

List of significant changes in the Tariff (from January 31, 2025)

Position in the Tariff's version in force till January 30, 2025	Position in the Tariff's version in force from January 31, 2025
Chapter I. Bank Accounts	
A. Bank accounts and cash transactions	
<p>46. 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: right; margin-right: 20px;">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</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.</i></p> <p><i>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.</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>NOTE <i>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 2024.</i></p>	<p>46. 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: right; margin-right: 20px;">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</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.</i></p> <p><i>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.</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>NOTE <i>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 2025.</i></p>

<p>48. 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</p> <p>a) for PLN deposits 1.5% p.a.</p> <p>b) for deposits in currencies other than PLN 1.0% p.a.</p>	<p>48. Early withdrawal of a term deposit - % of the withdrawn amount, calculated from the deposit withdrawal date until the planned expiry date – does not apply to term deposits opened in the FX mPlatform module in mBank CompanyNet or by phone during a call with an FX dealer</p> <p>c) for PLN deposits 1.5% p.a.</p> <p>d) for deposits in currencies other than PLN 1.0% p.a.</p>
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C. Electronic banking systems

1. Home banking system	1. mBank CompanyNet - internet banking system
<p>1. Making the system available (per client within an installation¹ - including the installation and reinstallation of system upgrades) PLN 600.00 (one-off fee)</p> <p>2. Internet banking system user training PLN 400.00 (one-off fee)</p> <p>3. System access (for each installation) PLN 520.00 (per month)</p> <p>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</p> <p>a) less than 2 hours PLN 300.00</p> <p>b) more than 2 hours PLN 500.00</p> <p>c) daily rate PLN 1,000.00</p> <p>NOTE The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</p>	<p>1. Access to the system in accordance with the Client's instruction no fee</p> <p>2. Adding a new system user:</p> <p>a) based on a paper-based application PLN 100.00</p> <p>b) by the Client in the system no fee</p> <p>NOTE We do not collect the fee in the following cases: a) if the system user is to be granted the system administrator rights, b) when the application is submitted jointly with an application for access to the system.</p> <p>3. Modifying authorisations of a system user (regardless of the scope of the modification):</p> <p>a) based on a paper-based application submitted by the Client PLN 100.00</p> <p>b) by the Client in the system no fee</p> <p>NOTE We do not collect the fee if the system user is to be granted the system administrator rights.</p>
<p>2. mBank CompanyNet - internet banking system</p> <p>1. Access to the system in accordance with the Client's instruction no fee</p> <p>2. Adding a new system user:</p> <p>a) based on a paper-based application PLN 100.00</p> <p>b) by the Client in the system no fee</p> <p>NOTE We do not collect the fee in the following cases: a) if the system user is to be granted the system administrator rights, b) when the application is submitted jointly with an application for access to the system.</p> <p>3. Modifying authorisations of a system user (regardless of the scope of the modification):</p> <p>a) based on a paper-based application submitted by the Client PLN 100.00</p> <p>b) by the Client in the system no fee</p>	<p>4. Using the system in the variant covering the basic transactional module and:</p> <p>a) not more than two additional modules – PLN 75.00 (per month) for every system context</p> <p>b) three to four additional modules – PLN 150.00 (per month) for every system context</p> <p>c) more than four additional modules – PLN 230.00 (per month) for every system context</p> <p>NOTE The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)</p> <p>5. Monthly fee for system users:</p>

