

Changes in the Tariff (from October 1, 2020)

Position in the Tariff's version in force until September 30, 2020	Position in the Tariff's version in force from October 1, 2020
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>6. Bank statements:</p> <p>a) electronic statement no fee</p> <p>b) paper statement PLN 10.00</p> <p>NOTE</p> <p><i>We calculate the fee for each paper statement and charge it collectively once a month as part of "periodical settlement".</i></p> <p>additionally, at the Client's request:</p> <p>c) paper statement PLN 20.00</p> <p>d) electronic copies of bank statements:</p> <p>for each bank statement in 1-25 copies PLN 20.00</p> <p>for each subsequent bank statement in 26-100 copies PLN 10.00</p> <p>for each subsequent bank statement in 101-250 copies PLN 5.00</p> <p>bank statements in over 250 copies PLN 2,000.00 (regardless of the number of copies)</p> <p>NOTE</p> <p><i>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".</i></p> <p><i>Copies of bank statements are delivered in one form, selected by the Client.</i></p> <p><i>In the case of electronic statements in the MT940 format, we calculate the fee for each account in the file.</i></p> <p>e) bank statement in the SAF-T format PLN 50.00 (available in mBank CompanyNet)</p> <p>NOTE</p> <p><i>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".</i></p> <p><i>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).</i></p>	<p>6. Bank statements:</p> <p>a) electronic statement no fee</p> <p>b) paper statement PLN 10.00</p> <p>NOTE</p> <p><i>We calculate the fee for each paper statement and charge it collectively once a month as part of "periodical settlement".</i></p> <p>additionally, at the Client's request:</p> <p>c) paper statement PLN 20.00</p> <p>d) electronic copies of bank statements:</p> <p>for each bank statement in 1-25 copies PLN 20.00</p> <p>for each subsequent bank statement in 26-100 copies PLN 10.00</p> <p>for each subsequent bank statement in 101-250 copies PLN 5.00</p> <p>bank statements in over 250 copies PLN 2,000.00 (regardless of the number of copies)</p> <p>NOTE</p> <p><i>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".</i></p> <p><i>Copies of bank statements are delivered in one form, selected by the Client.</i></p> <p>e) bank statement in the SAF-T format PLN 50.00 (available in mBank CompanyNet)</p> <p>NOTE</p> <p><i>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".</i></p> <p><i>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).</i></p>
21. Postal order with confirmation of receipt executed via the electronic banking system PLN 2.50	21. Postal order with confirmation of receipt executed via the electronic banking system PLN 3.50
40. Maintenance of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) under the same bank account agreement – % of the amount of the total balance of accounts reduced by EUR 250 thousand or CHF 250 thousand or CZK 250 thousand or DKK 250 thousand or SEK 250 thousand or NOK 250 thousand or HUF 250 thousand, respectively:	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:
a) maintained in EUR	

$$\left[\frac{\text{(amount of the account balance in EUR - EUR 250 thousand)}}{360} \right] * (|EONIA| + 0.1\%) \text{ min. EUR 1.00}$$
 b) maintained in CHF

$$\left[\frac{\text{(amount of the account balance in CHF - CHF 250 thousand)}}{360} \right] * (|LIBOR CHF S/N| + 0.06\%) \text{ min. CHF 1.00}$$
 c) maintained in CZK:

$$\left[\frac{\text{(amount of the account balance in CZK - CZK 250 thousand)}}{360} \right] * (|CZK 2W Repo Rate| - 3.5\%) \text{ min. CZK 1.00}$$
 d) maintained in DKK:

$$\left[\frac{\text{(amount of the account balance in DKK - DKK 250 thousand)}}{360} \right] * (|DKK Denmark Nationalbank CD rate| + 0.25\%) \text{ min. DKK 1.00}$$
 e) maintained in SEK:

$$\left[\frac{\text{(amount of the account balance in SEK - SEK 250 thousand)}}{360} \right] * (|Sweden Repo Rate| + 0.5\%) \text{ min. SEK 1.00}$$
 f) maintained in SEK:

$$\left[\frac{\text{(amount of the account balance in NOK - NOK 250 thousand)}}{360} \right] * (|Norway Sight Deposit Rate| + 0.5\%) \text{ min. NOK 1.00}$$
 g) maintained in HUF:

$$\left[\frac{\text{(amount of the account balance in HUF - HUF 250 thousand)}}{360} \right] * (|BUBOR ON - 0.5\%|) \text{ min. HUF 1.00}$$

