

List of significant changes in the Tariff (from June 1, 2022)

Position in the Tariff's version in force till May 31, 2022	Position in the Tariff's version in force from June 1, 2022
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
11. Request for an open cash withdrawal in PLN at a post office PLN 30.00 NOTE <i>The fee is quoted net, VAT exclusive.</i>	11. Request for an open cash withdrawal in PLN at a post office PLN 35.00 NOTE <i>The fee is quoted net, VAT exclusive.</i>
NOTE <i>PLN transfer from another domestic bank via ELIXIR or SORBNET2, the electronic systems for interbank settlements, for the benefit of the Client holding an account with the Bank is settled automatically if:</i> 1/ <i>the NRB indicated in the transfer is correct,</i> 2/ <i>the account is maintained in PLN, or</i> 3/ <i>the account is maintained in a currency other than PLN. Booking in this account is performed applying a relevant exchange rate in line with the valid Table of Exchange Rates of mBank S.A. (currency exchange transaction is executed if, as a result of automatic search for the Client's another account in PLN, such an account was not identified and credited).</i>	NOTE <i>PLN transfer from another domestic bank via ELIXIR or SORBNET2, the electronic systems for interbank settlements, for the benefit of the Client holding an account with the Bank is settled automatically if:</i> 1/ <i>the NRB indicated in the transfer is correct,</i> 2/ <i>the account is maintained in PLN.</i> <i>PLN transfer from another domestic bank via ELIXIR, the electronic systems for interbank settlements, for the benefit of the Client holding an account with the Bank is settled automatically if:</i> 1. <i>the NRB indicated in the transfer is correct,</i> 2. <i>the account is maintained in a currency other than PLN. Booking in this account is performed applying a relevant exchange rate in line with the valid Table of Exchange Rates of mBank S.A. (currency exchange transaction is executed if, as a result of automatic search for the Client's another account in PLN, such an account was not identified and credited).</i>
41. Maintenance of the total balance – EFFECTIVE FROM 1 NOVEMBER UNTIL 31 DECEMBER 2021 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. a) commission for maintenance of the total balance in PLN 0.02% of the total of positive balances in PLN as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits of the Client with a positive balance, reduced by PLN 40 million	41. Maintenance of the total balance Commission for maintenance of the total balance in 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 in the Client's current and auxiliary accounts, ARD and ALJ maintained in the same currency, if the total balance exceeds the below thresholds:

NOTE:

- 1/ the commission is calculated if a total balance as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits with a positive balance in PLN is higher than PLN 40 million,
- 2/ the commission is calculated for the last day of each month and charged by the end of the next month,
- 3/ the commission is not charged for the 31 December of each calendar year.

b) commission for maintenance of the total balance in currencies other than PLN

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:

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	100,000	$(EONIA + 0.1\%) / 360$
CHF	100,000	$(LIBOR CHF S/N + 0.06\%) / 360$
USD	100,000	$(LIBOR USD ON + 0.1\%) / 360$
CZK	1,000,000	$(CZK 2W Repo Rate + 1\%) / 360$
DKK	1,000,000	$(DKK Danmarks Nationalbank CD rate + 0.25\%) / 360$
SEK	1,000,000	$(Sweden Repo Rate + 0.5\%) / 360$
NOK	1,000,000	$(Norway Sight Deposit Rate + 0.5\%) / 360$
HUF	1,000,000	$(BUBOR ON - 0.5\%) / 360$

NOTE:

- 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,
- 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,
- 3/ "[...]" symbol denotes an absolute value, e.g. |EONIA| is an absolute value of EONIA.

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 commission on the total balance if the rates are equal to or below zero	The commission on the total balance if the rates are above zero
EUR	100,000	$(€STR + 0.1\%) / 360$	0.1 % / 360
CHF	100,000	$(SARON + 0.1\%) / 360$	0.1 % / 360
USD	100,000	$(SOFR + 0.2\%) / 360$	0.2 % / 360
CZK	1,000,000	$(CZK 2W Repo Rate + 1.5\%) / 360$	1.5% / 360
DKK	1,000,000	$(DKK Danmarks Nationalbank CD rate + 0.25\%) / 360$	0.25 % / 360
SEK	1,000,000	$(Sweden Repo Rate + 0.5\%) / 360$	0.5 % / 360
NOK	1,000,000	$(Norway Sight Deposit Rate + 0.5\%) / 360$	0.5 % / 360
HUF	1,000,000	$(BUBOR ON + 0.5\%) / 360$	0.5 % / 360