¹ installation – the Client's technical code registered on the system server

<p>NOTE <i>We do not collect the fee if the system user is to be granted the system administrator rights.</i></p> <p>4. Using the system in the variant covering the basic transactional module and: a) not more than two additional modules – PLN 75.00 (per month) for every system context b) three to four additional modules – PLN 150.00 (per month) for every system context c) more than four additional modules – PLN 230.00 (per month) for every system context</p>	<p>a) up to two users inclusive no fee b) more than two users PLN 10.00 (per user)</p> <p>6. Using the Business News system module PLN 30.00 (per month)</p> <p>7. Using the FX mPlatform no fee</p> <p>8. Internet banking system user training PLN 300.00 (one-off fee)</p> <p>9. Issuing a QR Token PLN 300.00</p> <p>10. Using a Hardware Token or QR Token PLN 5.99 (on a monthly basis for each active token in each context to which the system user is authorised)</p>
<p>NOTE <i>The basic transactional module includes the following system modules: Accounts, Orders, and Reports. Additional system modules include: Cash, Cards, Trade Finance, Liquidity Management, Custody Services, Housing Escrow Account, Archive, Depo Plus and any other module introduced by the Bank after 27 October 2014 (excluding FX mPlatform and the Business News module)</i></p> <p>5. Monthly fee for system users: a) up to two users inclusive no fee b) more than two users PLN 10.00 (per user)</p> <p>6. Using the Business News system module PLN 30.00 (per month)</p> <p>7. Using the FX mPlatform no fee</p> <p>8. Internet banking system user training PLN 300.00 (one-off fee)</p> <p>9. Issuing a QR Token PLN 300.00</p> <p>10. Using a Hardware Token or QR Token PLN 5.99 (on a monthly basis for each active token in each context to which the system user is authorised)</p> <p>11. Sending a QR Token PLN 50.00 (for each shipment)</p> <p>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 2 hours PLN 300.00 b) more than 2 hours PLN 500.00 c) daily rate PLN 1,000.00</p>	<p>11. Sending a QR Token PLN 50.00 (for each shipment)</p> <p>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 2 hours PLN 300.00 b) more than 2 hours PLN 500.00 c) daily rate PLN 1,000.00</p> <p>NOTE <i>The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</i></p> <p>13. Changing the presentation and operation of the structure of the Client's Group of Companies in PLN 200.00 the system from context menu to holding (or vice versa) including the client in the holding company (for every entity being part of the Group's structure)</p> <p>14. Using the Mobile Authorisation service no fee</p> <p>15. Registration of a system user based on their identification card if the Client uses the mBank CompanyNet system a) based on an application submitted by the Client PLN 50.00 b) independently by the Client in the system no fee</p>
<p>NOTE <i>The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</i></p> <p>13. Changing the presentation and operation of the structure of the Client's Group of Companies in PLN 200.00</p>	<p>2. mBank CompanyMobile</p> <p>1. Access to the mBank CompanyMobile service no fee</p> <p>2. Using the mBank CompanyMobile service no fee</p> <p>3. Integration Solutions</p> <p>1. Activation/deactivation of the mBank CompanyConnect service no fee</p>

