

# Tariff of Banking Fees and Commissions of mBank for SME and Corporates

(consolidated text – effective from 1<sup>st</sup> October 2020)



[mBank.pl](https://mBank.pl)

## Table of Contents:

<b>General Provisions</b> .....	<b>3</b>
<b>I. Bank Accounts</b> .....	<b>4</b>
A. Bank accounts and cash transactions .....	4
B. International transfers .....	8
C. Electronic banking systems .....	9
D. Issuing and servicing payment cards .....	11
E. Package for Small and Medium-sized Enterprises.....	18
F. Other Account Service .....	19
<b>II. Bills of Exchange/Promissory Notes</b> .....	<b>20</b>
<b>III. Loans</b> .....	<b>21</b>
<b>IV. Multi-product limits</b> .....	<b>21</b>
<b>V. Trade Finance</b> .....	<b>22</b>
<b>VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit</b> .....	<b>23</b>
<b>VII. Letters of Credit</b> .....	<b>24</b>
A. mBank Documentary Letters of Credit.....	24
B. non-mBank Documentary Letters of Credit.....	24
C. Other activities performed in connection with handling mBank or non-mBank documentary letters of credit.....	25
<b>VIII. Documentary Collection</b> .....	<b>25</b>
<b>IX. Custody Services</b> .....	<b>26</b>
<b>X. Miscellaneous</b> .....	<b>27</b>
<b>XI. SME Packages Withdrawn from the Bank's Offer</b> .....	<b>29</b>
A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019 .....	29
B. SME Packages offered until 24 October 2014 .....	30
C. SME Packages offered until 5 May 2009.....	31
<b>XII. Lump sum telecommunications fees</b> .....	<b>33</b>

## General Provisions

1. The Tariff of Banking Fees and Commissions of mBank for SME and Corporates, hereinafter referred to as the "Tariff", sets out the amounts and rules for calculation and collection by mBank S.A. of fees and commissions for banking services and other services which are ordered by or rendered to:
  - a) resident entrepreneurs, organisational units with legal personality and organisational units without legal personality, excluding banks;
  - b) non-residents, excluding natural persons and foreign banks.
2. The following terms used in the Tariff mean as follows:
  - a) Bank – mBank S.A.;
  - b) business day – a business day at the Bank is the day when the Bank is open for Clients, i.e. every day from Monday to Friday, excluding public holidays or days the Bank previously announced to be holidays;
  - c) Client – an entity assigned by the Bank to the SME and Corporates category: a resident entrepreneur, organisational unit with legal personality or organisational unit without legal personality (excluding banks) or a non-resident (excluding natural persons and foreign banks) that orders a banking service or holds an account with the Bank, for whom the Bank performs the service;
  - d) retail Client – an entity assigned by the Bank to a category other than SME and Corporates (excluding banks), holding an account with the Bank;
  - e) branch – an organisational unit of the Bank which maintains the account of the Client or carries out transactions and activities related with handling the Client's order.
3. All banking fees and commissions are paid by the Client unless agreed otherwise by the parties to the transaction and approved by the Bank. Fees and commissions not paid by the other party within 3 months following the calculation date are charged to the Client.
4. Fees and commissions are calculated and charged on the date the transaction is executed or on a monthly, quarterly, or other basis as agreed with the Client.
5. In individual justifiable cases, the Bank and the Client may agree on fees and commissions and a procedure for calculation of fees and commissions other than that set out in the Tariff.
6. Fees and commission that were properly calculated and charged are not refundable.
7. Fees and commissions due to the Bank in one currency for a transaction in another currency are set based on the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.
8. If fees and commissions are charged in a currency other than the one they are calculated in, the amounts are converted using buy/sell rates from the applicable Table of Exchange Rates of mBank S.A.
9. Apart from the fees and commissions set out in the Tariff, the Bank also collects:
  - a) lump sum fees and commissions for telecommunications services necessary to execute the Client's orders in accordance with Section XII hereof;
  - b) lump sum fees and commissions for postal services necessary to execute the Client's orders in accordance with the applicable tariff of Poczta Polska S.A. ("Cennik usług powszechnych w obrocie krajowym i zagranicznym Poczty Polskiej S.A.");
  - c) fees for courier services (if requested by the Client);
  - d) fees and commissions calculated by foreign and domestic banks acting as intermediaries in the execution of the Client's orders;
  - e) other fees charged by persons and institutions acting as intermediaries in executing the transaction, e.g. a protest, legal opinion.
10. Fees and commissions for non-standard services not listed in the Tariff are calculated and charged in line with the Bank's decision.
11. If the Bank applies a special, labour-intensive procedure to execute the Client's order or, at the Client's request, refrains from applying terms and conditions specified in standard agreements applicable at the Bank, which requires legal and technical analyses and opinions, it may increase the amount of the commission by 50%.
12. The Bank may charge fees and commissions due at a later date if it did not charge them within the periods specified herein.
13. The Bank notifies the Client of any amendments to this Tariff by making the relevant information available in its outlets, on the mBank Group website at [www.mbank.pl](http://www.mbank.pl) and, additionally, in the manner specified in the agreement concluded with the Client.

## I. Bank Accounts

### A. Bank accounts and cash transactions

- |   |                        |
|---|------------------------|
| 1. Opening an account for a Client having place of residence/registered office in Poland (resident)             | no fee                 |
| 2. Opening an account for a Client having place of residence/registered office outside of Poland (non-resident) | PLN 3,000.00           |
| 3. Standard administration of an account:   | PLN 140.00 (per month) |
| – maintenance of a (current and auxiliary) account,   |                        |
| – unlimited number of transfers between the Client's accounts within the Bank.                                  |                        |
| 4. Standard administration of an account:   | PLN 280.00 (per month) |
| – maintenance of a (current and auxiliary) account,   |                        |
| – unlimited number of transfers between the Client's accounts within the Bank,                                  |                        |
| – maintenance of Auto Overnight – automatic deposit account.  |                        |
| 5. Standard administration of an account:   | PLN 420.00 (per month) |
| – maintenance of a (current and auxiliary) account,   |                        |
| – 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.  |                        |

NOTE to points 1-5

We do not charge any fees for standard administration of an account of a trade union, a sports club, a charity organisation or a foundation (not engaged in business operations) and for an account of a company's social fund.

- |                         |           |
|-------------------------|-----------|
| 6. Bank statements:     |           |
| a) electronic statement | no fee    |
| b) paper statement      | PLN 10.00 |

NOTE

We calculate the fee for each paper statement and charge it collectively once a month as part of "periodical settlement".

additionally, at the Client's request:

- |   |              |
|---|--------------|
| c) paper statement  | PLN 20.00    |
| d) electronic copies of bank statements:                                |              |
| for each bank statement in 1-25 copies                                  | PLN 20.00    |
| for each subsequent bank statement in 26-100 copies                     | PLN 10.00    |
| for each subsequent bank statement in 101-250 copies                    | PLN 5.00     |
| bank statements in over 250 copies (regardless of the number of copies) | PLN 2,000.00 |

NOTE

We calculate the fee for each copy of each individual statement (except for the fee for more than 250 electronic copies of bank statements) and charge it collectively once a month as part of "periodical settlement".

Copies of bank statements are delivered in one form, selected by the Client.

- |   |           |
|---|-----------|
| e) bank statement in the SAF-T format (available in mBank CompanyNet) | PLN 50.00 |
|---|-----------|

NOTE

We calculate the fee for each individual statement (an XML file with up to 15,000 transactions) and charge collectively once a month as part of "periodical settlement". The Bank draws up a bank statement in the SAF-T format based on the data included in the bank statements (specified in point a or b). This statement provides a basis for a bank statement – JPK\_WB – to be drawn up by the Client, pursuant to the Tax Ordinance Act (Article 193a).

7. Cash deposits in the Bank's branch, sorting office and night safe

Type of deposit	In the Bank's branch	In the sorting office/night safe
Open cash deposit in PLN to own account – % of the deposited amount	1% min. PLN 30.00	N/A
Open cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount	1% min. PLN 30.00	N/A
Closed cash deposit in PLN to own account – % of the deposited amount	0.5% min. PLN 30.00	0.25% min. PLN 15.00
Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount	1% min. PLN 30.00	0.8% min. PLN 15.00

Closed cash deposit (coins) in the account currency (other than PLN) to own account – % of the deposited amount	N/A	50% min. PLN 30.00
Cash deposit in PLN to the account of a third party held with the Bank – % of the deposited amount	1% min. PLN 50.00	N/A
Cash deposit (banknotes) in the account currency (other than PLN) to the account of a third party held with the Bank – % of the deposited amount	1% min. PLN 50.00	N/A
Cash deposit (coins) in the account currency (other than PLN) to the account of a third party held with the Bank – % of the deposited amount	50% min. PLN 50.00	N/A

NOTE

An additional commission of 5% of the amount deposited in coins is calculated on deposits including over 100 coins.

NOTE

An additional commission of 0.5% of the deposited amount on deposits including unsorted notes or coins.

- |   |                     |
|---|---------------------|
| 8. Open cash deposit in PLN at a post office – % of the deposited amount  | 0.5% min. PLN 10.00 |
| 9. Closed cash deposit in PLN at a post office – % of the deposited amount  | 0.4% min. PLN 15.00 |
| 10. Request for an open cash withdrawal in PLN at a post office   | PLN 30.00           |
| 11. Failure to timely collect a requested open cash withdrawal at a post office for reasons on the part of the Client | PLN 10.00           |
| 12. Cash withdrawals in the Bank's branch and the sorting office  |                     |

Type of withdrawal	In the Bank's branch	In the sorting office
Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit – % of the withdrawn amount	0.4% min. PLN 30.00	N/A
Open cash withdrawal in the account currency (other than PLN) from own account, both subject or not subject to prior request, executed in a standard time limit – % of the withdrawn amount	1% min. PLN 30.00	N/A
Closed cash withdrawal in PLN from own account, subject to prior request, executed in a standard time limit – % of the withdrawn amount	0.2% min. PLN 30.00	0.15% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN), subject to prior request, executed in a standard time limit – % of the withdrawn amount	1% min. PLN 30.00	1% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN) from own account, subject to prior request, executed faster than in a standard time limit (provided that the Bank has available funds) – % of the withdrawn amount	2% min. PLN 30.00	2% min. PLN 20.00
Failure to collect a requested cash withdrawal for reasons on the part of the Client – % of the ordered withdrawal amount	0.5% min. PLN 50.00	N/A
Accepting the following orders, submitted in paper or by fax: - order for cash withdrawal from own account, subject to prior request, - order for closed cash withdrawal	PLN 30.00	N/A

NOTE

Conditions for the execution of open and closed cash withdrawals subject to prior request:

- 1/ for PLN, EUR and USD for an amount of more than PLN 20,000 / EUR 500 / USD 500, the Client submits the request by 10.00 a.m. one business day before the withdrawal,
- 2/ for the remaining currencies regardless of the amount, the Client submits the request by 10.00 a.m. two business days before the withdrawal.

