

## List of significant changes in the Tariff (from December 15, 2025)

| Position in the Tariff's version<br>in force till December 14, 2025  | Position in the Tariff's version<br>in force from December 15, 2025   |
|--|---|
| <b>Chapter I. Bank Accounts</b>  |   |
| <b>A. Bank accounts and cash transactions</b>  |   |
| <p>13. Open cash deposit in PLN at a post office - 0.8% min. PLN 15.00<br/>% of the deposited amount</p> <p>NOTE<br/><i>The commission is quoted net, VAT exclusive.</i></p>   | <p>13. Open cash deposit in PLN at a post office - <span style="color: red;">PLN 5.00</span><br/>% of the deposited amount <span style="color: red;">plus the Polish Post fee</span></p> <p>NOTE<br/><i>The commission is quoted net, VAT exclusive.</i></p>  |
| <p>21. PLN transfer via SORBNET2 - debiting the account</p> <p>a) with PLN 1,000,000.00 or more PLN 20.00 plus the NBP fee<br/>b) less than PLN 1,000,000.00 PLN 50.00 plus the NBP fee<br/>c) instructed via a Request for Transfer message not compliant with the Specification PLN 70.00<br/>- additional fee to points 20a and 20b</p> <p>NOTE<br/>Request for Transfer message, not compliant with the principles and technical requirements of the Bank set out in the "Specification of Request for Transfer message is not processed automatically. <i>The specification is available on the official website of mBank Group at <a href="https://www.mbank.pl/msp-korporacje/bankowosc-elektroniczna/pytania-i-odpowiedzi/structure-of-data-transfer-files/">https://www.mbank.pl/msp-korporacje/bankowosc-elektroniczna/pytania-i-odpowiedzi/structure-of-data-transfer-files/</a>.</i></p> | <p>21. PLN transfer via SORBNET - debiting the account</p> <p>a) with PLN 1,000,000.00 or more PLN 20.00 plus the NBP fee<br/>b) less than PLN 1,000,000.00 PLN 50.00 plus the NBP fee<br/>c) instructed via a Request for Transfer message not compliant with the Specification PLN 70.00<br/>- additional fee to points 20a and 20b</p> <p>NOTE<br/>Request for Transfer message, not compliant with the principles and technical requirements of the Bank set out in the "Specification of Request for Transfer message is not processed automatically. <i>The specification is available on the official website of mBank Group at <a href="https://www.mbank.pl/msp-korporacje/bankowosc-elektroniczna/pytania-i-odpowiedzi/structure-of-data-transfer-files/">https://www.mbank.pl/msp-korporacje/bankowosc-elektroniczna/pytania-i-odpowiedzi/structure-of-data-transfer-files/</a>.</i></p> <p style="color: red;">NOTE to items 21a and 21b<br/><i>The current NBP fee rates are published on <a href="https://www.mbank.pl/msp-korporacje/obsługa-bieżąca/przelewy-przekazy-polecenie-przelewu/">https://www.mbank.pl/msp-korporacje/obsługa-bieżąca/przelewy-przekazy-polecenie-przelewu/</a>.</i></p> |
| <p>23. Blue Cash instant transfer in PLN – debiting the account PLN 10.00</p>  |   |
| <p>46. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in term deposits held with the Bank as at the beginning of the first business day of each calendar year</p> <p style="text-align: right;">0.32% of the total of positive balances in PLN (the entire balance)</p>   | <p>45. 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>  |

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

**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.*

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

**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.*

**NOTE**

*We will not calculate and collect the commission for maintaining a pre-defined balance as at the beginning of the first business day of every calendar year as at 2 January 2026.*

**C. Electronic banking systems**

**4. MT940, MT942, CAMT.052 and CAMT.053 reports in mBank CompanyNet**

**NOTE**

*Until the end of June 2025, we will not charge any fees for CAMT.052 and CAMT.053 statements available in mBank CompanyNet.*

1. The Bank’s readiness to provide a statement (from all accounts) via mBank CompanyNet in the following format:
 

|                      |                     |
|----------------------|---------------------|
| a) MT940/MT942       | PLN 50.00 (monthly) |
| b) CAMT.052/CAMT.053 | PLN 50.00 (monthly) |
2. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via mBank CompanyNet:
 

|  |        |
|--|--------|
| a) for the period of 30 days prior to the date of submitting a request for archived statements | no fee |
|--|--------|