the system from context menu to holding (or vice versa) including the client in the holding company (for every entity being part of the Group's structure)			(by the Client)
14. Using the Mobile Authorisation service	no fee		2. Activation/deactivation of the mBank CompanyConnect service (by the Bank) PLN 50.00
15. Registration of a system user based on their identification card if the Client uses the mBank CompanyNet system			3. Using the mBank CompanyConnect service PLN 70.00 (per month)
a) based on an application submitted by the Client	PLN 50.00		4. Service activation and access to the mBank CompanyConnect Classic software PLN 300.00 (one-off fee)
b) independently by the Client in the system	no fee		5. Installing the mBank CompanyConnect Classic software (by the Bank) PLN 500,00 (visit)
3. mBank CompanyMobile			6. Setting up the mBank CompanyConnect Developer deployment environment PLN 2,000.00 (one-off fee)
1. Access to the mBank CompanyMobile service	no 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)
2. Using the mBank CompanyMobile service	no fee		8. Using an individual integration solution other than those mentioned in points 1-6 negotiable, min. PLN 500.00 (per month)
4. Integration Solutions			9. Access to the extended order import format (Custom Import) in mBank CompanyNet PLN 1,000.00 (one-off fee)
1. Activation/deactivation of the mBank CompanyConnect service (by the Client)	no fee		10. Access to the file conversion software PLN 1,000.00
2. Activation/deactivation of the mBank CompanyConnect service (by the Bank)	PLN 50.00		4. MT940, MT942, CAMT.052 and CAMT.053 reports in mBank CompanyNet
3. Using the mBank CompanyConnect service	PLN 70.00 (per month)		NOTE
4. Service activation and access to the mBank CompanyConnect Classic software	PLN 300.00 (one-off fee)		<i>Until the end of June 2025, we will not charge any fees for CAMT.052 and CAMT.053 statements available in mBank CompanyNet.</i>
5. Installing the mBank CompanyConnect Classic software (by the Bank)	PLN 500,00 (visit)		1. The Bank's readiness to provide a statement (from all accounts) via mBank CompanyNet in the following format:
6. Setting up the mBank CompanyConnect Developer deployment environment	PLN 2,000.00 (one-off fee)		a) MT940/MT942 PLN 50.00 (monthly)
7. Preparation of an individual integration solution other than those mentioned in points 1-6	negotiable, min. PLN 3,000.00 (one-off fee)		b) CAMT.052/CAMT.053 PLN 50.00 (monthly)
8. Using an individual integration solution other than those mentioned in points 1-6	negotiable, min. PLN 500.00 (per month)		2. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via mBank CompanyNet:
9. Access to the extended order import format (Custom Import) in mBank CompanyNet	PLN 1,000.00 (one-off fee)		a) for the period of 30 days prior to the date of submitting a request for archived statements no fee
10. Access to the file conversion software	PLN 1,000.00		b) for the period exceeding 30 days prior to the date of submitting the request for archived statements PLN 100.00 (per file)
5. SWIFTNET Korpo service			3. Changes in settings of statements provided to mBank CompanyNet PLN 100.00
1. Implementation of the service in the test environment	PLN 4,000.00 (one-off fee)		

2. Implementation of the service in the production environment	4,000.00 (one-off fee)	4. Activation or deactivation of the provision of bank statements via mBank CompanyNet	
3. Using the SWIFTNET Korpo service	PLN 1,000.00 (per month)	a) by the Client's administrator	no fee
4. Modification of Agreement terms and conditions (for each instruction submitted by the Client)	PLN 100.00	b) by the Bank's employee on the basis of the Client's instruction	PLN 50.00
6. Request for Transfer Service (in an active version)²		5. Home banking system	
1. Implementation of the service	PLN 500.00 (one-off fee)	1. Making the system available (per client within an installation ³ - including the installation and reinstallation of system upgrades)	PLN 600.00 (one-off fee)
2. Using the service	PLN 100.00 (per month)	2. Internet banking system user training	PLN 400.00 (one-off fee)
3. Adding another bank under the service	PLN 200.00 (one-off fee)	3. System access (for each installation)	PLN 520.00 (per month)
4. Other changes in the service parameters	PLN 100.00 (one-off fee)	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	
5. Single MT101 message delivered to another bank	PLN 5.00	a) less than 2 hours	PLN 300.00
		b) more than 2 hours	PLN 500.00
		c) daily rate	PLN 1,000.00
		NOTE	
		<i>The daily rate is applicable to work amounting to more than 5 hours a day (including the arrival time).</i>	
		5. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via a home banking system:	
		a) for the period of 30 days prior to the date of submitting a request for archived statements	no fee
		b) for the period exceeding 30 days prior to the date of submitting the request for archived statements	PLN 100.00 (per file)
		6. Changes in settings of bank statements provided to a home banking system	PLN 100.00
		6. SWIFTNET Korpo service	
		1. Implementation of the service in the test environment	PLN 4,000.00 (one-off fee)
		2. Implementation of the service in the production environment	PLN 4,000.00 (one-off fee)
		3. Using the SWIFTNET Korpo service	PLN 1,000.00 (per month)

² an MT101 message can be delivered to another bank only via the electronic banking system of the home banking type

