List of significant changes in the Tariff (from July 1, 2026)

Position in the Tariff's version in force till June 30, 2026	Position in the Tariff's version in force from July 1, 2026
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
5. Account administration: PLN 420.00 (per month) – maintenance of a (current and auxiliary) account, – unlimited number of transfers between the Client's accounts within the Bank under the same account agreement, – 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.*	5. Account administration: PLN 420.00 (per month) – maintenance of a (current and auxiliary) account, – unlimited number of transfers between the Client's accounts within the Bank under the same account agreement, – 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 fees for opening and administering account of trade unions, sports clubs, charitable organisations and foundations other than family foundations/ family foundations in organisation (provided they do not conduct business activity), as well as account in which funds of company social benefit funds are held.*
18. Cash handling by the back office deposit machine: a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly — PLN 1,850.00 (per month) b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly — PLN 2,450.00 (per month) c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly — PLN 2,100.00 (per month) d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly — PLN 2,850.00 (per month)	18. Cash handling by the back office deposit machine: a) first option: 1 cash cassette 1200 banknotes, up to 5 collections of cash monthly — PLN 1,950.00 (per month) b) second option: 1 cash cassette 1200 banknotes, up to 10 collections of cash monthly — PLN 2,550.00 (per month) c) third option: 1 cash cassette 2200 banknotes, up to 5 collections of cash monthly — PLN 2,250.00 (per month) d) fourth option: 1 cash cassette 2200 banknotes, up to 10 collections of cash monthly — PLN 2,950.00 (per month) e) fee for an out of schedule cash-in-transit service for the models specified in points. a-d: — PLN 95.00
27. Client's written order for the Bank to contact another domestic bank, related to: PLN 250.00 plus the other bank's fees a) enquiry about a domestic payment (outgoing or incoming) correctly executed and settled by the Bank b) identification of an incoming domestic payment NOTE *We collect the fee for each action listed in point 28 a and b.*	27. Client's order for the Bank to contact another domestic bank, related to: PLN 250.00 plus the other bank's fees a) enquiry about a domestic payment (outgoing or incoming) correctly executed and settled by the Bank b) identification of an incoming domestic payment NOTE *We collect the fee for each action listed in point 27 a and b.*
36. Access to Upload, an online app for downloading — PLN 700.00	36. Set up of the communication channel for file exchange — PLN 1,000.00

electronic reports pertaining to the following services: (one-off fee) Collect - analytical accounting, Collect – aggregate accounting, Direct Debit Plus, e-Zgoda	between the Client and the bank for the Collect Product - aggregate accounting, Direct Debit Plus, eConsent
45. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in term deposits held with the Bank as at the beginning of the first business day of each calendar year 0.32% of the total of positive balances in PLN (the entire balance) at the beginning of the first business day of each calendar year in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in the Client's term deposits held with the Bank NOTE *To calculate the total balance, we add up the positive balances of accounts, Auto Overnight deposits and term deposits maintained in currencies other than PLN – and we convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.* *The Bank calculates the commission at the beginning of the first business day of each calendar year and charges the commission within 30 days from that date.* *If the Client entered into more than one current account agreement or auxiliary account agreement with the Bank or entered into an agreement on Auto Overnight – automatic deposit account or Auto Overnight – Automatic Overnight Deposit (one or more) with the Bank, or at least one term deposit agreement, we calculate and charge the commission on the basis of only one current account agreement or auxiliary account agreement or term deposit agreement with reference to the aggregated positive balances of accounts maintained under all such agreements.* NOTE *We will not calculate and collect the commission for maintaining a pre-defined balance as at the beginning of the first business day of every calendar year as at 2 January 2026.*	45. Maintaining a total of positive balances exceeding jointly PLN 5 million in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in term deposits held with the Bank as at the beginning of the first business day of each calendar year 0.32% of the total of positive balances in PLN (the entire balance) at the beginning of the first business day of each calendar year in all current accounts, auxiliary accounts, Auto Overnight – automatic deposit accounts or Auto Overnight – Automatic Overnight Deposits, and in the Client's term deposits held with the Bank NOTE *To calculate the total balance, we add up the positive balances of accounts, Auto Overnight deposits and term deposits maintained in currencies other than PLN – and we convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.* *The Bank calculates the commission at the beginning of the first business day of each calendar year and charges the commission within 30 days from that date.* *If the Client entered into more than one current account agreement or auxiliary account agreement with the Bank or entered into an agreement on Auto Overnight – automatic deposit account or Auto Overnight – Automatic Overnight Deposit (one or more) with the Bank, or at least one term deposit agreement, we calculate and charge the commission on the basis of only one current account agreement or auxiliary account agreement or term deposit agreement with reference to the aggregated positive balances of accounts maintained under all such agreements.*
B. International transfers	
3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank	3. International transfer in a foreign currency or transfer in a foreign currency to an account held with another domestic bank