**4. MT940, MT942, CAMT.052 and CAMT.053 reports in mBank CompanyNet**

1. The Bank’s readiness to provide a statement (from all accounts) via mBank CompanyNet in the following format:
 

|                      |                     |
|----------------------|---------------------|
| a) MT940/MT942       | PLN 50.00 (monthly) |
| b) CAMT.052/CAMT.053 | PLN 50.00 (monthly) |
2. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via mBank CompanyNet:
 

|   |                       |
|---|-----------------------|
| a) for the period of 30 days prior to the date of submitting a request for archived statements          | no fee                |
| b) for the period exceeding 30 days prior to the date of submitting the request for archived statements | PLN 100.00 (per file) |

**NOTE**

*Maximum one-off fee for retrieving archived MT940 statements, regardless of the*

|  |                            |  |
|--|----------------------------|--|
| b) for the period exceeding 30 days prior to the date of submitting the request for archived statements  | PLN 100.00 (per file)      | <i>number of files, is PLN 3,000.00.</i>   |
| 3. Changes in settings of statements provided to mBank CompanyNet  | PLN 100.00                 | 3. Changes in settings of statements provided to mBank CompanyNet PLN 100.00   |
| 4. Activation or deactivation of the provision of bank statements via mBank CompanyNet   |                            | 4. Activation or deactivation of the provision of bank statements via mBank CompanyNet   |
| a) by the Client's administrator   | no fee                     | a) by the Client's administrator no fee  |
| b) by the Bank's employee on the basis of the Client's instruction   | PLN 50.00                  | b) by the Bank's employee on the basis of the Client's instruction PLN 50.00   |
| <b>5. Home banking system</b>  |                            |  |
| 1. Making the system available (per client within an installation <sup>1</sup> - including the installation and reinstallation of system upgrades)   | PLN 600.00 (one-off fee)   | 1. <b>Every instance of providing the Client with access to the system</b> PLN 600.00  |
| 2. Internet banking system user training   | PLN 400.00 (one-off fee)   | 2. Internet banking system user training PLN 400.00  |
| 3. System access (for each installation)   | PLN 520.00 (per month)     | 3. <b>Monthly fee for providing the Client with access to the system</b> PLN 520.00  |
| 4. Support/consulting services during the system's integration with the Client's systems or maintenance works performed by a Bank's employee on the Client's premises connected with improper use of the system or resulting from other reasons which cannot be attributed to the Bank |                            | 4. Support/consulting services during the system's integration with the Client's systems or maintenance works performed by a Bank's employee on the Client's premises connected with improper use of the system or resulting from other reasons which cannot be attributed to the Bank |
| a) less than 2 hours   | PLN 300.00                 | a) less than 2 hours PLN 300.00  |
| b) more than 2 hours   | PLN 500.00                 | b) more than 2 hours PLN 500.00  |
| c) daily rate  | PLN 1,000.00               | c) daily rate PLN 1,000.00   |
| NOTE<br><i>The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</i>   |                            |  |
| 5. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via a home banking system:  |                            | 5. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via a home banking system:  |
| a) for the period of 30 days prior to the date of submitting a request for archived statements   | no fee                     | a) for the period of 30 days prior to the date of submitting a request for archived statements no fee  |
| b) for the period exceeding 30 days prior to the date of submitting the request for archived statements  | PLN 100.00 (per file)      | b) for the period exceeding 30 days prior to the date of submitting the request for archived statements PLN 100.00 (per file)  |
| NOTE<br><i>Maximum one-off fee for retrieving archived MT940 statements, regardless of the number of files, is PLN 3,000.00.</i>   |                            |  |
| 6. Changes in settings of bank statements provided to a home banking system  | PLN 100.00                 | 6. Changes in settings of bank statements provided to a home banking system PLN 100.00   |
| <b>6. SWIFNET Korpo service</b>  |                            |  |
| 1. Implementation of the service in the test environment   | PLN 4,000.00 (one-off fee) | 1. Implementation of the service in the test environment PLN 4,000.00 (one-off fee)  |