³ installation – the Client's technical code registered on the system server

	4. Modification of Agreement terms and conditions (for each instruction submitted by the Client)	PLN 100.00
	7. Request for Transfer Service (in an active version)⁴	
	1. Implementation of the service	PLN 500.00 (one-off fee)
	2. Using the service	PLN 100.00 (per month)
	3. Adding another bank under the service	PLN 200.00 (one-off fee)
	4. Other changes in the service parameters	PLN 100.00 (one-off fee)
	5. Single MT101 message delivered to another bank	PLN 5.00
D. Issuing and servicing payment cards		
1. Visa Business Debit payWave Card		
12. Change of the authorisation limit(s): a) in the electronic form b) in the paper form	no fee PLN 50.00	12. Change of the authorisation limit(s): a) in the electronic form b) in a form different than the one indicated in item a)
		no fee PLN 50.00
2. Mastercard Business Debit WOŚP⁵		
10. Change of the authorisation limit(s): a) in the electronic form b) in the paper form	no fee PLN 50.00	10. Change of the authorisation limit(s): a) in the electronic form b) in a form different than the one indicated in item a)
		no fee PLN 50.00
3. Mastercard Debit Card in EUR		
9. Change of the authorisation limit (s): a) in the electronic form b) in the paper form	no fee PLN 50.00	9. Change of the authorisation limit (s): a) in the electronic form b) in a form different than the one indicated in item a)
		no fee PLN 50.00
4. Visa Business Świat		
10. Change of the authorisation limit (s): a) in the electronic form	no fee	10. Change of the authorisation limit (s): a) in the electronic form
		no fee

⁴ an MT101 message can be delivered to another bank only via the electronic banking system of the home banking type

⁵ Applies from the moment the Bank has made this card available

b) in the paper form	PLN 50.00	b) in a form different than the one indicated in item a)	PLN 50.00
5. Visa Business payWave Card			
15. Statement of transactions: a) in the electronic form b) in the paper form c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations ⁶ (concluded a year before and earlier)	no fee PLN 50.00 PLN 50.00 (for a settlement period) PLN 200.00 (for a settlement period)	15. Statement of transactions: a) in the electronic form b) in a form different than the one indicated in item a) c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations ⁷ (concluded a year before and earlier)	no fee PLN 50.00 PLN 50.00 (for a settlement period) PLN 200.00 (for a settlement period)
17. Changing a limit/limits: a) the monthly limit, in the electronic form b) the monthly limit, in paper form c) the authorisation limits, in the electronic form d) the authorisation limits, in paper form	no fee PLN 50.00 no fee PLN 50.00	17. Changing a limit/limits: a) the monthly limit, in the electronic form b) the monthly limit, in a form different than the one indicated in item a) c) the authorisation limits, in the electronic form d) the authorisation limits, in a form different than the one indicated in item c)	no fee PLN 50.00 no fee PLN 50.00
6. Mastercard Corporate PayPass Card			
13. Statement of transactions: a) in the electronic form b) in the paper form c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations ⁸ (concluded a year before and earlier)	no fee PLN 50.00 PLN 50.00 (for a settlement period) PLN 200.00 (for a settlement period)	13. Statement of transactions: a) in the electronic form b) in a form different than the one indicated in item a) c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier) d) one-off issuance of a non-standard bank statement presenting archived operations ⁹ (concluded a year before and earlier)	no fee PLN 50.00 PLN 50.00 (for a settlement period) PLN 200.00 (for a settlement period)
15. Changing a limit/limits: a) the monthly limit, in the electronic form b) the monthly limit, in paper form c) the authorisation limits, in the electronic form d) the authorisation limits, in paper form	no fee PLN 50.00 no fee PLN 50.00	15. Changing a limit/limits: a) the monthly limit, in the electronic form b) the monthly limit, in a form different than the one indicated in item a) c) the authorisation limits, in the electronic form d) the authorisation limits, in a form different than	no fee PLN 50.00 no fee PLN 50.00

