

**Rules of Participation in a General Meeting of mBank S.A.  
with the Use of Means of Electronic Communication**

**(“Rules”)**

1. In accordance with Article 406<sup>5</sup> of the Code of Commercial Partnerships and Companies, an eligible Shareholder or their Attorney-in-fact may participate in a General Meeting of mBank S.A. (mBank) with the use of means of electronic communication, i.e. means ensuring:
  - a. real-time two-way communication between the Shareholder or their Attorney-in-fact with the General Meeting,
  - b. exercise of the voting right by the Shareholder or their Attorney-in-fact during the General Meeting, and
  - c. real-time transmission of the General Meeting to the Shareholder or their Attorney-in-fact.
2. Remote participation in a General Meeting is possible via an IT platform. The communication referred to in item 1 (a) takes place via an instant messenger.
3. The participation in a General Meeting with the use of means of electronic communication causes the risks, such as e.g. the risk of transmission problems and the resulting inability to vote or the risk of unauthorized disclosure of a login or password to the IT platform. These risks remain solely with the Shareholders or their Attorneys-in-fact.
4. A Shareholder who wishes to participate in a General Meeting with the use of means of electronic communication should report their intention to do so via email to: [walne.zgromadzenia@mbank.pl](mailto:walne.zgromadzenia@mbank.pl).
5. Participation in a General Meeting with the use of means of electronic communication is only possible if all the technical requirements specified in Appendix No. 1 hereto are met.
6. The Shareholder is obliged to send the following documents via email to [walne.zgromadzenia@mbank.pl](mailto:walne.zgromadzenia@mbank.pl), not later than six days before the date of a General Meeting, by 4 p.m.:
  - a. completed, signed and scanned (to a PDF file) statement drawn up on the template provided in Appendix No. 2 (“Statement”),
  - b. scan of a document confirming the Shareholder’s identity in the scope allowing for their identification, indicating their ID card series and number and their personal identification number (PESEL) or passport number. Legal persons or organizational units without legal personality send a scan of an extract from a relevant register or a scan of another document confirming the authorization of persons acting on their behalf. In the case of documents drawn up in a language other than Polish, a certified translation into Polish is required,
  - c. if the Shareholder appointed an Attorney in-fact, a scan of the power of attorney and a scan of a document confirming the Attorney-in-fact’s identity in the scope allowing for their identification, indicating their ID card series and number and their personal identification number (PESEL) or passport number, must be sent.
7. On the basis of a list of Shareholders entitled to participate in a General Meeting obtained from Krajowy Depozyt Papierów Wartościowych S.A., mBank will verify the authorisations of a given Shareholder who submitted a completed Appendix No. 2 (“Statement”) to mBank. In the case of any doubts, mBank may contact the Shareholder or their Attorney-in-fact using their contact data indicated in Appendix No. 2 (“Statement”).
8. mBank will request the Shareholder by mail to remove any irregularities within a set deadline, and if the irregularities are not remedied or explained, mBank will not allow the Shareholder to participate in the General Meeting with the use of means of electronic communication and it will notify the Shareholder of this fact via email to the email address provided in Appendix No. 2 (“Statement”).
9. Having successfully completed the verification described above, the Shareholder and their Attorney-in-fact, if any, will be provided by mBank with a detailed instruction for logging in to the IT platform enabling them to participate in the General Meeting with the use of means of electronic communication, sent to the email address indicated by the Shareholder in Appendix No. 2 (“Statement”) not later than by two days before the date of General Meeting. The instruction will contain a login and a default password enabling first-time login to the platform. The login and the default password will be secured by a password, which will be sent via a text message to the telephone number indicated in Appendix No. 2 (“Statement”).
10. The default password can only be used when logging in to the platform for the first time. The Shareholder or their Attorney-in-fact must change it to their own password in accordance with the instruction sent together with the login and the default password.
11. One day before a General Meeting, between 2 p.m. and 3 p.m., Shareholders and their Attorneys-in-fact will be able to test whether the IT platform enabling remote participation in a General Meeting works properly. Any technical problems should be reported by dialing the number provided together with the instruction for logging in to the platform. The tests can be accessed using the link sent via email from mBank’s address, i.e. [walne.zgromadzenia@mbank.pl](mailto:walne.zgromadzenia@mbank.pl). The telephone number for the purpose of reporting technical problems will be available one hour before the start of the General Meeting until its end. Technical problems can also be reported to the following email address: [walne.zgromadzenia@mbank.pl](mailto:walne.zgromadzenia@mbank.pl).
12. Communication with a General Meeting and with mBank via the system allowing participation in the General Meeting with the use of means of electronic communication and via the email address indicated in item 4 hereof must take place in Polish only.
13. A Shareholder or their Attorney-in-fact participating in a General Meeting with the use of the means of electronic communication listed in item 1 (a), (b) and (c), as well as point 2, has the same rights to voice their opinion, propose motions and draft resolutions, vote and raise objections with regard to adopted resolutions as a Shareholder or their

Attorney-in-fact who is physically present in the meeting room.

14. A Shareholder or their Attorney-in-fact participating in a General Meeting with the use of means of electronic communication is obliged to observe the rules applicable during the General Meeting in the same way as Shareholders or their Attorneys-in-fact who are physically present in the meeting room.
15. Matters not regulated by these Regulations are subject to the provisions of the Standing Rules of the General Meeting, By-laws of mBank and generally applicable law.