- |  |                          |
|--|--------------------------|
| 13. Accepting an order for denominations change submitted in paper or by fax           | PLN 30.00                |
| 14. Cash handling by the back office deposit machine:                                  |                          |
| a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly   | PLN 1,650.00 (per month) |
| b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly | PLN 2,250.00 (per month) |
| c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly   | PLN 1,900.00 (per month) |
| d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly | PLN 2,650.00 (per month) |

#### NOTE

We provide the Client with: a banknote dispenser, printer, display, an additional cassette, a power supply. The monthly lump fee includes a fee for:

- software for the period of using a back office deposit machine,
- producer's services for the period of using a back office deposit machine,
- cash-in-transit service,
- booking online deposits.

The fees are quoted net, VAT exclusive.

#### 15. PLN transfer – crediting the account:

- |   |           |
|---|-----------|
| a) automatically (without the Bank's manual interference) | no fee    |
| b) manually   | PLN 30.00 |

#### NOTE

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:

- 1/ the NRB indicated in the transfer is correct,
- 2/ the account is maintained in PLN, or
- 3/ 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).

#### 16. PLN transfer – debiting a PLN account:

- |   |           |
|---|-----------|
| – instructed via the electronic banking system  | PLN 2.50  |
| – instructed via a SWIFT MT 101 message   | PLN 5.00  |
| – instructed on paper (on a standard form compliant with the PN-F-01101 standard)                                     | PLN 35.00 |
| – instructed on paper (on a non-standard form which does not comply with the PN-F-01101 standard) – an additional fee | PLN 15.00 |

#### NOTE

We do not charge any fee for a transfer to the Client's account with another bank if the transfer consists in returning funds previously transferred from another bank into a term deposit account with the Bank (unless the deposit is terminated before maturity).

#### 17. PLN transfer via SORBNET2 – debiting the account

- |                                  |                            |
|----------------------------------|----------------------------|
| a) with PLN 1,000,000.00 or more | PLN 18.00 plus the NBP fee |
| b) less than PLN 1,000,000.00    | PLN 45.00 plus the NBP fee |

#### NOTE

We charge an additional fee of PLN 40.00 for the execution of a PLN transfer and a PLN transfer in SORBNET2 instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group at [www.mbank.pl/aktualnosci/msp-korporacje](http://www.mbank.pl/aktualnosci/msp-korporacje).

18. Express Elixir instant transfer in PLN – debiting the account PLN 10.00

19. Blue Cash instant transfer in PLN – debiting the account PLN 10.00

#### 20. Direct debit<sup>1</sup>

- |   |          |
|---|----------|
| a) fee paid by the payee who is the Bank's Client                   |          |
| – for accepting a direct debit instruction submitted electronically | PLN 1.00 |
| b) fee paid by the payer who is the Bank's Client                   |          |
| – for executing a direct debit instruction                          | PLN 2.50 |
| – for refunding the amount of a direct debit                        | PLN 6.00 |
| – for cancelling an unexecuted direct debit                         | PLN 6.00 |

21. Postal order with confirmation of receipt executed via the electronic banking system PLN 3.50

22. Placing an instruction to cancel a postal money order indicated by the Client PLN 100.00

23. Electronic access to confirmations of receipt of postal money orders PLN 200.00 (per month)

24. Access to a confirmation of receipt of a postal money order indicated by the Client PLN 50.00 (per copy)

25. Client's written order for the Bank to contact another domestic bank, related to: PLN 200.00

- |   |                            |
|---|----------------------------|
| a) enquiry about a domestic payment (outgoing or incoming) correctly executed and settled by the Bank | plus the other bank's fees |
| b) identification of an incoming domestic payment   |                            |
| c) applying for return of an outgoing domestic payment correctly executed by the Bank                 |                            |

#### NOTE:

We collect the fee for each action listed in point 25 a, b and c.

26. Confirmation of a single order executed as part of the Mass Payment/Mass Payment Plus service – at the Client's request PLN 30.00

27. Handling incoming transfers from accounts of the Bank's retail Clients to closed accounts of SME and Corporate Clients with the Bank PLN 200.00 (per month)

28. Access to the Collect service PLN 1,000.00

<sup>1</sup> applies to Clients who concluded an Agreement on Direct Debit after 14 February 2007.

29. Access to the Mass Collect service negotiable
30. Providing Collect or Mass Collect mnemonics PLN 100.00
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
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
34. Amendment to the Agreement on: Collect, Mass Collect, Direct Debit, Direct Debit Plus, e-Zgoda PLN 1,000.00
35. Preparing a trust account agreement on the basis of the documentation proposed by the Client – customised agreement version negotiable
36. Preparing an escrow account agreement on the basis of the documentation proposed by the Client – customised agreement version negotiable
37. Maintenance of the Housing Trust Account min. PLN 250.00 (per month)
38. Notifying the Bank by the Client (developer) of concluding a development agreement through providing:
- a) a statement on the conclusion of the development agreement no fee
- b) an extract of the notarial deed – the development agreement PLN 200.00
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
40. Maintenance of the total balance  
Commission for maintenance of the total balance on all current and auxiliary accounts, Auto Overnight – automatic deposit accounts (ARD) or Auto Overnight – automatic overnight deposits (ALJ).  
We calculate the commission on the total balance by adding up the positive balances of 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 and ALJ	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 tys.	$( EONIA  + 0,1\%) / 360$
CHF	100 tys.	$( LIBOR\ CHF\ S/N  + 0,06\%) / 360$
USD	100 tys.	$( LIBOR\ USD\ ON  + 0,1\%) / 360$
CZK	1 mln	$( CZK\ 2W\ Repo\ Rate  + 1\%) / 360$
DKK	1 mln	$( DKK\ Denmark\ Nationalbank\ CD\ rate  + 0,25\%) / 360$
SEK	1 mln	$( Sweden\ Repo\ Rate  + 0,5\%) / 360$
NOK	1 mln	$( Norway\ Sight\ Deposit\ Rate  + 0,5\%) / 360$
HUF	1 mln	$( BUBOR\ ON - 0,5\% ) / 360$

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 Denmark Nationalbank CD rate, or  
SWEDEN Repo Rate, or  
Norway Sight Deposit Rate, or  
BUBOR ON,
- 2/ we calculate the commission in the account 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.  
EONIA, LIBOR CHF S/N, LIBOR USD ON, CZK 2W Repo Rate, DKK Denmark 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. 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 end of 31 December of each calendar year 0.25% of the total of positive balances in PLN at the end of 31 December 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 individual accounts – for accounts 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 end of 31 December 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.

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. International transfers

1. International transfer or a transfer in a foreign currency from another domestic bank to the Client holding an account with the Bank, with a specified cost option - BEN or SHA (costs of the Bank should be covered by the beneficiary) and settled by the Bank
- a) automatically (transfer in euro from the European Economic Area) no fee
  - b) automatically (other transfers) PLN 10.00
  - c) manually PLN 30.00

#### NOTE

An international transfer or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank is settled automatically, which means without the Bank's manual interference, if:

- 1/ the automatic verification of a payer's data in accordance with the requirements of the Regulation (EU) 2015/847 of the European Parliament and of the Council is positive,
  - 2/ the IBAN indicated in the transfer is correct, and
  - 3/ the account currency is compliant with the transfer currency or the booking in this account is performed automatically, applying the appropriate exchange rate in line with the valid table of exchange rates of the Bank (currency exchange transaction is executed if, as a result of automatic search for the Client's main account in the transfer currency, such an account was not identified and credited).
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
- a) booking in the beneficiary's account is made on the following business day for the Bank at the latest PLN 20.00
  - b) booking in the beneficiary's account is made during a given business day for the Bank PLN 30.00

#### NOTE to point 2a

We charge an additional fee of PLN 40.00 for the execution of a PLN transfer instructed via a SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in the "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: [www.mbank.pl/aktualnosci/mgp-korporacje](http://www.mbank.pl/aktualnosci/mgp-korporacje).

#### NOTE to point 2b

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.

3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank

Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:
STANDARD	D+2	payment instruction not subject to the Payment Services Act of 19 August 2011	0.4%, min. PLN 40.00 max. PLN 200.00
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS, HRK, HUF, NOK, RON, RUB, SEK, TRY, USD and ZAR	0.45%, min. PLN 50.00 max. PLN 300.00
EXPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 60.00

where D stands for the date of executing the Client's payment instruction by the Bank

4. International transfer in AUD, CNY, JPY and PLN 0.4%  
or a transfer to an account held with another domestic bank in: min. PLN 40.00,  
AUD, CNY, JPY – % of the transfer amount max. PLN 200.00

#### NOTE to points 3 and 4

We charge an additional fee for a transfer order placed in a paper form on:

- a standard form (available in the offices of the Bank), PLN 35.00
- a non-standard form (other than that available in the offices of the Bank) PLN 50.00



- We charge an additional fee for a transfer order which cannot be processed automatically by the Bank, as it fails to include:
- the BIC code of the beneficiary's bank PLN 30.00
  - in the case of foreign transfers in PLN – selection of SHA cost option, i.e. bank's cost PLN 30.00  
are covered by the person requesting the payment, while costs of third party banks are covered by the beneficiary
  - data specified in the principles and technical requirements of the Bank set out in "Specification of SWIFT MT 101 format (Transfer Order)". PLN 40.00  
The specification is available on the official website of mBank Group: [www.mbank.pl/aktualnosci/msp-korporacje](http://www.mbank.pl/aktualnosci/msp-korporacje).

We charge additional telecommunication costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees".

5. SEPA Credit Transfer /Single Euro Payments Area/ PLN 2.50
- transfer in EUR to a beneficiary's account held with a bank within the European Union (including other domestic banks) and:
  - including the account number of the beneficiary according to the IBAN standard
  - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary

#### NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.  
SEPA Credit Transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.  
In accordance with the applicable rules specified for the SEPA Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.

6. SEPA Credit Transfer Recall PLN 20.00  
plus the other bank's fees

#### NOTE

SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 13 months from the date of executing the transfer and only due to the following:

- invalid account number of the beneficiary,
- invalid payment amount,
- at the payer's request.

In accordance with the applicable rules specified for the SEPA Scheme, the beneficiary's bank, upon receiving a SEPA Credit Transfer Recall Order, has 15 business days to consider the Recall Order and provide a negative answer or return the transfer amount.  
The beneficiary's bank may reduce the returned amount by the costs it incurred.

7. EuroEkspres Credit Transfer / Trans-European Automated Real-Time Gross Settlement Express Transfer System/ PLN 45.00
- transfer in EUR to a beneficiary's account held with a bank which is a member of the TARGET2 System and:
  - including the BIC code of the beneficiary's bank
  - including the IBAN of the beneficiary
  - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary

#### NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.  
Verification of the beneficiary's bank's participation in the TARGET2 System takes place while ordering the transfer in the electronic banking system.  
In accordance with the applicable rules specified for the TARGET2 System, the Bank executes the transfer in real time, in express mode, with value date D for the beneficiary's bank, where D stands for the date of execution of the Client's payment instruction by the Bank.  
The final manner of execution of an EuroEkspres Credit Transfer depends on the beneficiary's bank.  
We do not charge additional telecommunications fees (SWIFT) for the execution of an EuroEkspres Credit Transfer.

8. Client's written order for the Bank to contact another bank, related to: PLN 200.00  
plus the other bank's fees
- a) cancelling or changing the payment details of an outgoing international transfer
  - b) identifying an incoming international transfer
  - c) questions regarding an international transfer that has been correctly executed and settled by the Bank (outgoing or incoming)

#### NOTE:

We collect the fee for each action listed in 8 a, b and c.

