

## Changes in the Tariff (from July 31, 2019)

Position in the Tariff's version currently in force (until July 30, 2019)	Position in the Tariff's version in force (from July 31, 2019)
<b>Chapter I. Bank Accounts</b>	
<b>A. Bank accounts and cash transactions</b>	
<p>3. Standard administration of an account at the Bank's branch: PLN 140.00            - maintenance of an account and (per month)            - unlimited number of transfers between the Client's accounts within the Bank</p> <p>4. Services mentioned in point 3 and additionally: PLN 280.00            - accepting standing orders crediting accounts of other parties, (per month)            or            - accepting standing orders crediting the Client's accounts with other banks,            or            - Auto Overnight – automatic deposit account</p> <p>5. Services mentioned in point 4 and additionally: PLN 420.00            - bank code enabling encrypted payment orders via fax, (per month)            or            - Consolidation of balances in the selected account of the Client</p>	<p>3. Standard administration of an account: PLN 140.00            - maintenance of a (current and auxiliary) account, (per month)            - unlimited number of transfers between the Client's accounts within the Bank.</p> <p>4. Standard administration of an account: PLN 280.00            - maintenance of a (current and auxiliary) account, (per month)            - unlimited number of transfers between the Client's accounts within the Bank,            - maintenance of Auto Overnight – automatic deposit account.</p> <p>5. Standard administration of an account: PLN 420.00            - maintenance of a (current and auxiliary) account, (per month)            - unlimited number of transfers between the Client's accounts within the Bank,            - maintenance of Auto Overnight – automatic deposit account,            - consolidation of balances in the selected account of the Client.</p>
	<p>10. Open cash withdrawal in PLN at a post office PLN 30.00</p> <p>11. Failure to collect a requested open cash withdrawal at a post office PLN 10.00            for reasons on the part of the Client</p>
	<p>14. Cash handling by the back office deposit machine:</p> <p>a) first option: 1 cash cassette 1200 banknotes, PLN 1,650.00 (per month)            up to 5 collections of cash monthly</p> <p>b) second option: 1 cash cassette 1200 banknotes, PLN 2,250.00 (per month)            up to 10 collections of cash monthly</p> <p>c) third option: 1 cash cassette 2200 banknotes, PLN 1,900.00 (per month)            up to 5 collections of cash monthly</p> <p>d) fourth option: 1 cash cassette 2200 banknotes, PLN 2,650.00 (per month)            up to 10 collections of cash monthly</p> <p>NOTE  <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"> <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>