⁶ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

⁷ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

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

⁹ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

			the one indicated in item c)
7. Visa Business Gold payWave Card			
15. Statement of transactions:		15. Statement of transactions:	
a) in the electronic form	no fee	a) in the electronic form	no fee
b) in the paper form	PLN 50.00	b) in a form different than the one indicated in item a)	PLN 50.00
additionally, at the Client's request:		additionally, at the Client's request:	
c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 50.00 (for a settlement period)	c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 50.00 (for a settlement period)
d) one-off issuance of a non-standard bank statement presenting archived operations ¹⁰ (concluded a year before and earlier)	PLN 200.00 (for a settlement period)	d) one-off issuance of a non-standard bank statement presenting archived operations ¹¹ (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
17. Changing a limit/limits:		17. Changing a limit/limits:	
a) the monthly limit, in the electronic form	no fee	a) the monthly limit, in the electronic form	no fee
b) the monthly limit, in paper form	PLN 50.00	b) the monthly limit, in a form different than the one indicated in item a)	PLN 50.00
c) the authorisation limits, in the electronic form	no fee	c) the authorisation limits, in the electronic form	no fee
d) the authorisation limits, in paper form	PLN 50.00	d) the authorisation limits, in a form different than the one indicated in item c)	PLN 50.00
8. Mastercard Corporate Gold PayPass Card			
13. Statement of transactions:		13. Statement of transactions:	
a) in the electronic form	no fee	a) in the electronic form	no fee
b) in the paper form	PLN 50.00	b) in a form different than the one indicated in item a)	PLN 50.00
additionally, at the Client's request:		additionally, at the Client's request:	
c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 50.00 (for a settlement period)	c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 50.00 (for a settlement period)
d) one-off issuance of a non-standard bank statement presenting archived operations ¹² (concluded a year before and earlier)	PLN 200.00 (for a settlement period)	d) one-off issuance of a non-standard bank statement presenting archived operations ¹³ (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
15. Changing a limit/limits:		15. Changing a limit/limits:	
a) the monthly limit, in the electronic form	no fee	a) the monthly limit, in the electronic form	no fee
b) the monthly limit, in paper form	PLN 50.00	b) the monthly limit, in a form different than the one indicated in item a)	PLN 50.00
c) the authorisation limits, in the electronic form	no fee	c) the authorisation limits, in the electronic form	no fee
d) the authorisation limits, in paper form	PLN 50.00		

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

¹¹ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

¹² A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

¹³ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

		d) the authorisation limits, in a form different than the one indicated in item c)	PLN 50.00
9. Visa Business Platinum PayWave Card			
15. Statement of transactions:		15. Statement of transactions:	
a) in the electronic form	no fee	a) in the electronic form	no fee
b) in the paper form	PLN 50.00	b) in a form different than the one indicated in item a)	PLN 50.00
additionally, at the Client's request:		additionally, at the Client's request:	
c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 50.00 (for a settlement period)	c) copy of the statement of transactions/ one-off issuance of a bank statement presenting archived operations (concluded a year before and earlier)	PLN 50.00 (for a settlement period)
d) one-off issuance of a non-standard bank statement presenting archived operations ¹⁴ (concluded a year before and earlier)	PLN 200.00 (for a settlement period)	d) one-off issuance of a non-standard bank statement presenting archived operations ¹⁵ (concluded a year before and earlier)	PLN 200.00 (for a settlement period)
17. Changing a limit/limits:		17. Changing a limit/limits:	
a) the monthly limit, in the electronic form	no fee	a) the monthly limit, in the electronic form	no fee
b) the monthly limit, in paper form	PLN 50.00	b) the monthly limit, in a form different than the one indicated in item a)	PLN 50.00
c) the authorisation limits, in the electronic form	no fee	c) the authorisation limits, in the electronic form	no fee
d) the authorisation limits, in paper form	PLN 50.00	d) the authorisation limits, in a form different than the one indicated in item c)	PLN 50.00
10. Visa Business Prepaid Card			
1. Monthly card fee	PLN 5.00		
2. 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		
3. Withdrawing cash - % of the transaction value:			
a) at domestic ATMs	PLN 5.00		
b) at ATMs abroad	3%, min. PLN 7.00		
c) at cash desks at domestic and foreign banks providing the service	3%, min. PLN 7.00		
4. Loading a card through an internal transfer	cost of transfer		
5. Loading/unloading cards in mBank CompanyNet (loading/unloading based on a loading file) - % of the loaded/unloaded amount	0.5%		
6. Issuing and submitting a copy of a document confirming a transaction			