9. Transfer confirmation provided in the form of SWIFT MT103 message PLN 30.00

## C. Electronic banking systems

### 1. Home banking system

1. System installation (for each installation – including installation and reinstallation of upgrades) PLN 450.00 (one-off fee)
2. Internet banking system user training PLN 400.00 (one-off fee)
3. System access (for each installation) PLN 350.00 (per month)
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 1.5 hour PLN 150.00
  - b) more than 1.5 hour PLN 300.00
  - c) daily rate PLN 500.00

## NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the arrival time).

### 2. mBank CompanyNet – internet banking system

- |   |           |
|---|-----------|
| 1. Access to the system in accordance with the Client's instruction | no fee    |
| 2. Adding a new system user:  |           |
| a) based on a paper-based application submitted by the Client       | PLN 50.00 |
| b) in the system  | no fee    |

## NOTE

We do not collect the fee in the following cases:

- a) when the system user has system administrator rights,
- b) when the application is submitted jointly with an application for access to the system.

- |   |           |
|---|-----------|
| 3. Modifying authorisations of a system user (regardless of the scope of the modification): |           |
| a) based on a paper-based application submitted by the Client                               | PLN 50.00 |
| b) by the Client in the system  | no fee    |

## NOTE

We do not collect the fee if the user has the system administrator rights,

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

## NOTE

The following modules are regarded as additional modules of the system: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)

- |   |  |
|---|--|
| 5. Monthly fee for system users:  |  |
| a) up to two users inclusive  | no fee   |
| b) more than two users  | PLN 10.00 (per user)                                   |
| 6. Using the Business News system module  | PLN 30.00 (per month)                                  |
| 7. Using the FX mPlatform   | no fee   |
| 8. Internet banking system user training  | PLN 300.00 (one-off fee)                               |
| 9. Issuing a Hardware Token   | PLN 300.00   |
| 10. Issuing a Mobile Hardware Token <sup>2</sup>  | PLN 300.00   |
| 11. Using a Hardware Token or Mobile Hardware Token <sup>3</sup>  | PLN 5.99<br>(on a monthly basis for each active token) |
| 12. 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 1.5 hour   | PLN 150.00   |
| b) more than 1.5 hour   | PLN 300.00   |
| c) daily rate   | PLN 500.00   |

## NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the arrival time).

- |   |            |
|---|------------|
| 13. Changing the presentation and operation of the structure of the Client's Group of Companies in the system from context menu to holding (or vice versa) (for every entity being part of the Group's structure) | PLN 200.00 |
| 14. Using the Mobile Authorisation service  | no fee     |

### 3. mBank CompanyMobile

- |  |        |
|--|--------|
| 1. Access to the mBank CompanyMobile service | no fee |
| 2. Using the mBank CompanyMobile service     | no fee |

### 4. Integration Solutions

- |  |           |
|--|-----------|
| 1. Activation/deactivation of the mBank CompanyConnect service (by the Client) | no fee    |
| 2. Activation/deactivation of the mBank CompanyConnect service (by the Bank)   | PLN 50.00 |

<sup>2</sup> The fee applies from the moment of launching the service by the Bank

<sup>3</sup> effective from 1 November 2020.

3. Using the mBank CompanyConnect service	PLN 50.00 (per month)
4. Service activation and access to the mBank CompanyConnect Classic software	PLN 300.00 (one-off fee)
5. Installing the mBank CompanyConnect Classic software by a Bank employee	PLN 500,00 (visit)
6. Setting up the mBank CompanyConnect Developer deployment environment	PLN 2,000.00 (one-off fee)
7. Preparation of an individual integration solution other than those mentioned in points 1-6	negotiable, min. PLN 3,000.00 (one-off fee)
8. Using an individual integration solution other than those mentioned in points 1-6	negotiable, min. PLN 500.00 (per month)
9. Access to the extended order import format (Custom Import) in mBank CompanyNet	PLN 1,000.00 (one-off fee)
10. Access to the file conversion software	PLN 1,000.00

#### 5. SWIFTNET Korpo service

1. Implementation of the service in the test environment – payable upon completing tests	PLN 4,000.00 (one-off fee)
2. Implementation of the service in the production environment	4,000.00 (one-off fee)
3. Using the SWIFTNET Korpo service (including generation of MT940, MT 941, MT942 and MT950 statements)	PLN 1,000.00 (per month)
4. Modification of Agreement terms and conditions (related to the execution of orders and generation of MT940, MT941, MT942 or MT950 statements)	PLN 400.00 (for each instruction submitted by the Client)

#### D. Issuing and servicing payment cards

##### 1. Visa Business Debit payWave Card

1. Accepting a paper-based card application	PLN 50.00
2. Issuing a card	PLN 50.00
3. Monthly card fee	PLN 5.00
4. Issuing a copy of the card	PLN 30.00
5. Sending a new card or the PIN code to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	PLN 50.00
6. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50
7. Withdrawing cash at a point of sale (Visa cash back) <sup>4</sup>	PLN 1.50
8. Withdrawing cash by card	
a) at ATMs operated by:	
– Planet Cash	PLN 3.00
– Euronet in Poland	PLN 3.00
– Santander Bank Polska S.A.	PLN 3.00
b) at other ATMs and at banks' cash desks in Poland	3%, min. PLN 7.00
c) at other ATMs and at banks' cash desks abroad	3%, min. PLN 7.00
9. Depositing cash using a Visa Business payWave debit card in a cash deposit machine of:	
a) the Bank	0.3%, min. PLN 5.00
b) Euronet	0.4%, min. PLN 5.00
10. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Blocking a card	no fee
12. Changing a limit/limits:	
a) changing authorisation limit in the electronic form	no fee
b) changing authorisation limit in paper form	PLN 30.00

##### 2. Mastercard Debit Card in EUR<sup>5</sup>

1. Issuing a card	EUR 20.00
-------------------	-----------

<sup>4</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

<sup>5</sup> Fees and commission for issuance and use of the card are charged from the moment the Bank has made this card available

2. Monthly card fee	EUR 2.00
3. Issuing a copy of the card	EUR 10.00
4. Sending a new card or the PIN code to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	EUR 12.00
5. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	1,00 EUR
6. Withdrawing cash at a point of sale (Visa cash back) <sup>6</sup>	EUR 0.50
7. Withdrawing cash by card	
a) in Poland	3%, min. EUR 1.50
b) abroad	3%, min. EUR 1.50
8. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	EUR 5.00
b) abroad	EUR 12.00
9. Blocking a card	no fee
10. Changing authorisation limit/limits in the electronic form	no fee

### 3. Visa Business Świat

1. Issuing a card	PLN 200.00
2. Monthly card fee	PLN 50.00
3. Issuing a copy of the card	PLN 30.00
4. Sending a new card or the PIN code to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	PLN 50.00
5. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50
6. Withdrawing cash at a point of sale (Visa cash back) <sup>6</sup>	PLN 1.50
7. Withdrawing cash by card	
a) at ATMs operated by:	
– Planet Cash	PLN 3.00
– Euronet in Poland	PLN 3.00
– Santander Bank Polska S.A.	PLN 3.00
b) at other ATMs and at banks' cash desks in Poland	3%, min. PLN 7.00
c) at other ATMs and at banks' cash desks abroad	3%, min. PLN 7.00
8. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
9. Blocking a card	no fee
10. Changing authorisation limit/limits in the electronic form	no fee

### 4. Visa Business payWave Card

1. Accepting a paper-based card application	PLN 50.00
2. Issuing a card (fee charged each time upon card order)	PLN 190.00
3. Annual card fee	PLN 190.00
4. Issuing a copy of the card	PLN 70.00
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Sending a new card or the PIN code to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	PLN 50.00

7. Withdrawing cash by card - % of the transaction value:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 7.00
8. Checking the card balance at an ATM – service available in ATMs offering this service	PLN 2.50
9. Withdrawing cash at a point of sale (Visa cash back) <sup>7</sup>	PLN 1.50
10. Settling transactions executed with a charge card – % of the transaction value	1.5%
11. Activation of multi-currency card service	PLN 20.00
12. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
13. Blocking a card	no fee
14. Card insurance (“Just in case” package)	PLN 0.29 (per month)
15. Issuing a card (we charge the fee if the Client withdraws from the Agreement)	PLN 100.00
16. Statements of transactions:	
a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client’s request:	
c) copy of the statement of transactions	PLN 20.00 (for a settlement period)
d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 (for a settlement period)
e) one-off issuance of a non-standard bank statement presenting archived operations <sup>8</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
17. Changing PIN at an ATM offering the service <sup>9</sup>	PLN 2.00
18. Changing a limit/limits:	
a) changing the monthly limit, in the electronic form	no fee
b) changing the monthly limit, in paper form	PLN 30.00
c) changing the authorisation limits, in the electronic form	no fee
d) changing the authorisation limits, in paper form	PLN 30.00

#### 5. MasterCard Corporate PayPass Card

1. Accepting a paper-based card application	PLN 50.00
2. Issuing a card (fee charged each time upon card order)	PLN 190.00
3. Annual card fee	PLN 190.00
4. Issuing a copy of the card	PLN 70.00
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Sending a new card or the PIN code to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	PLN 50.00
7. Withdrawing cash by card – % of the transaction value:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 7.00
8. Checking the card balance at an ATM – service available in ATMs offering this service	PLN 2.50
9. Withdrawing cash at a point of sale (MasterCard CashBack) <sup>7</sup>	PLN 1.50
10. Settling transactions executed with a charge card – % of the transaction value	1.5%
11. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Blocking a card	no fee
13. Card insurance (“Just in case” package)	PLN 0.29 (per month)

<sup>7</sup> For more details visit mBank Group’s website at [www.mbank.pl](http://www.mbank.pl)

<sup>8</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

<sup>9</sup> The fee applies from the moment the service is launched by the Bank

14. Issuing a card (we charge the fee if the Client withdraws from the Agreement)	PLN 100.00
15. Statements of transactions:	
a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client's request:	
c) copy of the statement of transactions in the paper form	PLN 20.00 (for a settlement period)
d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 (for a settlement period)
e) one-off issuance of a non-standard bank statement presenting archived operations <sup>10</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
16. Changing PIN at an ATM offering the service <sup>11</sup>	PLN 2.00
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 30.00
c) changing authorisation limits, in the electronic form	no fee
d) changing authorisation limits, in paper form	PLN 30.00
<b>6. Visa Business Gold payWave Card</b>	
1. Accepting a paper-based card application	PLN 50.00
2. Issuing a card (fee charged each time upon card order)	PLN 340.00
3. Annual card fee	PLN 340.00
4. Issuing a copy of the card	PLN 150.00
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Sending a new card by courier to the correspondence address of the card user	no fee
7. Withdrawing cash by card - % of the transaction value:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 7.00
8. Checking the card balance at an ATM – service available in ATMs offering this service	PLN 2.50
9. Withdrawing cash at a point of sale (Visa cash back) <sup>12</sup>	PLN 1.50
10. Settling transactions executed with a charge card – % of the transaction value	1.5%
11. Activation of multi-currency card service	PLN 20.00
12. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
13. Blocking a card	no fee
14. Issuing a card (we charge the fee if the Client withdraws from the Agreement)	PLN 150.00
15. Visiting an airport lounge as a participant in the Priority Pass programme	USD 32.00 (per person)
16. Statements of transactions:	
a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client's request:	
c) copy of the statement of transactions	PLN 10.00 (for a settlement period)
d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 (for a settlement period)
e) one-off issuance of a non-standard bank statement presenting archived operations <sup>10</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
17. Changing PIN at an ATM offering the service <sup>11</sup>	PLN 2.00
18. Changing a limit/limits:	
a) changing the monthly limit, in the electronic form	no fee
b) changing the monthly limit, in paper form	PLN 30.00
c) changing authorisation limits, in the electronic form	no fee
d) changing authorisation limits, in paper form	PLN 30.00