NOTE:

- 1/ we calculate the commission for each calendar day and charge it collectively once a month as part of "periodical settlement". We calculate the commission using a relevant rate from the previous business day as indicated below:

Currency/Rate	Entity developing the rate	Website ²
EUR - €STR - Euro Short-Term Rate	European Central Bank	https://www.ecb.europa.eu/
CHF - SARON - Swiss Average Rate Overnight	SIX Swiss Exchange Ltd	https://www.six-group.com/
USD - SOFR - Secured Overnight Financing Rate	Federal Reserve Bank of New York	https://www.newyorkfed.org/
CZK - 2W Repo Rate	Česká národní banka (Narodowy Bank Czeski)	https://www.cnb.cz/
DKK - Danmarks Nationalbank CD rate (certificate of deposits rate)	Danmarks Nationalbank	https://www.nationalbanken.dk/
SEK - Sweden Repo Rate	Sveriges Riksbank	https://www.riksbank.se/
NOK - Norway Sight Deposit Rate	Norges Bank	https://www.norges-bank.no/
HUF - BUBOR ON	Magyar Nemzeti Bank	https://www.mnb.hu/

² Rates are available on the websites of entities developing the rates. The links to websites given above are of an informative nature and are valid as at the publication date of the Tariff.

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.

41. Maintenance of the total balance – **EFFECTIVE FROM 1 JANUARY 2022**

Commission for maintenance of the total balance in all current and auxiliary accounts, Auto Overnight

– automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits.

- a) commission for maintenance of the total balance in PLN 0.02% of the total of positive balances in PLN as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits of the Client with a positive balance, reduced by PLN 40 million

NOTE:

- 1/ the commission is calculated if a total balance as at the last day of each month in all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD), Auto Overnight – automatic overnight deposits (ALJ) and term deposits with a positive balance in PLN is higher than PLN 40 million,
 2/ the commission is calculated for the last day of each month and charged by the end of the next month,
 3/ the commission is not charged for the 31 December of each calendar year.

- b) commission for maintenance of the total balance in currencies other than PLN

We calculate the commission on the total balance by adding up the positive balances in the Client's current and auxiliary accounts, ARD and ALJ maintained in the same currency, if the total balance exceeds the below thresholds:

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 commission on the total balance if the rates are equal to or below zero	The commission on the total balance if the rates are above zero
EUR	100,000	$(\text{€STR} + 0.1\%) / 360$	0.1 % / 360
CHF	100,000	$(\text{SARON} + 0.1\%) / 360$	0.1 % / 360
USD	100,000	$(\text{SOFR} + 0.2\%)$	0.2 % / 360
CZK	1,000,000	$(\text{CZK 2W Repo Rate} + 1.5\%) / 360$	1.5 % / 360
DKK	1,000,000	$(\text{DKK Danmarks Nationalbank CD rate} + 0.25\%) / 360$	0.25 % / 360
SEK	1,000,000	$(\text{Sweden Repo Rate} + 0.5\%) / 360$	0.5 % / 360
NOK	1,000,000	$(\text{Norway Sight Deposit Rate} + 0.5\%) / 360$	0.5 % / 360
HUF	1,000,000	$(\text{BUBOR ON} + 0.5\%) / 360$	0.5 % / 360

- 2/ we calculate the commission in the currency of a given account, ARD or ALJ, and term deposits, i.e. in EUR or CHF or USD or CZK or DKK or SEK or NOK or HUF,
 3/ "|...|" symbol denotes an absolute value, e.g. |€STR| is the absolute value of €STR.

NOTE:

- 1/ we calculate the commission for each calendar day and charge it collectively once a month as part of "periodical settlement". We calculate the commission using a relevant rate from the previous business day as indicated below:

Currency/Rate	Entity developing the rate	Website ¹
EUR – €STR – Euro Short-Term Rate	European Central Bank	https://www.ecb.europa.eu/
CHF – SARON – Swiss Average Rate Overnight	SIX Swiss Exchange Ltd	https://www.six-group.com/
USD – SOFR – Secured Overnight Financing Rate	Federal Reserve Bank of New York	https://www.newyorkfed.org/
CZK – 2W Repo Rate	Česká národní banka (Narodowy Bank Czeski)	https://www.cnb.cz/
DKK – Danmarks Nationalbank CD rate (certificate of deposits rate)	Danmarks Nationalbank	https://www.nationalbanken.dk/
SEK – Sweden Repo Rate	Sveriges Riksbank	https://www.riksbank.se/
NOK – Norway Sight Deposit Rate	Norges Bank	https://www.norges-bank.no/
HUF – BUBOR ON	Magyar Nemzeti Bank	https://www.mnb.hu/