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

¹⁵ A non-standard bank statement presenting archived operations refers to a bank statement issued in line with specific requirements of the Client

executed:		
a) in Poland	PLN 20.00	
b) abroad	PLN 50.00	
7. Blocking a card	no fee	
8. Card insurance:		
a) against unauthorised use of the card	no fee	
b) against loss of money withdrawn from an ATM	no fee	
9. Access to the On-line Prepaid Cards Service for card users	no fee	
10. Maintaining a Prepaid account to handle cards for the Client	no fee	
11. Changing PIN at an ATM offering the service	PLN 2.00	
12. Creating - on the basis of information provided by the Client - 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 100.00	
b) mass cards instructions other than those referred to in point a (for every 100 items of an instruction)	PLN 50.00	
13 One-time preparation and delivery of electronic copies of standard reports available in electronic banking systems	PLN 20.00	
14. Changing the account for commissions or fees or refunds for inactive and empty Prepaid cards (regardless of the number of cards)	PLN 250.00	
NOTE to points 12-14 We calculate the fee for each report and charge it collectively once a month as part of the "periodical settlement "		
15. Changing the programme code only for inactive and empty Prepaid cards (regardless of the number of cards)	PLN 250.00	
16. Converting transactions made in currencies other than PLN	5.9% (of the transaction amount)	

E. Package for Small and Medium-sized Enterprises ^{16/17}

Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce"	Type of commission / fee	SME Package "Pakiet rozwój"	SME Package "Pakiet równowaga"	SME Package "Pakiet świat"	SME Package „eCommerce"
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¹⁶ Package for small and medium-sized enterprises is offered only to clients who are Polish residents.

¹⁷ 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.

Readiness to provide a bank statement (from all accounts) in the MT940/MT942/CAMT.053/CAMT.052 format via electronic banking systems ¹⁸	PLN 10.00 (monthly)	The Bank's readiness to provide a bank statement (from all accounts) in the MT940/MT942 format via mBank CompanyNet	PLN 10.00 (monthly)
		The Bank's readiness to provide a bank statement (from all accounts) in the CAMT.052/CAMT.053 format via mBank CompanyNet	PLN 10.00 (monthly) ¹⁹

F. Other Account Service

11. Readiness to provide a bank statement (from all accounts) in the MT940/MT942/CAMT.053/CAMT.052 format via electronic banking systems ²⁰	PLN 50.00 (per month)	11. The bank's readiness to provide SWIFT statements (from all accounts) via SWIFT a) MT940/MT941/MT942/MT950 PLN 50.00 (per month) b) CAMT.052/CAMT.053 ²⁰ PLN 50.00 (per month)
12. Readiness to provide a bank statement (from all accounts) in the MT940/MT942/CAMT.053/CAMT.052 format via SWIFT ²⁰	PLN 50.00 (per month)	12. Retrieval of an archived MT940/ CAMT.053 ²⁰ statement (from one day, from all accounts) provided via SWIFT PLN 100.00
13. Retrieval of an archived MT940 statement (from one day, from all accounts) provided via electronic banking systems a) for the period of 30 days prior to the date of submitting a request for archived statements no fee b) for the period exceeding 30 days prior to the date of submitting the request for archived statements PLN 100.00 (per file)		13. Changes in settings of statements provided via SWIFT PLN 100.00 14. A single message for an indicated account sent to the provided BIC address via SWIFT a) MT940 PLN 12.00 b) CAMT.053 ²⁰ PLN 12.00
NOTE The maximum amount of the one-off fee for retrieving archived MT940 statements is PLN 3,000.00 regardless of the number of files.		NOTE! We sum up daily messages and calculate an aggregated monthly fee per message type.
14. Retrieval of an archived MT940/MT950 statement (from one day, from all accounts) provided via SWIFT	PLN 100.00	15. Daily fee for midday reports in the CAMT.052 ²⁰ format PLN 12.00