<sup>10</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

<sup>11</sup> The fee applies from the moment the service is launched by the Bank

<sup>12</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

## 7. MasterCard Corporate Gold PayPass Card

1. Accepting a paper-based card application	PLN 50.00
2. Issuing a card (fee charged each time upon card order)	PLN 340.00
3. Annual card fee	PLN 340.00
4. Issuing a copy of the card	PLN 150.00
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Sending a new card by courier to the correspondence address of the card user	no fee
7. Withdrawing cash by card – % of the transaction value:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 7.00
8. Checking the card balance at an ATM – service available in ATMs offering this service	PLN 2.50
9. Withdrawing cash at a point of sale (MasterCard CashBack) <sup>13</sup>	PLN 1.50
10. Settling transactions executed with a charge card – % of the transaction value	1.5%
11. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Blocking a card	no fee
13. Issuing a card (we charge the fee if the Client withdraws from the Agreement)	PLN 150.00
14. Visiting an airport lounge as a participant in the Priority Pass programme	USD 32.00 (per person)
15. Statements of transactions:	
a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client's request:	
c) copy of the statement of transactions	PLN 10.00 (for a settlement period)
d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 (for a settlement period)
e) one-off issuance of a non-standard bank statement presenting archived operations <sup>14</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
17. Changing PIN at an ATM offering the service <sup>15</sup>	PLN 2.00
18. Changing a limit/limits:	
a) changing the monthly limit, in the electronic form	no fee
b) changing the monthly limit, in paper form	PLN 30.00
c) changing authorisation limits, in the electronic form	no fee
d) changing authorisation limits, in paper form	PLN 30.00

## 8. Visa Business Platinum PayWave Card

1. Accepting a paper-based card application	PLN 50.00
2. Issuing a card (fee charged each time upon card order)	PLN 525.00
3. Annual card fee	PLN 525.00
4. Issuing a copy of the card	PLN 100.00
5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Sending a new card by courier to the correspondence address of the card user	no fee
7. Withdrawing cash by card - % of the transaction value:	
a) in Poland	3%, min. PLN 7.00
b) abroad	3%, min. PLN 7.00
8. Checking the card balance at an ATM – service available in ATMs offering this service	PLN 2.50

<sup>13</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

<sup>14</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

<sup>15</sup> The fee applies from the moment the service is launched by the Bank

9. Withdrawing cash at a point of sale (Visa cash back) <sup>16</sup>	PLN 1.50
10. Settling transactions executed with a charge card – % of the transaction value	0%
11. Activation of multi-currency card service	PLN 20.00
12. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
13. Blocking a card	no fee
14. Card issue (we charge the fee if the Client withdraws from the Agreement)	PLN 250.00
15. Visiting an airport lounge as a participant in the Priority Pass programme	USD 32.00 (per person)
16. Statements of transactions:	
a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client's request:	
c) copy of the statement of transactions in the paper form	PLN 10.00 (for a settlement period)
d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 20.00 (for a settlement period)
e) one-off issuance of a non-standard bank statement presenting archived operations <sup>17</sup> (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
17. Changing PIN at an ATM offering the service <sup>18</sup>	PLN 2.00
18. Changing a limit/limits:	
a) changing the monthly limit, in the electronic form	no fee
b) changing the monthly limit, in paper form	PLN 30.00
c) changing authorisation limits, in the electronic form	no fee
d) changing authorisation limits, in paper form	PLN 30.00

## 9. Visa Business Prepaid Card

1. Issuing a card	PLN 30.00
2. Monthly card fee	negotiable
3. Issuing a card for another period (card renewal)	PLN 30.00
4. Checking card balance:	
a) over the phone in the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 2.50
5. Issuing a picture card (we add the fee each time to card issue fee)	PLN 5.00
6. Sending a card or the PIN code:	
a) by unregistered letter	no fee
b) by courier	PLN 20.00
c) by courier – bulk delivery (for every 1000 cards or PIN codes)	PLN 30.00
7. Withdrawing cash by card – % of the transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 7.00
8. Loading a card through an internal/external transfer	cost of transfer
9. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) – % of the loaded/unloaded amount	0.5%
10. Issuing and submitting a copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Blocking a card	no fee
12. Card insurance:	
a) against unauthorised use of the card	no fee
b) against loss of money withdrawn from an ATM	no fee

<sup>16</sup> For more details visit mBank Group's website at [www.mbank.pl](http://www.mbank.pl)

<sup>17</sup> A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

<sup>18</sup> The fee applies from the moment the service is launched by the Bank



13. Access to the On-line Prepaid Cards Service for card users	no fee
14. Maintaining a Prepaid account to handle cards for the Client	no fee
15. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00
16. Preparing and producing cards with a bespoke pattern designed by the Client - the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered	negotiable
17. Changing PIN at an ATM offering the service <sup>19</sup>	PLN 2.00
18. Creating, at the request of the Client and on the basis of information provided by him, an electronic data file in a required format necessary to place:	
a) mass cards instructions: orders for personalised cards, card personalisation or data modification (for every 100 items of an instruction)	PLN 20.00
b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction)	PLN 10.00
19. Preparing, at the request of the Client, a report on mass cards instructions and making it available in the form of an electronic file	PLN 10.00
20. Accepting and executing an instruction to change the account for commissions or fees or refunds for inactive Prepaid cards (we charge the fee regardless of the number of cards it concerns)	PLN 200.00

NOTE to points 18-20

We calculate and charge the fee once a month as part of "periodical settlement".

21. Accepting and executing an instruction to change the program code to inactive prepaid cards	PLN 200.00
---	------------

#### 10. Visa Profit Prepaid Card

1. Issuing a card	PLN 15.00
2. Monthly card fee	PLN 5.00
3. Issuing a card for another period (card renewal)	PLN 15.00
4. Checking card balance:	
a) over the phone in the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	PLN 2.50
5. Issuing a picture card (we add the fee each time to card issue fee)	PLN 5.00
6. Sending a card or the PIN code:	
a) by unregistered letter	no fee
b) by courier	PLN 20.00
c) by courier – bulk delivery (for every 1000 cards or PIN codes)	PLN 30.00
7. Withdrawing cash by card – % of the transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all cash desks at domestic banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 7.00
8. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) – % of the loaded/unloaded amount	0.5%
9. Issuing and submitting a copy of a document confirming a domestic transaction	PLN 20.00
10. Blocking a card	no fee
11. Access to the On-line Prepaid Cards Service for card users	no fee
12. Maintaining a Prepaid account to handle cards for the Client	no fee
13. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00
14. Preparing and producing cards with a bespoke pattern designed by the Client - the front and back side of the card (Co-brand Card) – depending on the volume of the cards ordered	negotiable
15. Changing PIN at an ATM offering the service <sup>19</sup>	PLN 2.00
16. Creating, at the request of the Client and on the basis of information provided by him, an electronic data file in a required format necessary to place:	
a) mass cards instructions: orders for personalised cards, card personalisation or data modification (for every 100 items of an instruction)	PLN 20.00
b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction)	PLN 10.00

<sup>19</sup> The fee applies from the moment the service is launched by the Bank.

17. Preparing, at the request of the Client, a report on mass cards instructions and making it available in the form of an electronic file PLN 10.00

18. Accepting and executing an instruction to change the account to which fees and commissions for inactive prepaid cards are debited (we charge the fee regardless of the number of cards) PLN 200.00

NOTE to points 16-18

We calculate and charge the fee once a month as part of "periodical settlement".

19. Accepting and executing an instruction to change the program code to inactive prepaid cards PLN 200.00

NOTE to Section I.D. Subsection 1 and 9

In the case of transactions made by cards settled in PLN we charge a commission of up to 5.9% of the transaction amount for converting transactions made in currencies other than PLN.

NOTE to Section I.D. Subsection 2

In the case of transactions made by cards settled in EUR we charge a commission of up to 5.9% of the transaction amount for converting transactions made in currencies other than EUR.

NOTE to Section I.D. Subsection 3, 5 and 7

In the case of transactions made in a foreign currency we don't charge a commission for converting transactions.

NOTE to Section I.D. Subsection 4, 6 and 8

In the case of transactions made in foreign currencies we charge a commission of up to 2.5% for converting transactions. If we activated the multi-currency service for currencies indicated for a given card, we do not charge any additional commission for currency conversion.

### E. Package for Small and Medium-sized Enterprises<sup>20/21</sup>

Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package eCommerce
Administration of an account (according to Section I.A. point 3)	For the first two accounts jointly PLN 25.00 For every subsequent account PLN 19.00 (monthly)	PLN 90.00 (monthly)	PLN 140.00 (monthly)	PLN 50.00 (monthly)
Open cash withdrawal in PLN at a post office	PLN 22.00			
Failure to timely collect a requested open cash withdrawal at a post office for reasons on the part of the Client	PLN 7.00			
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 the third or next additional module of mBank CompanyNet – per module as part of every system installation	PLN 30.00 (monthly)			
Using the FX mPlatform	no fee			
PLN transfer – debiting a PLN account – instructed via the electronic banking system (according to Section I.A. point 16) and SEPA Credit Transfer /Single Euro Payments Area/ in EUR submitted via the electronic banking system (according to Section I.B. point 5)	15 transfers monthly free of charge  PLN 0.99 (for every subsequent transfer)	PLN 0.95 (for every transfer)	PLN 0.95 (for every transfer)	50 transfers monthly free of charge  PLN 0.50 (for every subsequent transfer)
International transfer or a transfer in a foreign currency from another domestic bank to the Client holding an account with the Bank, with a specified cost option – BEN or SHA (costs of the Bank should be covered by the beneficiary) and settled by the Bank automatically (without the Bank's manual interference) (according to Section I.B. point 1a)	no fee			
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)			

<sup>20</sup> Package for small and medium-sized enterprises is offered only to clients who are Polish residents.

<sup>21</sup> 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.