NOTE

The Bank reserves the right to calculate and charge the fee (the Bank is not obliged to calculate or charge the fee). If we exercise this right:

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*
- CZK 2W Repo Rate, or*
- DKK Denmark Nationalbank CD rate, or*
- SWEDEN Repo Rate, or*
- Norway Sight Deposit Rate, or*
- BUBOR ON,*

of the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) reduced by EUR 250 thousand or CHF 250 thousand or CZK 250 thousand or DKK 250 thousand or SEK 250 thousand or NOK 250 thousand or HUF 250 thousand, respectively - if the total balance exceeds EUR 250 thousand or CHF 250 thousand or CZK 250 thousand or DKK 250 thousand or SEK 250 thousand or NOK 250 thousand or HUF 250 thousand,

2/ *we calculate the commission in the account currency, i.e. in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively.*

We do not calculate and do not charge any commission:

1/ *if the total balance on all current and auxiliary accounts of the Client with positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) is below or equals EUR 250 thousand or CHF 250 thousand or CZK 250 thousand or DKK 250 thousand or SEK 250 thousand or NOK 250 thousand or HUF 250 thousand, respectively,*

2/ *for the currencies EUR, CHF, DKK, SEK and NOK - if on the previous business day one of the following rates: EONIA or LIBOR CHF S/N or DKK Denmark Nationalbank's CD rate or Sweden Repo Rate or Norway Sight Deposit Rate amounted to zero or was positive.*

EONIA, LIBOR CHF S/N, CZK 2W Repo Rate and 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.

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.

<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="padding-left: 40px;">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</p> <p><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.</i></p> <p><i>The Bank reserves the right to calculate the commission at the end of 31 December of each calendar year and to charge the commission within 30 days from that date (the Bank is not obliged to calculate and charge the commission).</i></p> <p><i>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 end of 31 December of each calendar year</p> <p style="padding-left: 40px;">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</p> <p><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.</i></p> <p><i>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.</i></p> <p><i>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>
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C. Electronic banking systems

2. mBank CompanyNet – internet banking system			
9. Issuing a Hardware Token	PLN 200.00	9. Issuing a Hardware Token	PLN 300.00
10. Issuing a Mobile Hardware Token	PLN 200.00	10. Issuing a Mobile Hardware Token ²	PLN 300.00
		11. Using a Hardware Token or Mobile Hardware Token (on a monthly basis for each active token) ³	PLN 5.99
<small>² The fee applies from the moment of launching the service by the Bank</small>			
<small>³ effective from 1 November 2020.</small>			

D. Issuing and servicing payment cards

1. Visa Business Debit payWave Card			
5. Issuing a replacement card (if lost)	PLN 40.00	5. Sending a new card or the PIN code to the correspondence address of the card user:	
6. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50	a) by unregistered letter	no fee
7. Sending a card or the PIN code to the Bank’s branch or to the correspondence address of the card user:		b) by courier	PLN 50.00
a) by unregistered letter	no fee	6. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50
b) by courier	PLN 50.00		
9. Withdrawing cash by card		8. Withdrawing cash by card	
a) at ATMs operated by:		a) at ATMs operated by:	