¹⁸ CAMT.053 and CAMT.052 statements will be available from the moment the functionality is launched

¹⁹ NOTE

Until the end of June 2025, we will not charge any fees for CAMT.052 and CAMT.053 statements available in mBank CompanyNet.

²⁰ CAMT.053 and CAMT.052 statements will be available from the moment the functionality is launched

²⁰ CAMT.052 and/or CAMT.053 statements will be available from the moment the functionality is launched

<p>NOTE The maximum amount of the one-off fee for retrieving archived MT940/MT950 statements is PLN 3,000.00 regardless of their number.</p> <p>15. Changes in the parameterization statements provided via electronic banking systems or SWIFT PLN 100.00</p> <p>16. Activation or deactivation of electronic statements in the MT940/MT942 formats provided via mBank CompanyNet a) by the Client's administrator no fee b) by the Bank's employee on the basis of the Client's instruction PLN 50.00</p> <p>17. A single MT940/CAMT.053 statement delivered to a single specified BIC address via SWIFT²¹ PLN 12.00</p> <p>18. Providing access to the account from abroad (submitting orders in the form of SWIFT MT101 messages) PLN 500.00</p> <p>19. Using the service of placing orders in the form of SWIFT MT101 messages PLN 100.00 (per month)</p> <p>20. Rejection by the Bank of an instruction in the form of SWIFT MT101 message confirmed by a SWIFT message PLN 10.00</p> <p>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 negotiable, min. PLN 200 - depending on the complexity of a report</p> <p>NOTE We calculate the fee for each report and charge it collectively once a month as part of "periodical settlement".</p> <p>22. Reports' adjustment in accordance with the Client's specifications and developing the option to access them via electronic banking systems negotiable</p> <p>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</p> <p>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</p>	<p>for one account (regardless of the number of generated messages) sent to the indicated BIC address via SWIFT</p> <p>NOTE! We sum up daily messages and calculate an aggregated monthly fee.</p> <p>16. Providing access to the account from abroad (submitting orders in the form of SWIFT MT101 messages) PLN 500.00</p> <p>17. Using the service of placing orders in the form of SWIFT MT101 messages PLN 100.00 (per month)</p> <p>18. Rejection by the Bank of an instruction in the form of SWIFT MT101 message confirmed by a SWIFT message PLN 10.00</p> <p>19. 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 negotiable, min. PLN 200 - depending on the complexity of a report</p> <p>NOTE We calculate the fee for each report and charge it collectively once a month as part of "periodical settlement".</p> <p>20. Reports' adjustment in accordance with the Client's specifications and developing the option to access them via electronic banking systems negotiable</p> <p>21. 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</p> <p>22. 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 35.00</p>
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²¹ CAMT.053 statement will be available from the moment the functionality is launched

b) in paper form	PLN 35.00	
Chapter VI. Guarantees, Counter-guarantees, Sureties, 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 period of three months	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 every commenced quarter
12. Issuing an opinion on or negotiating the terms and conditions (and templates) of a guarantee	PLN 1,000.00	12. Issuing an opinion on or negotiating the terms and conditions (and templates) of a non-mBank guarantee
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 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)
16. Acting as intermediary in delivering correspondence regarding non-mBank guarantees not handled by the Bank	PLN 500.00	16. Acting as intermediary in delivering correspondence regarding non-mBank guarantee not handled by the Bank
Chapter 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 period of 3 months, in the case of: a) pre-paid letter of credit b) letter of credit secured otherwise, as agreed with the Bank	0.2%, min. PLN 300.00 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 quarter , in the case of: a) pre-paid letter of credit b) letter of credit secured otherwise, as agreed with the Bank
NOTE <i>We charge the commission for successive periods based on the remaining balance of the letter of credit.</i>		NOTE <i>We charge the commission for successive periods based on the remaining balance of the letter of credit.</i>
13. Presenting discrepant documents - fee paid by the beneficiary/foreign bank	EUR 100.00 ²²	13. Presenting discrepant documents - the fee is paid by: the beneficiary/foreign bank depending on the currency of the letter of credit: - for EUR - for USD - for other currencies
		EUR 100.00 USD 120.00 its equivalent EUR 100.00