14. PLN transfer in SORBNET2 - debiting the account a) PLN 1,000,000.00 or more b) less than PLN 1,000,000.00	PLN 12.00 plus NBP fees PLN 35.00	17. PLN transfer via SORBNET2 - debiting the account a) with PLN 1,000,000.00 or more b) less than PLN 1,000,000.00	PLN 18.00 plus the NBP fee PLN 45.00 plus the NBP fee
15. Express Elixir instant transfer in PLN – debiting the account	PLN 7.00	18. Express Elixir instant transfer in PLN – debiting the account	PLN 7.00
16. Blue Cash instant transfer in PLN – debiting the account	PLN 7.00	19. Blue Cash instant transfer in PLN – debiting the account	PLN 7.00
19. Fee for placing an instruction to withdraw from delivering postal order indicated by the Client	PLN 50.00	22. Placing an instruction to cancel a postal money order indicated by the Client	PLN 100.00
21. Making confirmation of receipt of the indicated postal order available (e.g. in form of a scan)	PLN 30.00 (for every copy)	24. Access to a confirmation of receipt of a postal money order indicated by the Client	PLN 50.00 (per copy)
22. Client's written order for the Bank to contact another domestic bank, related to: a) questions regarding a domestic payment (outgoing or incoming) correctly executed and settled by the Bank b) searching for an incoming domestic payment c) applying for return of an outgoing domestic payment correctly executed by the Bank	PLN 50.00 plus the other bank's fees	25. Client's written order for the Bank to contact another domestic bank, related to: 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	PLN 200.00 plus the other bank's fees
25. Access to the Collect service	PLN 600.00	28. Access to the Collect service	PLN 800.00
		30. Providing Collect or Mass Collect mnemonics	PLN 50.00
27. Fee for verification and confirmation made by the Bank of registration of or failure to register an indicated transaction on Collect or Mass Collect account	PLN 20.00	31. Verification and confirmation by the Bank of registration of or failure to register an indicated transaction on the Collect or Mass Collect account.	PLN 50.00
28. Making the Upload internet application available so that the Client may download electronic reports pertaining to the following services: Collect, Mass Collect, Direct Debit Plus, e-Zgoda, Postal Order	PLN 500.00 (one-off fee)	32. Access to Upload, an online app for downloading electronic reports pertaining to the following services: Collect, Mass Collect, Direct Debit Plus, e-Zgoda and Postal Order	PLN 700.00 (one-off fee)
		33. Preparation of a non-standard Mass Collect Agreement	PLN 500.00
29. Amendment to the following agreements: Collect, Mass Collect, Direct Debit, Direct Debit Plus, e-Zgoda, Escrow Account, Trust Account	subject to negotiation	34. Amendment to the Agreement on: Collect, Mass Collect, Direct Debit, Direct Debit Plus, e-Zgoda, Escrow Account, Trust Account	PLN 500.00
		38. Maintenance of the Housing Trust Account	min. PLN 250.00 (per month)
32. Acknowledging by the Bank the assignment of rights from a sub-account of the Housing Trust Account to a bank crediting the Purchaser and issuing a relevant statement	PLN 100.00	39. The Bank's acknowledgement of the assignment of rights from a sub-account of the Housing Trust Account to a bank crediting the purchaser and issuing a relevant statement	PLN 120.00
		42. Early withdrawal of a term deposit in full or in part - % of the withdrawn amount, calculated as of the deposit withdrawal date until planned expiry date	

		a) for PLN deposits	1.5% p.a.
		b) for deposits in currencies other than PLN	1.0% p.a.
		43. Failure to send funds required to open a term deposit	0.02%, min. PLN 200.00
		- of the deposit amount	or its equivalent in the currency of the term deposit
<b>B. International transfers</b>			
3.	Telephone notification to the Client of an incoming transfer - as per the Client's standing instructions or SWIFT instructions or to enquire about the payment (sub-account to be credited)	PLN 30.00	
		9.	Transfer confirmation provided in the form of SWIFT MT103 message PLN 30.00
<b>C. Electronic banking systems</b>			
<b>2. mBank CompanyNet - internet banking system</b>			
		10. Issuing a Mobile Hardware Token <sup>1</sup>	PLN 200.00
		<sup>1</sup> The fee applies from the moment of launching the service by the Bank	
12.	Mobile Authorisation service a) use of the service b) activation of the service	no fee PLN 6.00 (each time)	
		13. Using the Mobile Authorisation service	no fee
<b>D. Issuing and servicing payment cards</b>			
<b>1. Visa Business Debit payWave Card</b>			
12.	Changing the daily limits after a card has been issued	PLN 10.00	
		12. Changing the limit/limits: a) changing autorisation limit in the electronic form b) changing autorisation limit in paper form	no fee PLN 20.00
<b>2. Visa Business payWave Card</b>			
15.	Lists of transactions: a) electronic list of transactions b) paper list of transactions additionally, if requested by the Client: c) copy of a paper list of transactions	no fee PLN 4.00 PLN 9.00	
		15. Statements of transactions: a) statement of transactions in the electronic form b) statement of transactions in the paper form additionally, at the Client's request: c) copy of the statement of transactions	no fee PLN 4.00 PLN 10.00 (for a settlement period)
		17. Changing a limit/limits: a) changing the monthly limit, in the electronic form	no fee