<sup>1</sup> installation – the Client's technical code registered on the system server

|   |                             |   |                             |
|---|-----------------------------|---|-----------------------------|
| 2. Implementation of the service in the production environment<br>(one-off fee)                     | PLN 4,000.00                | 2. Implementation of the service in the production environment<br>(one-off fee)                     | PLN 4,000.00                |
| 3. Using the SWIFTNET Korpo service   | PLN 1,000.00<br>(per month) | 3. Using the SWIFTNET Korpo service   | PLN 1,000.00<br>(per month) |
| 4. Modification of Agreement terms and conditions<br>(for each instruction submitted by the Client) | PLN 100.00                  | 4. Modification of Agreement terms and conditions<br>(for each instruction submitted by the Client) | PLN 100.00                  |
| <b>7. Request for Transfer Service (in an active version)<sup>4</sup></b>                           |                             | <b>7. Request for Transfer Service (in an active version)<sup>3</sup></b>                           |                             |
| 1. Implementation of the service  | PLN 500.00 (one-off fee)    | 1. Implementation of the service  | PLN 500.00 (one-off fee)    |
| 2. Using the service  | PLN 100.00 (per month)      | 2. Using the service  | PLN 100.00 (per month)      |
| 3. Adding another bank under the service  | PLN 200.00 (one-off fee)    | 3. Adding another bank under the service  | PLN 200.00 (one-off fee)    |
| 4. Other changes in the service parameters  | PLN 100.00 (one-off fee)    | 4. Other changes in the service parameters  | PLN 100.00 (one-off fee)    |
| 5. Single MT101 message delivered to another bank   | PLN 5.00                    | 5. Fee for sending a single MT101 or pain.001.001.09 message to another bank                        | PLN 5.00                    |
| <b>D. Issuing and servicing payment cards</b>   |                             |   |                             |
| <b>1. Visa Business Debit payWave Card</b>  |                             |   |                             |
| 8. Withdrawing cash   |                             | 8. Withdrawing cash   |                             |
| a) at ATMs operated by Planet Cash  | PLN 5.00                    | a) at mBank ATMs  | PLN 5.00                    |
| b) at other ATMs and at banks' cash desks in Poland   | 3%, min. PLN 7.00           | b) at ATMs operated by Planet Cash  | PLN 5.00                    |
| c) at other ATMs and at banks' cash desks abroad  | 3%, min. PLN 7.00           | c) at other ATMs and at banks' cash desks in Poland   | 3%, min. PLN 7.00           |
|   |                             | d) at other ATMs and at banks' cash desks abroad  | 3%, min. PLN 7.00           |
| <b>2. Mastercard Business Debit WOŚP</b>  |                             |   |                             |
| 7. Withdrawing cash   |                             | 7. Withdrawing cash   |                             |
| d) at ATMs operated by Planet Cash  | PLN 5.00                    | a) at mBank ATMs  | PLN 5.00                    |
| a) at other ATMs and at banks' cash desks in Poland   | 3%, min. PLN 7.00           | b) at ATMs operated by Planet Cash  | PLN 5.00                    |
| b) at other ATMs and at banks' cash desks abroad  | 3%, min. PLN 7.00           | c) at other ATMs and at banks' cash desks in Poland   | 3%, min. PLN 7.00           |
|   |                             | d) at other ATMs and at banks' cash desks abroad  | 3%, min. PLN 7.00           |
| <b>4. Visa Business Świat</b>   |                             |   |                             |

<sup>4</sup> an MT101 message can be delivered to another bank only via the electronic banking system of the home banking type

<sup>3</sup> Option to send MT101 or pain.001.001.09 messages via SWIFT to another bank. Message contains an instruction to debit an account at the receiving bank

|  |   |
|--|---|
| <p>7. Withdrawing cash</p> <p>a) at ATMs operated by Planet Cash PLN 5.00</p> <p>b) at other ATMs and at banks' cash desks in Poland 3%, min. PLN 7.00</p> <p>c) at other ATMs and at banks' cash desks abroad 3%, min. PLN 7.00</p> | <p>7. Withdrawing cash</p> <p>a) at mBank ATMs PLN 5.00</p> <p>b) at ATMs operated by Planet Cash PLN 5.00</p> <p>c) at other ATMs and at banks' cash desks in Poland 3%, min. PLN 7.00</p> <p>d) at other ATMs and at banks' cash desks abroad 3%, min. PLN 7.00</p> |
| <b>Chapter XI. SME Packages Withdrawn from the Bank's Offer</b>  |   |
| <b>A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019</b>  |   |
| <p>11. Depositing cash using a Visa Business payWave debit card in a cash deposit machine of:</p> <p>a) the Bank 0.1%, min. PLN 5.00</p> <p>b) Euronet 0.1%, min. PLN 5.00</p>   | <p>11. Depositing cash using a Visa Business payWave debit card in a cash deposit machine of:</p> <p>a) the Bank 0.3%, min. PLN 5.00</p> <p>b) Euronet 0.3%, min. PLN 5.00</p>  |
| <p>21. Blue Cash express transfer in PLN – debited to the account PLN 6.00</p>   |   |