

List of significant changes in the Tariff (from June 30, 2023)

Position in the Tariff's version in force till June 29, 2023	Position in the Tariff's version in force from June 30, 2023
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>2. Opening an account for a Client (non-resident) PLN 3,000.00</p>	<p>2. Opening an account for a Client (non-resident) PLN 8,000.00</p> <p>6. <i>Additional fee for administering the account for a non-resident</i> PLN 200.00 (per month)</p> <p><i>NOTE</i> <i>An additional fee to the fee under points 3, 4 or 5.</i></p> <p>7. <i>Maintaining Auto Overnight - automatic deposit account (ARD)</i> PLN 140 (per month)</p> <p><i>NOTE</i> <i>We do not charge this fee if we charge the Client a fee for administering the account in point 4 or 5.</i></p>
<p>15. Cash handling by the back office deposit machine:</p> <p>a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly PLN 1,650.00 (per month)</p> <p>b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly PLN 2,250.00 (per month)</p> <p>c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly PLN 1,900.00 (per month)</p> <p>d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly PLN 2,650.00 (per month)</p> <p><i>NOTE</i> <i>We provide the Client with: a banknote dispenser, printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for:</i></p> <ul style="list-style-type: none"> - <i>software for the period of using a back office deposit machine,</i> - <i>producer's services for the period of using a back office deposit machine,</i> - <i>cash-in-transit service,</i> - <i>booking online deposits.</i> <p><i>The fees are quoted net, VAT exclusive.</i></p>	<p>17. Cash handling by the back office deposit machine:</p> <p>a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly PLN 1,650.00 (per month)</p> <p>b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly PLN 2,250.00 (per month)</p> <p>c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly PLN 1,900.00 (per month)</p> <p>d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly PLN 2,650.00 (per month)</p> <p><i>NOTE</i> <i>We provide the Client with: printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for:</i></p> <ul style="list-style-type: none"> - <i>software for the period of using a back office deposit machine,</i> - <i>producer's services for the period of using a back office deposit machine,</i> - <i>cash-in-transit service,</i> - <i>booking online deposits.</i> <p><i>The fees are quoted net, VAT exclusive.</i></p>
<p>42. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in term deposits held with the Bank as at the beginning of the first business day of each calendar year</p> <p style="text-align: right;">0.32% of the total of positive balances in PLN (the entire balance)</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 style="text-align: right;">0.32% of the total of positive balances in PLN (the entire balance) at the</p>

<p>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. 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</i></p> <p>NOTE <i>We will not calculate and collect the commission for maintaining a pre-defined balance as at the beginning of the first business day of every calendar year as at 2 January 2023..</i></p>	<p>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. 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.</i></p>
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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>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. <i>The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.</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 PLN 20.00</p> <p>a) instructed via a SWIFT MT101 message not compliant with the Specification PLN 40.00</p> <p>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. <i>The specification is available on the official website of mBank Group at www.mbank.pl/aktualnosci/msp-korporacje.</i></p>
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D. Issuing and servicing payment cards

1. Visa Business Debit payWave Card

9. Depositing cash in a cash deposit machine of:		9. Depositing cash in a cash deposit machine	0.39%, min. PLN 5.00
a) the Bank	0.3%, min. PLN 5.00		
b) Euronet	0.4%, min. PLN 5.00		

E. Package for Small and Medium-sized Enterprises ^{1/2}

Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package "eCommerce"	Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package "eCommerce"
PLN transfer to the Client's account in foreign currency held with the Bank or a foreign currency transfer to the Client's account with the Bank, booking in the beneficiary's account is made on the following business day for the Bank at the latest (according to Section I.B. point 2a)	PLN 5.00 (for every transfer)				PLN 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 (according to Section I.B. point 2)	PLN 5.00 (for every transfer)			
Depositing cash using a Visa Business payWave debit card in a cash deposit machine	according to the Tariff	0,1 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff	according to the Tariff	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

Chapter VIII. Documentary Collection

¹ Package for small and medium-sized enterprises is offered only to clients who are Polish residents.

² 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.

<p>13. Non-standard collection services:</p> <ul style="list-style-type: none"> - 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 - sending a fax at the Client's request PLN 10.00 - preparing and sending explanatory correspondence 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 	<p>13. Non-standard collection services:</p> <ul style="list-style-type: none"> - 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 - preparing and sending explanatory correspondence 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
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Chapter X. Miscellaneous

<p>7. Using the following accessories to make closed cash deposits and withdrawals: regular fees plus 10%</p> <ul style="list-style-type: none"> a) wallet, b) box, c) key. <p>NOTE <i>The fee is quoted net, VAT exclusive</i></p>	
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