PLN 10.00
16. Preparing and making available, in the form of an electronic file, a report on mass cards instructions	PLN 10.00

	<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 <i>We calculate and charge the fee once a month as part of "periodical settlement".</i></p> <p>18. Change the program code to inactive Prepaid cards PLN 200.00</p> <p>19. Converting transactions made in currencies other than PLN 5.9% (of the transaction amount)</p> <p>¹⁹ Fees and commission for issuance and use of the card are charged from the moment the Bank has made this card available</p>
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12. Visa Profit Prepaid Contactless Card²⁰

	<p>1. Issuing a card PLN 15.00</p> <p>2. Monthly card fee PLN 5.00</p> <p>3. Issuing a card for another period (card renewal) PLN 15.00</p> <p>4. Checking card balance:</p> <p>a) over the phone in the Prepaid Cards Service Centre no fee</p> <p>b) in the On-line Prepaid Cards Service no fee</p> <p>c) at ATMs offering the service PLN 2.50</p> <p>5. Sending a card or the PIN code:</p> <p>a) by unregistered letter no fee</p> <p>b) by courier PLN 20.00</p> <p>c) by courier - bulk delivery (for every 1000 cards or PIN codes) PLN 30.00</p> <p>6. Withdrawing cash - % of the transaction value:</p> <p>a) at domestic ATMs PLN 5.00</p> <p>b) at cash desks at domestic banks providing the service 3%, min. PLN 7.00</p> <p>7. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) - % of the loaded/unloaded amount 0.5%</p> <p>8. Issuing and submitting a copy of a document confirming a domestic transaction PLN 20.00</p> <p>9. Blocking a card no fee</p> <p>10. Access to the On-line Prepaid Cards Service for card users no fee</p> <p>11. Maintaining a Prepaid account to handle cards for the Client no fee</p> <p>12. Preparing and producing cards with a bespoke pattern designed by the Client- the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered negotiable</p> <p>13. Changing PIN at an ATM offering the service²¹ PLN 2.00</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 (for every 100 items of an instruction) PLN 10.00</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. Change the account for fees and commissions for inactive Prepaid cards (regardless of the number of cards) PLN 200.00</p> <p>NOTE to points 14-16 <i>We calculate and charge the fee once a month as part of "periodical settlement".</i></p>
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	<p>17. Change the program code to inactive Prepaid cards PLN 200.00 (plus currency conversion costs) <i>²⁰ Fees and commission for issuance and use of the card are charged from the moment the Bank has made this card available</i></p>																																																																																													
13. Mastercard Business Prepaid Contactless Card²⁰																																																																																														
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	<p>NOTE to points 16-18 <i>We calculate and charge the fee once a month as part of "periodical settlement".</i></p> <p>19. Change the program code to inactive Prepaid cards PLN 200.00</p> <p>²⁰ Fees and commission for issuance and use of the card are charged from the moment the Bank has made this card available</p>																																																						
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	<table border="0"> <tr> <td>1. Issuing a card with the Client's print – the front of the card</td> <td style="text-align: right;">PLN 20.00</td> </tr> <tr> <td>2. Monthly card fee</td> <td style="text-align: right;">PLN 5.00</td> </tr> <tr> <td>3. Issuing a card for another period (card renewal)</td> <td style="text-align: right;">PLN 20.00</td> </tr> <tr> <td>4. Checking card balance:</td> <td></td> </tr> <tr> <td> a) over the phone in the Prepaid Cards Service Centre</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td> b) in the On-line Prepaid Cards Service</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td> c) at ATMs offering the service</td> <td style="text-align: right;">PLN 2.50</td> </tr> <tr> <td>5. Sending a card or the PIN code:</td> <td></td> </tr> <tr> <td> a) by unregistered letter</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td> b) by courier</td> <td style="text-align: right;">PLN 20.00</td> </tr> <tr> <td> c) by courier - bulk delivery (for every 1000 cards or PIN codes)</td> <td style="text-align: right;">PLN 30.00</td> </tr> <tr> <td>6. Withdrawing cash - % of the transaction value:</td> <td></td> </tr> <tr> <td> a) at domestic ATMs</td> <td style="text-align: right;">PLN 5.00</td> </tr> <tr> <td> b) at cash desks at domestic banks providing the service</td> <td style="text-align: right;">3%, min. PLN 7.00</td> </tr> <tr> <td>7. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) - % of the loaded/unloaded amount</td> <td style="text-align: right;">0.5%</td> </tr> <tr> <td>8. Issuing and submitting a copy of a document confirming a domestic transaction</td> <td style="text-align: right;">PLN 20.00</td> </tr> <tr> <td>9. Blocking a card</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td>10. Access to the On-line Prepaid Cards Service for card users</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td>11. Maintaining a Prepaid account to handle cards for the Client</td> <td style="text-align: right;">no fee</td> </tr> <tr> <td>12. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)</td> <td style="text-align: right;">PLN 400.00</td> </tr> <tr> <td>13. Preparing and producing cards with a bespoke pattern designed by the Client- the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered</td> <td style="text-align: right;">negotiable</td> </tr> <tr> <td>14. Changing PIN at an ATM offering the service²⁶</td> <td style="text-align: right;">PLN 2.00</td> </tr> <tr> <td>15. Creating - on the basis of information provided by the Client- an electronic data file in a required format necessary to place:</td> <td></td> </tr> <tr> <td> a) mass cards instructions: orders for personalised cards, card personalisation or data modification (for every 100 items of an instruction)</td> <td style="text-align: right;">PLN 20.00</td> </tr> <tr> <td> b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction)</td> <td style="text-align: right;">PLN 10.00</td> </tr> <tr> <td>16. Preparing and making available, in the form of an electronic file, a report on mass cards instructions</td> <td style="text-align: right;">PLN 10.00</td> </tr> <tr> <td>17. Change the account for fees and commissions for inactive Prepaid cards (regardless of the number of cards)</td> <td style="text-align: right;">PLN 200.00</td> </tr> </table> <p>NOTE to points 15-17 <i>We calculate and charge the fee once a month as part of "periodical settlement".</i></p>	1. Issuing a card with the Client's print – the front of the card	PLN 20.00	2. Monthly card fee	PLN 5.00	3. Issuing a card for another period (card renewal)	PLN 20.00	4. Checking card balance:		a) over the phone in the Prepaid Cards Service Centre	no fee	b) in the On-line Prepaid Cards Service	no fee	c) at ATMs offering the service	PLN 2.50	5. Sending a card or the PIN code:		a) by unregistered letter	no fee	b) by courier	PLN 20.00	c) by courier - bulk delivery (for every 1000 cards or PIN codes)	PLN 30.00	6. Withdrawing cash - % of the transaction value:		a) at domestic ATMs	PLN 5.00	b) at cash desks at domestic banks providing the service	3%, min. PLN 7.00	7. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) - % of the loaded/unloaded amount	0.5%	8. Issuing and submitting a copy of a document confirming a domestic transaction	PLN 20.00	9. Blocking a card	no fee	10. Access to the On-line Prepaid Cards Service for card users	no fee	11. Maintaining a Prepaid account to handle cards for the Client	no fee	12. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00	13. Preparing and producing cards with a bespoke pattern designed by the Client- the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered	negotiable	14. Changing PIN at an ATM offering the service ²⁶	PLN 2.00	15. 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	18. Change the program code to inactive Prepaid cards (plus currency conversion costs) PLN 200.00 <small>²³ Fees and commission for issuance and use of the card are charged from the moment the Bank has made this card available</small>
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Chapter VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit

	7. Handling a claim under a guarantee NOTE <i>We do not charge a fee if the claim is paid</i> PLN 500.00
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16. Obtaining a confirmation of authenticity of a non-mBank guarantee upon the Client's request PLN 100.00	17. Obtaining a confirmation of authenticity of a non-mBank guarantee upon the Client's request PLN 250.00
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	21. Sending the documentation on a guarantee by courier to recipients in Poland (a lump sum fee, point 10 c of the General Provisions of the Tariff does not apply) PLN 25.00
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Chapter X. Miscellaneous

<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), instruction submitted via a channel other than mBank CompanyNet PLN 500.00</p> <p>c) on the Client's bank accounts (including term deposits) and other products, instruction submitted via mBank CompanyNet PLN 600.00</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 700.00</p> <p>NOTE The fee includes VAT at 23%.</p> <p>5. Supplementary cashier service</p> <p>a) for domestic banks and their clients negotiable</p> <p>b) for Clients – % of the value of each transaction 0.5%, min. PLN 15.00</p> <p>6. Technical accessories for closed cash deposits and withdrawals</p> <p>a) magnetic card for the night safe - first magnetic card PLN 10.00 - each subsequent magnetic card PLN 30.00</p> <p>b) secure envelopes:</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> <p>NOTE The fee includes VAT at 23%.</p> <p>5. Supplementary cashier service</p> <p>a) for domestic banks and their clients negotiable</p> <p>b) for Clients – % of the value of each transaction 0.5%, min. PLN 15.00</p> <p>NOTE The fee is quoted net, VAT exclusive</p> <p>6. Technical accessories for closed cash deposits and withdrawals</p> <p>a) magnetic card for the night safe - first magnetic card PLN 10.00 - each subsequent magnetic card PLN 30.00</p> <p>b) secure envelopes:</p>
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Type	Size	Minimum number (package)	Package price	Type	Size	Minimum number (package)	Package price
Secure B5 envelope for banknotes with mBank's logo	185 x 260+85 mm	10 pcs	PLN 3.97	Secure B5 envelope for banknotes with mBank's logo	185 x 260+85 mm	10 pcs	PLN 3.97
Secure B5 envelope for banknotes (without the logo)	185 x 260+85mm	10 pcs	PLN 3.35	Secure B5 envelope for banknotes (without the logo)	185 x 260+85mm	10 pcs	PLN 3.35
Secure B5 envelope for coins with mBank's logo	185 x 260+85 mm	10 pcs	PLN 6.25	Secure B5 envelope for coins with mBank's logo	185 x 260+85 mm	10 pcs	PLN 6.25
Secure B5 envelope for coins (without the logo)	180 x 260+85mm	10 pcs	PLN 8.39	Secure B5 envelope for coins (without the logo)	180 x 260+85mm	10 pcs	PLN 8.39
Secure B4 envelope for banknotes with mBank's logo	250 x 355+85 mm	10 pcs	PLN 7.17	Secure B4 envelope for banknotes with mBank's logo	250 x 355+85 mm	10 pcs	PLN 7.17
Secure B4 envelope for banknotes (without the logo)	250 x 355+85 mm	10 pcs	PLN 5.79	Secure B4 envelope for banknotes (without the logo)	250 x 355+85 mm	10 pcs	PLN 5.79
Secure A3 envelope for banknotes with mBank's logo	298 x 380+85 mm	10 pcs	PLN 9.15	Secure A3 envelope for banknotes with mBank's logo	298 x 380+85 mm	10 pcs	PLN 9.15
Secure A3 envelope for banknotes (without the logo)	298 x 380+85 mm	10 pcs	PLN 5.79	Secure A3 envelope for banknotes (without the logo)	298 x 380+85 mm	10 pcs	PLN 5.79
Secure C3 envelope (without the logo)	330 x 470+35 mm	10 pcs	PLN 6.87	Secure C3 envelope (without the logo)	330 x 470+35 mm	10 pcs	PLN 6.87
Secure B1 envelope for coins (9 kg)	245 x 300 +110 mm	1 pc	PLN 1.05	Secure B1 envelope for coins (9 kg)	245 x 300 +110 mm	1 pc	PLN 1.05
Secure B2 envelope for coins (15 kg)	400 x 465 +110mm	1 pc	PLN 2.12	Secure B2 envelope for coins (15 kg)	400 x 465 +110mm	1 pc	PLN 2.12

NOTE

We charge an additional fee of PLN 18.00 per order for completing the order and courier services.

NOTE

If the following accessories are used to make closed cash deposits and withdrawals:

- a) wallet,
- b) box,
- c) key,

we charge a regular fee plus 10%.

7. Preparing a collective package for coins or banknotes PLN 30.00

c) completing the order and courier services PLN 18.00
(additional fee to the order)

NOTE

The fee is quoted net, VAT exclusive

7. Using the following accessories to make closed cash deposits and withdrawals:

regular fees plus 10%

- a) wallet,
- b) box,
- c) key.

NOTE

The fee is quoted net, VAT exclusive

8. Preparing a collective package for coins or banknotes PLN 30.00

NOTE

The fee is quoted net, VAT exclusive

Chapter XI. SME Packages Withdrawn from the Bank's Offer

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

1. Using a flexible account, including: - standard administration of the account (as per Section I.A. 3) and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module)	PLN 90.00 (per month)	1. Using a flexible account, including: - standard administration of the account (as per Section I.A. point 3) and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module)	PLN 90.00 (per month)
2. Using a flexible account plus, including: - standard administration of the account (as per Section I.A. 3) and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module) and - Auto Overnight – automatic overnight deposit	PLN 140.00 (per month)	2. Using a flexible account, in line with point 1 by at least two Clients related by capital or organisation (through the owner / a co-owner / a shareholder)	PLN 75.00 (per month)
		3. Using a flexible account plus, including: - standard administration of the account (as per Section I.A. point 3)	PLN 140.00 (per month)