<ul style="list-style-type: none"> - Planet Cash PLN 3.00 - Euronet in Poland PLN 3.00 - Santander Bank Polska S.A. PLN 3.00 	<ul style="list-style-type: none"> 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 4%, min. PLN 10.00 	<ul style="list-style-type: none"> - Planet Cash PLN 3.00 - Euronet in Poland PLN 3.00 - Santander Bank Polska S.A. PLN 3.00 	<ul style="list-style-type: none"> 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
13. Changing a limit/limits:		12. Changing a limit/limits:	
a) changing autorisation limit in the electronic form	no fee	a) changing autorisation limit in the electronic form	no fee
b) changing autorisation limit in paper form	PLN 20.00	b) changing autorisation limit in paper form	PLN 30.00
2. Mastercard Debit Card in EUR⁵			
		1. Issuing a card	EUR 20.00
		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) ⁶	EUR 0.50
		7. Withdrawing cash by card	
		a) in Poland	3%, min. EUR 1.50
		c) 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 autorisation limit/limits in the electronic form	no fee
		⁵ Fees and commission for issuance and use of the card are charged from the moment the Bank has made this card available	
		⁶ For more details visit mBank Group's website at www.mbank.pl	
2. Visa Business Świat		3. Visa Business Świat	
4. Issuing a replacement card (if lost)	PLN 200.00	4. Sending a new card or the PIN code to the correspondence address of the card user:	
5. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50	a) by unregistered letter	no fee
6. Sending a card or the PIN code to the Bank's branch or to the correspondence address of the card user:		b) by courier	PLN 50.00
a) by unregistered letter	no fee	5. Checking account balance via ATM – service available at ATMs offering the service of checking the card balance	PLN 2.50
b) by courier	PLN 50.00		
7. Withdrawing cash by card		7. Withdrawing cash by card	
a) at ATMs operated by:		a) at ATMs operated by:	
- Planet Cash	PLN 3.00	- Planet Cash	PLN 3.00
- Euronet in Poland	PLN 3.00	- Euronet in Poland	PLN 3.00
- Santander Bank Polska S.A.	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	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	4%, min. PLN 10.00	c) at other ATMs and at banks' cash desks abroad	3%, min. PLN 7.00

3. Visa Business payWave Card		4. Visa Business payWave Card	
5. Issuing a replacement card (if lost)	PLN 150.00	5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Issuing a card in express mode (additional fee to 2, 4 and 5)	PLN 500.00 plus shipping cost	6. Sending a new card or the PIN code to the correspondence address of the card user:	
7. Sending a card or the PIN code:		a) by unregistered letter to the correspondence address of the card user	no fee
a) by unregistered letter to the correspondence address of the card user	no fee	b) by courier to the Bank's branch or to the correspondence address of the card user	PLN 50.00
8. Withdrawing cash by card		7. Withdrawing cash by card	
a) in Poland	3%, min. PLN 7.00	a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00	b) abroad	3%, min. PLN 7.00
		11. Activation of multi-currency card service	PLN 20.00
16. Statements of transactions:		16. Statements of transactions:	
a) statement of transactions in the electronic form	no fee	a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 4.00	b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client's request:		additionally, at the Client's request:	
c) copy of the statement of transactions	PLN 10.00 (for a settlement period)	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 ⁸ (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
		⁸ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client	
18. Changing a limit/limits:		18. Changing a limit/limits:	
a) changing the monthly limit, in the electronic form	no fee	a) changing the monthly limit, in the electronic form	no fee
b) changing the monthly limit, in paper form	PLN 20.00	b) changing the monthly limit, in paper form	PLN 30.00
c) changing the authorisation limits, in the electronic form	no fee	c) changing the authorisation limits, in the electronic form	no fee
d) changing the authorisation limits, in paper form	PLN 20.00	d) changing the authorisation limits, in paper form	PLN 30.00
19. Changing the card settlement manner	PLN 50.00 (per card)		
4. MasterCard Corporate PayPass Card		5. MasterCard Corporate PayPass Card	
5. Issuing a replacement card (if lost)	PLN 150.00	5. Issuing a card in express mode (additional fee to 2 and 4)	PLN 500.00 plus shipping cost
6. Issuing a card in express mode (additional fee to 2, 4 and 5)	PLN 500.00 plus shipping cost	6. Sending a new card or the PIN code to the correspondence address of the card user:	
7. Sending a card or the PIN code:		a) by unregistered letter to the correspondence address of the card user	no fee
a) by unregistered letter to the correspondence address of the card user	no fee	b) by courier to the Bank's branch or to the correspondence address of the card user	PLN 50.00
8. Withdrawing cash by card		7. Withdrawing cash by card	
a) in Poland	3%, min. PLN 7.00	a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00	b) abroad	3%, min. PLN 7.00
16. Statements of transactions:		15. Statements of transactions:	
a) statement of transactions in the electronic form	no fee	a) statement of transactions in the electronic form	no fee
b) statement of transactions in the paper form	PLN 4.00	b) statement of transactions in the paper form	PLN 20.00
additionally, at the Client's request:		additionally, at the Client's request:	
c) copy of the statement of transactions	PLN 10.00 (for a settlement period)	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	PLN 200.00

