

Changes in the Tariff (from December 30, 2020)

Position in the Tariff's version in force till December 29, 2020	Position in the Tariff's version in force from December 30, 2020
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>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</p> <p style="text-align: center; margin-left: 100px;">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</p> <p>NOTE <i>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.</i></p>	<p>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 beginning of the first business day of each calendar year</p> <p style="text-align: center; margin-left: 100px;">0.25% 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</p> <p>NOTE <i>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.</i></p>

42. Additional commission for balance increase

0.2% of the positive difference between the sum of positive balances at the beginning of the first business day of a calendar year and the sum of positive balances at the beginning of 15 December of the previous calendar year. The sum of positive balances is a total of positive balances 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

NOTE

- 1/ 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,
- 2/ the commission is calculated based on the positive difference between the sum of positive balances at the beginning of the first business day of a calendar year and the sum of positive balances at the beginning of 15 December of the previous calendar year. The sum of positive balances is a total of positive balances 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,
- 3/ we charge the commission if the positive difference referred to in (2) exceeds PLN 20 million,
- 4/ 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 convert the balances in other currencies into PLN using the average exchange rate from the applicable Table of Exchange Rates of mBank S.A.,
- 5/ 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.