<p>NOTE <i>If administration of the account covers also the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00 respectively.</i> <i>If the Bank keeps accounts of at least two Clients related by capital or organisation, i.e. through the owner/a co-owner/a shareholder, the fees defined in point 1 and 2 are PLN 75.00 and PLN 125 respectively.</i></p>	<p>and - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module) and - Auto Overnight – automatic overnight deposit 4. Using a flexible account, in line with point 3 by at least two Clients related by capital or organisation (through the owner / a co-owner / a shareholder) PLN 125.00 (per month)</p> <p>NOTE <i>If administration of the account covers also the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00 respectively.</i></p>
B. SME Packages offered until 24 October 2014	
1. SME Package Nowy EFEKT	
<p>13. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank’s branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25% 14. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account - % of the deposited amount - in the Bank’s branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7% 15. SEPA Credit Transfer /Single Euro Payments Area PLN 1.50 - a transfer in EUR to a beneficiary’s account held with a bank within the EU (including other domestic banks) and: - IBAN of the beneficiary is given - SHA cost option is selected, i.e. the ordering party covers the costs of the transferring bank, whereas costs of third party banks are covered by the beneficiary</p>	<p>13. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank’s branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25% NOTE <i>The fee is quoted net, VAT exclusive</i> 14. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount - in the Bank’s branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7% NOTE <i>The fee is quoted net, VAT exclusive</i> 16. SEPA Credit Transfer /Single Euro Payments Area PLN 1.50 <i>(as per Section I.B. point 7)</i></p>
2. SME Package Nowy EFEKT Plus	
<p>19. SEPA Credit Transfer /Single Euro Payments Area/ PLN 1.90 - transfer in EUR to a beneficiary’s account held with a bank within the EU (including other domestic banks) and: - including the BIC code of the beneficiary’s bank - including the account number of the beneficiary in the IBAN standard - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary</p> <p>NOTE <i>Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.</i> <i>SEPA Credit Transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.</i></p>	<p>19. SEPA Credit Transfer /Single Euro Payments Area/ PLN 1.90 <i>(as per Section I.B. point 7)</i></p>

<p><i>In accordance with the applicable rules specified for the SEPA Credit Transfer Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.</i></p>	
<p>21. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank's branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25%</p> <p>22. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount - in the Bank's branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7%</p>	<p>21. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank's branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25%</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p> <p>22. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount - in the Bank's branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7%</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p>
<p>C. SME Packages offered until 5 May 2009 r.</p>	
<p>1. SME Package EFEKT</p>	
<p>14. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank's branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25%</p> <p>15. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount - in the Bank's branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7%</p> <p>16. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – % of the withdrawn amount 0.35% min. PLN 30.00</p> <p>17. Open cash withdrawal in the account currency (other than PLN) from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – % of the withdrawn amount 0.9% min. PLN 30.00</p>	<p>14. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank's branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25%</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p> <p>15. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount - in the Bank's branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7%</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p> <p>16. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – % of the withdrawn amount 0.35% min. PLN 30.00</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p> <p>17. Open cash withdrawal in the account currency (other than PLN) from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – % of the withdrawn amount 0.9% min. PLN 30.00</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p>
<p>2. SME Package EFEKT Plus</p>	
<p>17. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank's branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25%</p> <p>18. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount</p>	<p>17. Closed cash deposit in PLN to own account – % of the deposited amount - in the Bank's branch 0.45%, min. PLN 30.00 - in the sorting office/night safe 0.25%</p> <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p>

<ul style="list-style-type: none"> - in the Bank's branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7% 19. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the withdrawn amount 0.35% min. PLN 30.00 20. Open cash withdrawal in the account currency (other than PLN) from own account both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the withdrawn amount 0.9% min. PLN 30.00 	<ul style="list-style-type: none"> 18. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount <ul style="list-style-type: none"> - in the Bank's branch 0.9%, min. PLN 30.00 - in the sorting office/night safe 0.7% NOTE <i>The fee is quoted net, VAT exclusive</i> 19. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the withdrawn amount 0.35% min. PLN 30.00 NOTE <i>The fee is quoted net, VAT exclusive</i> 20. Open cash withdrawal in the account currency (other than PLN) from own account both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the withdrawn amount 0.9% min. PLN 30.00 NOTE <i>The fee is quoted net, VAT exclusive</i>
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