- 2/ we calculate the commission in the currency of a given account, ARD or ALJ, and term deposits, i.e. in EUR or CHF or USD or CZK or DKK or SEK or NOK or HUF,
 3/ "[...]" symbol denotes an absolute value, e.g. |€STR| is the absolute value of €STR.

C. Electronic banking systems

2. mBank CompanyNet – internet banking system

4. Using the system in the variant covering the basic transactional module and:
- a) not more than two additional modules PLN 60,00 (per month)
– for every system installation
 - b) three to four additional modules PLN 120,00 (per month)
– for every system installation
 - c) more than four additional modules PLN 180,00 (per month)
– for every system installation

NOTE

The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)

4. Using the system in the variant covering the basic transactional module and:
- a) not more than two additional modules PLN 60,00 (per month)
– for every system context
 - b) three to four additional modules PLN 120,00 (per month)
– for every system context
 - c) more than four additional modules PLN 180,00 (per month)
– for every system context

NOTE

The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)

¹ Rates are available on the websites of entities developing the rates. The links to websites given above are of an informative nature and are valid as at the publication date of the Tariff.

10. Issuing a Mobile Hardware Token	PLN 300.00	10. Issuing a QR Token	PLN 300.00
11. Using a Hardware Token or Mobile Hardware Token (on a monthly basis for each active token in each context to which the system user is authorised)	PLN 5.99	11. Using a Hardware Token or QR Token (on a monthly basis for each active token in each context to which the system user is authorised)	PLN 5.99
12. Sending a Hardware Token or a Mobile Hardware Token (for each shipment)	PLN 50.00	12. Sending a Hardware Token or a QR Token (for each shipment)	PLN 50.00

E. Package for Small and Medium-sized Enterprises

mBank CompanyNet – internet banking system		mBank CompanyNet – internet banking system	
Using mBank CompanyNet (basic transaction module) and any two additional modules of mBank CompanyNet - per module as part of every system installation	no fee	Using mBank CompanyNet (basic transaction module) and any two additional modules of mBank CompanyNet - per module as part of every system context	no fee
Using the third or next additional module of mBank CompanyNet - per module as part of every system installation	PLN 30.00 (monthly)	Using the third or next additional module of mBank CompanyNet - per module as part of every system context	PLN 30.00 (monthly)

F. Other Account Service

13. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via electronic banking systems NOTE The maximum amount of the one-off fee for retrieving archived MT940 statements is PLN 3,000.00 regardless of the number of files.	PLN 100.00 (per file)	13. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via electronic banking systems a) for the period of 30 days prior to the date of submitting a request for archived statements b) for the period exceeding 30 days prior to the date of submitting the request for archived statements NOTE The maximum amount of the one-off fee for retrieving archived MT940 statements is PLN 3,000.00 regardless of the number of files.	no fee PLN 100.00 (per file)
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Chapter III. Loans

14. Instruction to disburse a loan submitted by the Client to the Bank, not in a form of a "disbursement instruction" in mBank CompanyNet NOTE We do not charge the fee for an instruction to disburse a loan for financing technological investment	PLN 80.00	14. Instruction to disburse a loan submitted by the Client, to the Bank not in a form of a " Loan Disbursement " order in mBank CompanyNet NOTE We do not charge the fee for an instruction to disburse a loan for financing technological investment.	PLN 100.00
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15. Instruction to repay a loan submitted by the Client to the Bank not in the form of a "repayment instruction" in mBank CompanyNet	PLN 80.00	<i>Loan disbursement transfers ordered by the Client incur the same fees as bank account transfers.</i>	15. Instruction to repay a loan submitted by the Client to the Bank not in the form of a "Loan Repayment" order in mBank CompanyNet	PLN 100.00
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Chapter VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit

1. Front-end fee for processing an order: a) to issue a guarantee, counter-guarantee, surety or to open a stand-by letter of credit-% of the transaction amount	negotiable, min. PLN 500.00	1. Front-end fee for processing an order: a) to issue a guarantee, counter-guarantee, surety or to open a stand-by letter of credit - % of the transaction amount	negotiable, min. PLN 500.00
b) to increase the amount of a guarantee, counter-guarantee, surety or stand-by letter of credit-% of the increase amount	negotiable, min. PLN 500.00	b) to change the amount of a guarantee, counter-guarantee, surety or a stand-by letter of credit or to extend the validity period of a guarantee, counter-guarantee, - % of the change amount or of the remaining balance amount accordingly	negotiable, min. PLN 500.00
c) to extend the validity period of a guarantee, counter-guarantee, surety or stand-by letter of credit - % of the remaining balance	negotiable, min. PLN 500.00	c) to make a change other than specified in point 1b	PLN 500.00
3. Cancelling the order to issue an mBank guarantee	PLN 150.00	3. Amendment to guarantee agreement	PLN 500.00
4. Amendment to guarantee agreement or to guarantee terms and conditions – other than specified in point 1b and 1c	PLN 500.00	4. The Bank's exposure in respect of an issued guarantee, counter-guarantee, surety, stand-by letter of credit or confirmation of a non-mBank guarantee or a stand-by letter of credit - % of the exposure amount, for every commenced period of three months	0,5%, min. PLN 250.00
5. Bank's exposure under issued guarantee, counter-guarantee, surety or stand-by letter of credit – commission on the exposure amount, for each commenced period of 3 months, depending on the type of collateral: a) funds blocked in the bank account of the ordering party or a cash deposit	0.5%, min. PLN 250		
b) counter-guarantee of a foreign or domestic bank	0.5%, min. PLN 250		
c) other collateral	1.5%, min. PLN 250		
12. The Bank's commitment in respect of a confirmation of a non-mBank guarantee or a stand-by letter of credit – depending on the issuer bank, % of the commitment amount, for every commenced period of 3 months	negotiable min. PLN 500.00	11. Changing the terms and conditions of a confirmed non-mBank guarantee or a stand-by letter of credit	PLN 500.00
13. Changing the terms and conditions of a confirmed non-mBank guarantee or a stand-by letter of credit	PLN 500.00		

Chapter VII. Letters of Credit

A. mBank Documentary Letters of Credit

3. Amendment to the agreement on opening or securing a letter of credit	PLN 300.00	3. Amendment to the agreement on opening or securing a letter of credit	PLN 500.00
5. The Bank's exposure in respect of opening a letter of credit (% of the letter of credit amount) or increasing the letter of credit amount (% of the increase amount) for each commenced period of 3 months, in the case of: a) pre-paid letter of credit	0.15%, min. PLN 250.00	5. The Bank's exposure in respect of opening a letter of credit (% of the letter of credit amount) or increasing the letter of credit amount (% of the increase amount) for each commenced period of 3 months, in the case of: a) pre-paid letter of credit	0.20%, min. PLN 250.00
b) letter of credit secured otherwise, as agreed with the Bank	negotiable, min. PLN 250.00	b) letter of credit secured otherwise, as agreed with the Bank	negotiable, min. PLN 250.00
NOTE <i>We charge the commission for successive periods based on the remaining balance of the letter of credit.</i>		NOTE <i>We charge the commission for successive periods based on the remaining balance of the letter of credit.</i>	