		<p>presenting archived operations¹⁰ (concluded a year before and earlier) (for a settlement period)</p> <p>¹⁰ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client</p>
<p>18. Changing a limit/limits:</p> <p>a) changing the monthly limit, in the electronic form no fee</p> <p>b) changing the monthly limit, in paper form PLN 20.00</p> <p>c) changing the authorisation limits, in the electronic form no fee</p> <p>d) changing the authorisation limits, in paper form PLN 20.00</p> <p>19. Changing the card settlement manner PLN 50.00 (per card)</p>		<p>17. Changing a limit/limits:</p> <p>a) changing the monthly limit, in the electronic form no fee</p> <p>b) changing the monthly limit, in paper form PLN 30.00</p> <p>c) changing the authorisation limits, in the electronic form no fee</p> <p>d) changing the authorisation limits, in paper form PLN 30.00</p>
5. Visa Business Gold payWave Card		6. Visa Business Gold payWave Card
<p>5. Issuing a replacement card (if lost) no fee</p> <p>6. Issuing a card in express mode PLN 500.00 plus shipping cost</p> <p>7. Sending a card by courier:</p> <p>a) to the correspondence address of the card user no fee</p> <p>b) to the Bank's branch PLN 50.00</p> <p>8. Withdrawing cash by card</p> <p>a) in Poland 3%, min. PLN 7.00</p> <p>b) abroad 4%, min. PLN 10.00</p>		<p>5. Issuing a card in express mode PLN 500.00 plus shipping cost</p> <p>6. Sending a new card by courier to the correspondence address of the card user no fee</p> <p>7. Withdrawing cash by card</p> <p>a) in Poland 3%, min. PLN 7.00</p> <p>b) abroad 3%, min. PLN 7.00</p> <p>11. Activation of multi-currency card service PLN 20.00</p>
<p>16. Statements of transactions:</p> <p>a) statement of transactions in the electronic form no fee</p> <p>b) statement of transactions in the paper form PLN 4.00</p> <p>additionally, at the Client's request:</p> <p>c) copy of the statement of transactions PLN 10.00 (for a settlement period)</p>		<p>16. Statements of transactions:</p> <p>a) statement of transactions in the electronic form no fee</p> <p>b) statement of transactions in the paper form PLN 20.00</p> <p>additionally, at the Client's request:</p> <p>c) copy of the statement of transactions PLN 20.00 (for a settlement period)</p> <p>d) one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) (for a settlement period) PLN 20.00</p> <p>e) one-off issuance of a non-standard bank statement presenting archived operations¹⁰ (concluded a year before and earlier) (for a settlement period) PLN 200.00</p> <p>¹⁰ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client</p>
<p>18. Changing a limit/limits:</p> <p>a) changing the monthly limit, in the electronic form no fee</p> <p>b) changing the monthly limit, in paper form PLN 20.00</p> <p>c) changing the authorisation limits, in the electronic form no fee</p> <p>d) changing the authorisation limits, in paper form PLN 20.00</p> <p>19. Changing the card settlement manner PLN 50.00 (per card)</p>		<p>18. Changing a limit/limits:</p> <p>a) changing the monthly limit, in the electronic form no fee</p> <p>b) changing the monthly limit, in paper form PLN 30.00</p> <p>c) changing the authorisation limits, in the electronic form no fee</p> <p>d) changing the authorisation limits, in paper form PLN 30.00</p>
6. MasterCard Corporate Gold PayPass Card		7. MasterCard Corporate Gold PayPass Card
<p>5. Issuing a replacement card (if lost) no fee</p> <p>6. Issuing a card in express mode PLN 500.00 plus shipping cost</p> <p>7. Sending a card by courier:</p> <p>a) the correspondence address of the card user no fee</p> <p>b) to the Bank's branch PLN 50.00</p> <p>8. Withdrawing cash by card</p>		<p>5. Issuing a card in express mode PLN 500.00 plus shipping cost</p> <p>6. Sending a new card by courier to the correspondence address of the card user no fee</p> <p>7. Withdrawing cash by card</p>