		b) changing the monthly limit, in paper form PLN 20.00 c) changing the authorisation limits, in the electronic form no fee d) changing the authorisation limits, in paper form PLN 20.00 18. Changing the card settlement manner PLN 50.00 (per card)
<b>3. MasterCard Corporate PayPass Card</b>		
15. Lists of transactions: a) electronic list of transactions no fee b) paper list of transactions PLN 4.00 additionally, if requested by the Client: c) copy of a paper list of transactions PLN 9.00		15. Statements of transactions: a) statement of transactions in the electronic form no fee b) statement of transactions in the paper form PLN 4.00 additionally, at the Client's request: c) copy of the statement of transactions PLN 10.00 (for a settlement period)
		17. Changing a limit/limits: a) changing the monthly limit, in the electronic form no fee b) changing the monthly limit, in paper form PLN 20.00 c) changing the authorisation limits, in the electronic form no fee d) changing the authorisation limits, in paper form PLN 20.00 18. Changing the card settlement manner PLN 50.00 (per card)
<b>4. Visa Business Gold payWave Card</b>		
15. Lists of transactions: a) electronic list of transactions no fee b) paper list of transactions PLN 4.00 additionally, if requested by the Client: c) copy of a paper list of transactions PLN 9.00		15. Statements of transactions: a) statement of transactions in the electronic form no fee b) statement of transactions in the paper form PLN 4.00 additionally, at the Client's request: c) copy of the statement of transactions PLN 10.00 (for a settlement period)
		17. Changing a limit/limits: a) changing the monthly limit, in the electronic form no fee b) changing the monthly limit, in paper form PLN 20.00 c) changing authorisation limits, in the electronic form no fee d) changing authorisation limits, in paper form PLN 20.00 18. Changing the card settlement manner PLN 50.00 (per card)
<b>5. MasterCard Corporate Gold PayPass Card</b>		
15. Lists of transactions: a) electronic list of transactions no fee b) paper list of transactions PLN 4.00 additionally, if requested by the Client: c) copy of a paper list of transactions PLN 9.00		15. Statements of transactions: a) statement of transactions in the electronic form no fee b) statement of transactions in the paper form PLN 4.00 additionally, at the Client's request: c) copy of the statement of transactions PLN 10.00 (for a settlement period)

		17. Changing a limit/limits: a) changing the monthly limit, in the electronic form no fee b) changing the monthly limit, in paper form PLN 20.00 c) changing authorisation limits, in the electronic form no fee d) changing authorisation limits, in paper form PLN 20.00 18. Changing the card settlement manner PLN 50.00 (per card)
<b>6. Visa Business Platinum PayWave Card</b>		
15. Lists of transactions: a) electronic list of transactions no fee b) paper list of transactions PLN 4.00 additionally, if requested by the Client: c) copy of a paper list of transactions PLN 9.00		15. Statements of transactions: a) statement of transactions in the electronic form no fee b) statement of transactions in the paper form PLN 4.00 additionally, at the Client's request: c) copy of the statement of transactions in the paper form PLN 10.00 (for a settlement period)
		17. Changing a limit/limits: a) changing the monthly limit, in the electronic form no fee b) changing the monthly limit, in paper form PLN 20.00 c) changing authorisation limits, in the electronic form no fee d) changing authorisation limits, in paper form PLN 20.00 18. Changing the card settlement manner PLN 50.00 (per card)
<b>F. Other Account Service</b>		
1. Issuing cheques (for each cheque issued) PLN 10.00 2. Certifying a cheque PLN 8.00 3. Stopping a lost or stolen cheque PLN 10.00		
4. Issuing a statement confirming that the client holds an account with the bank or statement on the account balance a) instruction submitted via the electronic banking system and provided to the Client, as indicated by him: - via the electronic banking system PLN 30.00 - by mail or in the Bank's branch PLN 100.00 b) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him: - via the electronic banking system PLN 100.00 - by mail or in the Bank's branch PLN 150.00		4. 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 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%).
		17. Using the service of placing orders in the form of SWIFT MT101 messages PLN 100.00 (per month) 18. A refusal by the Bank to execute the instruction received in the form of a SWIFT MT101 message sent in the form of a SWIFT MT 195 message PLN 10.00