8. The Bank's exposure in respect of deferred payment under a letter of credit: a) pre-paid PLN 250.00 b) secured otherwise, for each commenced one-month deferral period - % of the payment amount negotiable, min. PLN 250.00	8. The Bank's exposure in respect of deferred payment under an open letter of credit - % of the payment amount for every commenced one-month deferral period, under a letter of credit: a) pre-paid 0,20%, min. PLN 250.00 b) secured otherwise, for each commenced one-month deferral period - % of the payment amount negotiable, min. PLN 250.00
14. Collection or return of cash cover for pre-paid letter of credit due to change of collateral PLN 50.00 15. Drafting a letter of credit/an amendment based on an order submitted to the Bank and saving the draft in the Bank's records for 30 calendar days PLN 250.00 16. Redrafting a letter of credit/an amendment after the Client's corrections and saving the draft in the Bank's records for 30 calendar days PLN 100.00 17. Saving a draft letter of credit/amendment in the Bank's records - for every period of 30 calendar days PLN 100.00	14. Drafting a letter of credit/an amendment based on an order submitted to the Bank and saving the draft in the Bank's records for 30 calendar days PLN 350.00
B. non-mBank Documentary Letters of Credit	
1. Pre-advising of the opening of a letter of credit PLN 100.00 2. Advising the Client of a letter of credit (0.1% of the letter of credit amount) or increasing the amount of a letter of credit (0.1% of the increase amount) 0.1%, min. PLN 250.00, max. PLN 500.00	1. Advising the Client of a letter of credit (0.1% of the letter of credit amount) or increasing the amount of a letter of credit (0.1% of the increase amount) 0.1%, min. PLN 250.00, max. PLN 500.00
C. Other activities performed in connection with handling mBank or non-mBank documentary letters of credit	
6. Sending a fax PLN 10.00 7. Sending bank information or scanned documents to the Client via email PLN 25.00	6. Sending bank information or scanned documents to the Client via email PLN 25.00
Chapter XI. SME Packages Withdrawn from the Bank's Offer	
A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019	
5. Using any two additional modules of mBank CompanyNet - per module as part of every system installation no fee 6. Using the third or next additional module of mBank CompanyNet - per module as part of every system installation PLN 30.00 (per month) NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).</i>	5. Using any two additional modules of mBank CompanyNet - per module as part of every system context no fee 6. Using the third or next additional module of mBank CompanyNet - per module as part of every system context PLN 30.00 (per month) NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).</i>

B. SME Packages offered until 24 October 2014**1. SME Package Nowy EFEKT**

2. Using no more than two selected additional modules of mBank CompanyNet – per each system installation	PLN 30.00 (per month)	2. Using no more than two selected additional modules of mBank CompanyNet – per each system context	PLN 30.00 (per month)
3. Using three or four selected additional modules of mBank CompanyNet – per each system installation	PLN 60.00 (per month)	3. Using three or four selected additional modules of mBank CompanyNet – per each system context	PLN 60.00 (per month)
4. Using more than four selected additional modules of mBank CompanyNet – per each system installation	PLN 90.00 (per month)	4. Using more than four selected additional modules of mBank CompanyNet – per each system context	PLN 90.00 (per month)

NOTE

The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

NOTE

The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

2. SME Package Nowy EFEKT Plus

2. Using no more than two selected additional modules of mBank CompanyNet – per each system installation	PLN 30.00 (per month)	2. Using no more than two selected additional modules of mBank CompanyNet – per each system context	PLN 30.00 (per month)
3. Using three or four selected additional modules of mBank CompanyNet – for each system installation	PLN 60.00 (per month)	3. Using three or four selected additional modules of mBank CompanyNet – for each system context	PLN 60.00 (per month)
4. Using more than four selected additional modules of mBank CompanyNet – per each system installation	PLN 90.00 (per month)	4. Using more than four selected additional modules of mBank CompanyNet – per each system context	PLN 90.00 (per month)

NOTE

The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

NOTE

The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

C. SME Packages offered until 5 May 2009**1. SME Package EFEKT**

2. Using no more than two selected additional modules of mBank CompanyNet – per each system installation	PLN 30.00 (per month)	2. Using no more than two selected additional modules of mBank CompanyNet – per each system context	PLN 30.00 (per month)
3. Using three or four selected additional modules of mBank CompanyNet – per each system installation	PLN 60.00 (per month)	3. Using three or four selected additional modules of mBank CompanyNet – per each system context	PLN 60.00 (per month)
4. Using more than four selected additional modules of mBank CompanyNet – per each system installation	PLN 90.00 (per month)	4. Using more than four selected additional modules of mBank CompanyNet – per each system context	PLN 90.00 (per month)

<p>NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i></p>	<p>NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i></p>
<p>2. SME Package EFEKT Plus</p>	
<p>2. Using no more than two selected additional modules of mBank CompanyNet – per each system installation PLN 30.00 (per month) 3. Using three or four selected additional modules of mBank CompanyNet – per each system installation PLN 60.00 (per month) 4. Using more than four selected additional modules of mBank CompanyNet – per each system installation PLN 90.00 (per month)</p>	<p>2. Using no more than two selected additional modules of mBank CompanyNet – per each system context PLN 30.00 (per month) 3. Using three or four selected additional modules of mBank CompanyNet – per each system context PLN 60.00 (per month) 4. Using more than four selected additional modules of mBank CompanyNet – per each system context PLN 90.00 (per month)</p>
<p>NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i></p>	<p>NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).</i></p>