

Changes in the Tariff (from January 31, 2019)

The wording of the Tariff position in the version currently in force (until January 30, 2019)	The wording of the Tariff position in the version in force from January 31, 2019
Chapter IV Loans	
<p>1. Front-end fee:</p> <p>a) of the loan granted or the credit line limit max. 3%, min. PLN 1,000.00</p> <p>b) of the value of the loan or credit line increase max. 3%, min. PLN 1,000.00</p> <p>c) of the extended loan or credit line limit max. 3%, min. PLN 1,000.00</p> <p>2. Issuing a credit promise max. 5%, min. PLN 1,000.00 - of the value of the promise</p> <p>3. Compensation for withdrawing from the terms max. 5%, min. PLN 1,000.00 and conditions of a credit promise - of the value of the promise</p> <p>4. Early repayment of a loan max. 5%, min. PLN 1,000.00 - of the value of the loan</p> <p>5. Commission for the unused loan amount 5% p.a. / Standby fee based on the unused loan amount during the entire period from putting the loan at the Borrower's disposal to the final utilization date</p> <p>6. Administrative fee¹⁹ max. 5 % p.a. ¹⁹ Commission for administering and servicing the loan, calculated on the amount of the Bank's exposure arising from the loan as at the date of calculation indicated in the loan agreement</p>	<p>1. Fee for the analysis of documents in order to grant 0.1%, min. PLN 500.00 a credit-risk-bearing product – of the value of the product</p> <p>2. Commission for granting a loan – of the value of the loan</p> <p>a) for non-revolving loans – charged once max 3%, min PLN 3,000.00</p> <p>b) for revolving loans – charged once or each year 2% p.a., min. PLN 2,000.00</p> <p>NOTE <i>In the case of non-revolving loans, the commission is calculated on the amount of the loan repaid before the repayment date indicated in the repayment schedule in the agreement.</i></p> <p>3. Issuing a credit promise - of the value of the promise min. PLN 1,000.00</p> <p>4. Compensation for withdrawing from the terms min. PLN 1,000.00 and conditions of a credit promise - of the value of the promise</p> <p>5. Early repayment of a loan - of the value of the loan min. 2.5% NOTE <i>In the case of non-revolving loans, the commission is calculated on the amount of the loan repaid before the repayment date indicated in the repayment schedule in the agreement.</i></p> <p>6. Commission for early termination of the agreement min. 2.5% - of the value of the loan NOTE <i>In the case of revolving loans, the commission is calculated on the amount of the loan granted.</i></p> <p>7. Commission on the unused loan amount, charged from the date 5% p.a. of putting the loan at the Borrower's disposal to the final utilization date</p> <p>8. Administrative fee¹⁹ max. 5 % p.a. ¹⁹ Commission for administering and servicing the loan, calculated on the amount of the Bank's exposure arising from the loan as at the date of calculation indicated in the loan agreement</p>