<table>
<tr>
<td>
<table>
<tr><th>Order execution mode:</th><th>Value date for the beneficiary's bank:</th><th>Execution of:</th><th>Of the value transferred:</th></tr>
<tr><td>STANDARD</td><td>D+2</td><td>payment instruction not subject to the Payment Services Act of 19 August 2011</td><td>0.4%, min. PLN 40.00 max. PLN 200.00</td></tr>
<tr><td>URGENT</td><td>D+1</td><td>payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS, HUF, NOK, RON, SEK, TRY, USD and ZAR</td><td>0.45%, min. PLN 50.00 max. PLN 300.00</td></tr>
<tr><td>EXPRESS</td><td>D</td><td>payment instruction in EUR, GBP and USD</td><td>0.5%, min. PLN 60.00</td></tr>
</table>
where D stands for the date of executing the Client's payment instruction by the Bank
</td>
<td>
<table>
<tr><th>Order execution mode:</th><th>Value date for the beneficiary's bank:</th><th>Execution of:</th><th>Of the value transferred:</th></tr>
<tr><td>STANDARD</td><td>D+2</td><td>payment instruction not subject to the Payment Services Act of 19 August 2011</td><td>0.4%, min. PLN 40.00 max. PLN 200.00</td></tr>
<tr><td>URGENT</td><td>D+1</td><td>payment instruction in CAD, CHF, CZK, DKK, EUR, GBP, ILS, HUF, NOK, RON, SEK, TRY, USD and ZAR</td><td>0.45%, min. PLN 50.00 max. PLN 300.00</td></tr>
<tr><td>EXPRESS</td><td>D</td><td>payment instruction in EUR, GBP and USD</td><td>0.5%, min. PLN 60.00</td></tr>
</table>
where D stands for the date of executing the Client's payment instruction by the Bank
</td>
</tr>
<tr>
<td>7. SEPA Credit Transfer /Single Euro Payments Area/ PLN 2.95</td>
<td>7. SEPA Credit Transfer /Single Euro Payments Area/:
a) instructed via the electronic banking system PLN 2.95
b) instructed via a Transfer Order message PLN 6.00</td>
</tr>
<tr>
<td>10. Client's written order for the Bank to contact another bank, related to: PLN 250.00 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 10 a, b and c.</td>
<td>10. Client's written order for the Bank to contact another bank, related to: PLN 250.00 plus the other bank's fees
a) questions regarding an international transfer that has been correctly executed and settled by the Bank (outgoing or incoming)
b) identifying an incoming international transfer
NOTE
We collect the fee for each action listed in 10 a, b.</td>
</tr>
<tr>
<td></td>
<td>11. Client's written order for the Bank to contact another bank, related to cancelling or changing the payment details of an outgoing international transfer PLN 250.00 plus the other bank's fees</td>
</tr>
<tr><td colspan="2"></td></tr>
<tr><td colspan="2">E. Package for Small and Medium-sized Enterprises [15/16]</td></tr>
</table>

[15] Package for small and medium-sized enterprises is offered only to clients who are Polish residents.
[16] 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.

Type of commission / fee	SME Package "Pakiet rozwój	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce"
Withdrawing cash by Visa Business payWave card/Mastercard Business Debit WOŚP at ATMs operated by:				
Planet Cash	according to the Tariff	PLN 1.50 (for every transaction)	according to the Tariff	according to the Tariff
At other ATMs and at the Bank's cash desks in Poland and abroad	N/A	PLN 3.00 (for every transaction)	N/A	N/A

Type of commission / fee	SME Package "Pakiet rozwój	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce"
Withdrawing cash by Visa Business payWave card/Mastercard Business Debit WOŚP at ATMs operated by:				
Planet Cash	according to the Tariff	PLN 1.50 (for every transaction)	according to the Tariff	according to the Tariff
At other ATMs and at the Bank's cash desks in Poland and abroad	according to the Tariff	PLN 3.00 (for every transaction)	according to the Tariff	according to the Tariff

F. Other Account Service

17. Request for Transfer Service (passive version)
    a) Providing access to the account from abroad (submitting orders in the form of Request for Transfer messages) — PLN 500.00
    b) Using the service of placing orders in the form of Request for Transfer messages — PLN 100.00 (per month)
    c) Rejection by the Bank of an instruction in the form of SWIFT MT101 message confirmed by a SWIFT message — PLN 10.00

17. Request for Transfer Service (passive version)
    a) Providing access to the account from abroad (submitting orders in the form of Request for Transfer messages), charged separately for each activation of the ordering bank under the service — PLN 500.00 (one-off fee)
    b) Using the service of placing orders in the form of Request for Transfer messages — PLN 100.00 (per month)
    c) Rejection by the Bank of an instruction in the form of SWIFT MT101 message confirmed by a SWIFT message — PLN 10.00

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

4. The Bank's exposure in respect of an issued guarantee, counter-guarantee, surety, stand-by letter of credit or confirmation of a non-mBank guarantee or a stand-by letter of credit - % of the exposure amount, for every commenced quarter — 0.6%, min. PLN 500.00

4. The Bank's exposure in respect of an issued guarantee, counter-guarantee, surety, stand-by letter of credit or confirmation of a non-mBank guarantee or a stand-by letter of credit - % of the exposure amount, for each commenced three-month period — 0.6%, min. PLN 500.00

VII. Letters of Credit

A. mBank Documentary Letters of Credit	
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 quarter, in the case of: a) pre-paid letter of credit 0.2%, min. PLN 300.00 b) letter of credit secured otherwise, as agreed with the Bank 0.2%, min. PLN 300.00	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 three-month period, in the case of: a) pre-paid letter of credit 0.2%, min. PLN 300.00 b) letter of credit secured otherwise, as agreed with the Bank 0.2%, min. PLN 300.00
B. non-mBank Documentary Letters of Credit	
2. 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 quarter, depending on the opening bank negotiable min. PLN 500.00	2. 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 each commenced three-month period, depending on the opening bank negotiable min. PLN 500.00
X. Other fees and commissions	
6. Technical accessories for closed cash deposits and withdrawals a) magnetic card for the night safe PLN 40.00	6. Technical accessories for closed cash deposits and withdrawals a) magnetic card for the night safe- fee charged at the time of submitting the application for issuance of the card PLN 40.00