²² - or its equivalent in another currency

B. non-mBank Documentary Letters of Credit			
2.	The Bank's exposure in respect of confirming a letter of credit negotiable (% of the letter of credit amount or the remaining balance) min. PLN 500.00 or increasing a confirmed letter of credit (% of the increase amount) – for every commenced period of 3 months, depending on the opening bank		
2.	The Bank's exposure in respect of confirming a letter of credit negotiable (% of the letter of credit amount or the remaining balance) min. PLN 500.00 or increasing a confirmed letter of credit (% of the increase amount) – for every commenced quarter , depending on the opening bank		
Chapter IX. Custody Services			
<p>NOTE</p> <p><i>All fees and commissions are net amounts. The VAT will be added to them if such tax is provided for by applicable law for a given activity. The VAT will be added in the amount specified in applicable law.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p>Except for the fees charged by the depositary 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.</p>		<p>NOTE</p> <p><i>All fees and commissions are net amounts. The VAT will be added to them if such tax is provided for by applicable law for a given activity. The VAT will be added in the amount specified in applicable law.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p>Except for the fees charged by the depositary 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 National Bank of Poland, foreign clearing houses) and fees for the Mandatory Compensation Scheme.</p>	
Chapter X. Other fees and commissions			
27.	Information on arrears in the repayment of liabilities – reminder min. PLN 200.00	27.	Information on arrears in the repayment of liabilities – reminder PLN 200.00
Chapter XI. SME Packages Withdrawn from the Bank's Offer			
A. Flexible Package for Small and Medium-sized Enterprises offered until 27 September 2019			
4.	Using a flexible account, in line with point 3 by at capital or least two Clients related by organisation (through the owner / a co-owner / a shareholder) PLN 125.00 (per month)	4.	Using a flexible account, in line with point 3 by at capital or least two Clients related by organisation (through the owner / a co-owner / a shareholder) PLN 125.00 (per month)
NOTE		NOTE	

<i>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.</i>	<i>If administration of the account covers also the additional services listed in Section I.A. point 5, the monthly fee increases by PLN 250.00 respectively.</i>
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B. SME Packages offered until 24 October 2014

1. SME Package Nowy EFEKT

<p>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)</p> <p>NOTE <i>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.</i></p>	<p>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)</p> <p>NOTE <i>If administration of an account also covers the additional services listed in Section I.A. point 5, the monthly fee increases by PLN 250.00, respectively.</i></p>
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2. SME Package Nowy EFEKT Plus

<p>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 140.00 (per month)</p> <p>NOTE <i>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.</i></p>	<p>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 140.00 (per month)</p> <p>NOTE <i>If administration of an account also covers the additional services listed in Section I.A. point 5, the monthly fee increases by PLN 250.00, respectively.</i></p>
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C. SME Packages offered until 5 May 2009

1. SME Package EFEKT

<p>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)</p> <p>NOTE <i>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.</i></p>	<p>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)</p> <p>NOTE <i>If administration of an account also covers the additional services listed in Section I.A. point 5, the monthly fee increases by PLN 250.00, respectively.</i></p>
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2. SME Package EFEKT Plus

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

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.

(as per Section I.A. point 3) and granting access (per month)
(including parameterisation) to and using mBank CompanyNet
(basic transaction module)

NOTE

If administration of an account also covers the additional services listed in Section I.A. point 5, the monthly fee increases by PLN 250.00, respectively.