a) in Poland 3%, min. PLN 7.00 b) abroad 4%, min. PLN 10.00	a) in Poland 3%, min. PLN 7.00 b) abroad 3%, min. PLN 7.00
16. Statements of transactions: a) statement of transactions in the electronic form no fee b) statement of transactions in the paper form PLN 4.00 additionally, at the Client's request: c) copy of the statement of transactions PLN 10.00 (for a settlement period)	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 20.00 (for a settlement period) d) one-off issuance of a bank statement presenting archived operations PLN 20.00 (concluded a year before and earlier) (for a settlement period) e) one-off issuance of a non-standard bank statement presenting archived operations ¹⁴ PLN 200.00 (concluded a year before and earlier) (for a settlement period) ¹⁴ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client
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 20.00 c) changing the authorisation limits, in the electronic form no fee d) changing the authorisation limits, in paper form PLN 20.00	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 the authorisation limits, in the electronic form no fee d) changing the authorisation limits, in paper form PLN 30.00
19. Changing the card settlement manner PLN 50.00 (per card)	
7. Visa Business Platinum payWave Card	
8. Visa Business Platinum payWave Card	
5. Issuing a replacement card (if lost) no fee 6. Issuing a card in express mode PLN 500.00 (additional fee to 2, 4 and 5) plus shipping cost 7. Sending a card by courier: a) to the correspondence address of the card user no fee b) to the Bank's branch PLN 50.00	5. Issuing a card in express mode PLN 500.00 plus shipping cost 6. Sending a new card by courier to the correspondence address of the card user no fee
8. Withdrawing cash by card a) in Poland 3%, min. PLN 7.00 b) abroad 4%, min. PLN 10.00	7. Withdrawing cash by card a) in Poland 3%, min. PLN 7.00 b) abroad 3%, min. PLN 7.00
	11. Activation of multi-currency card service PLN 20.00
16. Statements of transactions: a) statement of transactions in the electronic form no fee b) statement of transactions in the paper form PLN 4.00 additionally, at the Client's request: c) copy of the statement of transactions PLN 10.00 (for a settlement period)	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 PLN 20.00 (concluded a year before and earlier) (for a settlement period) e) one-off issuance of a non-standard bank statement presenting archived operations ¹⁷ PLN 200.00 (concluded a year before and earlier) (for a settlement period) ¹⁷ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client
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 20.00 c) changing the authorisation limits, in the electronic form no fee d) changing the authorisation limits, in paper form PLN 20.00	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
19. Changing the card settlement manner PLN 50.00 (per card)	