International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank (value date for the beneficiary's bank D+2 and D+1)	according to the Tariff	according to the Tariff	0.25% min. PLN 25.00 max PLN 65.00 (of the transfer amount) + additional telecommunications costs (SWIFT) in accordance with Section XII "Lump sum telecommunications fees"	according to the Tariff
Readiness to provide SWIFT MT940/MT941/MT942/MT950 (from all accounts)	PLN 10.00 (monthly)			
Issuing a VISA Business Debit payWave card	no fee			
Using a Visa Business payWave card	PLN 5.00 (monthly)			
Withdrawing cash by Visa Business payWave card at ATMs operated by:				
Planet Cash	according to the Tariff	PLN 1.50 (for every transaction)	according to the Tariff	according to the Tariff
Euronet	according to the Tariff	PLN 3.00 (for every transaction)	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	0,1 % min. PLN 5,00 (of the single deposited amount)	according to the Tariff	according to the Tariff
Service activation and access to the mBank CompanyConnect Classic software	according to the Tariff	according to the Tariff	according to the Tariff	PLN 90.00 (one-off fee)

Type of fee	SME Package „Pakiet rozwój”	SME Package “Pakiet równowaga”	SME Package “Pakiet świat”	SME Package eCommerce
Package fee refund	n/a	1/ if the average monthly balance of the Client's accounts (current, auxiliary and VAT accounts) exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	1/ if the total monthly volume of foreign exchange transactions made by the Clients on the FX mPlatform exceeds PLN 50,000, 50% of the fee is refunded (in the following month)	1/ if the total monthly volume of transactions made using the Paynow service <sup>22</sup> exceeds PLN 100,000, 50% of the fee is refunded (in the following month)
		2/ if the average monthly balance of the Client's accounts (current, auxiliary and VAT accounts) exceeds PLN 150,000, 100% of the fee is refunded (in the following month)	2/ if the total monthly volume of foreign exchange transactions made by the Client on the FX mPlatform exceeds PLN 100,000, 100% of the fee is refunded (in the following month)	2/ if the total monthly volume of transactions made using the Paynow service <sup>22</sup> exceeds PLN 200,000, 100% of the fee is refunded (in the following month)
		The following transactions are excluded from the calculation of the average monthly balance: Auto Overnight – automated deposit account, term deposits, transactions connected with bank account liquidity management products, loan disbursements, loan repayments, including loans and other overdue payments. Balances of currency accounts are converted into PLN at the fixing rate of the National Bank of Poland (NBP).	The volume of transactions on the FX mPlatform referred to in items 1 and 2 is expressed in PLN; the calculation includes transactions in the base currency, transactions in currencies other than PLN are converted at the fixing rate of the National Bank of Poland (NBP) prevailing on the transaction date.	The Client must conclude a Paynow service agreement with the Bank <sup>22</sup>

## F. Other Account Service

1. 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 or via email<sup>23</sup> 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 or via email<sup>23</sup> PLN 100.00
    - by mail or in the Bank's branch PLN 150.00

### NOTE

The fee includes VAT (23%).

2. Issuing a bank account transfer confirmation PLN 30.00
3. Sending a copy of a transaction confirmation by fax PLN 10.00
4. Making a copy of the account statement – per page PLN 10.00

### NOTE

We do not collect the fee in the following cases:

- a) interest accrued was the only transaction in the account in the period covered by the statement,
- b) the copy is issued by order of a court or a prosecutor's office for proceedings in criminal cases, criminal tax cases, alimony cases, or alimony pension cases.

<sup>22</sup> The right to refund applies from the moment the service is launched by the Bank

<sup>23</sup> Instruction can be provided to the Client via email from the moment it is made available by the Bank

5. Closing an account	PLN 100.00
NOTE	
We collect the fee if the Client terminates the bank account agreement or if the bank account agreement is terminated by mutual consent of the parties.	
6. Issuing a certificate authorising its holder to export foreign currency	PLN 20.00
7. Filing a new or changing the Specimen Signature Card to the bank account agreement	PLN 50.00
8. Accepting a power of attorney to administer funds held in the account in order to secure claims of a third party (if objective of the power of attorney arises from its content)	PLN 50.00
9. Authenticating signatures put on behalf of the Client	PLN 10.00
10. Accepting and executing an instruction to freeze funds held in the account to secure agreements concluded by the Client	
a) with the Bank	no fee
b) with other entities	PLN 20.00
11. Lien on receivables from the Client's account to secure a third party's claim	PLN 100.00
12. Readiness to provide SWIFT MT940 / MT941 / MT942 / MT950 statements from a single account via electronic banking systems or SWIFT <sup>24</sup>	PLN 50.00 (per month)
13. Readiness to provide SWIFT MT940 / MT941 / MT942 / MT950 statements (from all accounts) via electronic banking systems or SWIFT <sup>25</sup>	PLN 50.00 (per month)
14. Retrieval of archived electronic statements in the MT940 / MT941 / MT942 / MT950 formats provided via electronic banking systems or SWIFT <sup>25</sup>	PLN 100.00
15. Changes in the parameterization of SWIFT MT940 / MT941 / MT942 / MT950 statements provided via electronic banking systems or via SWIFT <sup>25</sup>	PLN 50.00
16. Activation or deactivation of electronic statements in the MT940 / MT942 formats provided via mBank CompanyNet	
a) by the Client's administrator <sup>25</sup>	no fee
b) by the Bank's employee on the basis of the Client's instruction <sup>26</sup>	PLN 50.00
17. Fee for a single MT940 statement delivered via SWIFT	PLN 12.00
18. Providing access to the account from abroad (submitting orders in the form of SWIFT MT101 messages)	PLN 500.00
19. Using the service of placing orders in the form of SWIFT MT101 messages	PLN 100.00 (per month)
20. Rejection by the Bank of an instruction in the form of SWIFT MT101 message confirmed by a SWIFT message	PLN 10.00
21. One-time compilation and delivery in an electronic form of:	
a) a copy of standard reports made available in electronic banking systems including card-related reports, subject to point b	PLN 20.00
b) a copy of standard reports made available in electronic banking systems concerning transfers processed or rejected within Mass Payment / Mass Payment Plus service	PLN 30.00
c) non-standard reports generated by the Bank's systems, including card-related reports - depending on the complexity of a report	negotiable, min. PLN 200

NOTE

We calculate the fee for each report and charge it collectively once a month as part of "periodical settlement".

22. Reports' adjustment in accordance with the Client's specifications and developing the option to access them via electronic banking systems	negotiable
23. Seizure of an account by order of an enforcement authority – per seizure order, we charge the fee upon full repayment of the seized amount, on top of transfer fees	PLN 200.00
24. Issuing a confirmation of a surplus/shortage of cash in a closed deposit and providing it to the Client, as indicated by him:	
a) via the electronic banking system	PLN 10.00
b) in paper form	PLN 30.00

## II. Bills of Exchange/Promissory Notes

1. Presentation of a bill/note for payment:	
a) discounted by the Bank	PLN 40.00
b) other – % of the bill/note amount	0.2%, min. PLN 60.00 max. PLN 400.00

<sup>24</sup> Effective till 30 November 2020

<sup>25</sup> Effective from 1 December 2020

<sup>26</sup> Effective as of availability of MT940/MT942 activation/deactivation by the Client's administrator in mBank CompanyNet

2. Sending a bill/note for collection – % of the bill/note amount	0.2%, min. PLN 100.00 max. PLN 500.00
3. Protesting a bill/note	
a) issued in the Polish language	PLN 40.00
b) issued in another language	PLN 150.00

#### NOTE

We charge the fee separately, on top of the reimbursement of the Bank's cost of the protest, translation, and postal fees.  
The Bank does not have drafts and promissory notes for import collection protested by a notary, in accordance with Section VIII.3.

4. Aval (guarantee)	as per Section VI
---------------------	-------------------

### III. Loans

1. Analysing documents in order to grant a credit-risk-bearing product – % of the product amount	0.1%, min. PLN 500.00
2. Granting a loan – % of the loan amount, loan increase amount, extended loan amount	
a) for non-revolving loans – charged once	max. 3%, min. PLN 3,000.00
b) for revolving loans – charged once or annually	2% p.a., min. PLN 2,000.00
3. Issuing a credit promise – charged on the promise amount	min. PLN 1,000.00
4. Compensation for withdrawing from the terms and conditions of a credit promise – charged on the promise amount	min. PLN 1,000.00
5. Commission on prepayment of a loan – % of the loan amount	2.5%

#### NOTE

We charge the commission for non-revolving loans on the amount prepaid before the due date set in the repayment schedule in the agreement.

6. Commission for early termination of the agreement – % of the loan amount	2.5%
---	------

#### NOTE

We charge the commission for revolving loans on the loan amount granted.

7. Unused loan amount – from the disbursement day to the final date of using the loan	5% p.a.
8. Administrative commission <sup>27</sup>	max. 5% p.a.
9. Amending the loan agreement (amendment):	
a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments	PLN 1,500.00
b) in the scope other than loan repayment schedule or dates of releasing loan tranches	min. PLN 1,000.00
10. Issuing a certificate of repayment of a loan in PLN/foreign currency	
a) completed this year	PLN 60.00
b) completed in previous years	PLN 80.00
11. Credit contract statements:	
a) electronic statements	no fee
b) paper-based statement	PLN 25.00

#### NOTE

We calculate the fee for each paper-based statement and charge it collectively once a month as part of "periodical settlement".

Additionally, at the Client's request:

c) copies of statements	PLN 30.00
-------------------------	-----------

#### NOTE

We calculate the fee for each copy and charge it collectively once a month as part of "periodical settlement".  
Copies of credit contract statements are delivered in one form, selected by the Client.

12. Instruction to disburse a loan submitted by the Client to the Bank not in a form of a "disbursement instruction" in mBank CompanyNet	PLN 80.00
--	-----------

#### NOTE

We do not charge the fee for an instruction to disburse a loan for financing technological investment

13. 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
--	-----------

### IV. Multi-product limits

1. Analysing documents in order to grant a credit-risk-bearing product – % of the limit amount	0.1%, min. PLN 700.00
2. Granting a limit – % of the granted limit, % of the limit increase, of the extended limit amount, charged once or annually	2% p.a.

<sup>27</sup> Commission for administering and servicing the loan, calculated on the amount of the Bank's exposure arising from the loan as at the calculation date indicated in the loan agreement

3. Early termination of the framework agreement – % of the amount of the granted limit	min. 2%
4. Unused limit amount – from the date the limit is made available to its expiry date	5% p.a.
5. Administrative commission <sup>28</sup>	max. 5% p.a.
6. Amendments to the framework agreement:	
a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments	min. PLN 1,500.00
b) in the scope other than loan repayment schedule or dates of releasing loan tranches	min. PLN 1,000.00
7. Issuing a certificate of repayment/expiry of all products granted within the limit	
a) completed this year	PLN 60.00
b) completed in previous years	PLN 80.00

## V. Trade Finance

### Discount of trade receivables, Electronic discount of receivables

1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount)	negotiable
2. Granting a limit – charged once (a fixed amount or % of the requested limit amount) <sup>29</sup>	negotiable
3. Granting a limit – charged annually (a fixed amount or % of the requested limit amount) <sup>30</sup>	negotiable
4. Unused limit amount / commitment fee – % of unused limit amount	negotiable
5. Amount of a purchased receivable	negotiable
6. Administrative commission <sup>31</sup>	negotiable, max. 5% p.a.

### Financing of suppliers

1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount)	negotiable
2. Granting a limit – charged once (a fixed amount or % of the requested limit amount) <sup>29</sup>	negotiable
3. Granting a limit – charged annually (a fixed amount or % of the requested limit amount) <sup>30</sup>	negotiable
4. Unused limit amount / commitment fee – % of unused limit amount	negotiable
5. Amount of a purchased receivable	negotiable
6. Administrative commission <sup>31</sup>	negotiable, max. 5% p.a.

### Financing of recipients

1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount)	negotiable
2. Granting a limit – charged once (a fixed amount or % of the requested limit amount) <sup>29</sup>	negotiable
3. Granting a limit – charged annually (a fixed amount or % of the requested limit amount) <sup>30</sup>	negotiable
4. Unused limit amount / commitment fee – % of unused limit amount	negotiable
5. Amount of a purchased receivable	negotiable
6. Administrative commission <sup>31</sup>	negotiable, max. 5% p.a.