<p>7. Amendment to loan agreement (annex):</p> <p>a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments min. PLN 1,000.00</p> <p>b) other than with respect to loan repayment schedule or dates of releasing loan tranches min. PLN 500.00</p> <p>8. Issuing a certificate of repayment of a loan in PLN/foreign currency</p> <p>a) completed this year PLN 20.00</p> <p>b) completed in previous years PLN 25.00</p> <p>9. Credit contract statements:</p> <p>a) electronic statements no fee</p> <p>a) paper statements PLN 10.00</p> <p>NOTE The fee is calculated for each paper statement and charged collectively once a month as part of "periodical settlement". Additionally, at the Client's request:</p> <p>c) copies of statements PLN 20.00</p> <p>NOTE The fee is calculated for each copy and charged collectively once a month as part of "periodical settlement". Copies of credit contract statements are delivered in one form, selected by the Client.</p> <p>10. Loan drawdown instruction submitted to the Bank in other form than with the use of the "loan payment" action in mBank CompanyNet:</p> <p>a) instruction without appended invoices or with no more than 5 invoices appended: PLN 30.00</p> <p>b) instruction with 6-10 invoices appended: PLN 50.00</p> <p>c) instruction with more than 10 invoices appended: PLN 100.00</p> <p>NOTE The fee is not charged in the case of loan drawdown instructions concerning loans to finance technological investment.</p> <p>11. Loan repayment instruction submitted to the Bank in other form than with the use of the "loan repayment" action in mBank CompanyNet PLN 30.00</p>	<p>9. Amendment to loan agreement (annex):</p> <p>a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments min. PLN 1,500.00</p> <p>b) other than with respect to loan repayment schedule or dates of releasing loan tranches min. PLN 1,000.00</p> <p>10. Issuing a certificate of repayment of a loan in PLN/foreign currency</p> <p>a) completed this year PLN 60.00</p> <p>b) completed in previous years PLN 80.00</p> <p>11. Credit contract statements:</p> <p>a) electronic statements no fee</p> <p>a) paper statements PLN 25.00</p> <p>NOTE The fee is calculated for each paper statement and charged collectively once a month as part of "periodical settlement". Additionally, at the Client's request:</p> <p>c) copies of statements PLN 30.00</p> <p>NOTE The fee is calculated for each copy and charged collectively once a month as part of "periodical settlement". Copies of credit contract statements are delivered in one form, selected by the Client.</p> <p>12. Loan drawdown instruction submitted by the Client to the Bank in other form than the use of the "loan payment" action in mBank CompanyNet – online electronic banking system PLN 80.00</p> <p>NOTE The fee is not charged in the case of loan drawdown instructions concerning loans to finance technological investment.</p> <p>13. Loan repayment instruction submitted by the Client to the Bank in other form than with the use of the "loan repayment" action in mBank CompanyNet – online electronic banking system PLN 80.00</p>
New Chapter V. Multi-product limits	
	<p>1. Fee for the analysis of documents in order to grant a credit-risk-bearing product – of the Limit amount 0.1%, min. PLN 700.00</p> <p>2. Commission for granting a Limit, charged once or each year – of the amount of Limit granted 2% p.a.</p> <p>3. Commission for early termination of the framework agreement – of the amount of Limit granted min. 2%</p>

	<p>4. Commission on the unused Limit amount, charged from the date the Limit is made available to its expiry date 5% p.a.</p> <p>5. Administrative fee²⁰ max. 5% p.a.</p> <p>²⁰ Commission for administering and servicing the Limit, calculated on the amount of the Bank's exposure arising from the Limit as at the date of calculation indicated in the framework agreement</p> <p>6. Amendments to the framework agreement (annex):</p> <p>a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments min. PLN 1,500.00</p> <p>b) other than with respect to loan repayment schedule or dates of releasing loan tranches min. PLN 1,000.00</p> <p>7. Issuing a certificate of repayment/expiry of all products granted within the Limit</p> <p>a) completed this year PLN 60.00</p> <p>b) completed in previous years PLN 80.00</p>
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Chapter Vi. Trade finance