<b>Chapter II. Cheques</b>	
1. Purchasing domestic bank cheques - of the value of the cheque	0.5%, min. PLN 30.00
2. Selling bank cheques in Poland - of the value of the cheque	0.5%, min. PLN 50.00, max. PLN 200.00
3. Collecting a clearing cheque	PLN 20.00
NOTE to points 1-3 <i>No fee is charged for purchasing, selling and collecting cheques with the value of up to the equivalent of USD 100.</i>	
4. Stopping a lost or stolen bank cheque	PLN 200.00
<b>Chapter III. Loans</b>	
2. Commission for granting a loan – of the value of the loan a) for non-revolving loans – charged once b) for revolving loans – charged once or each year	max 3%, min PLN 3,000.00 2% p.a., min. PLN 2,000.00
2. Granting a loan - % of the loan amount, loan increase amount, extended loan amount a) for non-revolving loans – charged once b) for revolving loans – charged once or annually	max. 3%, min. PLN 3,000.00 2% p.a., min. PLN 2,000.00
<b>Chapter VI. Multi-product limits</b>	
2. Commission for granting a Limit, charged once or each year – of the amount of Limit granted	2% p.a.
2. Granting a limit - % of the granted limit, % of the limit increase, of the extended limit amount, charged once or annually	2% p.a.
<b>Chapter X. Miscellaneous</b>	
3. Preparing an opinion or information about the Client at the Client's request: a) standard (issued on a standard bank form) instruction submitted via the electronic banking system and provided to the Client, as indicated by him: - via the electronic banking system - by mail or in the Bank's branch b) standard (issued on a standard bank form) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him: - via the electronic banking system - by mail or in the Bank's branch c) non-standard (including information on creditworthiness) instruction submitted via the electronic banking system and provided to the Client, as indicated by him: - via the electronic banking system - by mail or in the Bank's branch d) non-standard (including information on creditworthiness) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:	PLN 200.00 PLN 300.00 PLN 300.00 PLN 400.00 PLN 300.00 PLN 400.00 PLN 300.00 PLN 400.00
3. Preparing an opinion or information about the Client: a) standard opinion/information (issued on a standard bank form); instruction submitted via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet - by mail or in the Bank's branch 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: - via mBank CompanyNet - by mail or in the Bank's branch c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested: - via mBank CompanyNet - by mail or in the Bank's branch d) non-standard opinion/information (including information on creditworthiness); instruction submitted via a channel other than mBank	PLN 200.00 PLN 300.00 PLN 300.00 PLN 400.00 PLN 300.00 PLN 400.00

<ul style="list-style-type: none"> <li>- via the electronic banking system PLN 400.00</li> <li>- by mail or in the Bank's branch PLN 500.00</li> </ul>	<p>CompanyNet and provided to the Client, as requested:</p> <ul style="list-style-type: none"> <li>- via mBank CompanyNet PLN 400.00</li> <li>- by mail or in the Bank's branch PLN 500.00</li> </ul> <p>NOTE The fee includes VAT at 23%.</p>
<p>4. Preparing an audit opinion</p> <ul style="list-style-type: none"> <li>a) including solely information on the client's bank accounts (including term deposits), instruction submitted via the electronic banking system PLN 400.00</li> <li>b) including solely information on the client's bank accounts (including term deposits), instruction submitted via a channel other than the electronic banking system PLN 500.00</li> <li>c) including information on the client's bank accounts (including term deposits) and other products, instruction submitted via the electronic banking system PLN 600.00</li> <li>d) including information on the client's bank accounts (including term deposits) and other products, instruction submitted via a channel other than the electronic banking system PLN 700.00</li> </ul>	<p>4. Preparing an opinion for an auditor:</p> <ul style="list-style-type: none"> <li>a) on the Client's bank accounts (including term deposits), instruction submitted via mBank CompanyNet PLN 400.00</li> <li>b) on the Client's bank accounts (including term deposits), instruction submitted via a channel other than mBank CompanyNet PLN 500.00</li> <li>c) on the Client's bank accounts (including term deposits) and other products, instruction submitted via mBank CompanyNet PLN 600.00</li> <li>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</li> </ul> <p>NOTE The fee includes VAT at 23%.</p>