### Payment for liabilities, Electronic repayment of liabilities

#### a) Reverse factoring, Electronic reverse factoring<sup>32</sup>

1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount)	negotiable
2. Granting a limit – charged once (a fixed amount or % of the requested limit amount) <sup>29</sup>	negotiable
3. Granting a limit – charged annually (a fixed amount or % of the requested limit amount) <sup>30</sup>	negotiable
4. Unused limit amount / commitment fee – % of unused limit amount	negotiable
5. Amount of a paid liability	negotiable
6. Administrative commission <sup>31</sup>	negotiable, max. 5% p.a.

#### b) Loan for liabilities, Electronic loan for liabilities

1. Analysis of documents in order to grant a loan (a fixed amount or % of the requested loan amount)	negotiable
2. Granting a loan – charged once (a fixed amount or % of the requested loan amount) <sup>33</sup>	negotiable
3. Granting a loan – charged annually (a fixed amount or % of the requested loan amount) <sup>34</sup>	negotiable

<sup>28</sup> 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

<sup>29</sup> The commission is charged in the case of granting a revolving or a non-revolving limit

<sup>30</sup> The commission is charged in the case of granting a revolving limit, on a one-off or annual basis

<sup>31</sup> Commission for administering and servicing a 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

<sup>32</sup> This form of the product is offered in exceptional cases only. Restricted offer

<sup>33</sup> The commission is charged in the case of granting a revolving or a non-revolving loan

<sup>34</sup> The commission is charged in the case of granting a revolving loan, on a one-off or annual basis

4. Unused loan amount / commitment fee – % of unused loan amount	negotiable
5. Amount of an executed Order	negotiable
6. Administrative commission <sup>35</sup>	negotiable, max. 5% p.a.

#### Discount of bills of exchange, Forfaiting

1. Analysis of documents in order to grant a product (a fixed amount or % of the requested limit amount)	negotiable
2. Granting a line facility – charged once (a fixed amount or % of the granted line amount) <sup>36</sup>	negotiable
3. Granting a line facility – charged annually (a fixed amount or % of the granted line amount) <sup>37</sup>	negotiable
4. Unused line facility amount / commitment fee – % of unused line facility amount	negotiable
5. Bill/note amount	negotiable
6. Administrative commission <sup>35</sup>	negotiable, max. 5% p.a.

#### NOTE

The fees specified in Section III of this Tariff apply accordingly to amendments, certificates, statements and instructions under trade finance agreements. The fees and commissions for discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, reverse factoring in the form of: payment for liabilities and electronic payment of liabilities and in the form of: a loan and an electronic loan do not include VAT. VAT will be added to the amount of the fee and commission for discount of trade receivables, electronic discount of receivables, financing of suppliers, financing of recipients, reverse factoring in the form of payment for liabilities and electronic payment of liabilities in the amount resulting from applicable law. VAT will not be added to the amount of the fee and commission for reverse factoring in the form of: a loan and an electronic loan.

## VI. Guarantees, Counter-guarantees, Sureties, Stand-by Letters of Credit

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
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
2. Handling a paper-based order	PLN 250.00
3. Cancelling the order to issue an mBank guarantee	PLN 150.00
4. Amendment to guarantee agreement or to guarantee terms and conditions – other than specified in point 1b and 1c	PLN 500.00
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 250.00
6. Administrative commission <sup>35</sup>	negotiable
7. Payment of a claim under a guarantee, counter-guarantee or stand-by letter of credit issued by the Bank – % of the paid amount	0.2%, min. PLN 500.00
8. Handling the assignment of rights under a guarantee	PLN 500.00
9. Advising the Client of / accepting for deposit a guarantee / a change in a non-mBank guarantee or a stand-by letter of credit – % of the guarantee amount or the stand-by letter of credit amount	0.2%, min. PLN 250.00, max. PLN 500.00
10. 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
12. Issuing an opinion on or negotiating the terms and conditions (and templates) of a guarantee	PLN 1,000.00
13. Assistance in claim settlement or consulting claim content under a non-mBank guarantee	PLN 500.00
14. Confirmation of the Client's signatures on a claim under a non-mBank guarantee or other correspondence (we charge the fee on top of the fee for generating and sending a SWIFT message)	PLN 250.00
15. Obtaining a confirmation of authenticity of a non-mBank guarantee upon the Client's request	PLN 100.00

<sup>35</sup> Commission for administering and servicing a 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

<sup>36</sup> The commission is charged in the case of granting a revolving or a non-revolving line facility

<sup>37</sup> The commission is charged in the case of granting a revolving line facility, on a one-off or annual basis

16. Acting as intermediary in delivering correspondence regarding non-mBank guarantees not handled by the Bank	PLN 100.00
--	------------

NOTE

We determine fees and commissions for operations not listed in this section related to handling (mBank/non-mBank) stand-by letters of credit in accordance with relevant provisions of Section VII.

## VII. Letters of Credit

### A. mBank Documentary Letters of Credit

1. Front-end fee for processing an order:	
a) to open a letter of credit – % of the letter of credit amount	negotiable, min. PLN 250.00
b) to increase the amount of a letter of credit – % of the increase amount	negotiable, min. PLN 250.00
c) to extend a letter of credit – % of the remaining balance	negotiable, min. PLN 250.00
2. Handling a paper-based order	PLN 250.00
3. Amendment to the agreement on opening or securing a letter of credit	PLN 300.00
4. Cancelling an order to open a letter of credit or to introduce amendments	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	0.15%, min. PLN 250.00
b) letter of credit secured otherwise, as agreed with the Bank	negotiable, min. PLN 250.00

NOTE

We charge the commission for successive periods based on the remaining balance of the letter of credit.

6. Changing the terms and conditions of a letter of credit otherwise than as indicated in point 1b and 1c	PLN 250.00
---	------------

NOTE to points 5 and 6

We change only one (the highest) commission when several terms and conditions of a letter of credit are amended at the same time.

7. Administrative fee <sup>38</sup>	negotiable
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
9. Examining documents or payment or acceptance of a bill of exchange under an mBank letter of credit – % of the documents/payment/bill of exchange amount	0.2%, min. PLN 250.00
10. Endorsing documents or authorising the collection of goods when the transport documents or insurance policy are issued/endorsed to the Bank	PLN 250.00
11. Transferring a letter of credit to secondary beneficiaries – % of the transfer amount	0.25%, min. PLN 250.00
12. Cancelling or writing down a fully unused letter of credit	PLN 100.00
13. Presenting discrepant documents – fee paid by the beneficiary/foreign bank	EUR 100.00 <sup>39</sup>
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
18. Product-related advisory on setting the terms and conditions of opening or amending a letter of credit	PLN 1,000.00
19. Sending documents to an address other than that of the person ordering a letter of credit	PLN 50.00

### 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 (% of the letter of credit amount) or increasing the amount of a letter of credit (% of the increase amount)	0.1%, min. PLN 250.00, max. PLN 500.00

<sup>38</sup> Commission for administering and servicing a 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

<sup>39</sup> – or its equivalent in another currency



3. The Bank's exposure in respect of confirming a letter of credit (% of the letter of credit amount or the remaining balance) or increasing a confirmed letter of credit (% of the increase amount) – for every commenced period of 3 months, depending on the opening bank negotiable  
min. PLN 500.00

4. Advising the Client of an amendment to the terms and conditions of a letter of credit other than amount increase PLN 250.00

NOTE to points 2 and 3-4

We change only one (the highest) commission when several terms and conditions of a letter of credit are amended at the same time.

5. Examining documents or payment under the letter of credit – % of the documents or payment amount 0.2%, min. PLN 500.00

6. Sending documents without prior examination (applies to non-confirmed letters of credit) 0.2%, min. PLN 250.00  
- % of the documents or payment amount max. PLN 1,000.00

7. Presenting discrepant documents – the fee is always paid by the beneficiary PLN 250.00

8. The Bank's exposure in respect of deferred payment under a confirmed letter of credit (on top of fees in point 5) – depending on the opening bank, % of the exposure amount, negotiable,  
for every commenced period of 1 month min. PLN 200.00

9. Payment deferral under a non-confirmed letter of credit (on top of fees in point 5) PLN 250.00

10. Initial examination of a set of documents or a single document  
– per each set of documents PLN 500.00  
– per each single document PLN 100.00

(regardless of the above, a commission for the final examination can be charged in line with point 5)

11. Transferring a letter of credit to secondary beneficiaries – % of the transfer value 0.25%, min. PLN 250.00

NOTE

We collect the fee from the primary beneficiary unless agreed otherwise.

12. Transferring proceeds from a letter of credit to the Bank or other indicated entity PLN 200.00

13. Transferring money to another bank:  
– in PLN PLN 50.00  
– in a foreign currency PLN 100.00

14. Depositing (registering) a letter of credit submitted by the Client to the Bank 0.1%, min. PLN 250.00  
max. PLN 500.00

15. Cancelling or writing down a fully unused letter of credit PLN 100.00

16. Making photocopies of documents submitted under a non-mBank letter of credit (if the Client does not submit additional copies of the documents) PLN 50.00

17. Product-related advisory on setting the terms and conditions of a non-mBank letter of credit PLN 1,000.00

### C. Other activities performed in connection with handling mBank or non-mBank documentary letters of credit

1. Preparing and sending information not related to amendments to the terms and conditions of a letter of credit, including payment monitoring negotiable  
min. PLN 50.00

2. Sending a document/documents to replace or supplement a previously sent set of documents PLN 50.00

3. Returning/sending unaccepted or unpaid documents to the beneficiary/intermediary bank PLN 50.00

4. Renewing an expired mBank or non-mBank letter of credit (together with a commission for amendments or for exposure arising from letters of credit or for discrepant documents) PLN 100.00

5. Retrieving a document/documents regarding completed transactions from the Bank's archive PLN 200.00

6. Sending a fax PLN 10.00

7. Sending bank information or scanned documents to the Client via email PLN 25.00

### VIII. Documentary Collection

1. Advising the Client of documentary collection PLN 150.00

2. Delivering documents against payment, acceptance of a bill of exchange or issuance of a promissory note – % of the collected amount 0.2%, min. PLN 250.00  
max. PLN 1,250.00

3. Handling bills/notes (including presenting a bill of exchange for acceptance or receipt of a promissory note or secure storage of bills/notes). PLN 150.00  
This does not include the notarial protest of bills/notes whose execution is not ordered by the Bank)

4. Executing a partial payment (starting from the second payment)	PLN 50.00
5. Sending commercial or financial documents for collection – % of the value of documents	0.2%, min. PLN 250.00 max. PLN 1,250.00
6. Preparing and sending information not related to amendments to the terms and conditions of documentary collection, including payment monitoring	negotiable min. PLN 50.00
7. Transferring money to another bank – in PLN – in a foreign currency	PLN 50.00 PLN 100.00
8. Returning uncollected documents	PLN 100.00

#### NOTE

If the payment is collected only with respect to a part of the documents sent under one collection order, we charge both the commission on the collected amount and the fee for returning uncollected documents.

9. Changing the collection instruction, including the issue of documents, a bill or a note without payment	PLN 150.00
10. Assignment or endorsement of loading documents (if the loading documents are addressed to the Bank)	PLN 250.00

#### NOTE

We charge the fee regardless of the commission for delivering documents against payment, acceptance of a bill of exchange or issuance of a promissory note.