<p>Discount of trade receivables, Electronic discount of receivables</p> <p>1. Front-end fee subject to negotiation</p> <p>2. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation</p> <p>3. Commission on the amount of a purchased receivable subject to negotiation</p> <p>4. Administrative fee ²⁰ subject to negotiation, max. 5 % p.a.</p> <p>²⁰ Commission for administering and servicing the credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement</p> <p>Financing of suppliers</p> <p>1. Front-end fee subject to negotiation</p> <p>2. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation</p> <p>3. Commission on the amount of a purchased receivable subject to negotiation</p> <p>4. Administrative fee ²⁰ subject to negotiation, max. 5 % p.a.</p> <p>Financing of recipients</p> <p>1. Front-end fee subject to negotiation</p> <p>2. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation</p>	<p>Discount of trade receivables, Electronic discount of receivables</p> <p>1. Fee for the analysis of documents in order to grant a product (a fixed amount or % of the amount of the Limit requested) subject to negotiation</p> <p>2. Commission for granting a Limit, charged once (a fixed amount or % of the amount of the Limit granted)²¹ subject to negotiation</p> <p>²¹ The commission is charged in the case of granting a revolving or a non-revolving Limit</p> <p>3. Commission for granting a Limit, charged each year (a fixed amount or % of the amount of the Limit granted)²² subject to negotiation</p> <p>²² The commission is charged in the case of granting a revolving Limit. In the case of granting a revolving Limit, the commission charged once or each year applies</p> <p>4. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation</p> <p>5. Commission on the amount of a purchased receivable subject to negotiation</p> <p>6. Administrative fee ²³ subject to negotiation, max. 5 % p.a.</p> <p>²³ The commission is charged in the case of granting a revolving or a non-revolving Limit</p> <p>Financing of suppliers</p> <p>1. Fee for the analysis of documents in order to grant a product (a fixed amount or % of the amount of the Limit requested) subject to negotiation</p> <p>2. Commission for granting a Limit, charged once (a fixed amount or % of the amount of the Limit granted)²¹ subject to negotiation</p> <p>3. Commission for granting a Limit, charged each year (a fixed amount or % of the amount of the Limit granted)²² subject to negotiation</p> <p>4. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation</p> <p>5. Commission on the amount of a purchased receivable subject to negotiation</p> <p>6. Administrative fee ²³ subject to negotiation, max. 5 % p.a.</p> <p>Financing of recipients</p> <p>1. Fee for the analysis of documents in order to grant a product (a fixed amount or % of the amount of the Limit requested) subject to negotiation</p>
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<p>3. Commission on the amount of a purchased receivable subject to negotiation 4. Administrative fee ²⁰ subject to negotiation, max. 5 % p.a.</p>	<p>2. Commission for granting a Limit, charged once subject to negotiation (a fixed amount or % of the amount of the Limit granted)²¹ 3. Commission for granting a Limit, charged each year subject to negotiation (a fixed amount or % of the amount of the Limit granted)²² 4. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation 5. Commission on the amount of a purchased receivable subject to negotiation 6. Administrative fee²³ subject to negotiation, max. 5 % p.a.</p>
<p>Payment for liabilities, Electronic repayment of obligations</p> <p>1. Front-end fee subject to negotiation 2. Commission for the unused amount of the granted Limit / Commitment fee subject to negotiation calculated from the unused Limit amount 3. Commission on the amount of a purchased receivable subject to negotiation 4. Administrative fee ²⁰ subject to negotiation, max. 5% p.a.</p>	<p>Payment for liabilities, Electronic repayment of obligations</p> <p>1. Fee for the analysis of documents in order to grant a product (a fixed amount or % of the amount of the Limit requested) subject to negotiation 2. Commission for granting a Limit, charged once subject to negotiation (a fixed amount or % of the amount of the Limit granted)²¹ 3. Commission for granting a Limit, charged each year subject to negotiation (a fixed amount or % of the amount of the Limit granted)²² 4. Commission for the unused amount of the granted Limit / Commitment fee calculated from the unused Limit amount subject to negotiation 5. Commission on the amount of a purchased receivable subject to negotiation 6. Administrative fee²³ subject to negotiation, max. 5% p.a.</p>
<p>Discount of bills of exchange, Forfeiting</p> <p>1. Front-end fee subject to negotiation 2. Commission for the unused amount of the granted Line / Commitment fees subject to negotiation calculated from the unused Line amount 3. Commission on the amount of the bill of exchange subject to negotiation 4. Administrative fee ²⁰ subject to negotiation, max. 5% p.a.</p>	<p>Discount of bills of exchange, Forfeiting</p> <p>1. Fee for the analysis of documents in order to grant a product (a fixed amount or % of the amount of the Line requested) subject to negotiation 2. Commission for granting a Line, charged once subject to negotiation (a fixed amount or % of the amount of the Line granted)²⁴ <small>The commission is charged in the case of granting a revolving or a non-revolving Line</small> 3. Commission for granting a Limit, charged each year subject to negotiation (a fixed amount or % of the amount of the Line granted)²⁵ <small>²⁵ The commission is charged in the case of granting a revolving Line. In the case of granting a revolving Line, the commission charged once or each year applies</small> 4. Commission for the unused amount of the Line granted / Commitment fee calculated from the unused Line amount subject to negotiation 3. Commission on the amount of the bill of exchange subject to negotiation 4. Administrative fee²⁶ subject to negotiation, max. 5% p.a. <small>²⁶ Commission for administering and servicing the credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement</small></p>
<p>NOTE <i>The applicable fees specified in Chapter IV of this Tariff apply to amendments (annexes), certificates and statements issued, and instructions under agreements concerning trade finance</i></p>	<p>NOTE <i>The applicable fees specified in Chapter IV of this Tariff apply to amendments (annexes), certificates and statements issued, and instructions under agreements concerning trade finance</i></p>