### **Appendix No. 1**

#### **Technical Requirements of the IT Platform Enabling Participation in a General Meeting of mBank S.A. with the Use of Means of Electronic Communication**

1. In order to participate in a General Meeting remotely with the use of means of electronic communication, participants must have:
  - a. synchronous Internet connection with a consistent bandwidth of at least 4 Mbps (recommended higher);
  - b. computer with audio and video functions, with Windows 10 or macOS, and one of the following browsers: Firefox, Chrome, Safari or Edge in the latest version (all the browsers can be downloaded online for free). Internet Explorer is not recommended.
2. Lower bandwidth and older versions of browsers may cause problems or disrupt communication with the General Meeting, delay the stream, or make it impossible to cast votes.
3. While using the platform, it is suggested that the user should not use any other apps overloading the computer and Internet connection used by the platform.

**Appendix No. 2**  
**Statement on Intention to Participate in a General Meeting of mBank S.A.**  
**with the Use of Means of Electronic Communication**

I, the undersigned .....,  
being a Shareholder/representative of a Shareholder\* of mBank S.A. with its registered office in Warsaw:  
.....  
hereby express my intention to participate in the Annual General Meeting of mBank S.A. on .....  
with the use of means of electronic communication in accordance with Article 406<sup>5</sup> of the Code of Commercial Partnerships and Companies.

I represent that, as a Shareholder, I will personally participate in the Annual General Meeting\*.

I represent that, as a Shareholder, I will be represented at the Annual General Meeting by my Attorney-in-fact\*.

I represent that I am eligible for shareholder representation, as confirmed by the documents submitted to the Company; I also represent that I will participate in the General Meeting personally\*.

I represent that I am eligible for shareholder representation, as confirmed by the documents submitted to the Company; I also represent that my Attorney-in-fact will participate in the General Meeting on my behalf\*.

I represent that I will participate in the Annual General Meeting holding ..... shares (in words: .....);

the number of shares held by me will be recorded in the register of shareholders eligible to participate in General Meetings of mBank S.A., maintained by Krajowy Depozyt Papierów Wartościowych S.A.

I accept all terms and conditions and consequences of remote participation in the Annual General Meeting of mBank S.A. with the use of means of electronic communication announced and published by mBank S.A.

Data of the Shareholder/representative of the Shareholder\* eligible to participate in the Annual General Meeting of mBank S.A. remotely, with the use of means of electronic communication:

**First name and surname:** .....

**Address:** .....

.....

**PESEL:** .....

**ID card / passport no.\*:** .....

**Email address (for contact purposes and to send login):** .....

**Phone number (for contact purposes and to send login password):**.....

Signature(s) of the Shareholder/representatives of the Shareholder\*:

\_\_\_\_\_  
first name and surname (function)

\_\_\_\_\_  
place and date

\_\_\_\_\_  
first name and surname (function)

\_\_\_\_\_  
place and date

\* delete as appropriate

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Information on Processing of Personal Data

1. mBank S.A. with its registered office in Warsaw, ul. Prosta 18, 00-850 Warszawa, registered by the District Court for the Capital City of Warsaw, 13<sup>th</sup> Commercial Division of the National Court Register under KRS no. 0000025237, holder of tax identification number (NIP): 526-021-50-88, with its fully paid-up share capital amounting to PLN 169,987,892 as at 1 January 2025 (the "Bank") acts as the controller of personal data of the Shareholder and the Shareholder's representatives.
2. The function of the Personal Data Protection Officer is held by a Bank employee who may be contacted at the following email address: [Inspektordanychosobowych@mbank.pl](mailto:Inspektordanychosobowych@mbank.pl).
3. The Bank processes personal data of the Shareholder and the Shareholder's representatives in order to perform obligations arising from organization and holding of a General Meeting of Shareholders, and for evidence purposes – in order to secure information in the event of a legal need to prove facts. Provision of personal data is necessary for the participation in the General Meeting of Shareholders.
4. The Bank processes personal data of the Shareholder and those who represent the Shareholder to the extent of the Statement on Intention to Participate in a General Meeting of mBank S.A. with the Use of Means of Electronic Communication obtained directly from the Shareholder, as well as from Krajowy Depozyt Papierów Wartościowych S.A.
5. Data, including personal data, of the Shareholder and those who represent the Shareholder, may be disclosed to entities to whom the Bank entrusts personal data processing in order to perform service agreements in favor of the Bank and to recipients authorized to obtain data based on legal regulations.
6. The Bank processes the personal data of the Shareholder and the Shareholder's representatives for a period necessary to fulfil obligations arising from the generally applicable laws or for evidence purposes.
7. The Shareholder and the Shareholder's representatives:
  - 1/ have the right of access to their data and the right to their rectification as well as the right to data portability; and
  - 2/ may request that the data be erased or that their processing be restricted, or may object to their processing.
8. The President of the Personal Data Protection Office acts as the supervisory authority in terms of personal data protection, and the Shareholder and the Shareholder's representatives have the right to lodge a complaint to the President of the Personal Data Protection Office.