11. Handling a collection package, including the activities indicated in points 1-10 (we charge courier delivery and telecommunication fees and the commission for a paper-based order separately)	PLN 650.00
12. Handling a paper-based order	PLN 250.00
13. Non-standard collection services:	
– 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 by 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

## IX. Custody Services

1. Maintaining a securities account, a deposit account and registers – monthly fee	PLN 35.00
2. Custody of debt securities registered outside the KDPW S.A. (T-bills, monetary bills, mBank certificates of deposit, securities for which the Bank is the payment agent) – monthly fee depending on the nominal value of securities recorded in a securities account, a deposit account, and registers as at the end of individual calendar days	negotiable
3. Custody of debt securities registered with the KDPW S.A. (T-bonds, other debt securities) – monthly fee based on the market value of securities registered in a securities account, a deposit account, and registers as at the end of individual calendar days	0.04% p.a.
4. Custody of equity securities registered with the KDPW S.A. – monthly fee based on the market value of securities registered in a securities account, a deposit account, and registers as at the end of individual calendar days	0.2% p.a.
5. Custody of securities registered abroad – monthly fee based on the market value of securities registered in a securities account, a deposit account, and registers as at the end of individual calendar days	0.028% p.a.
6. Settlement of transactions concluded with the Bank	no fee
7. Settlement of transactions concluded with entities other than the Bank – per each transaction, calculated and collected on a monthly basis	PLN 100.00
8. Settlement of transactions involving securities registered abroad concluded with entities other than the Bank – per each transaction, calculated and collected on a monthly basis	PLN 220.00
9. Freezing securities for the benefit of the Bank – fee calculated and collected on the date of the securities' freeze	PLN 100.00
10. Freezing securities for the benefit of entities other than the Bank – fee calculated and collected on the date of the securities' freeze	PLN 500.00
11. Portfolio transfer – outgoing – per single item	PLN 500.00
12. Portfolio transfer – incoming	no fee
13. Delivering debt securities for which the Bank is the issue agent (in particular mortgage bonds) and certifying their authenticity – % of the nominal value of securities; the fee is collected upon the receipt of securities (the fee is not applied in the case of documents that must be delivered under the terms and conditions of the issue)	10%

## NOTE

The fees are quoted net, VAT exclusive. VAT will be added to the amount of the fee and commission in the amount resulting from applicable law. Monthly custody fees are calculated on the basis of the value of securities registered in a securities account, a deposit account, and registers as at the end of individual calendar days.

The fee for cancelling an instruction is charged in the same amount and under the same rules as the fee for executing the original instruction. Except for the fees charged by the depository listed in this section, other fees and commissions may be charged by brokerage bureaus, brokerage houses and central depositories (in particular, by Krajowy Depozyt Papierów Wartościowych S.A., the Central Register of Treasury Bills, foreign clearing houses) and fees for the Mandatory Compensation Scheme.

**X. Miscellaneous**

- |   |                         |
|---|-------------------------|
| 1. Assessing commercial agreements, contract-related advisory, assistance in preparing documentation, trade finance transaction structuring (% of the contract value) | 0.1%, min. PLN 2,000.00 |
|---|-------------------------|

## NOTE

The fee for assessing commercial agreements, contract-related advisory, assistance in preparing documentation and trade finance transaction structuring is quoted net, VAT exclusive. VAT will be added to the amount of the fee and commission in the amount resulting from applicable law.

- |  |            |
|--|------------|
| 2. Mediation in finding foreign trade partners   | PLN 100.00 |
| 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 or via email <sup>40</sup>  | PLN 200.00 |
| – by mail or in the Bank's branch  | PLN 300.00 |
| 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 or via email <sup>40</sup>  | PLN 300.00 |
| – by mail or in the Bank's branch  | PLN 400.00 |
| c) non-standard opinion/information (including information on creditworthiness); instruction submitted via mBank CompanyNet and provided to the Client, as requested:                      |            |
| – via mBank CompanyNet or via email <sup>40</sup>  | PLN 300.00 |
| – by mail or in the Bank's branch  | PLN 400.00 |
| d) non-standard opinion/information (including information on creditworthiness); instruction submitted via a channel other than mBank CompanyNet and provided to the Client, as requested: |            |
| – via mBank CompanyNet or via email <sup>40</sup>  | PLN 400.00 |
| – by mail or in the Bank's branch  | PLN 500.00 |

## NOTE

The fee includes VAT at 23%.

- |  |            |
|--|------------|
| 4. Preparing an opinion for an auditor:  |            |
| a) on the Client's bank accounts (including term deposits), instruction submitted via mBank CompanyNet   | PLN 400.00 |
| b) on the Client's bank accounts (including term deposits), instruction submitted via a channel other than mBank CompanyNet                    | PLN 500.00 |
| c) on the Client's bank accounts (including term deposits) and other products, instruction submitted via mBank CompanyNet                      | PLN 600.00 |
| 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 |

## NOTE

The fee includes VAT at 23%.

- |   |                      |
|---|----------------------|
| 5. Supplementary cashier service                                  |                      |
| a) for domestic banks and their clients                           | negotiable           |
| b) for Clients – % of the value of each transaction               | 0.5%, min. PLN 15.00 |
| 6. Technical accessories for closed cash deposits and withdrawals |                      |
| a) secure B5 envelope for banknotes (1 pc.)                       | PLN 2.00             |
| b) secure B5 envelope for coins (1 pc.)                           | PLN 4.00             |
| c) secure B4 envelope for banknotes (1 pc.)                       | PLN 6.00             |
| d) secure A3 envelope for banknotes (1 pc.)                       | PLN 6.00             |

## NOTE

We charge half the price per envelope when at least 100 secure envelopes are purchased.

- |                                     |           |
|-------------------------------------|-----------|
| e) magnetic card for the night safe |           |
| – first magnetic card               | PLN 10.00 |
| – each subsequent magnetic card     | PLN 30.00 |

## NOTE

If the following accessories are used to make closed cash deposits and withdrawals:

- a) wallet,
- b) box,
- c) key,

we charge a regular fee plus 10%.

<sup>40</sup> instruction can be provided to the Client via email from the moment it is made available by the Bank

7. Preparing a collective package for coins or banknotes	PLN 30.00
8. Issuing a duplicate copy of an agreement/transaction confirmation (at the Client's request) – per one copy	PLN 5.00
9. Issuing a list of transactions (at the Client's request) – per each transaction	PLN 0.50
10. Issuing a list of operations in the Client's accounts (at the Client's request)	PLN 10.00
11. Consolidated statement (monthly fee)	PLN 10.00

NOTE

A consolidated statement includes balances of all bank accounts, a description of term deposits (excluding Auto Overnight – an automatic deposit account, and Automatic Overnight Deposit) and the Client's loans granted by the Bank. We issue consolidated statements on a monthly basis.

12. Paper-based appendices confirming transactions listed in a given bank statement	PLN 150.00
---	------------

NOTE

The fee is a lump sum collected once a month as part of "periodical settlement".

13. Forwarding and verifying wire and SWIFT keys of other banks	PLN 30.00
14. Making photocopies of documents for the Client at the Client's request – per each photocopy page	PLN 0.50
15. Processing a single "Consent to Debit the Account" form as part of the "Direct Debit Plus" service (we charge the fee to the payee who is the Bank's Client)	PLN 5.00
16. Reporting and delivering, as agreed with the Client, a single "Consent to Debit the Account" form received from the payer's bank (we charge the fee to the payee who is the Bank's Client)	PLN 5.00
17. Reporting and delivering, as agreed with the Client, a single "Withdrawal of Consent to Debit the Account" form received from the payer's bank (we charge the fee to the payee who is the Bank's Client)	PLN 1.00

NOTE to points 16-17

We charge the fee collectively once a month to an account specified by the Client.

18. Issuing the "Certificate on Granting or Changing the Payee Identification Number (NIW)" at the Client's request	PLN 100.00
---	------------

NOTE

We collect the fee from Clients who are non-residents. We use the Payee Identification Number for the purpose of executing settlements in PLN under direct debit to identify the payee who is a non-resident (an entity that does not hold the Polish tax identification number (NIP))

19. Delivering a direct debit instruction to the bank of the payer (payment card user) related to the settlement of transactions carried out using a payment card (according to a separate agreement between the Client and the Bank)	PLN 1.00
20. International transfer or transfer in a foreign currency from another domestic bank whereby the ordering party authorises the Bank to charge fees and commissions and to debit their account (OUR option) – fee paid by the ordering party	PLN 60.00
21. Return of an international transfer or a transfer in a foreign currency from another domestic bank – fee paid by the ordering party	PLN 200.00
22. Cancelling an incoming SEPA Credit Transfer – fee paid by the ordering party	PLN 20.00
23. Handling a request about the status of a SEPA Credit Transfer – fee paid by the ordering party	PLN 20.00
24. Handling a request about correction of the value date of a SEPA Credit Transfer – fee paid by the ordering party	PLN 20.00 plus interest cost
25. mBank InvoiceNet – online invoice presentment system	
a) subscription fee for using the system without the Client's company logo	
– for a Client who holds a current account/an auxiliary account with the Bank	PLN 100.00
– for a Client who does not hold a current account/an auxiliary account with the Bank	PLN 200.00
b) subscription fee for using the system with the Client's company logo	
– for a Client who holds a current account/an auxiliary account with the Bank	PLN 200.00
– for a Client who does not hold a current account/an auxiliary account with the Bank	PLN 300.00
c) granting access to the system to a new user	PLN 50.00

NOTE

The subscription fee includes VAT at 23%. We charge the subscription fee in arrears for each commenced calendar month of the agreement validity period.

26. Disclosing recorded phone or electronic communication which resulted or may have resulted in the Client entering into a transaction in financial instruments, from the period not exceeding one year before the Client filed the request for disclosure of the recorded communication:	
a) if the request pertains to records from a period not longer than one calendar month	PLN 1,200.00
b) if the request refers to records from a period longer than one calendar month for each subsequent commenced calendar month covered by the request	PLN 1,200.00 + PLN 900.00

27. Disclosing recorded phone or electronic communication which resulted or may have resulted in the Client entering into a transaction in financial instruments, from the period earlier than one year before the Client filed the request for disclosure of the recorded communication:
- a) if the request pertains to records from a period not longer than one calendar month PLN 2,400.00
  - b) if the request refers to records from a period longer than one calendar month PLN 2,400.00 + PLN 1,800.00  
for each subsequent commenced calendar month covered by the request

## XI. SME Packages Withdrawn from the Bank's Offer

### A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019

- 1. Using a flexible account, including: PLN 90.00 (per month)
  - standard administration of the account (as per Section I.A. point 3) and
  - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module)
- 2. Using a flexible account plus, including: PLN 140.00 (per month)
  - standard administration of the account (as per Section I.A. point 3) and
  - granting access (and parameterization) to and using mBank CompanyNet (basic transaction module) and
  - Auto Overnight – automatic overnight deposit

#### NOTE

If administration of the account covers also the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00 respectively. If the Bank keeps accounts of at least two Clients related by capital or organisation, i.e. through the owner / a co-owner / a shareholder, the fees defined in point 1 and 2 are PLN 75.00 and PLN 125 respectively.