8. Visa Business Prepaid Card		9. Visa Business Prepaid Card	
2. Monthly card fee	negotiable	2. Monthly card fee	PLN 5.00
4. Issuing a copy of the card	PLN 100.00		
8. Withdrawing cash by card - % of the transaction value:		7. Withdrawing cash by card - % of the transaction value:	
a) at all domestic ATMs	PLN 5.00	a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	4%, min. PLN 10.00	b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service	4%, min. PLN 10.00	c) at all cash desks at domestic and foreign banks providing the service	3%, min. PLN 7.00
16. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 300.00	15. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00
9. Visa Profit Prepaid Card		10. Visa Profit Prepaid Card	
2. Monthly card fee	negotiable	2. Monthly card fee	PLN 5.00
4. Issuing a copy of the card	PLN 100.00		
8. Withdrawing cash by card - % of the transaction value:		7. Withdrawing cash by card - % of the transaction value:	
a) at all domestic ATMs	PLN 5.00	a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	4%, min. PLN 10.00	b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service	4%, min. PLN 10.00	c) at all cash desks at domestic and foreign banks providing the service	3%, min. PLN 7.00
16. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 300.00	15. Enabling the Client to order picture cards (personalized front side of the card designed by the Client (Picture Card)	PLN 400.00
10. MasterCard eMoney Prepaid Card (Electronic Money Instrument) 1. Electronic Money redemption PLN 14.90 11. MasterCard eMoney PayPass Prepaid Card (Electronic Money Instrument) 1. Electronic Money redemption PLN 14.90 12. Visa eMoney Prepaid Card (Electronic Money Instrument) 1. Electronic Money redemption PLN 14.90 13. Visa eMoney payWave Prepaid Card (Electronic Money Instrument) 1. Electronic Money redemption PLN 14.90 14. Visa eMoney Prepaid Card in EUR/USD/GBP (Electronic Money Instrument) 1. Electronic Money redemption PLN 14.90 plus currency conversion costs			
NOTE to Section I.D. Subsection 1, 8, 13 and 14 <i>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.</i> NOTE to Section I.D. Subsection 2 <i>In the case of transactions made in a foreign currency we don't charge a commission for converting transactions.</i> NOTE to Section I.D. Subsection 3, 5 and 7 <i>In the case of transactions made in foreign currencies other than EUR we charge a commission of up to 2.5% for converting transactions.</i> NOTE to Section I.D. Subsection 14 <i>In the case of transactions made in a currency other than the card's settlement currency we charge a commission of 3% for converting transactions.</i>		NOTE to Section I.D. Subsection 1 and 9 <i>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.</i> NOTE to Section I.D. Subsection 2 <i>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.</i> NOTE to Section I.D. Subsection 3, 5 and 7 <i>In the case of transactions made in a foreign currency we don't charge a commission for converting transactions.</i> NOTE to Section I.D. Subsection 4, 6 and 8 <i>In the case of transactions made in foreign currencies we charge a commission of up</i>	

				to 2.5% for converting transactions. <i>If we activated the multi-currency service for currencies indicated for a given card, we do not charge any additional commission for currency conversion.</i>
E. Packages for Small and Medium-sized Enterprises 18 / 19		E. Package for Small and Medium-sized Enterprises 20 / 21		
¹⁸ Package for small and medium-sized enterprises is offered only to clients who are Polish residents.		²⁰ Package for small and medium-sized enterprises is offered only to clients who are Polish residents.		
¹⁹ 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 eCommerce Package to Clients who concluded a Bank Account Agreement after the Package has been launched by the Bank.		²¹ 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.		
F. Other Account Service				
				7. Filing a new or changing the Specimen Signature Card to the bank account agreement 50,00 zł
11. Gotowość przekazywania wyciągu SWIFT MT940/MT941/MT942/MT950 z pojedynczego rachunku za pośrednictwem systemów bankowości elektronicznej lub za pośrednictwem SWIFT	50,00 zł (miesięcznie)			12. Readiness to provide SWIFT MT940/MT941/MT942/MT950 statements from a single account via electronic banking systems or SWIFT ²⁴ PLN 50.00 (per month)
				13. Readiness to provide SWIFT MT940/MT941/MT942/MT950 statements (from all accounts) via electronic banking systems or SWIFT ²⁵ 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 ²⁵ PLN 100.00
				15. Changes in the parameterization of SWIFT MT940/MT941/MT942/MT950 statements provided via electronic banking systems or SWIFT ²⁵ 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 ²⁵ no fee
				b) by the Bank's employee on the basis of the Client's instruction ²⁶ PLN 50.00
				²⁴ Effective till 30 November 2020
				³⁵ Effective from 1 December 2020
				²⁶ Effective as of availability of MT940/MT942 activation/deactivation by the Client's administrator in mBank CompanyNet
19. Issuing a confirmation of a surplus/shortage of cash in a closed deposit and providing it to the Client, as indicated by him:				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	no fee			a) via the electronic banking system
b) in paper form	PLN 20.00			b) in paper form
				PLN 10.00
				PLN 30.00
Chapter III. Loans				
5. Commission on prepayment of a loan - % of the loan amount	min. 2.5%			5. Commission on prepayment of a loan - % of the loan amount 2.5%
NOTE				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.				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	min. 2.5%			6. Commission for early termination of the agreement 2.5%
- % of the loan amount				- % of the loan amount
NOTE				NOTE
We charge the commission for revolving loans on the loan amount granted.				We charge the commission for revolving loans on the loan amount granted.
Items removed				New or changed items