- 3. Using any two additional modules of mBank CompanyNet no fee
  - per module as part of every system installation
- 4. Using the third or next additional module of mBank CompanyNet PLN 30.00 (per month)
  - per module as part of every system installation

#### NOTE

The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and Business News module).

- 5. Using the mBank CompanyConnect service PLN 100.00 (per month)
- 6. Issuing a VISA Business Debit payWave card no fee
- 7. Using a VISA Business Debit payWave card PLN 5.00 (per month)
- 8. Withdrawing cash using a Visa Business Debit payWave card at Planet Cash ATMs PLN 1.00
- 9. Depositing cash using a Visa Business payWave debit card in a cash deposit machine of:
  - a) the Bank 0.1%, min. PLN 5.00
  - b) Euronet 0.1%, min. PLN 5.00
- 10. Issuing a VISA Business Debit payWave card PLN 30.00  
(we charge the fee if the Client withdraws from the Agreement)
- 11. Issuing a VISA Business payWave card PLN 50.00
- 12. Renewing a VISA Business payWave card PLN 50.00
- 13. Using a Visa Business payWave card PLN 10.00 (per month)
- 14. Issuing a MasterCard Corporate PayPass card PLN 50.00
- 15. Renewing a MasterCard Corporate PayPass card PLN 50.00
- 16. Using a MasterCard Corporate PayPass card PLN 10.00 (per month)
- 17. Transfer in PLN ordered in mBank CompanyNet:
  - a) from 1 to 50 transfers in PLN per month (per transfer) PLN 1.50
  - b) 51 or more transfers PLN per month (per transfer) PLN 1.00
- 18. Express Elixir express transfer in PLN – debited to the account PLN 6.00
- 19. Blue Cash express transfer in PLN – debited to the account PLN 6.00
- 20. SEPA Credit Transfer /Single Euro Payments Area
  - a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) and:

- IBAN of the beneficiary is given
- SHA cost option is selected, i.e. the ordering party covers the costs of the transferring bank, whereas costs of third party banks are covered by the beneficiary
  - a) from 1 to 50 SEPA transfers per month (for each transfer) PLN 1.50
  - b) 51 and more SEPA transfers per month (for each transfer) PLN 1.00

#### NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in euro.

SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.

In accordance with the applicable rules specified for the SEPA Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.

21. SEPA Credit Transfer to the Client's bank account kept with the Bank no fee

## B. SME Packages offered until 24 October 2014

### 1. SME Package Nowy EFEKT

1. Standard administration of an account (as per Section I.A. point 3) and granting access (including parameterisation) to and using mBank CompanyNet (basic transaction module) PLN 90.00 (per month)

#### NOTE

If administration of an account also covers the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00, respectively.

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)

#### NOTE

The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

5. Using the mBank CompanyNet Business News module PLN 30.00 (per month)
6. Using the FX mPlatform no fee
7. Issuing a VISA Business Debit payWave card no fee
8. Using a VISA Business Debit payWave card PLN 5.00 (per month)
9. Withdrawing cash at Planet Cash ATMs using a Visa Business Debit payWave card PLN 1.00
10. Issuing a VISA Business Debit payWave card (we charge the fee if the Client withdraws from the Agreement) PLN 30.00
11. Transfer in PLN ordered via mBank CompanyNet PLN 1.50
12. International transfer or transfer in a foreign currency from another domestic bank to a Client holding an account with the Bank (as per Section I.C. point 1) no fee
13. Closed cash deposit in PLN to own account – % of the deposited amount
  - in the Bank's branch 0.45%, min. PLN 30.00
  - in the sorting office/night safe 0.25%
14. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount
  - in the Bank's branch 0.9%, min. PLN 30.00
  - in the sorting office/night safe 0.7%
15. SEPA Credit Transfer /Single Euro Payments Area PLN 1.50
  - a transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) and:
    - IBAN of the beneficiary is given
    - SHA cost option is selected, i.e. the ordering party covers the costs of the transferring bank, whereas costs of third party banks are covered by the beneficiary

### 2. SME Package Nowy EFEKT Plus

1. Standard administration of an account (as per Section I.A. point 3) and granting access (including parameterisation) to and using mBank CompanyNet (basic transaction module) 140.00 (per month)

#### NOTE

If administration of an account covers also the additional services listed in Section I.A. point 2 or 3, the monthly fee increases by PLN 140.00 or PLN 280.00, respectively.

- |  |                       |
|--|-----------------------|
| 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 – for 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) |

**NOTE**

The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

- |  |                       |
|--|-----------------------|
| 5. Using the mBank CompanyNet Business News module   | PLN 30.00 (per month) |
| 6. Using the FX mPlatform  | no fee                |
| 7. Issuing a VISA Business Debit payWave card  | no fee                |
| 8. Using a VISA Business Debit payWave card  | PLN 5.00 (per month)  |
| 9. Withdrawing cash at Planet Cash ATMs using a Visa Business Debit payWave card   | PLN 1.00              |
| 10. Issuing a VISA Business Debit payWave card (we charge the fee if the Client withdraws from the Agreement)  | PLN 30.00             |
| 11. Issuing a VISA Business payWave card   | PLN 50.00             |
| 12. Renewing a VISA Business payWave card  | PLN 50.00             |
| 13. Using a Visa Business payWave card   | PLN 10.00 (per month) |
| 14. Issuing a MasterCard Corporate PayPass card  | PLN 50.00             |
| 15. Renewing a MasterCard Corporate PayPass card   | PLN 50.00             |
| 16. Using a MasterCard Corporate PayPass card  | PLN 10.00 (per month) |
| 17. Transfer in PLN ordered via mBank CompanyNet   | PLN 1.90              |
| 18. International transfer or transfer in a foreign currency from another domestic bank to a Client holding an account with the Bank (as per Section I.C. point 1)   | no fee                |
| 19. SEPA Credit Transfer /Single Euro Payments Area/<br>– transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks)<br>and:<br>– including the BIC code of the beneficiary's bank<br>– including the account number of the beneficiary in the IBAN standard<br>– defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary | PLN 1.90              |

**NOTE**

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.

SEPA Credit Transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.

In accordance with the applicable rules specified for the SEPA Credit Transfer Scheme, the maximum settlement period is 1 business day from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the Credit Transfer by the beneficiary's bank.

- |   |   |
|---|---|
| 20. Maintaining Auto Overnight – automatic overnight deposit account  | no fee                                      |
| 21. Closed cash deposit in PLN to own account – % of the deposited amount<br>– in the Bank's branch<br>– in the sorting office/night safe   | PLN 0.25%<br>0.45%, min. PLN 30.00<br>0.25% |
| 22. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount<br>– in the Bank's branch<br>– in the sorting office/night safe | 0.9%, min. PLN 30.00<br>0.7%                |

**C. SME Packages offered until 5 May 2009**

**1. SME Package EFEKT**

- |  |                       |
|--|-----------------------|
| 1. Standard administration of an account (as per Section I.A. point 3) and granting access (including parameterisation) to and using mBank CompanyNet (basic transaction module) | PLN 90.00 (per month) |
|--|-----------------------|

**NOTE**

If administration of an account also covers the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00, respectively.

- |  |                       |
|--|-----------------------|
| 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) |

**NOTE**

The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

- |   |                         |
|---|-------------------------|
| 5. Using the mBank CompanyNet Business News module  | PLN 30.00 (per month)   |
| 6. Using the FX mPlatform   | no fee                  |
| 7. Issuing a VISA Business payWave card   | PLN 50.00               |
| 8. Renewing a VISA Business payWave card  | PLN 50.00               |
| 9. Using a Visa Business payWave card   | PLN 10.00 (per month)   |
| 10. Issuing a MasterCard Corporate PayPass card   | PLN 50.00               |
| 11. Renewing a MasterCard Corporate PayPass card  | PLN 50.00               |
| 12. Using a MasterCard Corporate PayPass card   | PLN 10.00 (per month)   |
| 13. International transfer or transfer in a foreign currency from another domestic bank to a Client holding an account with the Bank (as per Section I.C. point 1)  | no fee                  |
| 14. Closed cash deposit in PLN to own account – % of the deposited amount   |                         |
| – in the Bank's branch  | 0.45%, min. PLN 30.00   |
| – in the sorting office/night safe  | 0.25%                   |
| 15. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount   |                         |
| – in the Bank's branch  | 0.9%, min. PLN 30.00    |
| – in the sorting office/night safe  | 0.7%                    |
| 16. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – % of the withdrawn amount                                   | 0.35%<br>min. PLN 30.00 |
| 17. Open cash withdrawal in the account currency (other than PLN) from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – % of the withdrawn amount | 0.9%<br>min. PLN 30.00  |

**2. SME Package EFEKT Plus**

- |  |                    |
|--|--------------------|
| 1. Standard administration of an account (as per Section I.A. point 3) and granting access (including parameterisation) to and using mBank CompanyNet (basic transaction module) | 140.00 (per month) |
|--|--------------------|

**NOTE**

If administration of an account also covers the additional services listed in Section I.A. point 4 or 5, the monthly fee increases by PLN 140.00 or PLN 280.00, respectively.

- |  |                       |
|--|-----------------------|
| 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) |

**NOTE**

The following modules are regarded as additional modules of mBank CompanyNet: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Accounts, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module).

- |  |                       |
|--|-----------------------|
| 5. Using the mBank CompanyNet Business News module | PLN 30.00 (per month) |
| 6. Using the FX mPlatform                          | no fee                |
| 7. Issuing a VISA Business payWave card            | PLN 50.00             |
| 8. Renewing a VISA Business payWave card           | PLN 50.00             |
| 9. Using a Visa Business payWave card              | PLN 10.00 (per month) |
| 10. Issuing a MasterCard Corporate PayPass card    | PLN 50.00             |
| 11. Renewing a MasterCard Corporate PayPass card   | PLN 50.00             |
| 12. Using a MasterCard Corporate PayPass card      | PLN 10.00 (per month) |



13. Access to the home banking system (per each installation)	PLN 95.00 (per month)
14. Maintaining Auto Overnight – automatic overnight deposit account	PLN 50.00 (per month)
15. Maintaining a securities account	PLN 30.00 (per month)
16. International transfer or transfer in a foreign currency from another domestic bank to a Client holding an account with the Bank (as per Section I.C. point 1)	no fee
17. Closed cash deposit in PLN to own account – % of the deposited amount	
– in the Bank's branch	0.45%, min. PLN 30.00
– in the sorting office/night safe	0.25%
18. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – % of the deposited amount	
– in the Bank's branch	0.9%, min. PLN 30.00
– in the sorting office/night safe	0.7%
19. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the withdrawn amount	0.35% min. PLN 30.00
20. Open cash withdrawal in the account currency (other than PLN) from own account both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the withdrawn amount	0.9% min. PLN 30.00

## XII. Lump sum telecommunications fees

FAX	Fee in PLN for the first page:	Fee in PLN for each additional page:
Fax – in Poland	3,00	2,00
Fax – abroad		
– Europe	7,50	2,50
– Canada and USA	15,00	5,00
– other countries	30,00	10,00

SWIFT	Fee in PLN for one message normal priority	Fee in PLN for one message high priority
Opening a letter of credit, granting a guarantee	30,00	50,00
International payment, documentary collection, other	6,00	10,00 <sup>*)</sup>

<sup>\*)</sup> does not apply to international payment